

Get “Z” Go+ Travel Insurance Plan

You are insured under this policy in relation to an *insured journey* subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, and provided we have fully received the premium of this policy prior to the departure date of your *insured journey*.

What to do when you need help in an emergency

- In a medical emergency or other referral services, call our 24-hour Zurich Emergency Assistance hotline in *Hong Kong* via +852 2886 3977 and quote your name and the policy number printed on the *schedule*. An experienced assistance coordinator will help you on your query. This hotline is for emergency assistance services only.
- If you need to enquire on policy coverage or claims, please contact our customer service or claims support below.

How to contact us on policy or claims enquiry

- [Customer service enquiry](mailto:enquiry@hk.zurich.com): enquiry@hk.zurich.com
- [Claims procedures](#) and documents required for submission of claims
- [Claims submission](#)
- [Claims enquiry](mailto:claims@hk.zurich.com): claims@hk.zurich.com

PART 1 – DEFINITIONS

Certain words in this policy have specific meanings. We have printed these words in italics and have given the meanings below:

Accident/	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to you during an <i>insured journey</i> .
Accidental	
Accompanied child	any person shown as an accompanied child on the <i>schedule</i> who is aged 17 or below and is travelling with an <i>adult</i> for the whole <i>insured journey</i> . Benefits for each accompanied child are 50% of the benefit amount in each section under the <i>table of benefits</i> . If the accompanied child is travelling with an <i>adult</i> other than his/her parent, we shall have the right to obtain a written consent from the parents of the child.
Adult	any person shown as an adult on the <i>schedule</i> who is at the age of 18 to 75.
Child	any person shown as a child on the <i>schedule</i> who is aged 17 or below and is entitled to the same benefit amount as an <i>adult</i> in each section under the <i>table of benefits</i> .
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and Macau.
Chinese Medicine Practitioner	For medical treatment outside <i>Hong Kong</i> : it means a Chinese Medicine Practitioner other than you or <i>immediate family member</i> or <i>domestic partner</i> , who is legally authorized in the geographical area of his/her practice to render medical and surgical services. For follow-up medical treatment in <i>Hong Kong</i> : it means a Chinese medicine practitioner other than the <i>insured person</i> or an <i>immediate family</i> or <i>domestic partner member</i> , who is registered under the Chinese Medicine Ordinance in the Laws of Hong Kong.
Compulsory Quarantine	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> or kept in an isolated site appointed by the government for at least one full day and continuously stays in there until discharged from the quarantine. Self-quarantine or home quarantine are excluded from this definition.
Confined/ Confinement	you are registered as an in-patient in a <i>hospital</i> for a medical treatment for an injury or illness upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to your discharge from the <i>hospital</i> . <i>Hospital</i> confinement will be evidenced by a daily room and board charge by the <i>hospital</i> .
Domestic Partner	an adult aged 18 or above who has chosen to live with you in an intimate and committed relationship, and has resided with you for at least three years, intends to do so indefinitely and is able to provide such proof of residence. Domestic partner does not include roommates or any <i>immediate family member</i> .
Effective Date	when applying to single trip travel plan, it means the enrollment date of this policy. When applying to annual travel plan, it means in respect of each <i>insured journey</i> , either (i) the date of our acceptance of the enrollment for this policy or (ii) the date stated on the receipt issued by the travel agent or <i>public common carrier</i> for the confirmation of payment of <i>travel ticket</i> or tour, whichever is the later.
Elderly	any person shown as an elderly on the <i>schedule</i> who is at the age of 76 or above.
Follow-Up	the medical treatments directly caused by <i>injury</i> or <i>illness</i> for which you have received treatment during the <i>insured journey</i> .
Hong Kong Hospital	the Hong Kong Special Administrative Region of the People's Republic of China. an establishment which meets all the following requirements: • holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); and • operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and • provides 24-hour a day nursing service by registered or graduated nurses; and • has a staff of one or more licensed <i>medical practitioner</i> available at all times; and • provides organized facilities for diagnosis and major surgical facilities; and • is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.

Illness	sickness or disease <i>you</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.
Immediate Family Member	<i>your</i> spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, brother or sister, grandchild or legal guardian.
Infectious Disease	a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the <i>insured person</i> is scheduled to travel to during the <i>insured journey</i>) and leads to exceptional rise in the number of confirmed diagnoses in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to <i>pandemic</i> as defined.
Injury	bodily injury sustained in an <i>accident</i> directly and independently of all other causes.
Insured Journey	when applying to a single trip travel plan, it means the period of travel commencing from the time when <i>you</i> depart from an immigration counter in the territory of <i>Hong Kong</i>, until the time when <i>you</i> (i) return to <i>Hong Kong</i> on the date specified in the <i>schedule</i> or (ii) arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i>, whichever is the earlier. When applying to an annual travel plan, it means each period of travel commencing from the time when <i>you</i> depart from an immigration counter in the territory of <i>Hong Kong</i>, until (i) the time when <i>you</i> arrive at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> or (ii) the expiration of 90 days beginning from the date of departure from <i>Hong Kong</i> for each journey, whichever is the earlier during a policy year. For Section 3, each insured journey shall commence and cease as follows: (i) the period of travel commences when <i>you</i> are travelling directly from <i>your</i> place of residence or place of regular employment in <i>Hong Kong</i> to an immigration counter in the territory of <i>Hong Kong</i> for the purpose of conducting immigration clearance procedures within three hours before the scheduled departure time of the <i>public common carrier</i> in which <i>you</i> have arranged to travel for the purpose of commencing the insured journey; and (ii) when <i>you</i> are travelling directly from an immigration counter in the territory of <i>Hong Kong</i> to <i>your</i> residence or place of regular employment within three hours after the actual arrival time of the <i>public common carrier</i> in which <i>you</i> have arranged to travel for returning to <i>Hong Kong</i> from the insured journey.
Insured Person, You, Your or Yourself	the <i>adult, accompanied child, child or elderly</i> named in the <i>schedule</i> or subsequently endorsed hereon as insured person(s) in this policy.
Itinerary	the detailed plan for an <i>overseas</i> journey issued and confirmed by <i>public common carrier</i> , travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the departure date of the <i>insured journey</i> .
Loss of Hearing	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 (a+2b+2c+d) is above 80dB.
Loss of Sight	the entire and <i>permanent</i> irrecoverable loss of sight.
Loss of Speech	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.
Loss of Use	<i>permanent</i> total functional disablement or complete and <i>permanent</i> physical separation at the limb or organ.
Maximum Benefits	the benefit amount of each of the benefits covered under this policy as stated in the <i>table of benefits</i> .
Medically Necessary Expenses	expenses incurred from the first day of sustaining an <i>injury</i> or <i>illness</i> during the <i>insured journey</i> which are paid by <i>you</i> to a <i>medical practitioner</i>, physiotherapist, <i>Chinese medicine practitioner</i>, chiropractor nurse, <i>hospital</i> and/or ambulance service for medical, surgical, X-ray, <i>hospital</i> or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses incurred under Section 2(b) – Emergency Medical Evacuation or Section 2(c) – Repatriation of Mortal Remains of Part 2 of this policy. All treatments must be prescribed by a <i>medical practitioner</i> in order for expenses to be reimbursed under this policy. In the event <i>you</i> become entitled to a refund or reimbursement of all or part of such expenses from any other source, <i>we</i> will only be liable for the amount unrecoverable from such other sources.
Medical Practitioner	a person other than <i>you</i> or <i>immediate family member</i> or <i>domestic partner</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
Overseas Pandemic	the destination(s) stated in the <i>itinerary</i> of the <i>insured journey</i>, except <i>Hong Kong</i> and the departure city. • any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or • a disease classified by the World Health Organization as pandemic.
Permanent	lasting not less than 12 consecutive months from the date of an <i>accident</i> and at the expiry of that period being beyond hope of improvement.
Pre-existing Condition	<i>You, immediate family member, domestic partner or travel companion</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> before the <i>effective date</i> .
Public Common Carrier	any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram, cruise ship or underground train, 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 operating only between established commercial airports.
Relevant Documents	documents include <i>schedule</i> , enrollment form, <i>table of benefits</i> , declaration, optional benefits, endorsements, attachments and amendments (regardless verbally or in written or digital format).
Schedule	the schedule attached to and incorporated in this policy.
Serious Physical Injury or Serious Illness	an injury or illness which requires treatment by a <i>medical practitioner</i> and results in <i>you</i> or <i>travel companion</i> being certified by that <i>medical practitioner</i> as being unfit to travel (or continue) with <i>your</i> original scheduled journey and having to be <i>confined</i> in a <i>hospital</i> . Serious physical injury or serious illness shall also include such injury or illness due

to which *you* or *travel companion* is being denied boarding the scheduled *public common carrier* or is being denied to entering into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)* or *domestic partner*, it shall mean injury or illness for which the *immediate family member* or *domestic partner* requires treatment, and which is certified by *medical practitioner* as being dangerous to life and having to be *confined* in a *hospital*, and which results the discontinuation or cancellation of *your* original scheduled journey.

Table of Benefits

the table of benefits attached to and incorporated in this policy stating the *maximum benefits* of each benefit section available in accordance with the type of plan.

Terrorism

an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.

Third Degree Burns

the damage or destruction of the skin to its full depth and damage to the tissues beneath.

Total Disablement

when as the result of *injury* and commencing within 12 consecutive months from the date of an *accident* *you* are totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which *you* are reasonably qualified by reason of *your* education, training or experience, or if *you* have no business or occupation, total disablement means *your* inability to perform any activities which would normally be carried out in *your* daily life.

Travel Companion

the person who made the travel booking or reservation with *you* and accompanied *you* for the whole *insured journey* other than a tour guide or tour member.

Travel Ticket

a travel ticket purchased for travelling on any *public common carrier*.

War

a contest by force between two or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the respective sovereigns of such nations.

We, Us or Our

Zurich Insurance Company Ltd

TABLE OF BENEFITS

Please refer to the "Plan" and "Additional benefit(s)" shown on the *schedule* for the respective sections and limits covered in your policy. The benefit amount per *accompanied child* per *insured journey* shall be 50% of the benefit amount shown in each section in the below *table of benefits*. Accompanied child(ren) are entitled to the same benefit as *adult* if *additional premium* is paid for full coverage for *accompanied child* and shown as *child* on the *schedule*.

Section	Benefits	Maximum benefits per adult/elderly per insured journey (HKD)		
		Deluxe Plan	Comprehensive Plan	Essential Plan
1.	Medical Cover			
	(a) Medical expenses	1,500,000	1,000,000	400,000
	Including:			
	• follow-up for injury	100%	100%	100%
	• follow-up for illness	10%	10%	10%
	• Chinese medicine or chiropractic treatment (Both treatment in <i>overseas</i> and <i>follow-up</i> in <i>Hong Kong</i>)	5,000	3,000	2,000
	• Overseas travelling expense for seeking medical treatment	300	300	300
	(b) Compassionate death cash	15,000	10,000	N/A
	(c) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)	N/A
	(d) Daily cash allowance due to unexpected compulsory quarantine	5,000 (500 per day)	N/A	N/A
2.	Zurich Emergency Assistance			
	(a) Deposit guarantee for hospital admission	39,000		
	(b) Emergency medical evacuation	Actual cost	Actual cost	200,000
	(c) Repatriation of mortal remains	Actual cost	Actual cost	200,000
	(d) Compassionate visit	1 economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (maximum 5 days)		
	(e) Travelling and accommodation expenses	1 economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (maximum 4days)		
	(f) Return of unattended children	1 economy class one-way travel ticket up to 30,000		
	(g) 24-hour telephone hotline and referral services	Included		
3.	Accident Cover			
	(a) Personal accident			
	(i) Accident on public common carrier or during terrorism	1,500,000	1,000,000	500,000
	(ii) Other accident	1,000,000	800,000	400,000
	(b) Burns accident	500,000	200,000	N/A
4.	Personal Property Cover			
	(a) Personal belongings	25,000	15,000	3,000
	Including sub-limits:			
	• per set/item/pair	3,000	2,000	1,000
	• mobile phone (1 per insured journey)	3,000	1,500	N/A
	• all cameras drone, cameras and camcorders and related accessories and equipment	5,000	4,000	1,000
	• lap-top computer or tablet computer (1 per insured journey)	10,000	8,000	1,000
	(b) Loss of personal money	3,000	2,000	N/A
	(c) Replacement cost for loss of travel document or travel ticket	3,000	2,000	500
5.	Delay Cover			
	(a) Travel delay allowance	1,600	1,200	N/A
	Cover is not limited to specify event*	Yes	Yes	
	• each 5 hours of delay (up to 10 hours)	300	200	
	• the next full 12 hours of delay	1,000	800	
	(b) Baggage delay allowance (over 6 hours)	800	500	
6.	Journey Inconvenience			
	Cover is not limited to specify event*	Yes	No	No
	(a) Cancellation of trip	50,000	20,000	3,000
	(b) Interruption of trip	50,000	20,000	3,000
	(c) Hotel cost due to travel delay (over 6 hours)	2,000	1,000	N/A
	(d) Cancellation of trip due to travel delay (over 12 hours)	5,000	2,500	N/A
7.	Liability Cover			
	(a) Personal liability	3,000,000	2,000,000	N/A
	(b) Rental vehicle excess	20,000	10,000	
8.	Amateur Sports Event and Training and Bike Tour (Optional cover)			
	(a) Top-up for overseas and follow-up medical expenses on Chinese medicine or chiropractic treatment	5,000	3,000	2,000
	(b) Loss of sports equipment		5,000	
	(c) Pre-paid sport course and/or admission fees		5,000	
9.	Cruise Tour Cover (Optional cover)			
	(a) Top-up for Section 6(a) and (b) - Cancellation and interruption of trip	20,000	N/A	N/A
	(b) Cancellation of shore excursion allowance	5,000 (1,000 per excursion)		
	(c) Visa fee due to change of cruise port location	500		
10.	Pet Cover (Optional cover)			
	(a) Cancellation of trip due to death or serious injury of pet	Included under Section 6(a)		
	(b) Pet care	5,000 (500 per day)		
	(c) Accidental medical expense for pet	3,000		
	(d) Cremation fee	3,000		

* Subject to conditions and exclusions apply to the respective section and General Exclusions in the policy.

PART 2 – BENEFITS

Section benefits contained hereunder are applicable in accordance with the *table of benefits* attached with the *schedule* and subject to the type of plan stated on the *schedule*.

Section 1 – Medical Cover

(a) Medical expenses

If you suffer from *injury* or *illness* during the *insured journey*, we will reimburse the following expenses actually incurred by you.

