

Chubb Event Liability

Insured:

Event:

Period of Insurance:

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Chubb Event Liability



Policy Schedule

Policy Number:		
Insured:		
Address:		
Broker:		
Period of Insurance: (Section 1)	From:	
	To:	both days inclusive (local time at the Address shown above)
Period of Insurance: (Section2)	From:	
	To:	both days inclusive (local time at the Address shown above)
Event(s):	Please refer to the Schedule of Events.	
Locations:	Please refer to the Schedule of Events.	

Section 1	General Liability		Operative	Yes / No
Policy Territory:	Anywhere in the world except the United States of America or Canada			
Limit(s) of Liability:	Public Liability	HK\$ XXX any one Occurrence and unlimited in the aggregate during the Period of Insurance		
	Care Custody & Control	HK\$ XXX any one Occurrence		
Deductible:	HK\$ XXX			
Section 2	Personal Accident		Operative	Yes / No
Geographical Limit:	Within Hong Kong Territories only			
Limit of Liability:	Aggregate Limit of Liability	HK\$ XXX per occurrence		
	Schedule of Benefits			
	Sums Insured shown below are per Insured Participant			
	Coverage		Sum Insured	
	Part A: Personal Accident	Event 1- Accidental Death Events 2 - 21	HK\$ XXX HK\$ XXX	
	Part B: Accidental Medical Expenses Reimbursement	Bodily Injury resulting in Medical Expenses:	HK\$ XXX	
Premium:	Section 1	HK\$ XXX		
	Section 2	HK\$ XXX		
	Total Premium	HK\$ XXX		
Policy Wording:	Chubb Event Liability Policy, 02/2022			
Endorsements:				

The terms of this **Policy** shall not be waived or changed, except by a written Endorsement issued by a duly authorised representative of the Company which shall form a part of this **Policy**.

Schedule of Events

Event	Event Location	Event Date
[Insert Name]	[Insert Location]	[Insert Date]

Extensions to Section 1

The Limits set out in this Schedule are the maximum amount the **Company** will pay in the aggregate, per Event, unless otherwise stated. Any amounts paid will also reduce the Public Liability Limit of Liability for any one **Occurrence**.

The Deductibles set out in this Schedule shall apply for each extension. Where more than one Extension applies to claims arising from the same **Occurrence** only the highest of such Deductibles will be applied.

Cover	Operative	Limit of Liability	Deductible
Alterations, Maintenance, Repair and Decorating	Covered	HK\$ XXX	HK\$ XXX
Crisis Response Expenses	Not Covered	HK\$50,000	HK\$8,000
Personal Data Breach and Cyber Attack	Not Covered	HK\$50,000	HK\$8,000
Terrorism	Not Covered	HK\$ XXX	
Fire Brigade and Water Damage	Covered	Up to Limit Insured	HK\$ XXX
Fire, Explosion, Smoke and Water Damage	Covered	Up to Limit Insured	HK\$ XXX
Food and Drink Poisoning	Covered	HK\$ XXX	HK\$ XXX
Liquor Liability	Not Covered	HK\$ XXX	HK\$ XXX
Hazardous Stunts and Pyrotechnics	Not Covered	HK\$ XXX	HK\$ XXX
Injury to Artist	Not Covered	HK\$ XXX	HK\$ XXX
Injury to Participants	Not Covered	HK\$ XXX	HK\$ XXX
Products Liability	Not Covered	HK\$ XXX	HK\$ XXX
Indemnity to Landlord	Covered	Up to Limit Insured	HK\$ XXX
Neon/Advertising Signs and Decorations	Covered	Up to Limit Insured	HK\$ XXX
Personal and Advertising Injury	Covered	Up to Limit Insured	HK\$ XXX

Personal Accident -Section 2

Description of Cover	
Insured Participant(s)	All un-named participants [pls select: 1. audience; 2. volunteers/production crews/workers] while they are participating and/or attending the Event
Number of Insured Participants	55s XXX

Scope of Cover

Cover applies whilst the **Insured Participant** is participating in and/or attending the Event arranged by the **Policyholder**

Cover commences when the **Insured Participant** leaves their place of residence to the Event Location or (2) hours before the **Insured Participant** arrives at the Event Location for the purpose of participating in and/or attending the Event, whichever last occurs.

Cover ceases when the **Insured Participant** leaves the Event Location or when the **Insured Participant** ceases to participate in and/or attend the Event, whichever first occurs.

Signed for and on behalf of Chubb Insurance Hong Kong Limited

Authorized Signature(s)

Date

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Introduction

This is an Event Liability insurance policy (the **Policy**). Please read the entire **Policy** carefully.

All parts of this **Policy**, along with the **Policy** Schedule (the **Schedule**) and any written Endorsements should be read together and considered as one contract.

This **Policy** may be changed only by a written Endorsement issued by a duly authorised representative of Chubb Insurance Hong Kong Limited (the **Company**).

General Insuring Agreement

In consideration of payment of the premium, and subject to the terms and conditions of this **Policy**, the **Company** and the **Insured** agree that the **Company** will provide insurance cover as set out in those coverage Sections identified as operative in the **Schedule**.

Please note:

Capitalised words and phrases refer to the corresponding titles and fields shown in the **Schedule**. Words and phrases that appear in **Bold Print** have special meanings and are defined in the Definitions Section applicable to the relevant coverage, except **Company**, **Policy** and **Schedule** which are assigned meanings in the Introduction Section.

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Section 1. – General Liability

Coverage

Subject to the applicable terms, exclusions, definitions, conditions and limitations of this **Policy**, the **Company** will indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** in respect of:

1. **Personal Injury**; or
2. **Property Damage**;

occurring within the Policy Territory during the Period of Insurance as a result of an **Occurrence** happening in connection with the **Covered Event**.

Unless otherwise stated in this **Policy**, the **Company's** liability to indemnify the **Insured** will not exceed the sum stated in the **Schedule** in respect of any one **Occurrence**.

Where the **Insured** is not entitled to be indemnified under Section 1. of this **Policy**, the **Company** owes no duty of any kind and has no liability of any kind to the **Insured**.

Extensions To Section 1.

The Extensions To Section 1. of this **Policy** are indicated in the **Schedule** as being "Covered" or "Not Covered". Unless a particular Extension To Section 1. is identified as being "Covered", it is of no effect and no cover is granted under it.

The **Aggregate Liability** for each Extension will not exceed the applicable Limit of Liability stated in the **Schedule**.

Alterations, Maintenance, Repair and Decorating

Section 1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** in respect of **Property Damage** arising from any alterations, maintenance, repair or decorating of the Event Location as declared in the Schedule of Events.

Crisis Response Expenses

Section 1. is extended to reimburse the **Insured** named in the **Schedule** for **Crisis Response Expenses** due to **Personal Injury** as a result of an **Occurrence** happening in connection with the **Covered Event** that are paid or incurred by the **Insured** during a period not exceeding 12 consecutive months from inception.

This extension applies only if such:

1. **Occurrence** is first reported to the **Company** in writing as soon as practicable and during the Period of Insurance or within thirty (30) days from expiry of this **Policy**;
2. **Crisis Response Expenses** are incurred within the Policy Territory; and
3. **Personal Injury** is not otherwise excluded under Section 1. of this **Policy**.

Personal Data Breach and Cyber Attack

Notwithstanding exclusion 19, Section 1. is extended to indemnify all sums which the **Insured** is legally liable to pay:

1. to a third party as damages and costs as a result of a **Data Breach Event** relating to that third party's **Personal Data**.
2. for physical damage to tangible property (for the avoidance of doubt tangible property does not include **Data**) and **Bodily Injury** incurred by a third party and directly arising from:
 - a) unauthorized access (including access by **Malware**) to:

- b) the presence of **Malware** on;
- c) the spread of **Malware** by;
- d) the unauthorized use of;
- e) the malicious use of; or
- f) malicious interference with (including, but not limited to, a distributed denial of service attack against);

any **Computer System**:

- operated and/or controlled; or
- sold, supplied, altered, constructed, repaired, serviced, designed, tested, installed or processed;

by the **Insured**.

Terrorism

Section 1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** as a result of any act of **Terrorism** occurring within the Policy Territory and during the Period of Insurance, provided that:

1. this extension applies only in respect of claims first made against the **Insured** during the Period of Insurance and notified to the **Company** during the Period of Insurance or within thirty (30) days from expiry of this **Policy**;
2. all claims arising out of the same or a continuing act of **Terrorism**, including act of **Terrorism** which have or appear to have a related purpose or common leadership, within a period of 72 hours, shall be considered a single claim and deemed to have been made on the date when the first of such claims was made;
3. multiple act of **Terrorism** which occur within a period of 72 consecutive hours and which have or appear to have a related purpose s or common leadership are deemed to constitute one **Occurrence**.

