



TravelSure Protection Plan – Annual China Insurance Policy

「旅遊綜合保障計劃 – 全年中國保障」保單



Travelsure Protection Plan — Annual China Terms & Conditions

QBE General Insurance (Hong Kong) Limited hereinafter called the “**Company**” agrees, subject to the terms, exclusions and conditions contained or endorsed herein, that if during the **Period of Insurance** stated in the **Schedule** issued under this Policy, any **Insured Person** suffers loss as shown below, the **Company** will indemnify such **Insured Person** to the extent as defined.

The Policyholder as the Proposer on behalf of the Insured Person(s) by the Proposal Form or Statements, including a declaration made to the Company, which shall be the basis of and shall form part of each relevant contract, has applied for insurance and the Company has agreed to provide such insurance. The Company agrees only on the basis of the terms and conditions contained in the Policy and subject to payment of the relevant premium, to provide insurance cover to the Insured Persons. Where the Proposal Form or Statements, including a declaration, is in respect of more than one Insured Person, the Company further only agrees to provide the insurance on the basis that this Policy, notwithstanding any other provision, is deemed and accepted to constitute separate insurance in respect of each such Insured Person covered.

DEFINITIONS

‘Accident’ — as referred to the definitions of Injury means a sudden unforeseen and fortuitous event with violent, external and visible means.

‘Booked Holidays’ — including any pre-paid and unused travel fare, accommodation deposit and / or cost of admission ticket to any major sporting event, musical concert, museum or theme park at the booked destination and the booked date of consumption shown on the booking invoice must be within the Period of Insurance.

‘Child / Children’ — means dependent and unmarried child/children who is/are aged under 18 as at commencement of the Journey and are travelling with the Policyholder and/or his/her Spouse for the entire Journey.

‘China Medical Card’ — the card issued by the Company to the Insured Person by which the Insured Person can be admitted to the Designated Hospitals, upon presenting it, without the need to present prior guarantee of hospital admittance deposit.

‘Covered Special Activities’ — horse riding, trekking, submarine riding, bungee jumping, helicopter riding or hot-air ballooning (only if as a fare-paying passenger in the helicopter or hot air balloon flown in the course of licensed operations by properly-licensed crews).

‘Curtailement’ — means abandonment of the Booked Holidays after arrival at the booked destination as shown on booking invoice by returning to place of residence in Hong Kong.

‘Designated Hospital’ — hospital on the Hospital List of the China Medical Card provided by the Company. The Company reserves the right to update the Hospital List at its own discretion from time to time without prior notice.

‘Hong Kong’ — the Hong Kong Special Administrative Region of People’s Republic of China.

‘Insured Person’ — all Insured Person(s) as named in the Schedule and where applicable, including the Insured Person(s)’ guardian(s) acting in the capacity of guardian(s). In the case of the Policyholder is a business entity/company, the “Insured Persons” are to be interpreted as “Insured Employees” so long as they are named or described in the Schedule.

‘Injury’ — means bodily injury resulting solely, directly and independently of all other causes from an Accident occurred during the Period of Insurance.

‘Journey’ — means travel originating from Hong Kong and ceasing when the Insured Person returning and re-entering into Hong Kong.

‘Policyholder’ — the Proposer, individual or business entity/company who takes out the insurance policy on behalf of the Insured Person(s).

'Registered Medical Practitioner' — means any person who is a legally qualified and registered medical practitioner to render medical or surgical service, but excluding a Registered Medical Practitioner who is the Insured Person, the Spouse, the relative or the employer of the Insured Person.

'Registered or Listed Chinese Medicine Practitioner' — means any person whose name appears on the List of Registered or Listed Chinese Medicine Practitioners as approved and qualified practitioner administrated by the Chinese Medicine Council of Hong Kong, but excluding a Registered or Listed Chinese Medicine Practitioner who is the Insured Person, the Spouse, the relative or the employer of the Insured Person.

'Serious Injury or Serious Sickness' - means Injury or Sickness certified by a Registered Medical Practitioner as being dangerous to life or causing critical impairment to health conditions.

'Sickness' — means illness or disease commencing or contracted by the Insured Person during the Period of Insurance which is the direct and independent cause of loss for which the claim is made and which requires the attendance of a medical practitioner.

'Spouse' — means someone to whom the Insured Person is legally married to or with whom the Insured Person lives in a relationship equivalent to marriage (whether of the same or opposite gender) and with whom the Insured Person has continuously cohabited for a period of at least 3 months prior to the commencement date of the Journey.

'Underwater Activities' — including underwater strolling, underwater diving and / or scuba diving.

'Water Sports' — including swimming, snorkelling, wind surfing, water surfing, water skiing, parasailing, banana boat trip, water motorcycling, rafting, canoeing, boating or kayaking, sailing, cruising, fishing on boat or yacht, and sliding in licensed water park.

'Winter Sports' — including skiing, snowboarding, tobogganing, sledding, snow motorcycling and ice skating.

GEOGRAPHICAL LIMIT

Mainland China (excluding Hong Kong) and Macau

This Policy is only valid for travel originating from Hong Kong.