- (i) The reasonable *medically necessary expenses* during the *insured journey*.
- (ii) The reasonable travelling expenses to and from an *overseas hospital* for seeking medical treatment.
- (iii) *Follow-up* medical expenses incurred within three months upon your return to *Hong Kong* from the *insured journey*.
- (iv) Reasonable expenses paid to *Chinese medicine practitioner* or chiropractor for Chinese medicine or chiropractic treatment, or expenses paid for bone-setting treatment during the *insured journey* and *follow-up* incurred within three months upon your return to *Hong Kong* from the *insured journey*.
- (v) If you have contracted an *infectious disease* during the *insured journey* and corresponding diagnosis is made within 10 days after your return to *Hong Kong*, such medical expenses are considered as *follow-up* for *illness* and is subject to the same condition as stated in (iii) above.

In no event shall the total amount payable under Section 1(a) exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

(b) Compassionate death cash

If you die (naturally or due to *accident*) during the *insured journey*, we will pay the compassionate death cash as stated in the *table of benefits* to your estate.

(c) Overseas hospital daily cash benefit

If you are *confined* in an *overseas hospital* due to an *injury* or *illness* during the *insured journey*, we will pay a daily allowance up to the *maximum benefits* as stated in the *table of benefits*.

(d) Daily cash allowance due to unexpected compulsory quarantine

If you are suspected or confirmed to have contracted an *infectious disease* during the *insured journey* and results in unexpected *compulsory quarantine* by the local government upon arrival to the *overseas destination*, or during the *insured journey*, or unexpected compulsory quarantine by the Hong Kong Government within three days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay a daily compulsory quarantine allowance up to the *maximum benefits* stated in the *table of benefits*.

In the event that more than one *compulsory quarantine* have been arising in the same *insured journey*, the maximum amount payable under this benefit shall not exceed 10 days.

Conditions and exclusions applicable to Section 1 – Medical Cover

1. The policy does not cover for the following medical expenses arising from whatsoever cause:
 - Non-essential medical treatment
 - Cosmetic surgery
 - Special or private nursing costs
 - Refractive errors of eyes or hearing-aids
 - Procurement or use of appliances or equipment and relating prescription costs
 - Additional cost of single or private room or semi-private room accommodation at a *hospital*
 - Non-medical personal services
2. The policy shall provide cover for the following medical expense only if it is necessitated by an *accident* and recommended in writing by a *medical practitioner*:
 - Emergency dental treatment and procedure to sound and natural teeth; or
 - Special braces
3. The policy does not cover for the following type of *confinement* or *compulsory quarantine*:
 - Dwelling quarantine
 - For the purpose of rest and/or convalescence
4. You can make a claim to either Section 1(c) or 1(d) in respect of any loss arising from the same cause.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange for the following benefits in the event that you suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof.

All services are subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity and must be approved in advance and in writing or arranged by Zurich Emergency Assistance.

(a) Deposit guarantee for hospital admission

Upon your admission to an *overseas hospital*, Zurich Emergency Assistance provides a guarantee for admission deposit up to a limit of HKD 39,000. Such deposit shall be fully refunded to us and is borne solely by you unless otherwise covered under Section 1(a) - Medical expenses of this policy.

(b) Emergency medical evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of you.

(c) Repatriation of mortal remains

The reasonable and unavoidable expenses for transporting your mortal remains from the place of death back to *Hong Kong*, or the cost of local burial at the place of death.

(d) Compassionate visit

In the event that you died during the *insured journey*, or suffered from *serious physical injury* or *serious illness* and being *confined* in an *overseas hospital* for over three consecutive days, Zurich Emergency Assistance will pay for the round-trip *travel ticket* and the hotel accommodation expenses necessarily and unavoidably incurred by one *immediate family member* or *domestic partner* to travel to your location, subject to *maximum benefits* as stated in the *table of benefits*. This benefit cannot be claimed for more than once for any one *insured journey*.

(e) Travelling and accommodation expenses

Zurich Emergency Assistance shall pay the one-way *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by you in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of your *insured journey* or to return to *Hong Kong* up to the *maximum benefits* as stated in the *table of benefits*.

(f) Return of unattended children

Zurich Emergency Assistance will arrange for returning your unattended child(ren) aged below 17 year old back to *Hong Kong* in the event of your death or *confinement* in an *overseas hospital* for over three consecutive days due to *serious physical injury* or *serious illness*, up to the *maximum benefits* as stated in the *table of benefits*. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

(g) 24-hour telephone hotline and referral services

You can call the Zurich Emergency Assistance hotline for pre-trip information; or embassy, medical service provider, lawyer or interpreter referral; or get advice on what to do if you lost your passport or luggage.

Zurich Emergency Assistance is rendered by a service provider nominated by us.

Conditions and exclusions applicable to Section 2 – Zurich Emergency Assistance

1. No service will be provided if you are in a *war zone* or in areas with unstable political conditions.
2. Any service or costs that is not arranged by Zurich Emergency Assistance, unless If you are in primitive areas where Zurich Emergency Assistance cannot be contacted in advance, and delay of emergency medical evacuation might reasonably be expected to result in loss of your life, Zurich Emergency Assistance shall cover for the reasonable medical evacuation cost incurred and arranged by yourself.

Section 3 – Accident Cover

(a) Personal accident

In the event of an *accident* described under (i) or (ii) below which causes *injury* to you during the *insured journey*, and such *injury* alone solely results in any one of the events listed in the Compensation Table hereunder within 12 consecutive months after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the *table of benefits*.

(i) Accident on public common carrier or due to terrorism

While you:

- are riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*; or
- disappeared after the sinking or wrecking of the *public common carrier* in which you are travelling, and your body has not been found within one (1) year after the date of the sinking or wrecking, it will be presumed that you suffered death resulting from an *accident* covered by this policy; or
- are being an innocent victim in *terrorism*.

(ii) Other accidents

You suffer from *injury* resulting from *accident* other than the *accident* referred in Section 3(a)(i) above.

Compensation Table		
Events		Percentage of <i>maximum benefits</i>
Accidental death and disablement		
1.	Death	100%
2.	<i>Permanent total disablement</i>	100%
3.	<i>Permanent</i> and incurable paralysis of all limbs	100%
4.	<i>Permanent</i> total loss of <i>sight</i> of both eyes	100%
5.	<i>Permanent</i> total loss of <i>sight</i> of one eye	100%
6.	Loss of or the <i>permanent</i> total loss of use of two limbs	100%
7.	Loss of or the <i>permanent</i> total loss of use of one limb	100%
8.	<i>Loss of Speech</i> and Hearing	100%
9.	<i>Permanent</i> and incurable insanity	100%
10.	<i>Permanent</i> total loss of hearing in	
	(a) both ears	75%
	(b) one ear	15%
11.	Loss of Speech	50%
12.	<i>Permanent</i> total loss of the lens of one eye	50%
13.	Loss of or the <i>permanent</i> total loss of use of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
14.	Loss of or the <i>permanent</i> total loss of use of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
15.	Loss of or the <i>permanent</i> total loss of use of one thumb	
	(a) both right joints	30%
	(b) one right joint	15%
	(c) both left joints	20%
	(d) one left joint	10%
16.	Loss of or the <i>permanent</i> total loss of use of fingers	
	(a) three right joints	15%
	(b) two right joints	10%
	(c) one right joint	7.5%
	(d) three left joints	10%
	(e) two left joints	7.5%

	(f) one left joint	5%
17.	Loss of or the <i>permanent total loss of use</i> of toes	
	(a) all - one foot	20%
	(b) great - both joints	7.5%
	(c) great – joint	5%
18.	<i>Permanent</i> disability not otherwise provided for under Events 10 to 17, such percentage of the <i>maximum benefits</i> as we shall in our absolute discretion determine and being in our opinion not inconsistent with the compensation provided under Events 10 to 17.	

(b) Burns accident

In the event that you suffer from *third degree burns* resulting solely from an *accident* during the *insured journey*, we will pay in accordance with the percentage stated in the *Third Degree Burns Table* hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *third degree burns* results in the damage to any one of the following specified surface area within 12 consecutive months after the date of the *accident*.

Third Degree Burns Table		Percentage of maximum benefits
Area	Damage as a percentage of total surface area	
Head	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (Exclude head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Maximum liability for personal accident

If you are insured under multiple insurance policies which include accidental death and permanent disablement covers as defined in each of these policies and are issued by us and/ or our related companies, our maximum liability to you under all accidental death and permanent disablement covers shall not exceed HKD 5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Conditions and exclusions applicable to Section 3 – Accident Cover

1. If more than one of the events/burns damage occur as a result of the same *accident*, only the event/burns damage with the highest compensation will be payable under Section 3(a) and 3(b) respectively.
2. No payment shall be made in respect of any disablement or burns damage existed prior to an *injury* covered under this policy.

Section 4 – Personal Property Cover

(a) Personal belongings

We will pay you up to the *maximum benefits* and subject to the sub-limits as stated in the *table of benefits*, for the accidental loss of or damage to the personal belongings during the *insured journey* which are normally worn or carried by and owned by you, or company possessions which would be normally carried by you on a business trip.

For any loss of personal belongings left in an unattended vehicle, such property must be locked inside the trunk or at the storage area behind the back seat of the locked vehicle. We may make payment or, at our option, reinstate or repair the personal belongings as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

(b) Loss of personal money

If you lost cash or banknotes belong to and carried by you due to robbery, burglary or theft occurring during the *insured journey*, we will reimburse such loss to you, up to the *maximum benefits* stated in the *table of benefits*.

(c) Replacement cost for loss of travel document or travel ticket

We will pay the replacement cost for the accidental loss of the Hong Kong Identity Card, credit cards, driving license, *travel ticket* or travel document belonging to you which are lost during the *insured journey*, up to the *maximum benefits* stated in the *table of benefits*.

Conditions and exclusions applicable to Section 4 – Personal Property Cover

1. This policy does not cover for the following classes of property:
 - business merchandise or sample
 - foodstuffs/beverages including alcoholic beverages/medicine/tobacco
 - brittle or fragile items
 - antiques
 - bicycles (except cover under Section 8 – Amateur Sports Event and Training and Bike Tour)
 - coupons
 - contact lenses, dentures and all relating appliances and accessories
 - item contains gold, platinum, diamond, jade or pearl
 - mobile phone with telecommunications function and all relating accessories (except for Deluxe and Comprehensive Plan)
 - items that are mailed or shipped separately plastic money (including the credit value in credit card, stored value in Octopus card)
2. You must take all reasonable efforts to safeguard your property. The policy does not cover for any property that is left unattended in public place; or any unexplained loss or mysterious disappearance; or loss due to fraud or deception.
3. The policy does not cover for loss of travel document/ticket which is not necessary for the *insured journey*, nor any fine or penalties due to non-replacement or late replacement of the lost documents/tickets.
4. Accidental loss or theft of personal belongings, travel documents or money
You must report the loss or theft of personal belongings, travel documents or money to local police within 24 hours upon discovery of the loss. If the loss of the personal property is in the custody of a hotel or public common carrier, you must be supported by a written report from the local police or the relevant property, less deduction for wear and tear and depreciation as shown in the Depreciation Table below. For loss or theft of mobile phone which over 5 years from the date of purchase, we will pay you an allowance of HKD 500 for such loss.
5. Accidental damage to mobile phone
You must submit the receipt from an official authorized service centre in Hong Kong, with details on the damaged parts and costs. Otherwise, the loss will not be covered under this policy. If the damaged item is proven to be beyond economical repair, a claim will be dealt with as if the

item has been lost, we will pay according to Point 7 – Depreciation Table below. If the mobile phone is over 5 years from the date of purchase, we will pay you an allowance of HKD 500 for such loss.

6. Accidental damage of luggage or personal belongings

When we pay a claim for damaged luggage or personal belongings, at *our* option, we do one of the following:

- (a) For partial functional damage of luggage or suitcases such as broken wheels or handle or zipper, we will pay *you* an allowance of HKD 300 for such damage.
- (b) If *you* can submit a repair quote or repair invoice to *us* for the repairment of *your* damaged luggage or suitcases or personal belongings. We will pay *you* the cost for the repairment, up to the per item sublimit stated in the *table of benefits*.
- (c) If the luggage or suitcases or personal belongings is totally damaged and unrepairable, we will consider the item is lost and pay *you* the replacement cost for the item, less a deduction for wear and tear and depreciation as shown in the Depreciation Table below.

If the damage to the personal property is in the custody of a hotel or *public common carrier*, *you* must report such damage to the hotel or *public common carrier* immediately. All claims for damage to personal property must be supported by a written report from the relevant organization. Otherwise, the loss will not be covered under this policy.

7. Depreciation table

Settlement of *your* claim for personal belongings is based on the value of an item at the time of loss. We will reduce the value of the item has lost over time, and wear and tear. The table below shows how we apply depreciation to items.

You must send *us* the original receipt with purchase date and price for the item. We will not pay for the claim if *you* cannot provide any proof on the purchase date and price of the item.

Item age	Depreciation deduction on the original item value
New to 24 months	15%
25 months to 48 months	35%
49 months to 60 months	45%
61 months or above	70%

Section 5 – Delay Cover

(a) Travel delay allowance

If the *public common carrier* in which *you* have arranged to travel is delayed from the scheduled departure time, we will pay the travel delay allowance to *you* up to the *maximum benefits* as stated in the *table of benefits*.

Please read the Conditions and Exclusions applicable to Delay Cover and Part 3 below.

(b) Baggage delay allowance

If *your* checked-in baggage is being delayed for over six hours after *your* actual arrival at the *overseas* travel destination, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to *you*, and subject to the same delayed checked-in baggage can only be claimed once by one *insured person* in any one *insured journey*.

Conditions and exclusions applicable to Section 5 – Delay Cover

1. Baggage delay allowance is only applicable to the baggage which is checked-in on the same *public common carrier* with *you*.
2. The policy does not cover any loss due to *your* late arrival at the airport or port. It also does not cover for delay due to error or overbooking, bankruptcy or liquidation of the *public common carrier* or any service provider forming part of the *insured journey*.
3. All delay claims must be supported by a written document from the *public common carrier* on the number of hours of the delay, the reason for such delay and/or the identified checked-in baggage label, and any other proof as we may reasonably require.
4. *You* should always take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
5. If *you* decided to arrange for another transportation to reach *your* scheduled travel destination by *yourself*, *you* can only claim either Section 5(a) - Travel delay allowance or Section 6(b) - Interruption of trip below.
6. If *you* decided to cancel the entire scheduled journey due to travel delay, *you* are no longer eligible to claim for Section 5(a) - Travel Delay Allowance.