Fire Brigade and Water Damage

Section1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** in respect of **Property Damage** arising out of the use of water or chemicals by the Fire Services Department to extinguish a fire at or in the Event Location.

Fire, Explosion, Smoke and Water Damage

Section 1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for damage by fire, explosion, smoke and/or water damage in the Event Location, including landlord's fixtures, fittings and furnishings, not being the **Insured's** own but occupied by or in the **Insured's** physical or legal control.

Food and Drink Poisoning

Section 1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** due to poisoning by food and/or drink supplied by or on behalf of the **Insured**.

Liquor Liability

Section 1 is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** or **Property Damage** arising out of the sale of alcoholic beverages by or on behalf of the **Insured** at a **Covered Event**.

Hazardous Stunts and Pyrotechnics

Section 1 is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** or **Property Damage** arising out of any hazardous stunts or any **Pyrotechnics**.

Injury To Artist

Section 1 is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** to any artist or performer happening at the Event Location.

Injury To Participant(s)

Section 1 is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** or **Property Damage** arising from participation in any race, trial, game, contest or practice.

Products Liability

Section 1 is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** or **Property Damage** arising from **Products Liability**.

This extension applies only if the **Occurrence** is reported to the **Company** in writing as soon as practicable and within sixty (60) days from expiry of this **Policy**.

Indemnity to Landlord

In the event of any claim for **Personal Injury** or **Property Damage** being brought or made against the landlord(s) of the Event Location, arising solely out of the operations of the **Insured** in the Event Location and for which the **Insured** is legally liable, Section 1. is extended to indemnify such landlord(s) against such claim and any costs, charges and expenses in respect thereof.

Provided always that:

1. it shall be a condition precedent to indemnification by the **Company** that the landlord(s) covered by this extension shall comply with and be subject to the applicable terms, conditions and exclusions of this **Policy** as though such landlord(s) were the **Insured**.
2. the **Insured** shall have arranged with the landlord(s) for the conduct and control of all claims to be vested in the **Company**.

Neon/Advertising Signs and Decorations

Section 1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** or **Property Damage** arising solely out of the ownership, maintenance or use of any neon/advertising signs and decorations located in or at the Event Location, subject to the following additional provisions.

This **Policy** does not cover any legal liability arising out of or in any way connected with any neon/advertising signs and decorations whilst in the course of erection, maintenance or repair conducted by or on behalf of the **Insured**.

Warranted that the **Insured** shall comply with all statutory enactments, by-laws and regulations and shall at all times ensure that the neon/advertising signs and decorations installed are kept in a proper state of repair.

If any defect is discovered the **Insured** must as soon as practicable and its own expense repair such defect and take all responsible steps to prevent or minimise any **Personal Injury** or **Property Damage** arising out of the defect.

So far as is reasonably practicable no alteration or repair shall, without the consent of the **Company**, be made to such neon/advertising signs and decorations after any accident has occurred in connection therewith until the **Company** shall have had an opportunity of inspecting same.

Personal and Advertising Injury

Section 1. is extended to indemnify the **Insured** for all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal and Advertising Injury**.

Defence Costs and Expenses Applicable To Section 1.

In addition to the **Company's** liability to indemnify the **Insured** under this Section 1., the **Company** will pay:

1. **Defence Costs** incurred by the **Insured** with the prior written agreement of the **Company**, such agreement not to be unreasonably withheld, and
2. all costs incurred by the **Company** in the defence or investigation of any claim, suit or proceeding brought against the **Insured**, including any such costs incurred in pursuing a claim against a third party for contribution or indemnity with a view to reducing the net amount of any **Compensation** that may be payable by the **Insured** (Chubb Defence Costs);

Such costs are payable subject to the following:

1. the **Company's** liability for **Defence Costs** and Chubb Defence Costs shall be in addition to the Limit of Liability stated in the **Schedule**.
2. the **Company** is not obliged to pay any **Defence Costs** or to incur Chubb Defence Costs or to defend any suit after the **Company's** liability under Section 1. of this **Policy** to indemnify the **Insured** under the Coverage section has been exhausted.
3. if a payment exceeding the **Company's** liability under Section 1. of this **Policy** to indemnify the **Insured** has to be made to dispose of a claim, the liability of the **Company** for **Defence Costs** and Chubb Defence Costs is limited to the proportion that the **Company's** liability to indemnify the **Insured** under Section 1. of this **Policy** bears to that payment.

In the event of a claim being made against the **Insured** in any Court or before any other legally constituted body in the United States of America, Canada or their respective protectorates and territories, the total amount payable in respect of the claim by the **Company** under this **Policy** including **Defence Costs** and Chubb Defence Costs will not exceed the Limit of Liability stated in the **Schedule**.

Deductible Applicable To Section 1.

1. The **Company's** obligation to indemnify the **Insured** under Section 1. of this **Policy** applies only to the amount of **Compensation**, **Defence Costs** and Chubb Defence Costs which in respect of each **Occurrence** exceed the Deductible amount stated in the **Schedule**.
2. Where the **Company** incurs any Chubb Defence Costs or makes any payment to effect settlement of any claim, suit or proceeding brought against the **Insured** that fall within the Deductible amount, the **Insured** shall, at such time as required by the **Company**, promptly reimburse the **Company** upon notification of the action taken.

Exclusions Applicable To Section 1.

Section 1. of this **Policy** does not cover any legal liability arising out of or in any way connected with the following:

1. any liability:
 - a) in respect of which the **Insured** is or would be entitled to indemnity under any fund, scheme, policy of insurance

or self insurance pursuant to or required by any legislation relating to workers' compensation whether or not such insurance has been effected.

- b) imposed by the provisions of any industrial award or agreement or determination where such liability would not have been imposed in the absence of such industrial award or agreement or determination.
 - c) relating to **Employment Practices**.
 - d) in respect of **Personal Injury** to any member of the **Insured's** family or household or person under a contract of services or apprenticeship with the **Insured** or labour master and person hired or borrowed from any company, firm or individual whilst working for the **Insured** in connection with the Event or any employee of the **Insured** if the **Personal Injury** arises out of and in the course of their employment, nor in respect of any claim by any government or other authority for compensation or reimbursement under any legislation relating to such **Personal Injury**.
2. **Property Damage** to property owned, leased, hired by, under hire purchase, on loan or rented to the **Insured** or otherwise in the **Insured's** care custody or control other than:
- a) premises (or the contents thereof) temporarily occupied by the **Insured** for the purpose of carrying out works thereto or thereon, but this **Policy** does not cover legal liability arising out of or in any way connected with physical damage to or destruction of that part of any premises on which the **Insured** is or has been working if the physical damage or destruction arises out of such work;
 - b) premises tenanted by the **Insured**;
 - c) directors', officers', employees' and visitors' clothing and personal effects; or
 - d) other property (not owned by the **Insured**) temporarily in the **Insured's** possession but:
 - this **Policy** does not cover legal liability arising out of or in any way connected with physical damage to, destruction of or loss of that part of any property upon which the **Insured** is or has been working; and
 - the **Company's** maximum liability arising out of or in any way connected with such property will not exceed the sum stated in the **Schedule** each and every **Occurrence**.
3. any liability for **Personal Injury** or **Property Damage** assumed under a contract except where:
- a) that liability would otherwise exist at law in the absence of the contract; or
 - b) the contract is an **Incidental Contract** and the liability does not arise by reason of an obligation to insure a leased property or an obligation to indemnify a landlord irrespective of fault.
4. loss of use of tangible property which has not been physically damaged or destroyed resulting from:
- a) a delay in or lack of performance by or on behalf of the **Insured** in respect of any contract or agreement; or
 - b) the failure of a **Product** or work performed by or on behalf of the **Insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **Insured**.
5. **Property Damage** to:
- a) any **Product** or any part of it if such damage is attributable to any defect therein or the harmful nature or unsuitability thereof; or
 - b) any part of any property that must be repaired, reconditioned or replaced by reason of incorrect work performed by the **Insured** or on the **Insured's** behalf, or by reason of materials or equipment which are or are proved to be defective or inadequate in connection with such work, but this exclusion does not apply to **Personal Injury** or **Property Damage** resulting from such work.
6. the recall, inspection, repair, adjustment, removal, replacement or loss of use of any **Product** or work completed by or for the **Insured**.
7. any **Product** guarantee or warranty given by or on behalf of the **Insured** but this exclusion does not apply to legislative requirements concerning **Product** safety and information.
8. any:
- a) **Aircraft** or hovercraft;
 - b) airstrip or helipad; or
 - c) **Watercraft** exceeding 15 metres in length while on, in or under the water.
9. the use of a **Vehicle** owned by, or in the physical or legal control of the **Insured**:
- a) which is required by law to be registered; or

b) in respect of which insurance is required by virtue of any legislation

but this exclusion does not apply to:

- a **Vehicle** (other than a **Vehicle** owned or used by or on behalf of the **Insured**) whilst that **Vehicle** is in a car park owned or operated by the **Insured** other than for income or reward as a car park operator; or
- **Personal Injury** or **Property Damage** occurring during the loading or unloading of a **Vehicle** caused by or arising from the collection or delivery of any goods from or to the **Vehicle** where such **Personal Injury** or **Property Damage** occurs beyond the limits of any carriageway or thoroughfare, and where applicable legislation does not require insurance against such liability.