PERIOD OF INSURANCE

1. For all Sections (except for Section 5 (Personal Money and Documents) and Section 7 (Loss of Deposit or Cancellation), the Period of Insurance shall be as shown in the Schedule issued under this Policy, and shall commence when the Insured Person leaves his/her place of residence or business in Hong Kong (whichever is the earlier) to commence the Journey until the time of return to his/her place of residence or business in Hong Kong (whichever is the later) on completion of the Journey. In any event, the Period of Insurance shall not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to Hong Kong, or arrival at final destination.
2. In respect of Section 5 (Personal Money and Documents), insurance commences (1) at the time when the Schedule is issued OR (2) 24 hours before the Journey, whichever is the later.
3. In respect of Section 7 (Loss of Deposit or Cancellation) insurance is effective immediately when the Policy is issued.
4. This Policy covers multiple Journey within the Period of Insurance. Each Journey shall not exceed 60 days. This Policy covers end at (1) the last day of the Period of Insurance **OR** (2) the ending of Insured Person's last Journey provided that the Journey starts within the Period of Insurance, whichever is the later.

SECTION 1 — MEDICAL AND OTHER EXPENSES

(a) Medical Expense

Maximum Limit per Insured Person

i) Insured Person aged below 70 at the date of incident

Plan A

HKD200,000

Plan B

HKD600,000

ii) For Insured Person aged 70 or above at the date of incident, he/she will receive 50% of the benefits under this Section.

The Company will pay

1. Medical, hospital, treatment expenses including the cost of dental treatment as a result of accident only, guarantee of hospital admittance deposit up to HKD20,000 in Mainland China (excluding Hong Kong) and Macau, emergency transportation to a registered medical institution, additional accommodation and travelling expenses (including such additional expenses of a relative or friend required on medical advice to travel to, or remain behind with the Insured Person), necessarily incurred outside Hong Kong, within 12 months of the date of incident giving rise to the claim as a direct result of accidental bodily Injury sustained or Sickness contracted by the Insured Person during the Period of Insurance.
2. In the case of admission to the Designated Hospital in Mainland China and upon presentation of the China Medical Card, guarantee of hospital admittance deposit up to the Maximum Limit of this Section, in the event that the Insured Person suffers accidental bodily Injury or Sickness.
3. Reasonable additional accommodation and travelling expenses (confined to economy class) incurred to return dependent Children back to the Insured Person's place of residence in Hong Kong who are left unattended as a result of the Insured Person's hospitalisation.
4. Reasonable additional accommodation and travelling expenses (confined to economy class) to Hong Kong, necessarily and unavoidably incurred as a result of (a) death, Injury or Sickness of the Insured Person's Spouse, parent, parent-in-law, Child, brother, sister, fiancée, fiancée, grandparent who resides in Hong Kong or (b) hi-jack, or riot or civil commotion which first occurs during the Period of Insurance.
5. The necessary medical, hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees and Registered or Listed Chinese Medicine Practitioner fees*) reasonably incurred by the Insured Person in Hong Kong within three months after the Insured Person's return from abroad, such expenses having resulted from an insured accidental bodily Injury or Sickness, which occurred or was contracted abroad during the Period of Insurance and which necessitated hospitalisation over 24 hours whilst in Mainland China (excluding Hong Kong) and Macau, up to a limit of HKD20,000 (for Plan A) and HKD75,000 (for Plan B) in total for each Insured Person.
(*N.B. Registered or Listed Chinese Medicine Practitioner is subject to a maximum of HKD150 per visit per day, up to a maximum of HKD2,000. Such cover is extended to bonesetting fee, which is applicable to Plan B only)
6. **(Applicable to Plan B only)** A Hospital Cash Benefit of HKD500 per day up to a maximum limit of HKD5,000 in total is allowed to any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours.
7. **(Applicable to Plan B only)** A Hospital Cash Benefit of HKD500 per day up to a maximum limit of HKD5,000 in total is allowed to any Insured Person who, on return to Hong Kong, is admitted to hospital in Hong Kong for more than 24 hours as a result of an insured accidental bodily Injury or Sickness which occurred or was contracted during the Period of Insurance.

An Insured Person shall not claim more than HKD5,000 in total under benefits 6 and 7.

PROVISIONS

1. In respect of the operation at the admission to the Designated Hospital, the Insured Person shall
 - a) approach the admission reception of the Designated Hospital
 - b) present the China Medical Card together with the relevant identification document on which the photo of the Insured Person is attached e.g. China Entry Visa or Hong Kong Identity Card, to the admission reception
 - c) be admitted as an in-patient immediately provided that both the China Medical Card and the relevant identification document are valid. The Company will guarantee hospital admittance deposit to the Designated Hospital directly. The Insured Person shall however be required to sign the letter of undertaking hospital guarantee when the diagnosis is yet to be confirmed to be covered under the Policy
2. In case of any problem during the admission to the Designated Hospital, please call our 24-Hour Worldwide Emergency Telephone Service at (852) 2862 0183 for assistance.