Section 6 – Journey Inconvenience Cover

(a) Cancellation of trip

If *you* have to cancel the entire scheduled journey shown in the *itinerary* due to the following events:

- (i) *you*, *immediate family member*, *domestic partner* or *travel companion's* death, *serious physical injury* or *serious illness* within ninety (90) days before the departure date of the scheduled journey;
- (ii) *you* are required for witness summons, jury service or *compulsory quarantine* within 90 days *before* the departure date of the scheduled journey;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the scheduled travel destination in *overseas* arising within one week before the departure date of the scheduled journey; or
- (iv) *you* or *travel companion's* principal home in *Hong Kong* being seriously damaged due to fire, flood or burglary within one week before the departure date of the scheduled journey which requires *your* or *travel companion's* presence in *Hong Kong* on the departure date of the scheduled journey for the purpose of police investigation.

Your benefit under Section 6(a) will not be limited to a cancellation caused by the above events if *you* are covered under the Deluxe Plan.

Please read the Conditions and Exclusions applicable to Journey Inconvenience Cover and Part 3 below.

We will reimburse the prepaid and unused expenses for the scheduled journey which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

(b) Interruption of trip

- (i) If after the *insured journey* has begun, *you* have to abandon the *insured journey* and return to *Hong Kong* due to the following events:
 - *you*, *immediate family member*, *domestic partner* or *travel companion's* death, *serious physical injury* or *serious illness*;
 - unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the scheduled travel destination in *overseas* which prevents *you* from continuing the *insured journey*; or
 - *you* or *travel companion's* principal home in *Hong Kong* being seriously damaged due to fire, flood or burglary.
- or
- (ii) *You* have to rearrange the *insured journey* due to the following events at one of the scheduled travel destinations:
 - *terrorism*
 - riot or civil commotion

- *infectious disease*
- strike or other industrial action
- adverse weather conditions
- natural disaster

or

(iii) strike or other industrial action of the employees of the *public common carrier* in which *you* have arranged to travel

or

(iv) the *public common carrier* in which *you* have arranged to travel is delayed from the scheduled departure time over six hours due to one of the below events:

- *terrorism*
- riot or civil commotion
- strike or other industrial action
- adverse weather conditions
- airport closure
- natural disaster
- hijack
- mechanical and/or electrical breakdown of the *public common carrier*

or

(v) *you* lost *your* travel document and/or *travel ticket* during the *insured journey* and it is necessary for *you* to stay behind of *your* scheduled journey in order to obtain the replacement/emergency version of the lost ticket and/or travel document.

Your benefit under Section 6(b) will not be limited to an interruption caused by the above events if *you* are covered under the Deluxe Plan. Please read the Conditions and Exclusions applicable to Journey Inconvenience Cover and Part 3 below.

we will only reimburse:

- the prepaid and unused expenses due to the journey interruption which is not recoverable from any other sources; or
- the additional *travel ticket* cost and/or accommodation expenses reasonably and necessarily incurred for *you* to return to *Hong Kong* or travel to *your* other scheduled travel destination.

This benefit cannot be claimed more than once for any one *insured journey*.

(c) Hotel cost due to travel delay

If the *public common carrier* in which *you* have arranged to travel is delayed from the scheduled departure time over six hours due to one of the events stated in Section 6(b)(iv), we will reimburse one of the following expense incurred on the day of the travel delay which is not recoverable from any other sources and up to the *maximum benefits* stated in the *table of benefits*:

- the loss of prepaid and unused accommodation expense for the *insured journey*; or
- the additional and reasonable *overseas* accommodation expense.

(d) Cancellation of trip due to travel delay

If the *public common carrier* in which *you* have arranged to travel is delayed from the scheduled departure time over 12 hours due to one of the events stated in Section 6(b)(iv) and *you* decided to cancel the entire scheduled journey shown on the *itinerary*, we will reimburse the prepaid and unused expenses for the scheduled journey which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

Your benefit under Sections 6(c) and (d) will not be limited to a delay caused by the events listed in Section 6(b)(iv) if *you* are covered under the Deluxe Plan.

Please read the Conditions and Exclusions applicable to Journey Inconvenience Cover and Part 3 below.

Conditions and exclusions applicable to Section 6 – Journey Inconvenience Cover

1. The policy does not cover for any loss due to *your* late arrival at the airport or port; or cancellation/interruption of trip due to *your* own personal or financial reason. It also does not cover for any cancellation or interruption of trip due to air traffic control by local government, error, overbook, over-sale, operational reason, bankruptcy or liquidation of the *public common carrier* or any service provider forming part of the *insured journey*.
2. Applicable to Deluxe Plan only: if *you* need to claim for cancellation of trip or interruption of trip due to medical condition of *you*, or *your* family members, *domestic partner* or *travel companion*, a written certificate is required from a *medical practitioner* which stated the sudden on-set of the medical condition suffered and requires continuous medical treatment on the departure date of the scheduled journey, resulting in *your* cancellation or interruption of the scheduled journey.
3. *You* should always take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
4. *Your* name must be shown on the respective ticket or receipt for claims under this section. If not, *you* are liable to provide the supporting documents which are required by and acceptable to *us* as proof of claims. We will not pay for expense that is not settled by an official currency by any government.
5. If *you* have not purchased a return ticket before departure of the *insured journey*, we will not cover any costs incurred or pay for any *travel ticket* whilst returning *you* to *Hong Kong*.

Section 7 – Liability Cover

(a) Personal liability

We will indemnify *you* for the compensation and/or legal expenses *you* legally liable to pay for an *accident* occurring during the *insured journey* which causes death or *injury* to a third party, or accidental damage to property of a third party, up to the *maximum benefits* stated in the *table of benefits*. However, *you* must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without *our* prior written approval.

(b) Rental vehicle excess

If *you* rent a vehicle to drive in the course of the *insured journey* and the vehicle is stolen or damaged and the motor vehicle insurance for the rental vehicle includes an excess of the rental vehicle (or deductible or similar condition), we will reimburse *you* for the rental vehicle excess and non-operation cost (NOC) up to the *maximum benefits* stated in the *table of benefits* for the liable loss or damage of the rental vehicle which *you* are legally liable to pay. This benefit cannot be claimed for more than once for any one *insured journey*.

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If *your* rental car is an electric vehicle, the *maximum benefit* stated under section 7(b) in the *table of benefits* will be increased by 20%.

Conditions and exclusions applicable to Section 7 – Liability Cover

1. The policy does not cover for any personal liability arising directly or indirectly:
 - from any business, profession, trade or contracts;
 - due to *your* family members, relative, employer or employee;
 - from any act of *terrorism*; or
 - from *your* ownership or possession, use or control of any vehicle, aircraft, drone, mechanical or electrical watercraft, firearm or animal; or
 - from damage to property owned by *you* or held in *your* trust or custody.
2. *You* must hold a valid driving license to the country which *you* will be driving, and *you* must comply with all the terms in the rental vehicle agreement and in the motor vehicle insurance.

The below Additional Benefits are only available to Single Trip Travel Plan and applicable when they are shown on the *schedule*.

Section 8 – Amateur Sports Event and Training and Bike Tour (Optional Cover)

If *you* are participating in an amateur sports event or training or course, or traveling with bicycle riding as the main transportation during the *insured journey* (collectively called “sports activities” in this section), the policy shall cover the losses stated below arising from such “sports activities”. Amateur sports mean *you* are participating in such “sport activities” for pleasure or as a hobby rather than for financial benefit or as a job, and *you* will not receive any payment or monetary prize from such “sports activities”.

This section covers the following benefits:

(a) Top-up for overseas and follow-up medical expenses on Chinese medicine or chiropractic treatment

Subject to the terms and conditions stated in Section 1(a) – Medical Expenses, if *you* suffer from *injury* in “sport activities” during the *insured journey*, will additionally pay *you* up to the *maximum benefits* as stated in the *table of benefits*, for Chinese medicine or chiropractic or bone-setting treatment stated under Section 1(a).

This benefit is an additional sub-limit to Section 1(a) – Medical Expenses, the maximum benefits as stated in the table of benefits under for the whole Section 1(a) remain unchanged.

(b) Loss of sports equipment

Subject to the terms and conditions stated in Section 4(a) – Personal Belongings, we will pay *you* up to the *maximum benefits* as stated in the *table of benefits*, for the accidental loss of or damage to the sports equipment during the *insured journey* which is normally worn or carried by and owned by *you* for sports activities.

This benefit is an additional sub-limit to Section 4(a) – Personal Belongings, if the “per set/item/pair” sublimit under Section 4(a) is not sufficient to cover the sports equipment, *you* can make a claim under this section. However, the *maximum benefits* as stated in the *table of benefits* under for the whole Section 4(a) remain unchanged.

(c) Pre-paid sport course and/or admission fees

If a claim is valid and paid under the following Sections, we will also reimburse the prepaid and unused costs and/or admission fees for the planned “sport activities” during the *insured journey* which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*:

- Section 6(a) – Cancellation of trip
- Section 6(b) – Interruption of trip
- Section 6(d) – Cancellation of trip due to travel delay

Conditions and exclusions applicable to Section 8(c) – Pre-paid sport course and/or admission fees

1. The policy does not cover any “sports activities” that are not arranged and paid by *you* before the departure of the *insured journey*. The date must be shown on the respective ticket or receipt for claims under this section. If not, *you* are liable to provide the supporting documents which are required by and acceptable to *us* as proof of claims. We will not pay for expenses that are not settled by an official currency by any government.

Section 9 – Cruise Tour Cover (Optional benefit available to Deluxe Plan only)

(a) Top-up for Section 6(a) and (b) - Cancellation and Interruption of Trip

Subject the terms and conditions stated in Section 6(a) Cancellation of trip and 6(b) Interruption of trip, the *maximum benefits* under these two sections shall be increased respectively by the *maximum benefits* of this section as stated in the *table of benefits*.

(b) Cancellation of shore excursion allowance

In the event that the shore excursion or local tours during the cruise trip which *you* have booked and paid prior to the departure of the *insured journey* shown in the *itinerary* is cancelled as a result of:

- (i) *you* or *travel companion's* death, *serious physical injury* or *serious illness* during the *insured journey*;
 - (ii) unexpected outbreak of strike, riot, civil commotion, *terrorism*, *infectious disease*, adverse weather conditions or natural disaster at the destinations of the excursion or local tours occur within one day before the commencement date of excursion or local tour;
- we will pay a lump sum allowance for each cancelled shore excursion or local tour, up to the *maximum benefits* stated in the *table of benefits*.

Conditions and exclusions applicable to Section 9(b) – Cancellation of shore excursion allowance

1. The policy does not cover any excursion and local tours that are not arranged and paid for by *you* before the departure of the *insured journey*. The date must be shown on the respective ticket or receipt for claims under this section. If not, *you* are liable to provide the supporting documents which are required by and acceptable to *us* as proof of claims. We will not pay for expenses that are not settled by an official currency by any government.
2. Visa fee due to change of cruise port location
If cruise trip is included in *your itinerary*, and the route of the cruise trip which *you* have arranged and paid is completely changed to a new route by the cruise company unexpectedly prior to the departure of the *insured journey*, and the new port(s) require visa to disembark and visit, we will reimburse the actual application cost *you* paid for such visa. up to the *maximum benefits* stated in the *table of benefits*.

Section 10 – Pet Cover (Optional cover)

In this section:

Pet means any dog or cat which is owned by and residing with *you* in Hong Kong.

Pet hotel means a property that operates commercially to provide accommodation and care service to *your* pet and *you* need to pay for the cost for such accommodation and service. Pet hotel excludes any private home or residency, or if *your* pet is staying with *your* family members or friends.

(a) Cancellation of trip due to death or serious injury of pet

Subject to the terms and conditions of Section 6(a) – Cancellation of trip, if *you* have to cancel the entire scheduled journey shown on the *itinerary* due to death of *your* pet or of *your* pet is *confined* in a registered pet hospital due to serious injury occur within one week before the departure of the scheduled journey, we will reimburse the prepaid and unused expenses for the scheduled journey which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits* under Section 6(a) – Cancellation of trip.

(b) Pet Care

If *your* original scheduled return date to *Hong Kong* shown on the original *itinerary* is delayed due to one of the events stated in Section 6(b)(ii)-(v), which prevents *you* from completing the *insured journey* within the period stated in the original *itinerary*, we will reimburse the actual accommodation expenses (accommodation only and excluding any other costs and expenses such as meals and food charges) incurred by *your* pet to extend its stay in a pet hotel in *Hong Kong* during the extended period.

(c) Accident medical expense for pet

In the event that *your* pet suffers from injury resulting from *accident* in the pet hotel during *your insured journey*, we will pay the reasonable medical expenses incurred for the medical treatment to *your* pet within one month from the date of *accident*, up to the *maximum benefits* stated in the *table of benefits*. In the event *you* become entitled to a refund or reimbursement of all or part of such expenses from any other source, we will only be liable for the amount unrecoverable from such other sources.

(d) Cremation fee

In the event that *your* pet die (naturally or due to *accident*) in *Hong Kong* during *your insured journey*, we will reimburse the cremation fee of *your* pet, up to the *maximum benefits* stated in the *table of benefits*.

Conditions and exclusions applicable to Section 10 – Pet Cover

1. *You* should provide the following documentary proof upon claims:

- Document certifying the ownership of the pet, such as medical record or adoption certificate with *you* name shown on the document
- Receipt issued by the pet hotel with dates and details on the original accommodation costs and the extended accommodation costs
- Written notice from the pet hotel certifying the cause and date of the accident or death of the pet
- Medical report and invoice issued by a registered veterinary in *Hong Kong* with details on the cause, diagnosis and treatment to the pet
- Death certificate issued by a veterinary for the death of the pet
- Original receipt issued by a funeral service provider for the cremation service provided for the death of the pet with the death date and cremation date stated on the receipt.

2. The policy does not cover any disability or injury existing prior to an accident covered in the section.

PART 3 – GENERAL CONDITIONS AND EXCLUSIONS APPLICABLE TO THE POLICY

1. Known events and conditions

The policy does not cover for any circumstance which is existing or announced before the *effective date*; or any *pre-existing condition*.

2. Purpose of the *insured journey*

You must be fit to travel at the time when *you* are applying this policy, otherwise we shall have the right to repudiate any liability under this policy. No coverage of the policy shall be provided and no benefits shall be paid if the purpose of the *insured journey* is to obtain medical treatment, or if the *insured journey* was undertaken while *you* were unfit to travel, or *you* are traveling against the advice of a *medical practitioner*.

The policy is valid only for conventional leisure travel, or business travel for office or management duties without any manual work. Participation in adventurous tourists activities are covered, provided that such activities are: (i) accessible to the general public without restriction, and (ii) under the guidance and supervision of qualified personnel or instructors of recognized local tour operator or activity provider, (iii) authorized by the relevant local authority, and (iv) not one of the activities described in point 3 – Excluded activities below.

3. Excluded activities

The policy does not cover for whatsoever loss caused by the below activities, unless we agreed otherwise in writing and shown as covered in the *table of benefits* or endorsement attached to the policy.