10. fines, penalties, punitive, exemplary, liquidated or aggravated damages.
11. the discharge, dispersal, release, seepage, migration or escape of **Pollutants**, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up **Pollutants** but the Company will cover liability for **Personal Injury** or **Property Damage** otherwise excluded under this exclusion which arises from a sudden, identifiable, unintended and unexpected event from the standpoint of the **Insured** which takes place in its entirety at a specific time and place and occurs outside of the United States of America, Canada and their respective protectorates and territories. The **Aggregate Liability** under this clause will not exceed the sum stated in the **Schedule**.
12. the cost of preventing the escape of **Pollutants**.
13. the rendering of or failure to render professional advice or service by the **Insured** or any error or omission connected therewith, but this exclusion does not apply to the rendering of or failure to render medical advice or service by **Medical Persons** employed by the **Insured** to provide first aid at the Event Location(s).
14. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.
15. the emission of ionising radiation or contamination by radioactivity from any nuclear fuel, weapon, waste or other material whether occurring naturally or otherwise; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or the storage, transport, assembly, disassembly, maintenance or operation of any nuclear weapon or nuclear component thereof.
16. asbestos or materials containing asbestos.
17. any:
 - a) act of **Terrorism** committed by or on behalf of the **Insured**;
 - b) any fund, scheme, pool, policy of insurance, or self-insurance pursuant to or required by any legislation relating to terrorism (including, without limitation, **TRIA Legislation**) whether or not such fund, scheme, pool, or insurance has been effected; or
 - c) any act of **Terrorism** involving actual or threatened:
 - use of pathogenic, poisonous, biological, or chemical materials;
 - discharge, dispersal, release, seepage, migration, or escape of **Pollutants** into or upon land, the atmosphere, any water course, or body of water;
 - discharge, dispersal, release, seepage, migration, escape, or use of nuclear materials, including, without limitation, direct or indirect results of nuclear reaction, radiation, or radioactive contamination; or
 - use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process, or any other electronic system other than detonation of any explosive bomb or missile by remote controlled devices or launch, guidance, or firing systems of such bomb or missile.
18. tobacco, tobacco smoke, or any ingredient or additive present in or used with tobacco.
19. the modification, corruption, loss, destruction, theft, misuse, illegitimate access, or unlawful or unauthorised processing or disclosure of **Data** or the loss, destruction or theft of any computer, electronic device, hardware or component thereof which contains **Data**.

Furthermore, the **Company** shall not be liable for:

- a) unauthorised access (including access by **Malware**) to;
- b) the presence of **Malware** on;
- c) the spread of **Malware** by;
- d) the unauthorised use of;
- e) the malicious use of; or
- f) malicious interference with (including, but not limited to, a distributed denial of services attack against ;

any **Computer System**:

- owned, operated, controlled, leased or used; or
- sold, supplied, altered, constructed, repaired, serviced, designed, tested, installed or processed;

by or on behalf of the **Insured**.

- 20. any liability arising out of or in any way connected with Human T-Cell Lymphotropic Virus type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or the mutants, derivatives or variations thereof or in any way related to Acquired Immune Deficiency Syndrome (AIDS), any other blood borne disease or infection or any mutation, derivation or variation thereof, or any syndrome or condition of a similar kind howsoever named.
- 21. any claim in respect of **Personal Injury** of any person or **Property Damage** arising directly or indirectly out of or caused by or in connection with infectious or contagious disease of any kind.

Furthermore, the **Company** shall not be liable for:

- a) any payment for the investigation or defence of any loss; or
- b) any cost or expense incurred;

in relation to any kind of infectious or contagious disease.

- 22. **Personal Injury** or **Property Damage** directly or indirectly caused by or attributed to or arising from:
 - a) existing unauthorised structures and/or unauthorized building works on or within the Event Location(s); or
 - b) erecting, demolishing, repairing, installing and renovating unauthorized structures and/or unauthorised building works on or within the Event Location(s).
- 23. any liability arising directly or indirectly, caused by, out of or in connection with any sexual assault, molestation and/or any sexual interference with any person.
Furthermore, the **Company** will have no duty to defend any allegation, claim or litigation arising out of the above.
- 24. any project involving the construction of, demolition of, alteration of and/or addition to any building, structure or infrastructure by or on behalf of the **Insured**.
This exclusion will not apply if the Extension for Alterations, Maintenance, Repair and Decorating in the **Schedule** states "Covered".
- 25. all sums which the **Insured** becomes legally liable to pay as **Compensation** in respect of **Property Damage** arising out of the use of water or chemicals by the Fire Services Department to extinguish a fire at or in the Event Location.
This exclusion will not apply if the Extension for Fire Brigade and Water Damage in the **Schedule** states "Covered".
- 26. all sums which the **Insured** becomes legally liable to pay as **Compensation** for damage by fire, explosion, smoke and/or water damage in the Event Location, including landlord's fixtures, fittings and furnishings, not being the **Insured's** own but occupied by or in the **Insured's** physical or legal control.
This exclusion will not apply if the Extension for Fire, Explosion, Smoke and Water Damage in the **Schedule** states "Covered".
- 27. all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** due to poisoning by food and/or drink supplied by or on behalf of the **Insured**.
This exclusion will not apply if the Extension for Food and Drink Poisoning in the **Schedule** states "Covered".

28. **Personal Injury or Property Damage** for which any **Insured** may be held liable by reason of:
- a) causing or contributing to the intoxication of any person;
 - b) the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
 - c) any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.
- This exclusion will not apply if the Extension for Liquor Liability in the **Schedule** states “Covered”.
29. **Personal Injury or Property Damage** arising directly out of any hazardous stunts or any **Pyrotechnics** without the prior written consent of the **Company**.
- This exclusion will not apply if the Extension for Hazardous Activities and Pyrotechnics in the **Schedule** states “Covered”.
30. all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury** to any artist or performer happening at the Event Location.
- This exclusion will not apply if the Extension for Injury To Artist in the **Schedule** states “Covered”.
31. all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury or Property Damage** arising from participation in any race, trial, game, contest or practice.
- This exclusion will not apply if the Extension for Injury To Participant(s) in the **Schedule** states “Covered”.
32. any liability for **Products Liability**.
- This exclusion will not apply if the Extension for Products Liability in the **Schedule** states “Covered”.
33. Any claim for **Personal Injury or Property Damage** brought or made against the landlord(s) of the Event Location.
- This exclusion will not apply if the Extension for Indemnity to Landlord in the **Schedule** states “Covered”.
34. all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal Injury or Property Damage** arising solely out of the ownership, maintenance or use of any neon/advertising signs and decorations located in or at the Event Location.
- This exclusion will not apply if the Extension for Neon/Advertising Signs and Decorations states “Covered”.
35. all sums which the **Insured** becomes legally liable to pay as **Compensation** for **Personal and Advertising Injury**.
- This exclusion will not apply if the Extension for Personal and Advertising Injury states “Covered”.
36. all injury, damage, expense, cost, loss, liability or legal obligation of any nature whatsoever caused by, arising out of, related to, or resulting from, directly or indirectly, in whole or in part, any “Communicable Disease”.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the :

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a “Communicable Disease”;
- b. Testing for a “Communicable Disease”;
- c. Failure to prevent the spread of a “Communicable Disease”; or
- d. Failure to report a “Communicable Disease” to authorities.