EXCLUDING

1. Treatment or aid obtained in Hong Kong (except as specifically provided for in benefit 5 and 7 of Section 1(a) above).
2. Surgery or medical treatment which, in the opinion of the medical practitioner treating the Insured Person, can be reasonably delayed until the Insured Person's return to Hong Kong or arrival in Country of final destination for travellers not returning to Hong Kong.
3. The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the medical practitioner treating the Insured Person deems it medically necessary for the Insured Person to occupy such accommodation.
4. Medical consultation or treatment (other than by chinese medicine practitioner and bone-setting), not received from local legally Registered Medical Practitioner.
5. For the follow up medical treatment obtained outside Hong Kong

(b) 24 Hours Worldwide Emergency Assistance Services

Maximum Limit per Insured Person

- i) Emergency Medical Evacuation / Repatriation
- ii) Repatriation of Mortal Remains

Plan A

Actual Cost

Actual Cost

Plan B

Actual Cost

Actual Cost

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

- (1) Emergency Medical Evacuation and / or Repatriation

In the event the Insured Person is suffering from a Serious Injury or Serious Sickness whilst travelling Overseas:

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

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

- (2) Repatriation of Mortal Remains

In the event of death of Insured Person whilst travelling Overseas, Worldwide Emergency Assistance shall

- (i) Arrange and pay for repatriation of mortal remains to Hong Kong; or
- (ii) Pay for Overseas burial expenses not exceeding the costs of repatriating the mortal remains to Hong Kong

- (3) 24 Hours Emergency Assistance Services

A 24-Hour Emergency Telephone Assistance Service is provided to the Insured Person so that, in the event of an emergency medical problem or situation herein covered, help and advice will be given, and, if necessary emergency repatriation will be arranged.

SECTION 2 — PERSONAL ACCIDENT

In the event of bodily Injury caused solely and directly by accidental, violent, external and visible means being sustained by an Insured Person during the Period of Insurance, the following benefits will be paid:-

Maximum Limit per Insured Person

- (1) Death by Accident

Plan A

HKD200,000

Plan B

HKD600,000

(2) Loss of one or more limbs or one or both eyes	HKD200,000	HKD600,000
(3) Permanent Total Disablement	HKD200,000	HKD600,000
(4) Loss of hearing in both ears	HKD200,000	HKD600,000
(5) Loss of speech	HKD200,000	HKD600,000

Double Indemnity (applicable to Plan A only)

The maximum amount payable under above benefits (1) to (5) shall be doubled if the Insured Person sustains bodily Injury caused by an assault during a robbery while traveling.

- (6) In addition to benefit (1) above, in the event of death of the Insured Person resulting from an accident, an immediate Cash Relief benefit of HKD50,000 will be paid to the next of kin of the deceased.
- (7) In addition to benefit (1), (3) and (6) above, in the event of accidental death or Permanent Total Disablement of the Policyholder who is also the Insured Person under the policy during the Period of Insurance and the premium of this Policy is paid by any credit card issued by Hang Seng Bank Limited (“Relevant Credit Card”) and held by the Policyholder, this Policy covers the outstanding balance including credit card interest and charges at the date of the Accident causing the Policyholder’s death or Permanent Total Disablement of the Relevant Credit Card for up to maximum HK\$50,000 per Policy.

OR

In the event of death of the Insured Person due to Sickness, an immediate Cash Relief benefit of HKD20,000 will be paid to the next of kin of the deceased.

PROVISIONS

- i) In respect of an Insured Person who is aged under 18 at the time of Death, the death benefit (1) above will be limited to HKD100,000.
- ii) In respect of an Insured Person who is aged 70 or above at the date of accident, the maximum amount the Company will pay under this Section will be limited to 50% of the above benefits.
- iii) No claims will be payable:-
 - (a) Under benefits (1), (2), (6), (7) and “death due to Sickness” above, unless such death or loss occurs within 12 months of the date of Accident or the date of contracting Sickness.
 - (b) Under benefits (3), (4) and (5) above, except on proof to the Company that the disablement has continued for 12 months from the date of Injury and in all probability, will continue for the remainder of the Insured Person’s life.
- iv) The maximum amount of all benefits, except benefit (6) and (7), payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed HKD400,000 (for Plan A) and HKD600,000 (for Plan B).
- v) Under the benefit (7), if the Policyholder is additionally covered by one or more policy(ies) underwritten by the Company for the covered credit card in the same Accident, this Policy will only cover the portion (if any) of the outstanding balance of the covered credit card after deducting the benefit payable from those policy(ies).

DEFINITIONS

Loss of a limb means loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.

Loss of an eye means the complete and irrecoverable and irremediable loss of the sight of an eye.

Loss of hearing means permanent irrecoverable loss of hearing rendering the Insured Person absolutely deaf in both ears irremediable by surgical or other means of treatment.

Loss of speech means total and irrecoverable loss of speech irremediable by surgical or other means of treatment.

Permanent Total Disablement means absolute disablement from engaging in or giving attention to any gainful occupation for 12 calendar months and at the end of that time being beyond hope of improvement.

SECTION 3 — BAGGAGE AND PERSONAL EFFECTS

	<u>Plan A & Plan B</u>
Maximum Limit per Insured Person	HKD3,000
Limit per article	HKD1,500

The Company will pay for loss of or damage to baggage taken, sent in advance or purchased on the Journey (including clothing and personal effects worn or carried on the person, trunks, suitcases, receptacles and the like), occurring during the Period of Insurance and owned by the Insured Person.

In the event that the Insured Person purchases a comparable replacement for the lost article, the Company will pay the replacement cost providing the lost article was not more than two years old at the date of loss. If the Insured Person cannot prove the age of the lost article or if the article is more than two years old or if the article is not replaced, the Company will assess the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lesser.

If any article is proven to be beyond economic repair, a claim will be assessed under this Policy as if the article had been lost.

The Company has its option to indemnify the Insured Person by cash payment for the loss or damage or by repair or replacement.

In the event of loss or damage occurring whilst the insured property is in the custody or control of an airline or carrier, the Insured Person should firstly lodge his/her claim against that airline or carrier.