(i) Any activity in the air, unless at the relevant time *you* are:

- travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or
- participating in such activity where the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;

(ii) riding or driving in any kind of motor racing; or sports competition; or engaging in a sport in a professional capacity; or any activities where *you* would or could earn income or remuneration from engaging in such activities;

(iii) trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;

(iv) expeditions, treks, equipped mountaineering or similar journey; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment;

(v) marathon, sport training or course, or any tour with bicycle riding as the main transportation during the *insured journey* (except *you* are covered under Section 8 – Amateur Sports Event and Bike Tour Cover);

(vi) *your* participation in any illegal or unlawful act.

4. Excluded occupations

The policy shall not provide cover during the time when *you* are engaging in duty for the following occupations: being as a crew member or an operator of any air carrier; any kind of labour work; offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives or firearms; performing as an actor/actress/ artist; site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or airforce service or operations or armed force services.

5. Conditions and maximum travel period in different travel plan

(i) For annual travel plan: all trips must depart from and return to *Hong Kong* and each *insured journey* shall not exceed 90 days.

(ii) For single trip travel plan: all trips must depart from and return to *Hong Kong*, no refund of premium is allowed once the policy has been issued and the *insured journey* shall not exceed 180 days for Deluxe and Comprehensive plan, and shall not exceed 10 days for Essential plan.

(iii) For one-way single trip travel plan: all trips must depart from *Hong Kong*, no refund of premium is allowed once the policy has been issued and the *insured journey* shall cease after *your* check out from the immigration counter upon arrival in the first destination shown on the *itinerary*.

6. Free insurance extension

If the *insured journey* cannot be completed within the period stated in the original *itinerary* due to any circumstances which are beyond *your* control which arise after the *insured journey* has begun, we will automatically extend the cover period of insurance, subject always to a maximum of 10 calendar days, without charge for such a period as is reasonably necessary for completion of the *insured journey*. No further

extension is allowed after the 10 days' free extension.

7. Multiple travel policies

If *you* are insured under more than one travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, only the travel insurance policy with the greatest compensation for the same cover shall apply.

8. Reasonable care

You shall exercise all exercise reasonable care to avoid or prevent illness or injury and to prevent loss, theft or damage to everything covered under the policy. Failure to exercise reasonable care steps to avoid or prevent illness or injury, loss, theft or damage will result in a deduction from claim payment, or may result in your claim not being paid.

9. Other excluded events or conditions

- (i) If *you* are holding the People's Republic of China passport and travels to/within *China*, unless *you* have an official document issued by an overseas Government (other than *China*) as proof that *you* are a legal resident of the respective country but travelling with a passport of the People's Republic of China.
- (ii) Any loss in connection to: suicide or intentional self-inflicted injury; insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or abuse.
- (iii) Any conditions or complications arising or resulting from: pregnancy, childbirth, venereal disease and HIV (Human Immunodeficiency Virus); or any loss in connection to congenital and hereditary condition.
- (iv) Any loss resulting directly or indirectly from *pandemic*, *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, revolution, usurped power, military force or coup, or action taken by government authorities in hindering, combating or defending against such an occurrence (including *terrorism*), any kinds of nuclear engineering.
- (v) Any loss arising from any government's regulations control or act.
- (vi) *You* are unable to travel due to government or authorized regulatory authority have imposed restrictions on movement or isolation, or national lockdowns or border closure.
- (vii) *You* are unable to travel, or *you* refuse to travel, or any costs or expenses incurred, due to mandatory quarantine or isolation order is imposed on *you* within *your* home area or *your* travel destination by the local government or authorized regulatory authority.
- (viii) *You* cannot provide any valid important documents or other documentation such as vaccine certificates, medical tests/documents required by the *public common carrier* or relevant government authority which are needed to travel.

PART 4 – GENERAL PROVISIONS

1. Entire contract

This policy including all *relevant documents* will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

2. Age limit

For single trip travel plan, the insurance applies to any *insured person* at all ages.

For annual travel plan, unless *we* agree otherwise in writing, the *insured person* must be 75 year old or below on the commencement date of this policy and renewal is allowed up to the age of 80.

Coverage and premium under this policy for each *insured person* is based on the *insured person's* age on the commencement date of the *insured journey*.

3. Notice of claims

Written notice of claim must be given to *us* by the *insured person* within 30 days of the date of the incident causing such loss. In the event of *accidental* death, immediate notice thereof must be given to *us*.

All certificates, information and evidences required by *us* shall be furnished at *your* or *your* personal representative's expenses and shall be in such form and of such nature as *we* may prescribe. If *you* do not comply with this condition, *we* shall have the sole discretion to decide not to pay any benefits under this policy.

4. Proof of loss

Written proof of loss must be furnished to *us* within 30 days from the date of issuance of *our* receipt of the claim form provided to *us*. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than 180 days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as *we* may reasonably require shall be furnished at *your* expense without any expense to *us*.

5. Claims admittance

In no case shall *we* be liable in respect of any claim after the expiry of 12 months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.

6. Medical examination

We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by *us* if *we* deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.

7. Payment of claims

We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. For *insured person* aged 17 or below, payment of claims shall be made to his/her parents or the proposer of the policy.

Benefits payable under Section 2(b) - Emergency Medical Evacuation and Section 2(c) - Repatriation of Mortal Remains will be paid directly to the service provider.

In the event of *accidental* death, *we* will pay all the pending benefits to *your* estate. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon *our* approval.

All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to *you* after the receipt of due proof upon *our* approval.

8. Liability claims

You must not admit, deny, or settle a claim without *our* consent.

9. Misrepresentation or non-disclosure

If *you* or anyone acting on behalf of *you* makes a statement in the enrollment or in connection with any claim knowing that the statement is false, or fail to disclose *pre-existing conditions* or fail to act in utmost good faith, *we* will not be liable for any claim and all covers and benefits under this policy shall cease immediately. *We* will not be liable to refund any premium paid. If any benefit has been paid by *us*, *you* shall refund such benefit to *us* within seven working days from the date of *our* notice of demand.

10. Misstatement of age

If *your* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that *your* age has been misstated and if, according to the correct age, the coverage provided by this policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then *our* liability shall be limited to the refund of premium paid for this policy, and we will be entitled to void or terminate this policy totally.

11. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to *you* upon *your* request. We or any of *our* affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

12. Other insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as the ones being claimed under this policy, we will only be liable for *our* proportionate share (except for Section 1(b) - Compassionate death cash, Section 1(c) – Overseas hospital daily cash benefit, Section 1(d) - Daily cash allowance due to unexpected *compulsory quarantine*, Section 3 - Accident Cover and Section 5 - Delay Cover of Part 2 of this policy) which will be paid under this policy.

13. Clerical error

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

14. Legal action

No legal action shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within one (1) year from the expiration of the time within which proof of claims is required.

15. Subrogation

We have the right to proceed at *our* own expense in *your* name against third parties who may be responsible for an occurrence giving rise to a claim under this policy, and *you* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we are entitled by virtue of *our* right hereunder.

16. Alternative dispute resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy.

Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under the policy and *you* do not commence arbitration in the aforesaid manner within 12 calendar months from the date of *our* disclaimer, *your* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

17. Right of third parties

Other than the proposer or the *insured persons* or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

18. Compliance with policy provisions

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

19. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the *insured person* from time to time and available at this website: <https://www.zurich.com.hk/en/services/privacy>

The *insured person* shall, and shall procure all other *insured person* covered under the policy to, authorize *us* to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the obligatory purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by the *insured person* to *us*, the *insured person* warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to *us*, enabling *us* to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

20. Governing law and jurisdiction

The policy shall be governed by and interpreted in accordance with the laws and regulations of *Hong Kong*. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the *Hong Kong* courts.

21. Sanction

Notwithstanding any other terms under this policy, we shall not be deemed to provide coverage or make any payments or provide any service or benefit to *you* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of *you* would violate any applicable trade or economic sanctions law or regulation. The above clause shall also apply for any trade or economic sanction law or regulation that we deem applicable or if *you* or other party receiving payment, service or benefit is a sanctioned person.

Additional general provisions applicable to annual travel plan only

22. Premium charge

This policy is an annual policy. The effect of the policy is subject to the settlement of the full premium for the entire policy year. We reserve the right to revise or adjust the premium in accordance with *our* applicable premium rate at the time of policy renewal by giving thirty (30) days' prior written notice to the *insured person*.

23. Grace period

We will allow the *insured person* thirty-one (31) days grace period for the payment of each premium after the first premium. During grace period we will keep this policy in force. If after that time the premium remains unpaid, this policy will be deemed to have lapsed from the date when the unpaid premium was due.

24. Reinstatement of policy

If we terminate this policy due to non-payment of premium, we may allow this policy to be reinstated if the *insured person* provides *us* with a satisfactory written application for reinstatement including proof of insurability and subject to *our* approval. Benefits will not, however, be

payable for any event likely to give rise to a claim under this policy which occurs while this policy has lapsed. Any *pre-existing conditions* shall include all such conditions existing prior to the reinstatement date.

25. Cancellation

- We have the right to cancel this policy or any section or part of it by giving 30 days' advance notice in writing by registered post to *your* last known address. Under no circumstances we will be obligated to reveal *our* reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy.
The payment or acceptance of any premium subsequent to such termination shall not create any liability on *us* but we shall refund any such premium received by *us*.
- *You* have the right to cancel this policy by giving 30 days' advance notice in writing to *us*. In such event, we will refund the premium actually paid by *you* covering the period after the date of termination of this policy based on the table below, provided that no claim has been made during the period starting from the policy effective date of each period of insurance, to the date on which the cancellation takes effect ("Policy Period"), the required premium covering the period before the date of termination shall be calculated in accordance with the table below but in no event shall the required premium be less than *our* customary minimum premiums. If this policy is paid on a monthly basis, we have the right to charge the *insured person* the remaining balance of the annual premium for the current policy year in accordance with the charges indicated below.

In both cases above, if there is a claim or service used during the current policy period, there will be no refund of premium on the unexpired period and the *insured person* is liable to settle the annual premium of the policy year.

Covered period	Percentage of premium required by <i>us</i>
Two months (<i>Our</i> customary minimum premiums)	40%
Three months	50%
Four months	60%
Five months	70%
Six months	75%
Over six months	100%

Notwithstanding the above, *you* have the right to cancel this policy by giving notice in writing with signature and return the policy to *us* within 14 days from the delivery of this policy document *you* are not satisfied with this policy and have not made any claim during this period of insurance. We will refund the premium *you* have paid without interest.

26. Termination of policy

This policy shall automatically terminate on the earliest of:

- the *insured person* is no longer eligible for the benefits under this policy in view of clause 2 – Age Limit of this Part;
- cover under this policy ceases pursuant to the clause 9 – Misrepresentation or non-disclosure of this Part;
- *you* fail to pay after expiry of the 31-day grace period in accordance with clause 22 – Grace period of this Part; or
- *you* or we cancel this policy by giving 30 days written advance notice pursuant to clause 24 – Cancellation of this part.

27. Renewal

The policy shall remain in force for a period of one year from the policy effective date and this policy will be automatically renewed at *our* discretion. Yet we reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance of this policy by giving 30 days' written notice to *you*. We will not be obligated to reveal *our* reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable to *you* before the renewal date of any period of insurance.

EXTENDED COVER ON OUTBOUND TRAVEL ALERT ("OTA")

Notwithstanding point 9(iv) under Part 4 of this policy, in the event that the Hong Kong Security Bureau has hoisted the Black OTA or Red OTA against the planned destination(s) of an *insured journey* after the *effective date*, *you* are entitled to the following benefits.

• Cancellation of trip

If *you* have to cancel the entire scheduled journey due to Black OTA or Red OTA is hoisted within one (1) week before the commencement date of the scheduled journey, we will reimburse up to:

1. For Black OTA – 100%
2. For Red OTA – 50%
of the prepaid and unused expenses for the scheduled journey which are not recoverable from any other sources, or up to the *maximum benefits* stated in the *table of benefits* under Section 6(a) - Cancellation of trip, whichever is lower.

• Interruption of trip

If the Black OTA or Red OTA is hoisted during the *insured journey* (provided that the Black OTA or Red OTA was not hoisted on the departure date) and *you* have to rearrange the *insured journey* or return to Hong Kong, we will reimburse up to:

1. For Black OTA – 100%
2. For Red OTA – 50%
of the loss of unused expenses for the *insured journey* which are not recoverable from any other sources or additional actual travel fare and accommodation expenses, or up to the *maximum benefits* stated in the *table of benefits* under Section 6(b) - Interruption of Trip, whichever is lower.

• Allowance for involuntary journey extension

If the circumstance(s) or incident(s) leading to the issuance of the Black OTA being hoisted during the *insured journey* (provided that the Black OTA was not hoisted on the departure date) resulting *your* stay at the overseas destination involuntarily while the Black OTA to be hoisted, we will pay a daily allowance of HKD 500 to *you*, up to a maximum of ten (10) calendar days.

Exclusion and conditions applicable to extended cover on OTA

1. No cover shall be provided if the Red or Black OTA is hoisted or announced to the destination(s) listed in the *itinerary* before the *effective date*.
2. Unless otherwise stated, terms and conditions and exclusions on this extended cover shall be the same as stated in the policy.

CLAIMS PROCEDURE

Through *our* "eClaim" online platform, *you* can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened up to two working days comparing to submission by post/email.



Alternatively, *you* can submit the completed claim form with supporting documents by post/email.

- Email: claims@hk.zurich.com
- Post: Zurich Insurance Company Ltd, Claims Department, 26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

Please note that if *you* need to claim for your journey, please report *your* claim to us in 30 days.

For enquiries, please call *our* Claims Hotline at +852 2903 9388 or email to claims@hk.zurich.com.

(There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.)