“Communicable Disease” means any infectious disease, including any virus, bacteria, microorganism, or pathogen that actually or allegedly induces or are capable of inducing physical distress, illness or disease.

Section 2. – Personal Accident

Coverage

Extent Of Cover

If during the Period of Insurance the **Insured Participant** suffers from a **Bodily Injury** which results directly in the occurrence of one or more of the **Peril(s)** listed in the Tables of Perils below under Parts A (Personal Accident) or B (Accidental Medical Expenses Reimbursement) (whichever applicable) of this Section 2., the **Company** will pay to the **Insured Participant** or the **Beneficiary** the corresponding benefit shown in the Tables of Perils, provided that:

1. the **Peril** must occur within twelve (12) months of the date of the **Bodily Injury** or the **Accident**, whichever occurs earlier; and
2. an amount of Sum Insured is shown against that **Peril** in Coverage Parts A (Personal Accident) or B (Accidental Medical Expenses Reimbursement) (whichever applicable) under Section 2. of the **Schedule**.

A. Personal Accident

Coverage for a **Peril** under this Part A applies only if an amount of Sum Insured is shown against that **Peril** in Coverage Part A (Personal Accident) under Section 2. of the **Schedule**. The corresponding benefit to be paid by the **Company** to the **Insured Participant** or the **Beneficiary** for the **Peril** is as shown in the Tables of Perils below which is expressed in terms of the percentage of the Sum Insured for that **Peril** as shown in Coverage Part A (Personal Accident) under Section 2. of the **Schedule**:

Table of Perils (Part A [Personal Accident])		
Perils		Benefits per Insured Participant (expressed in terms of the percentage of the Sum Insured for that Peril as shown in Coverage Part A (Personal Accident) in the Schedule)
1	Accidental Death	100%
2	Permanent Total Disablement	100%
3	Permanent paralysis of all Limbs	100%
4	Permanent and incurable insanity	100%
5	Loss of sight of both eyes	100%
6	Loss of sight of one (1) eye	100%
7	Loss of two (2) Limbs	100%
8	Loss of one (1) Limb	100%
9	Loss of speech and hearing	100%
10	Loss of hearing in both ears	100%
11	Loss of hearing in one (1) ear	20%
12	Loss of speech	50%
13	Permanent Loss of lens of each eye	50%

14	Loss of Toe of either Foot : a) Loss of all Toes of one Foot b) Loss of two phalanges of one big Toe c) Loss of one phalange of one big Toe	a) 20% b) 8% c) 5%
15	Permanent Loss of use of one (1) Thumb of either Hand : a) Both joints b) One (1) joint	a) 30% b) 15%
16	Loss of four (4) Fingers and Thumb of either Hand	70%
17	Permanent Loss of use of four (4) Fingers	40%
18	Loss of Fingers of either Hand : a) Three phalanges of one Finger b) Two phalanges of one Finger c) One phalange of one Finger d) Other than the above	a) 15% b) 10% c) 7.5% d) -
19	Fractured leg or patella with established non-union	15%
20	Shortening of leg by at least 5 cm	10%
21	Permanent partial disablement not specified in Peril items 2 to 20 above.	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function of the Insured Participant as certified by two (2) Physicians , one (1) of whom will be the Insured Participant's treating Physician and the other Physician will be appointed by the Company . In the event of a disagreement between the Physicians , the amount payable will be the average of the opinions of the two (2) Physicians .

Exposure

If during the Period of Insurance, the **Insured Participant** is exposed to the elements as a result of an **Accident** and within twelve (12) months of the **Accident** the **Insured Participant** suffers any of the **Perils** outlined in the Table of Perils (Part A (Personal Accident)) above as a direct result of that exposure, the **Insured Participant** will be deemed for the purpose of the **Policy** to have suffered a **Bodily Injury** on the date of the **Accident**.

Any amounts paid under this Part A (Personal Accident) by the **Company** to the **Insured Participant** or the **Beneficiary** shall reduce the Sum Insured applicable to this Part A (Personal Accident) and the Aggregate Limit of Liability as stated in the **Schedule**. The remaining amount of any such limit is the most that will be available for any other payment.

Disappearance

If during the Period of Insurance the **Insured Participant** disappears in any manner whatsoever and the **Insured Participant's** body has not been found within twelve (12) months after the date of that disappearance, the **Insured Participant** will be deemed to have died as a result of a **Bodily Injury** at the time of their disappearance.

Where the **Accidental Death** benefit in the Table of Perils above (**Peril 1**) is payable because of a disappearance, the **Company** will only pay that benefit to the **Insured Participant** or the **Beneficiary** after the **Policyholder** or the legal representatives of the **Insured Participant's** estate has given the **Company** a signed undertaking that the benefit will be repaid to the **Company** if, after the **Company** payment, it is found that the **Insured Participant** did not die as a result of a **Bodily Injury**.

B. Accidental Medical Expenses Reimbursement

Coverage for a **Peril** under this Part B applies only if an amount of Sum Insured is shown against that **Peril** in Coverage Part B (Accidental Medical Expenses Reimbursement) under Section 2. of the **Schedule**. The corresponding benefit to be paid by the **Company** to the **Insured Participant** or the **Beneficiary** for the **Peril** is as shown in the Tables of Perils below:

Table of Perils (Part B [Personal Accident])		
Perils	Benefits per Insured Participant	
22	Bodily Injury resulting in Medical Expenses	Up to the Sum Insured as shown in Section 2. of the Schedule .
23	Bodily Injury resulting in Medical Expenses for treatment by a Chinese Physician	Up to HKD2,000 per Bodily Injury , subject to a maximum amount of HKD200 per visit per day.

Exposure

If the **Policyholder** or **Insured Participant** becomes entitled to a refund or reimbursement of all or part of such **Medical Expenses** from any other source or insurance, the **Company** will only be liable for the additional amount not recoverable from such other source or insurance.

Under no circumstances shall the overall reimbursement payable by the **Company** to the **Insured Participant** or the **Beneficiary** in respect of **Bodily Injury** to the same **Insured Participant** under this benefit exceed the Sum Insured as shown against the applicable **Peril** in Coverage Part B (Accidental Medical Expenses Reimbursement) under Section 2. of the **Schedule**.

Any amounts paid under this Part B (Accidental Medical Expenses Reimbursement) by the **Company** to the **Insured Participant** or the **Beneficiary** shall reduce the Sum Insured applicable to this Part B (Accidental Medical Expenses Reimbursement) and the Aggregate Limit of Liability as stated in the **Schedule**. The remaining amount of any such limit is the most that will be available for any other payment.

General Provisions Applicable To Section 2.

1. To be eligible for coverage under this **Policy**, an **Insured Participant** must meet the criteria specified for an Insured Participant in the **Schedule**.
2. If an **Insured Participant** is aged under eighteen (18) or above seventy-five (75) years of age on the date of **Accident** and suffers a **Bodily Injury**, the maximum amount the **Company** will pay to the **Insured Participant** or the **Beneficiary** under this **Policy** is Hong Kong Dollars one million (HKD1,000,000) or the applicable Sum Insured as shown on the **Schedule** whichever is the lesser amount.
3. The maximum amount the **Company** will pay to the **Insured Participant** or the **Beneficiary** under this **Policy** due to the same **Bodily Injury** to the same **Insured Participant** equals to the sum of the respective percentages of the Sum Insured for the applicable **Perils 1 to 21** as shown in the Tables of Perils under Part A (Personal Accident), provided that the maximum amount payable by the **Company** to the **Insured Participant** or the **Beneficiary** shall not exceed 100% of the applicable Sum Insured.