The Company shall reimburse the balance if the Insured Person is not fully compensated by the airline/carrier subject to the limit under this Section of the Policy.

In any circumstances, the maximum amount payable under this Section for an Insured Person shall not exceed the maximum limit of HKD3,000.

PAIR AND SET CLAUSE

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

EXCLUDING

1. Loss or damage arising from delay or confiscation or detention by Customs or other official.
2. Loss of or damage to foods, stamps, documents (other than those specifically mentioned in Section 5), contact or corneal lenses or damage to fragile articles.
3. Business goods or samples.
4. Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
5. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained.
6. Loss not reported to the police within 24 hours and a report obtained.
7. Loss of or damage to banknotes, treasury bills, currency notes or any other form of negotiable document.

8. Replacement cost of credit cards (other than those specifically mentioned in Section 5).
9. Loss of unattended properties.
10. Any property or personal belongings specifically insured elsewhere or recovered/repared by a third party

SECTION 4 — PERSONAL LIABILITY

	<u>Plan A & Plan B</u>
Maximum Limit per Insured Person (Inclusive of all costs and expenses)	HKD500,000

The Company will indemnify the Insured Person for his/her legal liability to third parties in Mainland China (excluding Hong Kong) and Macau arising during the journey as a result of:-

- a) accidental bodily Injury (including death or disease) to any person.
- b) accidental loss of or damage to third party property.

In addition, the Company will indemnify the Insured Person for:-

- c) third parties costs and expenses recoverable from the Insured Person either under Common Law or under the law of the country where the accident, loss or damage occurred; and
- d) the Insured Person's costs and expenses incurred with the written prior consent of the Company.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

1. employers' liability, contractual liability or liability to a member of an Insured Person's family.
2. property belonging to or held in trust or in the care, custody or control of an Insured Person.
3. any wilful, malicious or unlawful act of an Insured Person.
4. pursuit of trade, business or profession.
5. ownership or occupation of land or building (other than occupation only of any temporary residence).
6. ownership, possession or use of vehicles, aircraft or watercraft.
7. legal costs resulting from any criminal proceedings.
8. the Insured Person being under the influence of drugs or intoxicating liquor, or engaging in mountaineering (except that incidental to Winter Sports), ski-racing in major events, ski-jumping, ice hockey, the use of bob-sleighs or skeletons, riding or driving in races or rallies or the use of firearms.

THE BELOW SECTIONS 5-8 ARE APPLICABLE TO PLAN B ONLY

SECTION 5 — PERSONAL MONEY AND DOCUMENTS (applicable to Plan B only)

	<u>Plan A</u>	<u>Plan B</u>
Maximum Limit per Insured Person	Not applicable	HKD750

The Company will pay for loss of money owned by the Insured Person (including cash, bank or currency notes, cheques, travellers cheques, postal or money orders), travel tickets, passports, Hong Kong Identity Card or the like, applicable entry visas, driving licences and/or any other travel

documents, petrol coupons or credit vouchers, or loss of and unauthorised use of credit cards by any person not related to, or residing with, the Insured Person.

The Company shall reimburse the replacement cost of travel documents including passports, Hong Kong Identity Card or the like, applicable entry visas, credit cards, driving licences and other travel documents.

In any circumstances, the maximum amount payable under this Section for an Insured Person shall not exceed the maximum limit of HKD750.

EXCLUDING

1. Loss not reported to the police within 24 hours and a report obtained.
2. Shortages due to error, omission, exchange or depreciation in value.
3. Loss or damage arising from delay or confiscation or detention by Customs or other official.
4. Loss of traveller's cheques and credit cards not immediately reported to the local branch or agent of issuing authority.
5. Loss of credit cards not complying with the terms and conditions of the issuing authority.
6. Loss of or damage to documents (other than those specifically mentioned in this Section).
7. Loss of membership cards of any kind.

SECTION 6 — TRAVEL DELAY OR RE-ROUTING (applicable to Plan B only)

(a) Travel Delay

	<u>Plan A</u>	<u>Plan B</u>
Maximum Limit per Insured Person - Benefit 6(a)(i)	Not applicable	HKD2,000
OR		
Maximum Limit per Insured Person - Benefit 6(a)(ii)	Not applicable	HKD1,000

Insured Person cannot claim under both Section 6(a)(i) and Section 6(a)(ii) for the same loss.

In the event of the departure or arrival of the aircraft, train, sea vessel in which the Insured Person has arranged to travel being delayed for at least 6 hours from the time specified in the itinerary supplied to the Insured Person caused by events beyond control of the Insured Person, the Company will pay **EITHER**:-

- i) HKD250 for the first 6 hours delay and HKD200 for each full 8 hours delay thereafter (the delay being calculated from the departure time of the aircraft, train, or sea vessel specified in the itinerary) up to a maximum of HKD2,000 per Insured Person.