「易起行+」旅遊保險計劃

當「我們」於「你」的「受保旅程」出發前已收訖本保單的保費，即依據本保單或批註內的定義、不承保事項、限制、條款和條件，承保「你」及「你」的「受保旅程」。

如「你」需要緊急協助

- 關於緊急醫療援助或其他轉介服務，可致電「香港」蘇黎世24小時緊急支援熱線：+852 2886 3977，並提供「你」的姓名及載於「附表」上的保單號碼。「我們」的資深援助主任會幫忙及處理。
- 「你」的查詢及提供協助。此熱線只供緊急救援協助，如「你」需諮詢保單內容或索償服務，請聯絡「我們」的客戶服務部或賠償部。

「我們」的聯絡方法

- [客戶服務查詢](mailto:enquiry@hk.zurich.com)：enquiry@hk.zurich.com
- [查看索償項目及文件](#)
- [提交索償](#)
- [賠償查詢](mailto:claims@hk.zurich.com)：claims@hk.zurich.com

第一部份 – 詞彙的定義

本保險單內某些詞彙具有指定含意，釋義已分別列明於下。為方便識別有關詞彙，特將此等詞彙全部加上引號。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「你」蒙受「損傷」之突發事件。
「隨行兒童」	任何17歲或以下並於「附表」內註明為隨行兒童之人仕，於整個「受保旅程」中與一名「成人」同行。隨行兒童之保障額是「保障表」內每節保障列明之保障額的50%。如同行之「成人」並非該兒童之父或母，「我們」有權向該兒童之父或母索取書面同意書。
「成人」	任何18歲至75歲並於「附表」內註明為成人之人仕。
「兒童」	任何17歲或以下並於「附表」內註明為兒童之人仕，其於「保障表」內每節保障列明之保障額與「成人」相同。
「中國」	指中華人民共和國，但不包括「香港」及澳門。
「中醫」	於「香港」以外的醫療費用：是指已獲准在其執業的地區合法提供醫療及外科服務的中醫，但不包括「你」或「直系親屬」或「同居伴侶」。 於「香港」的「覆診」醫療費用：是指任何根據香港法律內的中醫藥條例合法註冊成為中醫的人士，若中醫為「受保人」本人或「直系親屬」或「同居伴侶」則除外。
「強制隔離」	是指「你」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。此定義並不包括自我隔離或家居隔離。
「住院」	因損傷或疾病而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「你」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「同居伴侶」	一名年齡18歲或以上、選擇以親密和忠誠的關係與「你」共同生活的未婚成年人，與「你」同居於一起最少三年或以上並以此為長遠目標，以及能提供相關住址證明。同居伴侶並不包括室友或任何「直系親屬」。
「生效日期」	於單次旅遊計劃中，是指本保險單的申請日期。 於全年旅遊計劃中，於每次「受保旅程」中，是指(i)「我們」接受本保險單的申請日期或(ii)由旅行社或「公共交通工具」機構發出確認有關旅程或團費或「旅行票」已繳付全費的收據，以較遲者為準。
「長者」	任何76歲或以上並於「附表」內註明為成人之人仕。
「覆診」	直接因「你」在「受保旅程」中已接受治療的「損傷」或「疾病」所引致的治療。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列條件的機構： - 持牌醫院（如所在國家或司法管轄區規定領有牌照）； - 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務； - 駐有註冊護士或合格護士每天24小時提供看護服務； - 一名或以上持牌「醫生」時刻駐院； - 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及

	主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「你」於「受保旅程」中感染或開始患上的疾病或病症，以致構成本保險單所承保的損失。
「直系親屬」	「你」的配偶、父母、配偶父母、祖父母、配偶的祖父母、子女、兄弟姊妹、孫兒女或合法監護人。
「傳染病」	指於某一個區域突然及不可預料地爆發經由人傳人感染的傳染病（而「受保人」是原定前往該區），並迅速及廣泛傳播多人，導致該國家的確診人數異常地上升，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄。此定義並不適用於任何擴散至本保單定義為「大流行病」的傳染病。
「損傷」	「你」純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保旅程」	於單次旅遊計劃中，是指「你」離開香港入境事務處 / 櫃檯開始，直至「你」(i)於列明於「附表」內之日期返回「香港」或(ii)返回「香港」境內抵達香港入境事務處 / 櫃檯為止，二者以較先為準。 於全年旅遊計劃中，是指於保單年度內，每次由「你」離開香港入境事務處 / 櫃檯開始，直至(i)「你」返回「香港」境內抵達香港入境事務處 / 櫃檯或(ii)每次旅程由「香港」出發日起計90天為止的一段期間，二者以較先為準。 於第三節中，受保旅程的開始及終止時間如下： (i)「你」於安排乘坐的「公共交通工具」預定離港時間前三小時內，直接從「香港」住所或慣常工作地點為出境「香港」而啟程到香港入境事務處 / 櫃檯以開始「受保人」的受保旅程；及 (ii)「你」在結束受保旅程時，於安排乘坐的「公共交通工具」實際抵港時間後三小時內，直接從香港入境事務處 / 櫃檯進入「香港」境內返回「你」的「香港」住所或慣常工作地點。
「受保人」或「你」	「附表」或批註內註明之「成人」、「隨行兒童」、「兒童」或「長者」為本單受保人之人士。
「行程表」	在「受保旅程」開始前已由「公共交通工具」機構、旅行社、旅遊承辦商或郵輪公司確定，並連同正式收據或確認文件一同簽發的詳細計劃「海外」行程。
「失聰」	「永久」及無法恢復之聽力，如： a - 分貝 = 500赫茲失聰 b - 分貝 = 1,000赫茲失聰 c - 分貝 = 2,000赫茲失聰 d - 分貝 = 4,000赫茲失聰 即 $1/6 (a + 2b + 2c + d)$ 高於80分貝。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。
「殘廢」	「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。
「最高賠償額」	列於本保單的「保障表」內每項受保保障的賠償額。
「醫療必須費用」	是指「你」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予「醫生」、物理治療師、「中醫」、「脊醫、護士」、「醫院」及 / 或救傷車服務的費用，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，但不包括本保險單第三部份第二節(b) - 緊急醫療運送及第二節(c) - 遺體運返兩項保障所需的任何費用。本保險單僅負責賠償經由「醫生」所處方或治療的費用。如果「你」可從其他來源取回全部或部份費用，「我們」則根據保險單條款負責賠償剩餘的費用。
「醫生」	擁有西方醫藥學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，但醫生不包括「你」或「直系親屬」或「同居伴侶」。
「海外」	列明於「行程表」內的「受保旅程」目的地，但不包括「香港」及旅程出發的城市。
「大流行病」	- 當一種具有傳播性的疾病於全球數個國家內盛行及在有相當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或 - 被世界衛生組織宣佈為大流行病的疾病。
「永久」	「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。
「投保前已存在的傷疾」	指「你」、「直系親屬」、「同居伴侶」或「同行人士」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。
「公共交通工具」	任何由個別公司或個人持牌出租的機動客運交通工具，包括但不限於公共巴士、旅遊巴士、渡輪、氣墊船、水翼船、輪船、火車、電車、郵輪、地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。
「有關文件」	包括「附表」、「保障表」、申請書、聲明、附加保障、批單、附件及修訂本（不論以口述或以書面或數碼形式）。
「附表」	隨附本保險單名為附表或“Schedule”並構成保單一部份之附表。
「嚴重損傷」或「嚴重疾病」	需經由「醫生」治療的損傷或疾病，並經「醫生」證實「你」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「你」或「同行人士」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」或「同居伴侶」，是指「直系親屬」或「同居伴侶」的損傷或疾病，經「醫生」證明他們會有生命危險及必須於「醫院」「住院」，以致「受保人」需要停止或取消原定「受保旅程」。
「保障表」	隨附本保險單名為保障表或“Table of Benefits”並構成保單一部份之保障表，當中列明各保險計劃級別中不同保障的「最高賠償額」。

「恐怖活動」	任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面（不論曾正式宣戰與否）、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。
「三級燒傷」	皮膚所有皮層及皮下組織被燒毀。
「完全傷殘」	「你」遭遇「意外」而蒙受「損傷」，並且於事發後連續12個月內完全不能從事任何根據「你」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「你」並無從事任何職業或工作，則指「你」喪失應付日常生活事務的能力。
「同行人士」	與「你」一同報名參加或預訂旅遊行程的人士，於整個「受保旅程」一直與「你」同行，而非導遊或團友。
「旅行票」	用以乘坐任何「公共交通工具」的旅行票。
「戰爭」	兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(i)宣佈終止和平關係；及(ii)陷入武裝敵對局面。
「我們」	蘇黎世保險有限公司。

「保障表」

請根據「你」的「附表」內列明「你」已選擇的「計畫級別」及「自選保障」配對「你」的保障範圍及賠償限額。
每名「隨行兒童」每次「受保旅程」之賠償額將為下列「保障表」內每節保障列明之賠償額的50%。如已支付額外保費及於「附表」上顯示已選擇「隨行兒童」全額保障，該「兒童」可享有與「成人」相同之保障額。

節數	保障範圍	每名「成人」 / 「長者」 每次「受保旅程」之「最高賠償額」 (港元)		
		優越計劃	綜合計劃	簡易計劃
1.	醫療保障			
	(a) 醫療費用	1,500,000	1,000,000	400,000
	包括：			
	● 因「意外」引致之「覆診」費用	100%	100%	100%
	● 因「疾病」引致之「覆診」費用	10%	10%	10%
	● 「中醫」及脊醫治療費用 (於「海外」及「香港」「覆診」的費用)	5,000	3,000	2,000
	● 「海外」求診之交通費用	300	300	300
	(b) 身故恩恤金	15,000	10,000	不適用
	(c) 「海外」「住院」現金保障	5,000 (每日 500)	3,000 (每日 300)	不適用
	(d) 不可預見之「強制隔離」現金津貼	5,000 (每日 500)	不適用	不適用
2.	蘇黎世緊急支援			
	(a) 入院保證金	39,000		
	(b) 緊急醫療運送及 / 或運返	實際費用	實際費用	200,000
	(c) 遺體運返	實際費用	實際費用	200,000
	(d) 近親探望	1 張來回經濟客位「旅行票」及 酒店住宿費用最高至每日 700 (最長至 5 日)		
	(e) 交通及住宿費用	1 張單程經濟客位「旅行票」及 酒店住宿費用最高至每日 1,950 (最長至 4 日)		
	(f) 隨行兒童護送	1 張單程經濟客位旅行票及最高至 30,000		
	(g) 24 小時電話熱線諮詢及轉介服務	包括		
3.	「意外」保障			
	(a) 個人「意外」			
	(i) 乘坐「公共交通工具」時或於「恐怖活動」中發生之「意外」	1,500,000	1,000,000	500,000
	(ii) 其他「意外」	1,000,000	800,000	400,000
	(b) 燒傷「意外」	500,000	200,000	不適用
4.	個人財物保障			
	(a) 個人物品	25,000	15,000	3,000
	包括以下限額：			
	● 每件、每對、每套或每組物品	3,000	2,000	1,000
	● 手提電話 (每次「受保旅程」1 部)	3,000	1,500	不適用
	● 所有航拍相機、相機及數碼攝錄機及其有關配件及裝備	5,000	4,000	1,000
	● 手提電腦及平板電腦 (每次「受保旅程」1 部)	10,000	8,000	1,000
	(b) 遺失個人現金	3,000	2,000	不適用
	(c) 遺失旅行證件及 / 或「旅行票」之補領費用	3,000	2,000	500
5.	延誤保障			
	(a) 旅程延誤津貼	1,600	1,200	不適用
	保障不受特別事項限制*	是	是	
	● 每滿 5 小時延誤 (最長至 10 小時)	300	200	
	● 之後滿 12 小時	1,000	800	
	(b) 行李延誤津貼 (超過 6 小時)	800	500	
6.	旅程阻礙保障			
	保障不受特別事項限制*	是	否	否
	(a) 取消旅程	50,000	20,000	3,000

	(b) 旅程阻礙	50,000	20,000	3,000
	(c) 因旅程延誤引致之酒店費用 (超過 6 小時)	2,000	1,000	不適用
	(d) 因旅程延誤而取消旅程 (超過 12 小時)	5,000	2,500	不適用
7.	責任保障			
	(a) 個人責任	3,000,000	2,000,000	不適用
	(b) 租車自負額	20,000	10,000	
8.	業餘運動活動訓練及單車團保障 (自選保障)			
	(a) 增加於「中醫」及脊醫於「海外」及「香港」「覆診」的費用治療費用	5,000	3,000	2,000
	(b) 遺失運動器材保障	5,000		
	(c) 已支付的運動課程及 / 或報名費用	5,000		
9.	郵輪旅遊保障 (自選保障)			
	(a) 增加於第六節(a)及第六節(b) 的取消旅程及旅程阻礙保障	20,000	不適用	不適用
	(b) 取消岸上觀光行程津貼	5,000 (每個岸上觀光 1,000)		
	(c) 因郵輪航道更改的簽證費用	500		
10.	寵物保障 (自選保障)			
	(a) 因寵物身故或嚴重受傷而取消旅程	已包括於第六節(a)		
	(b) 照顧寵物保障	5,000 (每日 500)		
	(c) 寵物的意外醫療費用	3,000		
	(d) 火葬費用	3,000		

*受限於相關節數的承保條款及不承保事項及第三部份 - 保單的承保條款及不承保事項。

第二部份 – 保障內容

以下各項保障根據「附表」及「保障表」內訂明的計劃級別，方為適用。

第一節 – 醫療保障

(a) 醫療費用

如「你」在「受保旅程」中蒙受「損傷」或感染「疾病」，「我們」會以實報實銷形式賠償以下之費用給「你」。

- (i) 於「受保旅程」中已支付的合理「醫療必須費用」。
- (ii) 往返「海外」「醫院」求診之的合理交通費用。
- (iii) 「你」於「受保旅程」完結後返回「香港」三個月內的「覆診」費用。
- (iv) 在「受保旅程」中及返回「香港」三個月內的「覆診」期間支付給「中醫」或脊醫，或跌打的合理治療費用。
- (v) 「你」於「受保旅程」中已感染但於返回「香港」後十日內才確診的「傳染病」，有關之醫療費用是「疾病」之「覆診」費用的一部分，並根據以上第(iii)所述的條款賠償。

在任何情況下，第一節(a) – 醫療費用的合共總賠償額不可超過「保障表」所規定之「最高償額」的 100%。

(b) 身故恩恤金

如「你」在「受保旅程」中死亡（「意外」死亡或自然死亡），「我們」會按「保障表」所列支付一筆身故恩恤金予「你」的遺產承辦人。

(c) 「海外」「住院」現金保障

如「你」在「受保旅程」中蒙受「損傷」或感染「疾病」而需於「海外」「醫院」「住院」，「我們」將支付每日現金津貼，以「保障表」所載之「最高賠償額」為上限。

(d) 不可預見之「強制隔離」現金津貼

如「你」於「受保旅程」中因被懷疑或確診感染「傳染病」而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「我們」將支付每日「強制隔離」現金津貼，以「保障表」所載之「最高賠償額」為上限。

如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共總賠償額不可超過「保障表」所載之「最高賠償額」。

第一節 – 醫療保障的承保條款及不承保事項

1. 本保單並不承保以下不論任何原因引致的醫療費用：
 - 非必要的醫療治療
 - 整容手術
 - 特別或私家看護的費用
 - 糾正眼球折射的誤差或配用助聽器
 - 採購或使用儀器或裝置或有關的費用
 - 「醫院」內獨立或私人房間或半私人房間的額外住宿
 - 非醫療用的個人服務
2. 本保單保障以下因「意外」引致及附有由醫生簽發之書面建設為必須的醫療費用：
 - 原本健全及天然之牙齒必須接受緊急牙科治療；或
 - 採購或使用特別支架
3. 本保單並不承保以下類別的「住院」或「強制隔離」：
 - 家居隔離
 - 目的為休息及 / 或療養
4. 就同一事故所引致的損失，「你」只能索償1(c)或1(d)其中一項保障。