4. If an amount is payable by the **Company** to the **Insured Participant** or the **Beneficiary** for **Loss** of a whole member of the body, then parts of the member cannot be claimed.
5. If an **Insured Participant** suffers a **Bodily Injury** resulting in any one (1) of the **Perils** 2-10 as shown in the Tables of Perils under Part A (Personal Accident) and the **Company** has paid the corresponding benefit to the **Insured Participant** or the **Beneficiary**, the **Company** will not be liable under the **Policy** for any subsequent **Bodily Injury** to that **Insured Participant** or **Beneficiary**.
6. If an **Insured Participant** suffers a **Bodily Injury** resulting in any one (1) of the **Perils** 2-21 as shown in the Tables of Perils under Part A (Personal Accident) and subsequently becomes entitled to a benefit under **Peril** 1 as shown in the Tables of Perils under Part A (Personal Accident) (i.e. **Accidental Death**) within twelve (12) months of the **Bodily Injury**, the **Company** will only pay to the **Insured Participant** or the **Beneficiary** the difference between the benefit already paid to that **Insured Participant** or the **Beneficiary** in respect of **Perils** 2 to 21 (whichever applicable) and the Sum Insured for **Accidental Death**. In other words, in such cases, the maximum total amount the **Company** will pay to the **Insured Participant** or the **Beneficiary** in respect of that **Insured Participant** or **Beneficiary** equals to the Sum Insured for **Accidental Death**.
7. The **Company's** total liability for all claims arising under Section 2. of this **Policy** during any one (1) Period of Insurance shall not exceed the amount of the Aggregate Limit of Liability as shown on the **Schedule**. In the event that claims are made under Section 2. of this **Policy** which exceed the Aggregate Limit of Liability as shown on the **Schedule**, the **Company** shall reduce the payments made with respect to each **Insured Participant** in such manner as the **Company** may determine. Any determination as to the amount payable in these circumstances shall be made at the **Company's** entire discretion and shall not be the subject of any challenge of any kind.

Exclusions Applicable To Section 2.

The **Company** will not pay benefits under Section 2 of this **Policy** with respect to any loss, damage, liability, **Peril** or **Bodily Injury** which is directly or indirectly caused by, resulting from or in connection with the following:

1. an **Insured Participant's** intentional self-inflicted injury, suicide, attempt to suicide while sane or insane or reckless misconduct;
2. any illegal or criminal act committed by the **Policyholder** or an **Insured Participant**;
3. an **Insured Participant** engaging or taking part in, whether on a permanent or temporary basis, for reward or otherwise:
 - a. disciplinary forces, naval, military, air force, security service or any operations with any armed force of any country irrespective of whether the service or operation is provided by any public authority or not;
 - b. flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
 - c. any kind of speed contest or racing (other than on foot) or any professional sports for which an income or remuneration could be earned;
4. results from **War**, invasion, **Civil War** or the **Insured Participant's** participation in a **Strike** or **Riot**;
5. the **Insured Participant** being under the influence of alcohol or narcotics;
6. the **Insured Participant's** participation in any brawl;
7. the **Insured Participant's** participation in any aerial activities;
8. the **Insured Participant's** participation in any stunt works, wirework, firework, handling of explosives or dangerous/hazardous sports;
9. the **Insured Participant** working at a height exceeding ten (10) feet above ground or floor level; or
10. infertility, pregnancy or childbirth, except for unexpected medical complications or emergencies arising therefrom.

Conditions

Aggregate Limit of Liability

The **Company's** total liability for all claims arising under Section 2. of this **Policy** during any one (1) Period of Insurance shall not exceed the amount of the Aggregate Limit of Liability as shown in the **Schedule**. In the event that claims are made under Section 2. of this **Policy** which exceed the Aggregate Limit of Liability as shown in the **Schedule**, the **Company** shall reduce the payments made with respect to each **Insured Participant** in such manner as the **Company** may determine. Any determination by the **Company** as to the amount payable in these circumstances shall be made at the **Company's** entire discretion and shall not be the subject of any challenge of any kind.

Arbitration (Sections 2.)

1. Any dispute or difference arising out of or in connection with Section 2. of this **Policy** shall be referred to arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Domestic Arbitration Rules within twelve (12) months from the date of first notice of dispute. The law of this arbitration clause shall be Hong Kong law. The number of arbitrator shall be one. The sole arbitrator shall be appointed by agreement between the **Policyholder** and the **Company** or, failing such agreement within twenty-eight (28) days from the date of the notice of arbitration, by the Hong Kong International Arbitration Centre (HKIAC). The sole arbitrator's decision should be final. If the dispute or difference is not referred to arbitration within twelve (12) months from the date of first notice of dispute, the claimant shall be deemed to have waived all claims in connection with or arising out of that dispute or difference.

Assignment (Sections 1.)

1. Assignment of an interest under Section 1. of this **Policy** does not bind the **Company** until its consent is endorsed on this **Policy**. If the **Insured** dies or is adjudged bankrupt or insolvent, Section 1. of this **Policy** will cover:
 - a) the **Insured's** legal representative acting on behalf of the **Insured** or the **Insured's** estate;
 - b) any person or corporation having lawful temporary custody of property which is or was before the **Insured's** death owned or possessed by the **Insured** until the appointment of a legal representative.

Audits and Inspection

At any time during the Period of Insurance or within three (3) years thereafter, the **Insured** or the **Insured Participant** shall make available to the **Company** (and the **Company** shall have the right to audit, inspect and copy) any books, papers and other records of the **Insured** or the **Insured Participant** (including those of the agents and/or brokers of the **Insured** or the **Insured Participant**) in connection with this **Policy** or the subject matter hereof.

The **Company** may inspect the **Insured's** property and operations on reasonable notice for any books, papers and other records in connection with this **Policy** or the subject matter hereof. Neither the **Company's** right to make inspections nor the making thereof nor any report thereon will constitute an undertaking by the **Company** on behalf of or for the benefit of the **Insured** or others to determine or warrant that such property or operations are safe or healthful or are in compliance with any law, rule or regulation.

Breach of Conditions (Section 2.)

If the **Policyholder** or the **Insured Participant** is in breach of any of the conditions or provisions applicable to Section 2. of the **Policy** (including a claims condition), the **Company** may decline to pay a claim under this **Policy** to the extent permitted by law.

Cancellation

Due to the nature of this **Policy**, the **Insured** will not be permitted to cancel the **Policy** after the coverage is in force.

Clerical Error

Any clerical errors by the **Company** shall not invalidate this **Policy** which will otherwise be validly in force or validate this **Policy** which will otherwise be invalid.

Compliance with Applicable Trade Sanctions and Other Laws

Notwithstanding anything contained in this Policy, with respect to Coverages 1., the **Company** shall not be deemed to provide cover and the **Company** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Company** to any sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws or regulations of Hong Kong Special Administrative Region, China, the European Union, United Kingdom or United States of America.

With respect to Coverage 2., this **Policy** does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the **Company**, or the **Company's** parent company or ultimate controlling entity, from providing insurance, including but not limited to the **Company's** payment of claims under this **Policy**. This **Policy** does not apply to Cuba or a specially designated person, entity, group or company on the Specially Designated List or to the extent that trade or economic sanctions or other laws or regulations prohibit the **Company** from providing insurance coverage, including but not limited to the **Company's** payment of claims.

Specially Designated List referred to in the preceding paragraph means names of persons, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Concealment or Fraud (Section 2.)

If any claim made by an **Insured Participant** or **Beneficiary** under Section 2. of this **Policy** shall be fraudulent in any respect or if any fraudulent means or devices shall be used by any person to obtain a benefit under Section 2. of this **Policy**, the **Company** will not be liable in respect of such claim or benefit and the **Company** will be entitled to terminate Section 2. of this **Policy** with immediate effect.

Conditions Precedent to Liability (Section 2.)

The **Company's** liability for any claim or benefit under Section 2. of this **Policy** is conditional upon the:

1. truth of the statements and information as provided to the **Company** by the **Policyholder** and all **Insured Participant(s)** and **Beneficiary(ies)** (if applicable); and
2. due observance and fulfilment of the terms, provisions and conditions of this **Policy** insofar as they relate to anything to be done or complied with by the **Policyholder** and all **Insured Participant(s)** and **Beneficiary(ies)** (if applicable).

Contracts (Rights of Third Parties) Ordinance

The parties to this **Policy** do not intend any terms of this Policy to be enforceable pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).

Cross Liability (Section 1)

Each of the parties comprising the **Insured** under Section 1. of this **Policy** is considered a separate legal entity and the word **Insured** applies to each party as if a separate Section 1. of this **Policy** had been issued to each of the said parties but nothing contained in this clause will operate to increase the **Company's** liability under Section 1. of this **Policy**.

Currency

All payments under this **Policy** shall be made in Hong Kong Dollars. If any calculation or payment is to be made in any other currency, the rate of exchange shall be that applicable on the date of settlement or, with respect to any other payments under this **Policy**, the date of the **Company's** agreement to release such payment, as published in the Asian Wall Street Journal.

In no event will any conversion into or from another currency result in any increase in any of the Limit(s) of Indemnity, Limit(s) of Liability or Aggregate Limit of Liability.

First Named Insured

The person, firm, partnership, company, association, organisation or entity first named as the Insured in the **Schedule** is primarily responsible for the payment of all premiums. The first named Insured will act on behalf of all Insured under this **Policy**, including but not limited to the giving and receiving of all notices, the receipt of any return premiums that becomes payable under this **Policy** and the negotiation, agreement to and acceptance of endorsements.