OR

- ii) In the event of a travel delay outside Hong Kong for more than 24 consecutive hours, the Company shall reimburse the Insured Person on either the irrecoverable loss of pre-paid or reasonable and necessary additional expenses incurred on hotel room charges up to a maximum of HK\$1,000 per Insured Person;

(b) Re-routing

	<u>Plan A</u>	<u>Plan B</u>
Maximum Limit per Insured Person	Not applicable	HKD2,000

In the event of the departure or arrival of the aircraft, train, sea vessel in which the Insured Person had arranged to travel being delayed for at least 8 hours from the time specified in the itinerary supplied to the Insured Person caused by events beyond control of the Insured Person and Insured Person will not claim for benefit from Section 6 (a) – Travel Delay, the Company will pay travel re-routing expenses arising from the travel delay, including:

- i) loss of irrecoverable tour or travel or accommodation deposits or payments paid in advance or contracted to be paid for the benefit of the Insured Person only after the Insured Person has commenced the Journey abroad, in the event of necessary and unavoidable cancellation

of the holiday/trip by the Insured Person,

OR

- ii) any additional travel costs including alternative public transportation costs and accommodation expenses necessarily incurred as a direct consequence of travel delay if the Insured Person has to re-route to get to his/her original destination in the event of necessary and unavoidable cancellation of the transportation arranged.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:

- 1. failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
- 2. strike or industrial action existing at the date this insurance is purchased by the Insured Person.
- 3. late arrival of the Insured Person at the airport or port or train station after check-in or booking-in-time (except for the late arrival caused by events beyond control of the Insured Person)

Insured Person cannot claim under both Section 6(a) and Section 6(b) for the same loss.

SECTION 7 — LOSS OF DEPOSIT OR CANCELLATION (applicable to Plan B only)

	<u>Plan A</u>	<u>Plan B</u>
Maximum Limit per Insured Person	Not applicable	HKD5,000

The Company will pay for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only, in the event of necessary and unavoidable cancellation by the Insured Person arising from the death, Serious Injury or Serious Sickness of the Insured Person, immediate family members (Insured Person's Spouse, parent, parent-in-law, Child, brother, sister, fiancée, grandparent) or business partner of the Insured Person, or upon receipt of a witness summon or being summoned for jury service occurring after this Policy has been effected and prior to the commencement of Journey.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

- 1. government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the Booked Holidays (including error, omission or default) by the provider of any service forming part of the Booked Holidays as well as of the agent or tour operator through whom the holiday was booked.
- 2. disinclination to travel or financial circumstances of any Insured Person.
- 3. any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- 4. failure to notify travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to cancel the travel arrangements.
- 5. any training or studying courses fee deposits.

SECTION 8 — CURTAILMENT (applicable to Plan B only)

	<u>Plan A</u>	<u>Plan B</u>
Maximum Limit per Insured Person	Not applicable	HKD5,000

The Company will allow proportional return of the irrecoverable prepaid cost of the Booked Holidays as shown on the booking invoice, calculated at pro-rata for each complete day of the Booked Holidays lost, arising from the death, Serious Injury or Serious Sickness of the Insured Person, immediate family members (Insured Person's Spouse, parent, parent-in-law, Child, brother, sister, fiancé, fiancée, grandparent) or business partner of the Insured Person, or upon receipt of a witness summon or being summoned for jury service occurring after this Insurance has been effected and/or additional hotel accommodation incurred to obtain lost travel documents arising out of robbery, burglary or theft provided that such accommodation is not better than that before the loss.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

1. government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the Booked Holidays (including error, omission or default) by the provider of any service forming part of the Booked Holidays as well as the agent or tour operator through whom the holiday was booked.
2. disinclination to travel or financial circumstances of any Insured Person.
3. any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
4. failure to notify travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to curtail the travel arrangements.

CHILDREN

Provided both the Policyholder and his/ her Spouse have enrolled the Plan with such category that the Children are involved, the Company agrees to extend the cover to the Policyholder's Children (irrespective of the number), subject to the terms and conditions of this Policy and the Schedule.

INSURED PERSON AGED BETWEEN 6 AND 11

Insured Person aged between 6 and 11 and enrolled in the Plan individually should travel with at least one adult relative for the entire period.

EXTENSION FOR WINTER SPORTS, UNDERWATER ACTIVITIES, WATER SPORTS AND COVERED SPECIAL ACTIVITIES

This Policy will cover the Winter Sports, Underwater Activities, Water Sports and the Covered Special Activities as defined in Definitions and subject to the terms, conditions and exclusions of this Policy.

TERRORISM EXTENSION - ENDORSEMENT

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy has been extended to include cover for acts of terrorism other than for loss, damage, death, Injury, Sickness, cost or expense of whatsoever nature directly or indirectly caused by, contributed by, resulting from or in connection with any acts of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This endorsement also excludes loss, damage, death, Injury, Sickness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any acts of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

Burden of Proof

If the Company alleges that by reason of this endorsement, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon the Insured Person or his/her estate administrator.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

GENERAL EXCLUSIONS

Applied to All Sections

(A) This Policy does not cover claims:-

1. Directly or indirectly occasioned by, happening through or in consequence of:-
 - (a) any Sickness, disease, infirmity, physical defect or condition which existed prior to the Journey.
 - (b) accidents whilst the Insured Person is engaging in sports or games in a professional capacity.
 - (c) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority or riot or civil commotion (except as defined under Section 1(a).4).
 - (d) accidents whilst the Insured Person is engaging in racing (other than on foot), motor rallies and competitions, mountaineering (reasonably requiring the use of ropes or guides), ski-jumping, use of bob-sleighs, hanggliding, gliding, parachuting, pot-holing, rugby or aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger-carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew).
 - (e) wilfully self-inflicted Injury or Sickness, insanity, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Registered Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
 - (f) nuclear fission, nuclear fusion or radioactive contamination.
2. In respect of any property more specifically insured or any claim which, but for the existence of this Policy, would be recoverable under any other Policy of insurance.
3. Incidents which may give rise to a claim not notified directly in writing to the Company within 31 days of the expiry of the Schedule.
4. If the Insured Person is travelling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment or for migration.
5. For sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex),
6. For pregnancy, miscarriage, childbirth and all complications thereof (this exclusion shall not be applicable to Section 3 and 5).
7. In respect of Insured Person reaching the age of 75 before the inception of the Policy.
8. In respect of any manual work engaged in during the Period of Insurance.
9. Injuries sustained or contracted as a result of participation in illegal acts.
10. Expense or loss, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, involving the use or release or threat thereof of any nuclear weapon or device or chemical or biological agent caused or contributed to by acts of terrorism.