第二節 – 蘇黎世緊急支援

如「你」在「受保旅程」中蒙受「損傷」或感染「疾病」，蘇黎世緊急支援將安排以下保障及支付有關所需費用。

所有服務必須由蘇黎世緊急支援根據醫療需要作出最終決定，及預先得到蘇黎世緊急支援以書面同意。

(a) 入院保證金

蘇黎世緊急支援將為「你」提供因入住「醫院」而需繳付的住院保證金，惟不超過39,000港元。如該保證金之用途並非保單第一節(a) – 醫療費用承保之項目，則金額需退還給「我們」並一律由「你」自付。

(b) 緊急醫療運送及 / 或運返

支付「你」因緊急醫療運送或運返所引致的必要及無可避免的交通、醫療服務及醫療用品費用。

(c) 遺體運返

將「你」的遺體由身故地點運送回「香港」所引致合理及無可避免的開支，又或於身故當地殮葬的費用。

(d) 近親探望

如「你」在「受保旅程」中身故、遭遇「嚴重損傷」或患上「嚴重疾病」而需於「海外」「醫院」「住院」連續三天以上，蘇黎世緊急支援將支付一張來回經濟客位「旅行票」予一名「直系親屬」或「同居伴侶」前往該地，及其必要及無可避免地於當地引起的酒店住宿費用，以「保障表」所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

(e) 交通及住宿費用

如「你」因必要及無可避免的事件而須使用緊急醫療運送（如第二節(b)所述）至其他地點後，需恢復「你」的「受保旅程」返回「香港」，蘇黎世緊急支援將支付一張單程經濟客位「旅行票」及因此而引致合理的酒店住宿費用，以「保障表」所載之「最高賠償額」為上限。

(f) 隨行兒童遣送

如「你」在「受保旅程」中身故、遭遇「嚴重損傷」或患上「嚴重疾病」而需於「海外」「醫院」「住院」連續三天以上，與「你」同行之17歲以下之兒童因此而失去照顧，蘇黎世緊急支援會以「保障表」所載之「最高賠償額」為上限，安排該名（等）兒童返回「香港」。如有需要，蘇黎世緊急支援亦可安排一名合資格的服務員陪伴該名（等）兒童返回「香港」。

(g) 24 小時電話熱線諮詢及轉介服務

「你」可致電蘇黎世緊急支援24小時電話熱線，查詢啟程前的資訊；或領使館、醫療服務、律師或傳譯服務轉介；或因遺失護照或行李而需要援助。

蘇黎世緊急支援服務由「我們」所委任的服務機構提供。

第二節 – 蘇黎世緊急支援的承保條款及不承保事項

- 1. 如「你」身處的地點有爆發「戰爭」的危險或政治危機，本節恕未能提供任何服務。
- 2. 如「你」必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援服務，鑒於任何延誤可能危害「你」的性命或構成嚴重影響，蘇黎世緊急支援服務會支付由「你」自行安排的合理的醫療運送費用。

第三節 – 「意外」保障

(a) 個人「意外」

如「你」因遭遇以下(i)或(ii)列明之「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續12個月內直接引致以下賠償表內任何一項保障項目，「我們」將根據賠償表所載該項目的百分比作出賠償，最高至「保障表」所載之「最高賠償額」為上限。

(i) 乘坐「公共交通工具」時或於「恐怖活動」中發生之「意外」

當「你」：

- 以乘客身份（並非操作員、機師或機員）乘坐、登上或離開任何「公共交通工具」時；或
- 「你」乘搭之「公共交通工具」墮毀或沉沒，而「你」的遺體於該次墮毀或沉沒後一年內，仍無法尋回，「我們」將視「你」在本保險單承保的「意外」事故中死亡；或
- 「你」於「恐怖活動」中成為無辜受害者。

(ii) 其他「意外」

「你」在「受保旅程」中因「意外」而蒙受「損傷」，但並非因以上第三節(a)(i)所述的「意外」導致之「損傷」。

賠償表		
保障項目		「最高賠償額」 百分比
意外死亡及傷殘		
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.	單眼「永久」完全「失明」	100%
6.	喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7.	喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	永久及無法痊癒之精神錯亂	100%
10.	「永久」完全「失聰」：	
	(a) 雙耳	75%
	(b) 單耳	15%
11.	完全喪失說話能力	50%
12.	永久完全喪失一眼晶狀體	50%
13.	喪失四隻手指及姆指或永久完全殘廢	
	(a) 右手	70%
	(b) 左手	50%
14.	喪失四隻手指或永久完全殘廢	
	(a) 右手	40%
	(b) 左手	30%
15.	喪失一隻姆指永久完全殘廢	
	(a) 兩個右關節	30%
	(b) 一個右關節	15%
	(c) 兩個左關節	20%
	(d) 一個左關節	10%
16.	喪失手指或永久完全殘廢	
	(a) 三個右關節	15%
	(b) 兩個右關節	10%
	(c) 一個右關節	7.5%
	(d) 三個左關節	10%
	(e) 兩個左關節	7.5%
	(f) 一個左關節	5%

17.	喪失腳趾或永久完全殘廢	
	(a) 所有腳趾 - 一隻腳	20%
	(b) 腳姆趾 - 兩個關節	7.5%
	(c) 腳姆趾 - 一個關節	5%
18.	倘完全傷殘狀況並未包括於上述保障項目10至17內，「我們」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償投保額之百分比，但不會與以上第10至17項之百分比不一致。	

(b) 燒傷「意外」

如「你」在「受保旅程」中因「意外」而蒙受「三級燒傷」，而該「三級燒傷」於「意外」發生當日起計連續12個月內直接導致以下「三級燒傷」賠償表內其中一項燒傷部位，「我們」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以「保障表」所載之「最高賠償額」為上限。

「三級燒傷」賠償表		
部位	燒傷部位佔表面總面積的百分比	「最高賠償額」百分比
頭部	(a) 燒傷佔頭部表面總面積達12%或以上	100%
	(b) 燒傷佔頭部表面總面積達8%或以上，但不足12%	75%
	(c) 燒傷佔頭部表面總面積達5%或以上，但不足8%	50%
	(d) 燒傷佔頭部表面總面積達2%或以上，但不足5%	25%
身體 (不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

個人「意外」之最高賠償責任

如「你」同時受保於多張由「我們」及 / 或與「我們」有關公司所簽發之保單而每張均包括其個別定義之意外死亡及永久傷殘保障，「你」於所有有關之保單的意外死亡及永久傷殘保障合共總賠償額不可超過5,000,000 港元，而每份保單的賠償將根據總賠償額按比例分配。

第三節 – 「意外」保障的承保條款及不承保事項

- 假如在同一「意外」事件中遭受多於一項保障項目 / 燒傷部位，只有最高賠償額的一項保障項目 / 燒傷部位可個別根據第三節(a)及(b)所列獲得賠償。
- 於保單所承保之「損傷」前已存在之殘缺或燒傷，不會獲得任何賠償。

第四節 – 個人財物保障

(a) 個人物品

如「你」一般會穿戴或攜帶屬於「你」的個人財物，或「你」出外公幹需正常攜帶而屬於公司之物品在「受保旅程」中意外遺失或損毀，「我們」將根據「保障表」所列個別物品的限額上限至「最高賠償額」作出賠償。

任何存放在無人看管的汽車內之個人財物，必須存放在上鎖的汽車行李箱內，或後座背的儲物位置。

「我們」有權根據有關財物之損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「我們」於處理該賠償申請時會視該物品已遺失。

(b) 遺失個人現金

如「你」在「受保旅程」中因搶劫、爆竊或偷竊而損失隨身攜帶的現金或鈔票，「我們」將根據「保障表」所列的「最高賠償額」為上限作出賠償。

(c) 遺失旅行證件及 / 或「旅行票」之補領費用

若「你」的香港身份證、信用卡、駕駛執照、「旅行票」或旅遊證件於「受保旅程」中意外遺失，「我們」將支付其補領費用，以「保障表」所載之「最高賠償額」為上限。

第四節 – 個人財物保障的承保條款及不承保事項

- 本保單並不保障以下類別之物品：
 - 商業貨品或樣本
 - 食品或飲料包括酒精飲料 / 藥物 / 煙草
 - 脆弱或易碎物品
 - 古董
 - 單車（除非受保於第八節 – 業餘運動活動訓練及單車團保障）
 - 票券或證券
 - 隱形眼鏡、假牙及所有其有關配備
 - 含有黃金、白金、鑽石、翡翠或珍珠的物品
 - 任何擁有對話功能之手提電話裝置及其有關配件（優越計劃及綜合計劃除外）
 - 獨立郵寄或付運的物品
 - 電子貨幣（包括信用卡的信用額或八達通的儲值額等）

2. 「你」須採取所有合理行動保障「你」的個人財物。本保單不會保障任何在公眾場所因無人看管下而遺失的物品；或任何原因未明的遺失或神秘失蹤；或任何因欺詐或行騙引致的損失。
3. 本保單不會保障與是次「受保旅程」無關之旅遊證件 / 旅行票；或因未有或延誤補領證件而需繳納的任何罰款。
4. 個人物品、旅遊證件或現金遺失或被盜取
「你」必須在發現「你」的個人物品、旅遊證件或現金遺失或被盜取後24小時內向當地警方報告。如財物是於酒店或「公共交通工具」機構的保管下遺失，「你」必須立即通知該酒店或「公共交通工具」機構。所有個人財物的索償必須提供由當地警方或有關機構所發出的書面報告，否則，有關的遺失會不獲賠償。
「我們」會根據已遺失的個人物品的磨損及折舊程度賠償該物品的重置費用，扣除金額以下列的折舊率計算表為準。如遺失或被盜取的手提電話已購買超過五年，「我們」會賠償500港元的現金津貼。
5. 手提電話意外損毀
「你」必須提供由「香港」的官方授權服務中心簽發的修理收據，列明損毀部分及收費，否則，有關的損失會不獲賠償。
若修理費用超越損毀物品之價值時，於處理該賠償申請時會視該物品已遺失，「我們」會根據以下第7點 - 折舊率計算表所述作出賠償。如手提電話已購買超過5年，「我們」會賠償500港元的現金津貼。
6. 行李箱或個人物品損毀
當「我們」賠償行李箱或個人物品的損毀時，「我們」可選擇以下其中一項賠償方案：
(a) 如行李箱或手提箱只是部份功能損毀，例如車輪、拉鍊或把手損壞，「我們」會賠償 300 港元的現金津貼。
(b) 如「你」能提交損毀的行李箱或手提箱或「你」的個人物品的維修報價單或維修收據給「我們」，「我們」會賠償有關的維修費用，以「保障表」所列個別限額為上限。
(c) 如行李箱或手提箱或個人物品完全損毀及無法維修，「我們」會視該物品已遺失，並根據下列的折舊率計算表，扣除該物品的折舊率後賠償其重置費用。
如財物是於酒店或「公共交通工具」機構的保管下損毀，「你」必須立即通知該酒店或「公共交通工具」機構。所有個人財物的索償必須提供由有關機構所發出的書面報告，否則，有關的損毀會不獲賠償。
7. 折舊率計算表
個人物品的賠償金額是以該物品於遺失時的價值賠償，「我們」會扣減該物品隨時間及磨損所流失的價值，以下計算表列出「我們」怎樣使用折舊率。
「你」必須提交原本的收據給「我們」，上面列出物品的購買日期及價值，如「你」不能提供任何關於購買日期及價值的證明，「我們」不會作出賠償。

物品年齡	於物品原本價值上扣除的折舊率
全新至24個月	15%
25個月至 48個月	35%
49個月至 60個月	45%
61個月或以上	70%

第五節 – 延誤保障

(a) 旅程延誤津貼

如「你」安排乘坐之「公共交通工具」的出發時間被延誤，「我們」會根據「保障表」所列及以「最高賠償額」為上限，賠償旅程延誤津貼給「你」。

請參閱以下列於延誤保障的承保條款及不承保事項及本保單第三部份。

(b) 行李延誤津貼

如「你」已登記寄艙的行李於「你」實際抵達「海外」目的地後超過六小時，該行李仍未送抵，不論已登記寄艙的行李數目多寡，「我們」將按「保障表」所載，向「你」發放一筆行李延誤津貼，但每件被延誤的相同寄艙行李只可由一名「受保人」索償一次。

第五節 – 延誤保障的承保條款及不承保事項

1. 行李延誤津貼只適用於與「你」所乘坐的「公共交通工具」一同寄運的行李。
2. 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失。亦不保障因「公共交通工具」或任何於「受保旅程」中提供服務的機構 / 人士的錯誤、過量預訂、破產、清盤所引致的延誤。
3. 所有延誤索償必須提供由「公共交通工具」機構發出的書面文件，列明其延誤時間及原因及 / 或附上有關之寄運行李標籤，或其他「我們」合理要求提供作為證明的文件。
4. 如由「公共交通工具」機構安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
5. 如「你」決定自行安排其他交通工具到達「你」的原定旅遊目的地，「你」只可索償第五節(a) - 旅程延誤津貼或第六節(b) - 旅程阻礙其中一項保障。
6. 如「你」因旅程延誤而決定取消整個原定旅程，則不會獲得第五節(a) - 旅程延誤津貼賠償。

第六節 – 旅程阻礙保障

(a) 取消旅程

如「你」因以下事故必須要取消整個於「行程表」內的原定旅程：

- (i) 「你」、「直系親屬」、「同居伴侶」或「同行人士」於原定旅程出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 「你」於原定旅程出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
- (iii) 於原定旅程出發前一星期內，預定前往之「海外」行程目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；或
- (iv) 「你」或「同行人士」在「香港」的主要居所於原定旅程出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「你」或「同行人士」需於出發當日留於「香港」協助警方調查；

如「你」受保於優越計劃，「你」於本節六(a)的保障並不會受限於以上之事項所引致的旅程取消。請參閱以下列於旅程阻礙保障的承保條款及不承保事項及本保單第三部份。

「我們」會根據「保障表」列明的「最高賠償額」為上限，賠償「你」未有使用及無法從其他途徑追討但已支付與該原定旅程有關的旅遊費用。

(b) 旅程阻礙

(i) 如「你」於「受保旅程」啟程後因以下事故而必須放棄行程返回「香港」：

- 「你」、「直系親屬」、「同居伴侶」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 預定前往之「海外」行程目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「你」未能繼續「受保旅程」；或
- 「你」或「同行人士」在「香港」的主要居所因火災、水浸或盜竊而遭嚴重損毀。