Governing Law and Jurisdiction

The construction of all terms and the validity and effect of this **Policy** shall be governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.

Any dispute or difference arising under or in respect of this **Policy**, save as provided for in the "Arbitration" Condition above, shall be subject to and determined within the exclusive jurisdiction of the courts of Hong Kong Special Administrative Region. The parties to this **Policy** submit to the exclusive jurisdiction of the courts of Hong Kong Special Administrative Region and each party waives any objection to proceedings in Hong Kong on the grounds of venue or inconvenient forum.

Legal Action (Section 2.)

No legal action may be brought against the **Company** regarding claims under Section 2. of this **Policy** until sixty (60) days after the **Company** has been given written proof of loss. No legal action may be brought against the **Company** regarding claims under Section 2. of this **Policy** after two (2) years from the date of loss.

Material Change in Risk

The **Insured** must notify the **Company** immediately in writing of any material change, of which it is aware or ought reasonably to be aware, in the risk insured under this **Policy**.

The **Insured** must notify the **Company** in writing of any change materially affecting the facts or circumstances existing at the commencement of this **Policy** as soon as practicable after such change comes to the notice of the **Insured**.

Misrepresentation (Section 2.)

Section 2. of this **Policy** will be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any facts or circumstances by the **Policyholder** or the **Insured Participant(s)** or the **Beneficiary(ies)** (if applicable) which is material to or connected with:

1. the **Policyholder's** and/or the **Insured Participant(s)** risk experience and claim history;
2. the **Policyholder's** and/or the **Insured Participant(s)** insurance record, including any previous refusal to grant insurance coverage to the **Policyholder** and/or the **Insured Participant(s)** by other insurance companies; or
3. the nature of the business of the **Policyholder** and the nature of the activity of each **Insured Participant**.

Notice and Sufficiency of Claim (Section 2.)

The **Policyholder** or the **Insured Participant(s)** or the **Beneficiary(ies)** (if applicable) must give written notice to the **Company** of any event, facts or circumstances which may give rise to a claim under Section 2. of this **Policy** as soon as possible and in any event within thirty (30) days of the occurrence of that event, facts or circumstances.

The **Policyholder** or the **Insured Participant(s)** or the **Beneficiary(ies)** (if applicable) must provide, at its own expenses, to the **Company** all certificates, information and evidence as may be required by the **Company** in the form prescribed by the **Company**. The **Insured Participant** or the **Beneficiary** (if applicable) must, as often as may be required by the **Company**, submit the results of medical examinations by the **Physician(s)** appointed by the **Company** and at the **Company's** expense.

Other Insurance (Sections 1..)

1. If any **Compensation** and/or **Defence Costs** are insured under any other valid Policy or policies, Section 1. of this **Policy** shall cover such **Compensation** and/or **Defence Costs**, subject to its warranties, conditions, exclusions and other terms, only to the extent that the amount of such **Compensation** and/or **Defence Costs**:
 - a) are in excess of the indemnity available from such other insurance; and
 - b) in the absence of such other insurance, would fall within the Limit of Liability stated in the **Schedule**,

unless such other insurance is excess of loss insurance written over the Limit of Liability of Section 1. of this **Policy**.

Payment of Claims (Section 2.)

The **Company** shall pay any amount payable under Section 2. of this Policy for the death of the **Insured Participant** to the **Beneficiary**. The **Company** shall pay all other benefits payable under Section 2. of the **Policy** to such person or persons and in such proportions as specified in Section 2. of the **Policy**. However, the **Company** will not pay benefits under Section 2 of this **Policy** with respect to any loss, damage, liability, **Peril** or **Bodily Injury** which is directly or indirectly recoverable from other sources or insurance policies applicable to that **Insured Participant** except for the benefits under Part A (Personal Accident) of Section 2. of the **Policy** related to **Accidental Death** or **Permanent Total Disablement**.

Premium

1. The **Policyholder** must pay the premium as shown on the **Schedule** to the **Company** on the inception date of this **Policy** for coverage to be effected.
2. The premium as shown on the **Schedule** is determined by reference to the information disclosed at the time this insurance

was proposed to the **Company**. If any change occurs to the circumstances forming the basis for the calculation of the premium, the **Company** may charge an additional premium or allow a reduction of premium according to the **Company's** usual underwriting requirements.

Reasonable Care (Section 1.)

With respect to Section 1. of this **Policy** the **Insured** must:

1. exercise reasonable care that only competent employees are employed and take reasonable measures to maintain all premises, fittings, plant and machinery in sound condition;
2. take all reasonable precautions to prevent **Personal Injury** and **Property Damage**, and prevent the manufacture, sale or supply of any defective **Product**; and
3. at its expense, take reasonable action to trace, recall or modify any **Product** containing any defect or deficiency which the **Insured** has knowledge of or has reason to suspect.

Reliance upon representations (Section 1.)

In entering into Section 1. of this **Policy** with the **Insured**, the **Company** has relied upon the written statements, representations and declarations provided to the **Company** as part of the **Insured's** application for the issue of Section 1. of this **Policy**. All such statements, representations and declarations are the basis of the coverage afforded by Section 1. of this **Policy** and shall be deemed to be incorporated into Section 1. of this **Policy**.

Right to defend, assistance and co operation of the Insured (Section 1.)

1. In respect of any **Occurrence** covered under Section 1. of this **Policy**, The **Company** has the right, if it so elects, to defend any suit against the **Insured** seeking **Compensation** for an **Occurrence** and to bring any cross claim in the name of the **Insured** even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient; but the **Company** is not obligated to pay any claim or judgment or to defend any suit after the **Company's** liability under Section 1. of this **Policy** in respect of the claim has been exhausted.
2. The **Insured** must cooperate with the **Company** and comply with the terms and conditions of Section 1. of this **Policy**, and assist as necessary in enforcing any right to contribution or indemnity from any person, corporation or organisation.

Statutory Requirements

The **Insured** must take all reasonable measures to comply with all statutory obligations and regulations imposed by any statutory or governmental authority.

Subrogation (Sections 1. And 2.)

1. The **Policyholder** and/or the **Insured Participant(s)** agrees that the **Company** has the right to proceed at the **Company's** expense in the name of the **Policyholder** and/or the **Insured Participant(s)** against any third parties who may be responsible for an occurrence of an event giving rise to a claim under Section 2. of this **Policy**.

Termination

1. This **Policy** will remain in force until the end of the Period of Insurance.
2. Coverage under Section 2. of this **Policy** in respect of any particular **Insured Participant** will terminate on the earliest of the following events:
 - a) that **Insured Participant** ceasing to meet the criteria specified for an Insured Participant in the **Schedule**;
 - b) the death of that **Insured Participant**; or
 - c) the expiry of the Period of Insurance.

Waiver

Any delay or omission by the **Company** in exercising any right, power or privilege under or in connection with this **Policy** shall not operate to impair such right, power or privilege or be construed as a waiver of such right, power or privilege. Any single or partial exercise of any right, power, privilege under or in connection with this **Policy** by the **Company** shall not preclude any other or further exercise or such right, power or privilege or the exercise of any other right, power or privilege under or in connection with this **Policy**.

Waiver of Subrogation (Section 1.)

Under Section 1. of this **Policy**, the **Company** waives its rights of recovery or subrogation against any of the **Insured's** subsidiary companies.

Provided that any beneficiary of this waiver of subrogation rights has not committed any breach of condition, breach of warranty, nondisclosure of material information, misrepresentation or fraud.

In the event of the existence of other insurances covering the same event or **occurrence**, then Section 1. of this **Policy** shall not waive any right of recovery or subrogation up to the limits or coverages available under such other insurances.

Claims Conditions

Claims Conditions Applicable To Section 1.

Insured's duties in the event of an **Occurrence**, Claim or Suit.