(B) IT Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

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

Consequently the following are excluded from the policy:

- (a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

- (b) Loss of damage resulting from impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

RIGHTS OF THIRD PARTIES

- (1) Each party acknowledges that the other party has entered into this Policy on behalf of and for the benefit of itself and its Affiliates and each of the other party's Affiliates shall be entitled to enforce and take the benefit of the terms of this Policy in accordance with the Contracts (Rights of Third Parties) Ordinance (CAP. 623).
- (2) Subject to clause 1, any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Ordinance (CAP. 623) or any other applicable law to enforce any term of this Policy.

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer to any sanction, prohibition or restriction under United Nations Resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Subject otherwise to the terms, conditions and exceptions of the Policy.

GENERAL CONDITIONS

1. Interpretation

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

2. Compliance with Conditions

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

3. Reasonable Care

The Policyholder or Insured Person shall act in a prudent manner and exercise reasonable care and prevent accidents, Injury, Sickness, loss or damage.

4. Fraud

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

5. Claim

In the event of a claim, the Policyholder or Insured Person should:-

- (a) advise the Company in writing as soon as possible.
- (b) provide all documents, information and evidence as may be required by the Company at the expense of the Policyholder, Insured Person or his/her legal representatives.
- (c) in the case of loss of or damage to baggage whilst in the custody of carriers or loss of baggage or money, obtain a report from the carrier, the police or other proper authority and provide a copy when claiming to the Company.
- (d) in the event of loss of money, report such loss to the police within 24 hours of discovery and obtain a report.

- (e) not entitle to admit liability on behalf of the Company or to give any representations or other undertakings binding upon them except with the Company's written consent.
 - (f) render his/her full co-operation during the course of investigation or assessment of the claim.
6. Company's Rights after a Claim
- Upon receipt of the settlement sum by the Insured Person, the Company shall be entitled to conduct in the name of and on behalf of the Policyholder or Insured Person, the defence or settlement of any legal action and take proceedings at their own expenses and for their own benefit but in the name of the Policyholder or Insured Person to recover compensation from any third party in respect of anything covered by this Policy and to instruct solicitors of their own choice of this purpose. In the event of the death of the Insured Person, the Company shall have the right to have a post mortem at their own expense.
7. Arbitration
- If any difference shall arise as to be the amount to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force in Hong Kong. Where any difference is, by this condition, to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against the Company.
8. Payment of Claims
- (a) Indemnity payable under this Policy shall be paid to the Insured Person unless the Insured Person directs the Company otherwise in writing in a manner as accepted by the Company prior to payment. In the absence of any such written direction, any indemnity unpaid at the time of death of the Insured Person (including indemnity for loss of life) shall be paid to the estate of the Insured Person.
 - (b) Any receipt given to the Company by the person indicated under paragraph (a) above shall be deemed as a final and complete discharge of all liability of the Company.
 - (c) Under paragraph (a) above, payment to the designated beneficiary or, if none or if such beneficiary cannot be found after reasonable enquiry, to the Insured Person's executors or personal representatives shall discharge the Company from all further liability hereunder and the Company shall in no circumstances be liable to see to the application or distribution of any amount so paid pursuant to this Policy.
 - (d) Payment of the claims will be based on the exchange rate prevailing at the date of loss.
9. Cancellation
- The Company may cancel this Policy by sending 30 days written notice to the Policyholder at his/her last known address and, in such event, the Policyholder shall become entitled to the return of a proportionate part of the premium corresponding to the unexpired portion of the Period of Insurance.
- The Policyholder may, on behalf of the Insured Persons or any of them, cancel the Policy or cancel insurance with respect to any Insured Person, and each Insured Person may also cancel his/her own insurance, by sending 30 days written notice to the Company. The Company will then refund the unexpired portion of premium of the Period of Insurance of the insurance so cancelled to the Policyholder subject to a maximum premium of 50% of the annual premium paid, whether the cancellation is requested by the Policyholder or the relevant Insured Person.
- The Insured Person's China Medical Card has to be immediately returned to the Company upon cancellation and the card will no longer be valid for use.
10. Duplicate Application
- An Insured Person shall not be covered under more than one Travelsure Protection Plan underwritten by the Company for the same trip. In the event that an Insured Person is covered by more than one policy issued by the Company, benefit will be based on the policy which provides the greatest amount of benefit.

11. Loss of or Damage to China Medical Card

If the Insured Person declares that the China Medical Card has been lost or damaged, the Insured Person shall report to the Company within 48 hours. A replacement card will be issued upon receiving the written notification to the Company together with a replacement fee of HKD100 from the Insured Person/ Policyholder.

The Travelsure Protection Plan — Annual China is underwritten by QBE General Insurance (Hong Kong) Limited, which is authorised and regulated by the Commissioner of Insurance of the Hong Kong SAR. Hang Seng Bank Limited is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited.