或

(ii) 「你」因以下事故而需更改「受保旅程」：原定旅程內其中一個旅遊目的地發生：

- 「恐怖活動」
- 騷亂或暴亂
- 「傳染病」
- 罷工或其他工業行動
- 惡劣天氣
- 天災

或

(iii) 「你」安排乘坐之「公共交通工具」的員工罷工或其他工業行

或

(iv) 「你」安排乘坐之「公共交通工具」因以下其中一項事故而延誤超過六小時

- 「恐怖活動」
- 騷亂或暴亂
- 罷工或其他工業行動
- 惡劣天氣
- 機場關閉
- 天災
- 劫機
- 「公共交通工具」的機械及 / 或電路故障

或

(v) 「你」於「受保旅程」中意外遺失旅遊證件或「旅行票」，以致「你」必須逗留於當地領取臨時 / 替代該遺失的旅遊證件或「旅行票」。

如「你」受保於優越計劃，「你」於本節六(b)的保障並不會受限於以上之事項所引致的旅程阻礙。

請參閱以下列於旅程阻礙保障的承保條款及不承保事項及本保單第三部份。

「我們」會賠償：

- 因旅程受阻而餘下原定旅程中未有使用及無法從其他途徑追討但已支付的旅遊費用；或
- 「你」因旅程受阻而返回「香港」，或到達下一個原定旅程之目的地所需額外支付的合理及必須的交通及 / 或住宿費用。

本保障只可在同一「受保旅程」中索償一次。

(c) 因旅程延誤引致之酒店費用

如「你」安排乘坐之「公共交通工具」因第六節(b)(iv)所列之其中一項事故而延誤超過六小時，「我們」會賠償以下其中一項於延誤當日引致及無法從其他途徑追討的費用，以「保障表」列明的「最高賠償額」為上限：

- 「受保旅程」中未有使用但已支付的住宿費用；或
- 額外及合理的「海外」住宿費用。

(d) 因旅程延誤而取消旅程

「受保人」安排乘坐離開「香港」的「公共交通工具」因第六節(b)(iv)所列之其中一項事故而延誤出發超過12小時而「你」決定取消整個原定旅程，

「我們」會根據「保障表」列明的「最高賠償額」為上限，賠償「你」未有使用及無法從其他途徑追討但已支付與該原定旅程有關的旅遊費用。

如「你」受保於優越計劃，「你」於本節六(c)及(d)的保障並不會及受限於因第六節(b)(iv)所列之事項所引致的延誤。

請參閱以下列於旅程阻礙保障的承保條款及不承保事項及本保單第三部份。

第六節 – 旅程阻礙保障的承保條款及不承保事項

1. 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失；或因個人或經濟原因而引致的取消旅程 / 旅程阻礙。亦不保障由當地政府或有關機構的航空管制而引致的取消旅程 / 旅程阻礙，或因「公共交通工具」或任何於「受保旅程」中提供服務的機構 / 人士的錯誤、過量預訂、營運原因、破產、清盤所引致的取消旅程 / 旅程阻礙。
2. 只適用於優越計劃：如「你」、「你」的親屬、「同居伴侶」或「同行人士」因醫療狀況導致「你」必須取消或中斷旅程，於索償時必須提供由「醫生」簽發的書面證明，註明「你」、「你」的親屬、「同居伴侶」或「同行人士」突然所患的醫療狀況，及必須於「你」的原定旅程出發當日仍需繼續接受醫療治療，以致「你」必須取消或中斷旅程。
3. 如由「公共交通工具」機構安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
4. 「你」的名字必須列明於有關需要索償的票據或收據上，否則，「你」有責任提交「我們」要求及可接受之文件以作索償證明。本保單並不會賠償不是以任何政府的正式貨幣支付的費用。
5. 如「你」在「受保旅程」出發前並沒有購買回程機票，「我們」不會賠償本節中「你」需要返回香港的任何費用或「交通票」。

第七節 – 責任保障

(a) 個人責任

如「你」在「受保旅程」中發生「意外」令第三者死亡或蒙受「損傷」，或意外損毀第三者之財物，以致必須承擔法律賠償責任及 / 或任何法律費用，「我們」將以「保障表」所載之「最高賠償額」為上限作出賠償。但在未得到「我們」書面同意前，「你」不可向他人提出或承諾任何賠償，或承認責任，或牽涉入任何訴訟中。

(b) 租車自負額

如「你」在「受保旅程」中租用的出租車輛被偷竊或遭到損毀，而在有關出租車輛安排的汽車保險條款內包括自負額（及或扣減及或類似條款），「我們」將以「保障表」所載之「最高賠償額」為上限，賠償「你」責任上因該車輛被偷竊或損毀而支付的自負額賠償及營業損失賠償（NOC）。本保障在每一「受保旅程」中只可賠償一次。

齊來響應綠色旅遊！

如「你」於受保旅程中租用電動車輛，於「保障表」內第七節(b)的「最高賠償額」會增加20%。

第七節 – 責任保障的承保條款及不承保事項

1. 本保單並不保障直接或間接因以下事故引致的個人責任：

- 任何商業、專業或貿易活動或合約責任；
- 「投保人」對任何「直系親屬」或親屬或僱主或僱員的責任；
- 任何「恐怖活動」；
- 在「你」擁有、佔用、使用或控制下的車輛、飛機、航拍/無人機、機動或電動的水上工具、槍械機或動物；
- 受到「你」擁有、托管或保管的財物損毀。

2. 「你」必須擁有在「你」駕駛出租車輛當地的合法駕駛證件，以及必須遵從有關之租車條款及車輛保險條款。

以下各項附加保障只適用於單次旅遊計劃及必須列明於「附表」內方為有效。

第八節 – 業餘運動活動訓練及單車團保障（自選保障）

如「你」於「受保旅程」中參與業餘運動活動或訓練或課程，旅程以腳踏單車為主要交通工具（以下統一稱為「運動活動」），本保單提供以下該「運動活動」引致的損失。

業餘運動是指「你」參與「運動活動」的目的是消遣或樂趣而沒有任何財政利益或以此為工作，及「你」不會因參與該「運動活動」而獲得任何金錢獎勵。

本節包括以下保障：

(a) 增加於「中醫」及「西醫」於「海外」及「香港」「覆診」的費用治療費用

根據第一節(a)-醫療費用的條件及條款，如「你」於「受保旅程」中參與「運動活動」時「受傷」，「我們」會額外賠償於第一節(a)的「中醫」或「西醫」，或跌打的合理治療費用，以「保障表」所載之「最高賠償額」為上限。

此項保障只是增加第一節(a)的個別限額，於第一節(a) - 醫療費用的合共總賠償額維持不變。

(b) 遺失運動器材保障

根據第四節(a) – 個人物品的條件及條款，如「你」一般會穿戴或攜帶屬於「你」的運動器材在「受保旅程」中意外遺失或損毀，「我們」將根據「保障表」所列的「最高賠償額」為上限作出賠償。

此項保障只是增加第四節(a)的個別限額，如第四節(a)的「每件、每對、每套或每組物品」的個別限額並不足夠賠償「你」的運動器材，「你」可於本節索償，但第四節(a) – 個人物品的合共總賠償額則維持不變。

(c) 已支付的運動課程及 / 或報名費用

如以下其中一項索償是有效及已獲賠償，「我們」亦會賠償「你」於「受保旅程」中計劃參與的「運動活動」所已支付及無法從其他途徑追討的「運動活動」費用及 / 或報名費用：

- 第六節(a) – 取消旅程
- 第六節(b) – 旅程阻礙
- 第六節(d) – 因旅程延誤而取消旅程

第八節(c) – 已支付的運動課程及 / 或報名費用的承保條款及不承保事項

1. 本保單不會保障任何不是「你」於「受保旅程」出發前已安排及支付「運動活動」，有關日期必須列明於有關需要索償的票據或收據上，否則，「你」有責任提交「我們」要求及可接受之文件以作索償證明。本保單並不會賠償不是以任何政府的正式貨幣支付的費用。

第九節 – 郵輪旅遊保障（自選保障）

(a) 增加於第六節(a)及第六節(b)的取消旅程及旅程阻礙保障

根據第六節(a) – 取消旅程及第六節(b) 旅程阻礙的條件及條款，此兩項保障的「最高賠償額」會根據「保障表」本節所列的「最高賠償額」遞增。

(b) 取消岸上觀光行程

如「你」於「行程表」內的原定「受保旅程」啟程前預訂並已付款於郵輪行程岸中的上觀光行程或當地旅遊團因下列事故取消：

- (i) 「你」或「同行人士」於「受保旅程」期間死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 岸上觀光目的地在觀光行程出發前一天內突然發生不可預見的罷工、暴亂、動亂、「恐怖活動」、「傳染病」、惡劣天氣或天災；
- 「我們」會根據「保障表」所列每個岸上觀光行程或當地旅遊團的個別限額支付現金津貼，以保障表列明的「最高賠償額」為上限。

第九節(b) – 取消岸上觀光行程的承保條款及不承保事項

1. 本保單不會保障任何不是「你」於「受保旅程」出發前已安排及支付的岸上觀光行程，有關日期必須列明於有關需要索償的票據或收據上，否則，「你」有責任提交「我們」要求及可接受之文件以作索償證明。本保單並不會賠償不是以任何政府的正式貨幣支付的費用。

(a) 因郵輪航道更改的簽證費用

如「你」的「行程表」內包括郵輪旅程，而「你」已安排及支付的郵輪旅程的航道於「受保旅程」出發前突然被郵輪公司更改到另一個航道，此新航道的停泊港口需要簽證才可離船登岸，「我們」將根據「保障表」所列的「最高賠償額」賠償有關簽證的申請費用。

第十節 – 寵物保障 (自選保障)

於此節中：

寵物是指與「你」一同在「香港」居住並屬於「你」的狗或貓。

寵物酒店是指一個為寵物提供住宿及照顧服務及「你」需要支付相關費用的商業場所。寵物酒店並不包括私人住宅或居所，或「你」的寵物是由「你」的家庭成員或朋友照顧。

(a) 因寵物身故或嚴重受傷而取消旅程

根據第六節(a) – 取消旅程的條件及條款，如「你」的寵物於「行程表」內的原定旅程出發前一星期內身故或因「意外」受傷必須要於註冊的寵物「住院」，「我們」會根據「保障表」第六節(a) – 取消旅程列明的「最高賠償額」為上限，賠償「你」未有使用及無法從其他途徑追討但已支付與該原定旅程有關的旅遊費用。

(b) 照顧寵物保障

如「你」於「行程表」內的原定返回「香港」的日期因第六節(b)(ii)至(v)的事故以致「你」未能如期完成「行程表」內「受保旅程」，「我們」會賠償「你」的寵物在延長期間於「香港」的寵物酒店所導致的額外費用（只限住宿費，並不包括任何其他費用及開支包括膳食費用）。

(c) 寵物的意外醫療費用

在「受保旅程」期間，如「你」的寵物於寵物酒店因意外而受傷，我們會由意外日起計一個月內治療「你」的寵物的合理醫療費用，以「保障表」列明的「最高賠償額」為上限。如果「你」可從其他來源取回全部或部份費用，「我們」則根據保險單條款負責賠償剩餘的費用。

(d) 火葬費用

如「你」的寵物在「你」「受保旅程」於「香港」死亡（「意外」死亡或自然死亡），「我們」會按「保障表」所列賠償有關火葬費用予「你」。

第十節 – 寵物保障的承保條款及不承保事項

1. 於索償時，「你」必須提供以下證明：
 - 文件證明該寵物的擁有人仕，例如列有「你」的名字的醫療紀錄或收養書
 - 由寵物酒店發出的收據，列明原本的住宿日期及費用，及延長的住宿日期及費用
 - 由寵物酒店發出書面證明，詳細列明寵物死亡日期或「意外」原因及日期
 - 由香港註冊獸醫簽發的醫療報告及醫療費用收據，詳細列明寵物受傷原因，診斷及治療
 - 由獸醫簽發的寵物死亡證明文件
 - 由提供寵物火葬服務的殮葬機構發出的收據，列明寵物的死亡日期及火葬日期
2. 於保單並不保障任何於「意外」前已存在之殘缺或傷患。

第三部份 – 保單的承保條款及不承保事項

1. 已知事項及狀況

本保單不會保障於「生效日期」前已發生或已宣佈會發生的任何情況；或任何「投保前已存在的傷疾」。

2. 「受保旅程」的目的

於申請本保單時，「你」的身體健康狀況必須適合旅遊；否則「我們」有權拒絕履行「我們」於本保單下的任何責任。任何「受保旅程」目的為以接受醫療或手術治療，或「你」的身體健康狀況不適合旅遊，或有違「醫生」之勸喻出外旅遊，均不會獲得保單內任何保障或賠償。

本保險只適用於常規的假期旅遊及商務旅遊（只限不涉及任何體力勞動的文書工作）。一般遊客會參與的歷奇活動亦可受保，但該活動必須為：
(i)沒有限制公眾使用，及(ii)由當地認可之旅遊承辦商或活動團體監管及由其指派的合格人員或教練帶領進行，及(iii)得到當地有關政府授權，及(iv)不涉及以下第三點所列之不受保活動。

3. 不受保活動

除非已列明於隨保單附帶的「保障表」或批單內為受保活動，否則本保單決不承保因以下活動所引致的任何損失：

- (i) 任何空中活動，除非當時「你」：
 - 是以付費乘客身份在持牌航空公司航機或包機上，或；
 - 所參與之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權。
- (ii) 以乘客或司機身份參與任何形式的賽車，或體育比賽，或參加職業體育活動，或「你」參與可以賺取收入或報酬的活動；
- (iii) 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- (iv) 探險、跋涉、附有裝備之登山運動或類似旅程；需要高度專業技術、或使用極度體力、或於極端環境下進行、或需使用特別器材或工具的活動；
- (v) 馬拉松或運動訓練或課程或任何以騎踏單車為主要交通工具的「受保旅程」（受保於第八節 - 業餘運動活動訓練及單車團保障除外）；
- (vi) 「你」的任何違法或非法行為。

4. 不承保職業

本保單並不承保以下職業於工作期間引致的損失：出任為任何空中乘載工具的機務人員或操作員從事、任何體力勞動性工作、從事離岸活動如商

業潛水、油田鑽探、採礦或空中攝影、處理爆炸品或槍械、以演員／歌星／藝人表現、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作。

5. 各旅遊種類的保障期及條款

- (i) 全年旅遊計劃：所有旅程均需由「香港」啟程及返回「香港」，而每次「受保旅程」的期限最長90天。
- (ii) 單次旅遊計劃：所有旅程均需由「香港」啟程及返回「香港」，而保險單一經簽發，恕不退還任何保費，及「受保旅程」期限最長180天（優越計劃及綜合計劃）或10天（簡易計劃）。
- (iii) 單程的單次旅遊計劃：所有旅程均需由「香港」啟程，而保險單一經簽發，恕不退還任何保費，及「受保旅程」的期限於「你」抵達列於「行程表」內第一個目的地的入境事務處／櫃檯辦理入境後完結。