1. In the event of an **Occurrence** or if an **Occurrence** appears reasonably likely to take place the **Insured** must as soon as practicable take at its own expense all responsible steps to prevent or minimise **Personal Injury** or **Property Damage** arising out of the **Occurrence**.
2. The **Insured** must, as a condition precedent to the **Company's** liability under Section 1. of this **Policy**, give notice in writing to the **Company** as soon as practicable of every **Occurrence** likely to give rise to a claim under Section 1. of this **Policy** together with all documents and information relevant to each such **Occurrence** including but not limited to every demand, writ, summons, proceedings, noticed prosecution, inquest or inquiry and all associated information.
3. The **Insured** must give notice in writing to the **Company** as soon as practicable of every **Occurrence** involving serious **Personal Injury** (including, but not limited to quadriplegia, paraplegia, brain damage and loss of a limb) or substantial **Property Damage** (including, but not limited to substantial damage to buildings, structures or equipment caused by fire, collapse, explosion and loss of support) and must as soon as practicable forward to the **Company** all information relevant to the **Occurrence** held by the **Insured**.
4. The **Insured** must not, without the **Company's** written consent, make any admission, offer, promise or payment in connection with any **Occurrence** or claim.
5. The **Insured** must use its best endeavours to preserve all property, any **Product**, appliance and plant and all other things which may assist in the investigation or defence of a claim or in the exercise of rights of subrogation and so far as may be reasonably practicable no alteration or repair is to be effected without the consent of the **Company** until the **Company** has had an opportunity of inspection.

How To Make A Claim - Section 2.

The **Insured Participant(s) and/or the Beneficiary(ies)** should submit a claim within thirty (30) days of the event, facts or circumstances taking place which may give rise to a claim to Chubb Claim Centre (www.chubbclaims.com.hk). To access the Chubb Claim Centre on your smartphone or tablet, simply scan the below QR code.



Alternatively, the **Insured Participant(s) and/or the Beneficiary(ies)** can complete a claim form and submit it together with any relevant travel documents and the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event, facts or circumstances taking place which may give rise to a claim. Please call 3191 6222 for further assistance.

*For English submission only.

For **Personal Accident** (Except **Accidental Death**):

- Medical report or certificate issued by a **Physician** certifying the degree or severity of the **Peril**;
- Policy report, where relevant; and
- Official/legal document of the employment status, where relevant.

For **Accidental Death**:

- Death certificate;
- Coroner's report;

- Policy report, where relevant; and
- In the event of a disappearance, presumption of death as proclaimed by court.

For **Medical Expenses**:

- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**; and
- Original hospital bill/receipt with itemized list issued by a hospital.

These are only some of the documents for claims as required by the Company. The Company reserves the right to request the Insured Participant(s) and/or the Beneficiary(ies) to provide any other information or documents which are not specified above.

SPECIMEN

Definitions

Accident

means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the **Insured Participant**. The word Accidental shall be construed accordingly.

Accidental Death

means death occurring as a result of a **Bodily Injury**.

Aggregate Liability

means the maximum liability of the **Company** under Section 1. of this **Policy** for the Period of Insurance.

Aircraft

means any vessel, craft or thing made or intended to fly or move in or through the atmosphere or space.

Beneficiary

means the estate of the **Insured Participant**.

Bodily Injury

means:

1. with respect to Section 1 Personal Data Breach and Cyber Attack only, physical injury to the body, sickness, or disease, and death. It does not include psychiatric harm, mental anguish, mental tension, distress, and shock, together with pain and suffering arising therefrom.
2. with respect to coverage under Section 2. only, a bodily injury to an **Insured Participant** resulting solely and directly from an **Accident** and which occurs independently of any illness or any other cause. The bodily injury and **Accident** must both occur during the Period of Insurance. **Bodily Injury** includes illness or disease resulting directly from any medical or surgical treatment rendered necessary by any **Bodily Injury**. **Bodily Injury** does not include any sickness or pre-existing medical condition.

Chinese Physician

means a legally licensed traditional medical practitioner (including a Chinese herbalist, acupuncturist or bonesetter) duly registered and practicing within the scope of their license and training in the geographical area of the country in which such practice is maintained. A Chinese Physician cannot be:

- (a) the **Insured**;
- (b) the **Insured Participant**;
- (c) a Close Relative of the **Insured Participant**, a member of the immediate family of the **Insured Participant**; or
- (d) an employee of the **Insured**.

Civil War

means, whether declared or not, armed opposition, insurrection, revolution, armed rebellion or sedition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or idealistic groups.

Close Relative

means a spouse, partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild.

Compensation

means monies paid or payable by judgment or settlement together with any liability on the **Insured's** part to pay legal costs and expenses (other than those referred to as **Defence Costs** or Chubb Defence costs) for:

1. **Personal Injury**; or
2. **Property Damage**

in respect of an **Occurrence** to which Section 1. of this **Policy** applies.

Computer System

means any computer hardware, software, firmware, electronic device, electronic data storage device, electronic data backup facility, networking device, or any components thereof or any associated input and output devices, including those that have the capability to be linked together through the internet or internal network or that are connected through data storage or other devices.

Covered Event

means all activities and operations associated with the Event(s) stated in the Schedule of Events including the ownership and/or occupation of premises for the purposes of the Event(s), and the provision or management of canteen, social, sports, welfare or child care services or activities for the **Insured's** employees and internal first aid, fire and ambulance services.

Crisis Response Expenses

1. means that part of expenses which are necessary, reasonable and devoted exclusively to the specific purpose of regaining confidence of the general public or of a specific market segment, but only to the extent that such confidence is substantially impaired as a direct result of **Personal Injury**, sustained by others, to which Section 1. of this **Policy** applies.
2. includes, but only in connection with the foregoing:
 - a) advice or service provided by a communications, public relations or other crisis response firm.
 - b) broadcast, electronic, printed, telecast and telephonic announcements, communications and notices.
 - c) overtime remuneration, transportation and accommodation of regular workers.
 - d) procurement, remuneration, transportation and accommodation of persons other than regular workers.
 - e) first aid costs administered at the time of an accident.

3. does not include any:
- a) cost of any **Product** or any good, product or other property that contains or incorporates a **Product** or any replacements thereof.
 - b) cost or expense to correct any defect.
 - c) cost or expense of adjusting, inspecting or repairing any goods or products or any other property.
 - d) cost or expense of removing any **Product** from any good, product or other property that contains or incorporates a **Product**.
 - e) Cost or expense of installing any replacement goods or products or any other property.
 - f) Refund to any person or organisation, including any cost or expense in connection with any refund.
 - g) Cost or expense in connection with any actual, alleged or threatened malicious alteration or contamination of any goods, products or other property.
 - h) Cost or expense in connection with regaining control over any **Product** or any good, product or other property that contains or incorporates a **Product** or any replacements thereof.
 - i) Cost or expense that would have been incurred or paid regardless of whether or not such **Personal Injury** happened.

Data

means any corporate or personal information in any format and includes, but is not limited to, records, reports, designs, plans, formulas, processes, trade secrets, patents, financial information, medical or healthcare information, contact information, account numbers, account histories, passwords or credit or debit card details, whether or not in electronic form, and whether or not belonging to the **Insured**.

Data Breach Event

means the theft, loss or unlawful or unauthorized disclosure of **Personal Data**.

Defence Costs

means reasonable and necessary costs, charges, fees (including but not limited to legal counsel's fees and experts' fees) and expenses (other than regular or overtime wages, salaries or fees of the directors, officers or employees of the **Insured**) incurred in defending or investigating any claim, suit or proceeding brought against the **Insured** in respect of which any **Compensation** paid by the **Insured** would be covered under Section 1. of this **Policy**, including any such costs incurred in pursuing a claim against a third party for contribution or indemnity with a view to reducing the net amount of any **Compensation** that may be payable by the **Insured**.

Electronic Data

means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drive cells, data processing devices or any other media which are used with electronically controlled equipment.

Employment Practices

mean any wrongful, unfair or unreasonable dismissal, denial of natural justice, defamation, misleading representation or advertising, sexual harassment or discrimination in respect of employment or prospective employment by the **Insured**.

Finger

means any of the digits of a **Hand** excluding a **Thumb**.

Foot

means the entire foot below the ankle.

Hand

means the entire hand below the wrist.

Incidental Contract

means:

1. any written rental agreement or lease of real property;
2. any written contract with any public authority for the supply of water, gas, electricity or telephone services EXCEPT those contracts in connection with work done for such authorities; or
3. any written contract with any railway authority for the loading, unloading and/or transport of any **Product**, including contracts relating to the operation of railway sidings.