The Travelsure Protection Plan — Annual China is only available for subscription for residents of Hong Kong.



本保單中文譯本與英文保單如有任何歧異，概以英文保單為準。

昆士蘭保險(香港)有限公司(以下統稱「本公司」)同意，在下文所載及批註的條款、不保事項及條件之規限下，在根據本保單發出之保單附表上所述之保障期間，倘任何受保人蒙受下文所述之損失，本公司按所界定之程度向受保人作出賠償。

保單持有人作為投保人代表每位受保人已申請保險而所呈交之投保申請書、陳述，包括向保險公司所作之聲明將成為個別有關保險合約之基礎及作為其組成之部份，本公司已同意提供有關保險。

本公司同意，僅按本保單所載條款及條件，並根據繳付有關保費後，向受保人就受保風險提供保障。如投保申請書、陳述，包括聲明屬多於一名受保人，儘管任何條款另有規定，本公司同意僅按將本保單當作並接受為每名上述受保人構成個別之保險的前提下，向受保人提供保險。

定義

意外 — 相對於受傷而言；是一宗突然、突發、不可預見及偶然發生的事故並使用或透過暴力、外在及可見的地方進行。

預訂旅程 — 包括指於預訂發票上所載的預定目的地點及預定使用日期(並預定使用日期須於保障期間內)的已付但仍未使用的交通費用、住宿按金及/或主要的體育活動、音樂會、博物館或主題公園門票。

子女 — 指受養及未婚子女，而該子女於旅程出發時為18歲以下及與保單持有人及其配偶於整段旅程同行。

中國醫療咕 — 由本公司向受保人發出的證明文件，作為受保人於指定醫院入院時出示，以享無須預先繳付入院保證金的安排。

受保特別活動 — 騎馬、登山遠足、潛艇觀光、吊索跳崖、乘坐直升機或乘坐熱氣球(必須以付費乘客身份乘坐持合法牌照經營，並由持有效牌照人員操作的直升機或熱氣球活動)。

提早結束旅程 — 指到達該預訂發票中所示的預訂目的地後，需要提早返回香港而取消預訂旅程。

指定醫院 — 列於本公司所提供的中國醫療咕之醫院名單中的任何一間醫院。本公司保留權利酌情更改醫院名單資料而無須事前通知。

香港 — 意指中華人民共和國香港特別行政區。

受保人 — 本保單保障所有名列在保單附表上之受保人，並於適用情況下包括受保人之合法監護人。倘保單持有人為商業個體/公司，「受保人」須詮釋為仍然名列在保單附表上之「受保僱員」。

受傷 — 指保障期間因純粹、直接及獨立地由一宗意外發生而導致身體受傷。

旅程 — 指以受保人由香港出發直至受保人結束返回香港之旅程。

保單持有人 — 代表每位受保人投保之個人或商業個體/公司投保人。

註冊醫生 — 指符合其治療之國家所訂的有關資格，並依該國法律正式註冊以提供醫療及外科手術服務的醫師、醫生或西醫，但不包括受保人，其配偶、親屬或受保人之僱主。

註冊或表列中醫師 — 指具有香港特別行政區中醫藥管理委員會所管理而註冊或表列及受批准及合資格的中醫師，但不包括受保人，其配偶、親屬或受保人之僱主。

嚴重受傷或嚴重患病 — 指由註冊醫師或醫生所證實可危害生命或引致損害健康狀況之受傷或患病。

患病 — 指由保障期間由受保人開始患上或引致的疾病或患病，而該疾病是純粹、直接及獨立地之原因引致索償並需要醫生的照顧。

配偶 — 指受保人的合法丈夫或妻子，或與受保人有等同於婚姻的關係(不論同性或異性)，並與受保人在旅程出發日期前持續地共同居住最少三個月或以上。

潛水活動 — 包括海底漫步、潛水及/或水肺潛水。

水上運動 — 包括游泳、浮潛、滑浪風帆、滑浪、滑水、水上拖傘、乘香蕉船、乘水上電單車、激流漂筏、划獨木舟、划艇或划皮艇、帆船航行、遊船河、小艇或遊艇水上垂釣、及在持有有效牌照的水上樂園玩滑梯。

冬季運動 — 包括雙板滑雪、單板滑雪、平底雪橇滑行、乘座椅雪橇、乘雪上電單車及溜冰。

地區範圍

中國內地(香港除外)及澳門特別行政區

此保單以由香港出發之旅程為有效

保障期間

- 除第5部份(個人錢財及文件)及第7部份(損失訂金或取消旅程)外，保障期間是指保單附表上所顯示之承保期內，並由受保人離開香港的住所或辦公室(以較早者為準)展開旅程開始，直至他/她在旅程結束返回香港的住所或辦公室(以較後者為準)為止。不論在任何情況下，保障期間不得在預訂離港時間前超過24小時以前生效或在預訂返回香港，或到達最終目的地時間後超過24小時結束。
- 對於第5部份(個人錢財及文件)，保險在(1)保單附表發出後或(2)在該旅程出發前24小時(以較後者為準)起計。
- 對於第7部份(損失訂金或取消旅程)，保險將於保單附表發出後即時生效。
- 此保單保障多次旅程。旅程是指受保人由香港出發至返回及再次進入香港為止，每次旅程最長為60日。此保單的保障在(1)保障期間的最後一天或(2)受保人於保單生效期間所出發之最後一次旅程之完結日終止(以較後者為準)。