6. 免費延長保險期

如「受保旅程」開始後發生「你」不能控制的事故而未能於原列於「行程表」內之日期完成「受保旅程」，「我們」會延長保險的受保期至「你」能合理及必須地完成「你」的「受保旅程」，並不額外就此收費，最長以十日為上限，保單於免費延長保險期後終止。

7. 持有多份旅遊保險保單

如「你」為同一「受保旅程」購買多於一份由「我們」或「我們」之附屬公司承保的旅遊保險保單，及於同一事故索償相同之保障，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。

8. 「你」必須合理地謹慎

「你」必須採取合理的謹慎措施以避免或防止疾病或受傷，及避免或防止所有受保於本保單的物品的損失或遺失，被盜取或損壞。如沒有採取合理的謹慎措施以避免或防止疾病或受傷，損失或遺失，被盜取或損壞可導致賠金額被扣減或不獲賠償。

9. 其他不保事項或條款

- (i) 任何持有中華人民共和國護照及以此往返「中國」之「受保人」，除非「受保人」同時擁有由其他海外國家政府（「中國」除外）所簽發的法定文件證明為該地合法居民，則本項不適用。
- (ii) 因自殺或蓄意自我傷害、神經錯亂、心智或精神不正常、受到酒精或藥物影響（除非由合格「醫生」處方）、酗酒、濫用藥物或吸毒引致的損失。
- (iii) 任何與懷孕、分娩、性病及HIV（人類免疫力缺乏症病毒）引致的狀況及有關之併發症；或與先天及遺傳性疾病有關。
- (iv) 任何直接或間接因「大流行病」、「戰爭」、侵略、外敵行動、敵對局面（不論曾正式「戰爭」與否）、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件、或因政府意圖阻礙、反對或防禦此等動亂（包括「恐怖活動」）所引起的損失；任何類型之核子技術。
- (v) 任何因政府法例及規條限制引致的損失。
- (vi) 因政府或授權的行政機構發出的出入境限制或隔離限制，或全國封鎖，導致「你」不能旅遊。
- (vii) 因「你」的居住地點或「你」旅遊目的地的政府或授權的行政機構向「你」發出強制隔離或隔離令，導致「你」不能旅遊或「你」拒絕旅遊，或任何因此而引致的損失。
- (viii) 「你」未能提供「公共交通工具」或相關政府機構要求的重要及有效的旅遊文件如疫苗接種紀錄、醫療測試結果／證書。

第四部份 – 基本條款

1. 整體協議

本保險單包括所有「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保險單如有任何修改，必須獲得「我們」有關的負責人批准並簽發批單作實，方始生效。

2. 年齡限制

單次旅遊計劃：本保險提供保障予任何年齡之「受保人」。

全年旅遊計劃：除「我們」另予書面同意外，在本保險單生效日，「受保人」的年齡必須為75歲或以下，並可續保至80歲。

每名「受保人」於「保障表」列明之「最高賠償額」及保費將根據「受保人」於「受保旅程」開始時之年齡為準。

3. 索償通知

如要申請索償，「你」必須於引致損失的事件發生後30日內以書面通知「我們」。倘因「意外」死亡之索償，「你」的合法代表必須立即通知「我們」。「我們」所需之任何證明書、資料及證據，須依據「我們」所定之形式及性質提交，而所需費用概由「你」或「你」的個人代表負責。如「你」不遵守本條款，「我們」將全權酌情決定不會支付本保單的任何保障。

4. 損失證明

所有損失證明文件需於「我們」收到賠償申報表後30日內呈交給「我們」。倘有合理的緣由不能於此限期內將有關證明文件送交「我們」，但已盡可能於限期後立即送出，且從需要該有關證明文件起計不超過180日之限，則不會被視為放棄申請賠償的權利。「我們」所需之證書、資料及證據，須依據「我們」所定之形式及性質提交，所有費用需由索償者負責，「我們」概不會負責任何費用。

5. 索償時限

除非索償已被「我們」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「我們」概不會就「你」引致損失的事件發生後滿12個月方提出之索償支付賠償。

6. 身體檢查

如「你」蒙受非致命「損傷」，「我們」有權按需要要求由「我們」指定的醫療機構為「你」進行身體檢查。如「你」身故，「我們」有權自費進行驗屍。「我們」亦擁有該等調查結果之所有權。

7. 支付索償

「我們」將按照「受保人」各自之權利及權益向彼等支付賠償（第二節(b)及第二節(c)除外）。如「受保人」是17歲或以下，賠償會支付予其父母或保單投保人。

第二節(b) - 緊急醫療運送及第二節(c) - 遺體運返之保障則直接付予服務提供者。本保單之所有索償將以港元支付及將在收到所有「我們」承認之必須證明後支付予「受保人」。

如「你」「意外」死亡，「我們」會將所有尚未支付之賠償額支付予「你」的遺產承繼人。當「我們」收妥所需的證明文件並批核後，將根據本保單立即作出合理賠償。

8. 責任索償

「你」未經「我們」同意，不可承認、否認或解決任何索償。

9. 虛報或漏報資料

若「你」或任何代表「你」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述、或未如實地申報任何「投保前已存在之傷疾」或未能遵行最高誠信，「我們」概不就任何索償進行理賠責任，本保單規定之所有保障亦即時停止生效。「我們」亦不會就已付保費作出任何退款。如「我們」已支付本任何保障賠償，「你」必須於收到「我們」發出之還款通知書後七日內退還有關之保障賠償予「我們」。

10. 年齡錯誤陳述

如「你」年齡被錯誤陳述，「我們」會按正確年齡應付之保費而退回或收取保費的差額。若「你」投保時的正確年齡未符合本保單的要求或已超出限制，「我們」只會退回保費而不負責任何承保責任，「我們」亦有權完全取消此保單。

11. 蘇黎世緊急支援服務

受委任提供服務之蘇黎世緊急支援機構乃是一間獨立服務供應商，在「你」要求下為「你」提供服務。「我們」、「我們」的附屬機構、代理或旗下的員工不會就蘇黎世緊急支援的有關服務供應商、該機構之員工、代理或代表的任何行為、違責、疏忽錯誤或遺漏負責。

12. 其他保險

如「你」於索償時同時受保於其他保險公司保單或保險證書內的相同保障，「我們」只會負責按照本保單以比例作出賠償（但不包括以下保障：第一節(b) – 身故恩恤金、第一節(c) – 「海外」「住院」現金保障、第一節(d) – 不可預見之「強制隔離」現金津貼、第三節 – 「意外」保障、第五節 – 延誤保障）。

13. 筆誤

「我們」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

14. 法律訴訟

當索償證明文件依據本保單規定送交「我們」後，60日內不得向本保單進行法律訴訟以求賠償。此外，「你」亦不得在「我們」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

15. 代位權

「我們」有權自費以「你」名義對任何有可能導致本保單索償的承保事件的第三者進行追討，「你」需同意執行並允許「我們」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。

16. 替代性爭議解決方案

如有任何關乎本保單出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為「香港」法律，而仲裁地應為「香港」。仲裁員人數為一名，而仲裁程序應以英語進行。現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「我們」否認或否決「你」追索本保單之任何責任，而並未能於「我們」所發出之通知12個月內按以上規定展開仲裁，「你」的賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

17. 第三者權利

除保單持有人或「受保人」或本保單以明示方式指明以外，任何人士如非本保單之一方並沒有權利執行或享有本保單條款的保障。任何有關合約第三者權益之法例將不適用於本保單。不論本保單任何條款所列，任何保單變更（包括任何解除責任或責任妥協）或終止均不須第三者同意。

18. 遵從基本條款

如「你」違反本保險單任何條款，所有就本保險單提出的索償均告無效。

19. 個人資料收集目的

「我們」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「你」亦可透過此網址查閱有關私隱政策：

<https://www.zurich.com.hk/zh-hk/services/privacy>。

「受保人」會，及會促使保單內其他「受保人」，授權「我們」根據「我們」於不時適用之私隱政策所詳列的強制性用途，使用及轉發（至「香港」境內或境外）包括屬敏感性如「香港」法例第486章《個人資料（私隱）條例》中所定義之個人資料。

如「受保人」向「我們」提供任何第三者資料，「受保人」必須保證於提供此等個人資料予「我們」前已獲得有關資料當事人之正式同意，使「我們」可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。

20. 管轄法律及司法裁判權

本保單受「香港」法律管轄及按其詮釋。而受本保單中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」法院的專有司法裁判權。

21. 制裁

若本「保單」提供的保險、款項、服務、保障及/或受保人的任何業務或活動會違反任何適用的貿易或經濟制裁法律或監管要求，不論本「保單」任何其他條款所列，保險公司則不得被視為向任何受保人或其他一方提供任何保險或將向受保人或任何其他一方支付任何款項或提供任何服務或保障。以上條文亦適用於任何被保險公司視為適用的貿易或經濟制裁法律或監管要求，或若受保人或其他接受款項、服務或保障的一方是受制裁人士。

只適用於全年旅遊計劃的額外基本條款

22. 保費

本保單為年度保單。保單成效受制於「受保人」繳付同年度之全年所有保費。「我們」保留權利，根據保單續保日適用的保費率以作更改或調整保費，「我們」會於調整保費前30天內以書面通知「你」。

23. 寬限期

在首期保費後，「我們」將於每次保費到期後給予「你」31日寬限期。在寬限期內，本保單仍維持生效，如於寬限期屆滿後尚未繳清保費，本保單將於欠繳保費之日起被視為逾時失效。

24. 重訂保單

若「你」因欠繳保費而導致「我們」宣佈保單逾時失效，但事後「你」向「我們」提交令「我們」滿意之重訂申請書，並提供可保性證明，而且得到「我們」批准，「我們」可能允許「你」重訂保單。但於保單失效期間發生之索償則不會獲得任何保障。任何「投保前已存在之傷疾」將包括於復效日前已出現之傷疾。

25. 取消保單

- 「我們」有權以30日書面通知「你」取消保單或任何章節或部份，通知書將以掛號郵件形式寄至「你」最後登記地址。在任何情況下，「我們」並無責任透露有關之終止原因。保障終止時，若在有關取消保單生效日至該段保險期最後一天的期間沒有任何索償，保費會按比例退還。
在保障終止後，任何由「我們」收取之保費將不對「我們」構成任何責任，「我們」亦會退還應退之保費。
- 「你」可於30日前向「我們」提出書面通知以取消此保單，如在該段保險期至取消保單生效日（保障期）期間無索償紀錄，「你」已繳交之全年但未到期之保費將根據下列適用之比率計算扣減並退還，但在任何情況下不可低於「我們」慣常收取之最低保費。如保單以月繳方式繳付全年保費，「我們」亦有權按以下比率向「你」收取剩餘之全年保費。

於任何情況下，如該保單年度已獲得本保單賠償或接受服務，有關之保費將不獲退還及「你」必須繳交該保單全年之保費：

保障期	收費比率
兩個月（即慣常收取的最低保費）	40%
三個月	50%
四個月	60%
五個月	70%
六個月	75%
超過六個月	100

儘管有上述規定，如本保單未符合「你」需要及在該保險期內無索償紀錄，「你」有權在保單交付給「你」後14日內以「你」簽署之書面通知「我們」取消保單並向「我們」交還保單。「我們」將會把「你」已付之保費無息全數退還。

26. 保障終止

- 本保險單之保障將會在遇到下列較早發生的一項時自動終止：
- 「投保人」根據本部份第2項 - 年齡限制所述之情況，不再符合資格獲得本保單的保障；
 - 根據本部份第9項 - 虛報或漏報資料所述之情況；
 - 「你」未能根據本部份第22項 - 寬限期所述之情況，在31日寬限期內付款；或
 - 任何一方根據本部份第24項 - 取消保單所述之情況，所以30日內書面通知取消本保單。

27. 續訂保單

從「保單生效日」起計，本保單會維持最長一年生效期及由「我們」決定每年自動續保，但「我們」保留權利在每個保險期之續保時間前30日向「你」提供書面通知以更改條款，包括但不限於保費、保障、保障額或不承保事項。「我們」沒有責任透露有關更改之原因。儘管如此，「你」可於本保單任何一個保險期之保單週年日前表示不接納更改，最後可以不實行續保。

外遊警示伸延保障

如「香港」保安局於「投保人」於「生效日期」後向「受保旅程」之目的地發出黑色外遊警示或紅色外遊警示，儘管警示是因第四部份 - 第9點(iv)所述之事故引致，「你」可獲以下保障的賠償：

- **取消旅程**
如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出，「我們」會賠償至：
 1. 黑色外遊警示 - 100%
 2. 紅色外遊警示 - 50%的未有使用及無法從其他途徑追討但已支付與該原定旅程有關的旅遊費用，或至「保障表」內第六節(a) - 取消旅程所載之「最高賠償額」，以較低者為準。
- **旅程阻礙**
如黑色外遊警示或紅色外遊警示是於「受保旅程」啟程後才發出（即出發當日並未有黑色外遊警示或紅色外遊警示）而「你」需更改或縮短旅程返回「香港」，「我們」會賠償至：
 1. 黑色外遊警示 - 100%
 2. 紅色外遊警示 - 50%的未有使用及無法從其他途徑追討但已支付的旅遊費用或或額外實際支付的交通及「住宿」費用，或至「保障表」內第六節(b) - 旅程阻礙所載之「最高賠償額」，以較低者為準。
- **非自願性滯留津貼**
如黑色外遊警示是於「受保旅程」啟程後才發出（即出發當日並未有黑色外遊警示）而發出該黑色外遊警示之事故或事件導致「你」未能於原定「行程表」的日期內完成「受保旅程」及於黑色外遊警示懸掛期間需要非自願性地滯留於該地，「我們」將支付每日500港元現金津貼予「你」，最長至10日。

外遊警示的承保條款及不承保事項

1. 如「行程表」內的目的地於「生效日期」前已被發出或已宣佈會發出紅色或黑色外遊警示，則不會獲得任何保障。
2. 除非已特別註明，此伸延保障的其他條款及條件及不承保事項均與本所列保單相同。

賠償程序

透過我們的「e 索償」網上平台以方便快捷的方式申請索償，只需掃描二維碼瀏覽

www.zurich.com.hk/eclaim 遞交申請，相比以電郵或郵寄方法申請，可節省多達兩個工作天的處理時間。

你亦可以填妥索償申請表，連同有關證明文件電郵 / 郵寄至本公司賠償部。

- 電郵：claims@hk.zurich.com
- 地址：香港港島東華蘭路18號港島東中心26樓蘇黎世保險有限公司賠償部

請注意，如您需要就旅程申請索償，請於事故發生後30日內遞交申請。如有任何查詢，請致電我們的賠償熱線+852 2903 9388 或電郵至 claims@hk.zurich.com。（本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。）