Insured

means:

1. the **Insured** named in the **Schedule**;
2. for Section 1. only, any subsidiary company (including subsidiaries thereof) of the **Insured** named in the **Schedule** and any other organisation under the control of the **Insured** named in the **Schedule** and over which it is exercising active management;
3. for Section 1. only, any new organisation acquired by the **Insured** during the Period of Insurance through consolidation, merger, purchase of the assets of or assumption of control and active management or creation, provided that:
 - (a) such acquisition is notified to the **Company** in writing within ninety (90) days;
 - (b) the **Company** gives notice in writing to the **Insured** that such new organisation shall be covered by this **Policy**; and
 - (c) the **Insured** pays any additional premium that may be required by the **Company** in respect of such new organisation;
4. for Section 1. only, any director, officer, partner, employee or shareholder of the **Insured**, but only whilst acting within the scope of their duties in such capacity;
5. for Section 1. only, any principal in respect of that principal's vicarious liability for the acts or omissions of the **Insured** in the **Insured's** performance of work for that principal;

Insured Participant

means a person that meets the criteria specified for an Insured Participant in the **Schedule** and with respect to whom **Premium** has been paid by the **Policyholder**. An **Insured Participant** is legally entitled to claim under the **Policy**. An **Insured Participant** is not a contracting insured under the **Policy** with the **Company**. The **Company's** agreement is entered into with the **Policyholder**. Except as provided in the **Schedule**, a person is no longer an **Insured Participant** if they are not actively participating in the covered Event organized by the **Policyholder**.

Limb

means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss

means in connection with:

1. a **Limb, Permanent** physical severance or **Permanent** total loss of the use of the **Limb**;
2. an eye, total and **Permanent** loss of all sight in the eye;
3. hearing, total and **Permanent** loss of hearing;
4. speech, total and **Permanent** loss of the ability to speak;
5. **Hand, Foot, Fingers or Toes**, loss of use of or **Permanent** severance through or above a metacarpophalangeal metatarsophalangeal joint,

and which in each case is caused solely and directly by **Bodily Injury**.

Loss of Consortium

means loss of companionship, comfort, spouse society or sexual relations, claimed by the husband, wife or de facto partner of any person who sustains **Personal Injury**; but not including claims for emotional distress suffered by, or loss of domestic or household support services provided to any relative of the person who sustains the **Personal Injury**.

Malware

means programmes, files or instructions of a malicious nature which may disrupt, harm, impede access to, or in any way corrupt the operation of or **Data** within, any software or **Computer System**, including, but not limited to, malicious code, ransomware, cryptoware, virus, trojans, worms and logic or time bombs.

Medical Expenses

means usual, reasonable and customary medical expenses incurred for treatment in respect of an **Insured Participant** as a result of a **Bodily Injury** for:

1. medical, surgical, hospital and nursing treatment prescribed by a **Physician**; or
 2. dental treatment to restore sound and natural teeth resulting solely and directly from an **Accident**,
- and includes any incidental ambulance charges.

Medical Persons

means qualified medical practitioners, nurses and first aid attendants.

Money

means receipts paid in cash, bank notes, cheques and other negotiable instruments, securities for Money, and stamps at the Event Location for registration or tickets for events directly associated with the insured Event.

Occurrence

means an event including continuous or repeated exposure to substantially the same general conditions which results in **Personal Injury** or **Property Damage** neither expected nor intended from the standpoint of the **Insured**. All events of a series consequent on or attributable to one source or original cause are deemed one **Occurrence**.

Peril

means the applicable Peril as listed in the Table of Perils under Parts A (Personal Accident) and B (Accidental Medical Expenses Reimbursement) of Section 2. of this **Policy**.

Permanent

means having lasted twelve (12) consecutive months from the date of the **Bodily Injury** or the **Accident** (whichever occurs earlier) and at the expiry of that period, being beyond hope of recovery.

Permanent Total Disablement

means where in the opinion of a **Physician**, the:

1. **Insured Participant** is entirely and continuously unable to engage in, perform or attend to any occupation or business; and
2. the above disability is **Permanent**.

Personal and Advertising Injury

means sub-paragraphs 2., 3., 4. and 5. of the definition **Personal Injury**.

Personal Data

means:

1. an individual's name, national identity number or national insurance number, medical or healthcare data, other protected health information, driver's licence number, state identification number, credit card number, address, telephone number, email address, account number, or passwords; and
2. any other nonpublic personal information as defined in the **Privacy Regulations**;

in any format if such information creates the potential for an individual to be uniquely identified or contacted.

Personal Injury

means:

1. bodily injury, death, illness, disability, **Loss of Consortium**, shock, fright, mental anguish or mental injury;
2. false arrest, detention, false imprisonment, malicious prosecution or humiliation;
3. the publication or utterance of libel or slander, or of other defamatory or derogatory material, or a publication or utterance in violation of any individual's right of privacy except:
 - (a) when the first such publication or utterance is related to any publication or utterance made prior to the commencement of this **Policy**; or
 - (b) when any such publication or utterance is made in the course of or is related to advertising, broadcasting, telecasting or publishing activities conducted by or on behalf of the **Insured**;
4. wrongful entry or wrongful eviction or other invasion of the right to private occupancy;
5. assault and battery not committed by or at the direction of the **Insured** unless committed for the purpose of preventing or eliminating danger to persons or property.

Physician

means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practise, excluding:

1. the **Policyholder**;
2. the **Insured Participant**;
3. any **Close Relative** of the **Insured Participant** or any member of the immediate family of the **Insured Participant**;
or
4. any employee of the **Policyholder**.

Policyholder

means the named entity listed as the Insured in the **Schedule** with whom the **Company** enters into the **Policy**. The **Policyholder** is the contracting insured. Where the **Policyholder** is more than one person, firm, partnership, company, association, organisation or entity, **Policyholder** shall refer to all of them taken together as a whole and any obligation and/or liability pertaining to a **Policyholder** under this **Policy** shall be joint and several.

Pollutants

means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

Premium

means the premium payable by the **Policyholder** as shown on the **Schedule** and/or any other premiums charged during the Period of Insurance that are payable in respect of the **Policy** by the **Policyholder**.

Privacy Regulations

means laws and regulations associated with the care, custody, control or use of **Personal Data**.

Product

means any merchandise (after they have ceased to be in the possession or under the control of the **Insured**) manufactured, constructed, erected, installed, repaired, serviced, treated, sold, supplied or distributed by the **Insured** including any container thereof other than a **Vehicle** associated with such container.

Products Liability

means **Personal Injury** and/or **Property Damage** arising out of a **Product** or its use, or reliance upon a representation or warranty made at any time with respect to the **Product**, but only where such **Personal Injury** or **Property Damage** occurs:

1. away from premises owned or occupied by the **Insured**; and
2. after physical possession of the **Product** has been relinquished to others.

Property Damage

means:

1. physical damage, destruction to or loss of tangible property including the loss of use thereof at any time resulting therefrom; or
2. loss of use of tangible property which has not been physically damaged or destroyed, provided such loss of use is caused by physical damage of other tangible property.

For the purpose of this **Policy**, **Electronic Data** is not tangible property.

Pyrotechnics

means any artificially devised effects using pyrotechnics, fireworks or similar devices used to ignite or produce an explosion which creates illusory impressions.

Riot

means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or otherwise) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.

Strike

means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

Terrorism

means an act, including but not limited to the use of force or violence or threat thereof, of any person, people or group of persons, whether acting alone or on behalf of or in connection with any organisation or government which from its nature or

context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government or to put the public, or any section of the public, in fear.

Thumb

means the first, opposable digit of a **Hand**.

Toe

means any of the five digits of a **Foot**.

TRIA Legislation

Means the United States of America's Terrorism Risk Insurance Act of 2002, amendments and re-enactments thereof and any regulations made thereunder.

Vehicle

means any type of machine on wheels or on caterpillar tracks made or intended to be self propelled by mechanical power.

War

means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Watercraft

means any vessel, craft or thing made or intended to float on or in or travel on, through or under the water.

Personal Information Collection Statement

The Company (“We/Us/Our”) want to ensure that **Our Insured Persons (“You/Your”)** are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You (“Personal Data”)**, the circumstances when **Personal Data** may be disclosed and information regarding **Your** rights to request access to and correction of **Personal Data**.

(a) Purposes of Collection of Personal Data

We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering **Your** application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing **Your** and **Our** rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use **Your Personal Data** in other ways with **Your** consent.

(b) Transfer of Personal Data

Personal Data will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

- (i) third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to **Our** relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside **Hong Kong**);
- (ii) **Our** parent and affiliated companies, or any company within Chubb local and outside **Hong Kong**;
- (iii) the insurance intermediary through which **You** accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with **Your** consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of **Hong Kong**.

(c) Access and correction of Personal Data

Under the **Personal Data (Privacy) Ordinance (“PDPO”)**, **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of **Our** receipt of **Your** request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsize commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

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www.chubb.com/hk

Chubb. Insured.™

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