第1部份 — 醫療及有關費用

(a) 醫療費用

每位受保人之最高賠償額

計劃A

計劃B

i) 受保人受傷當日為70歲以下

HKD200,000

HKD600,000

ii) 如受保人於受傷當日為70歲或以上，在此部份下只能獲得百分之五十之賠償額。

- 受保人於保障期間內因意外受傷或患病及於事發後12個月內在(香港以外)所付的費用均予賠償，其中包括醫療及住院費用(包括因意外引致的牙科治療)、中國內地(香港以外)及澳門特別行政區入院保證金最高可達HKD20,000，以及額外住宿及旅費(包括按醫生建議陪伴受保人的親友所需的額外住宿及旅費)。
- 受保人因意外受傷或患病，若於中國內地之指定醫院住院並出示中國醫療咭，則入院保證金可達此部份的最高賠償額。
- 因受保人入院而須將隨行而無人照顧子女先行送返香港的住所所需之合理額外住宿及旅費(限於經濟客位)。

4. 因下列事項引致需即時返港所需的合理額外住宿及旅費(限於經濟客位) **(a)** 受保人居於香港的配偶、父母、配偶父母、子女、兄弟姊妹、未婚夫/妻、祖父母身故、嚴重受傷或嚴重患病或 **(b)** 於保障期間內發生的劫機、暴亂或騷亂，以前者為準。
5. 受保人於保障期間在外地 遭遇受保意外受傷或患病，需於中國內地(香港除外)及澳門特別行政區留院超過 **24** 小時，而於回港後 3 個月內的合理醫療及住院費用(包括私人救護車或專業私家看護費用及註冊或表列中醫治療費用*)，每位受保人最高賠償額為 **HKD20,000** (計劃 A) 及 **HKD75,000** (計劃 B)。(* 註冊或表列中醫治療費用每日每次最高為 **HKD150**，最高可達 **HKD2,000**。於計劃 B 下此保障亦包括骨傷科治療。)
6. (只適用於計劃 B) 受保人在香港境外留院治療 **24** 小時以上，每日可獲 **HKD500** 住院現金津貼，最高賠償額為 **HKD5,000**。
7. (只適用於計劃 B) 受保人於保障期間內因受保意外受傷或患病而回港後需要留院治療超過 **24** 小時以上，每日可獲 **HKD500** 住院現金津貼，最高賠償額為 **HKD5,000**。

受保人根據上述第 6 及第 7 項目的索償總額不可超過 **HKD5,000**。

條文

1. 如須入住指定醫院，受保人應：
 - a) 到指定醫院接待處；
 - b) 向指定醫院接待處出示中國醫療咭及附有受保人照片的相關身份證明文件，如回鄉證或香港身份證；
 - c) 於醫院核實相關資料有效後將被立即安排住院。本公司將直接向指定醫院代為擔保入院保證金。惟若於本公司擔保時仍未能確診受保人住院的原因是否受保，受保人或被要求簽署擔保書。
2. 如於指定醫院入院時遇上任何困難，請致電 **(852) 2862 0183** 至 **24** 小時緊急諮詢熱線尋求協助。

不保事項

1. 在香港境內接受的治療或救援(於第 1(a) 部份的第 5 及第 7 項目特別註明者除外)
2. 主診醫生認為受保人可予合理延遲，直至返抵香港才接受的手術或治療，或不擬回港的旅客於到達最後目的地才接受的手術或醫治。
3. 在醫院、診所或護理院的單人或私人病房額外費用，除非受保人的主診醫生認為受保人有此醫療需要。
4. 非由本地合法註冊醫生(中醫或跌打師除外)所提供的診症或治療。
5. 於香港以外覆診治療。

(b) 二十四小時全球緊急支援服務

每位受保人之最高賠償額

i) 緊急醫療撤離/運返

ii) 遺體運返原地

計劃 A

實際費用

實際費用

計劃 B

實際費用

實際費用

緊急支援服務網絡由指定服務供應商Inter Partner Assistance 所提供，並為受保人提供以下服務：

1. 緊急醫療撤離 / 運返

如受保人在海外旅行期間因意外導致身體嚴重受傷或嚴重患病，

- i) 而視乎受保人之醫療情況，以合適及適當的器材或工具，提供緊急醫療撤離予受保人將其送往最接近的醫院或配有適合或足夠醫療設施的診所，及/或；
- ii) 如受保人之醫療情況許可，將提供緊急醫療撤離以運送受保人回香港繼續接受治療。

由全球緊急支援服務所提供之撤離及運返安排將包括及不限於救援飛機，定期航班飛機，道路網絡或其他適當方法，及如有需要安排醫生及/或護士於整段過程陪同受保人，而該成本開支將由全球緊急支援服務支付。

2. 遺體運返原地

如受保人在海外旅行期間身故，全球緊急支援服務將

- i) 安排及支付遺體運返香港，或
- ii) 支付海外的殮土葬或火化遺體，而該費用不超過遺體運返香港之費用。

3. 24小時緊急支援服務

國際緊急諮詢熱線為受保人提供一項24小時之緊急電話援助服務，倘發生本保單保障範圍內之緊急醫療問題或情況，將提供協助及意見，如有需要，將安排緊急送返。

第2部份 — 人身意外

受保人於保障期間內因唯一而直接地由意外、暴力、外在及可見因素導致身體受傷，將可獲得下列的賠償：

每位受保人之最高賠償額

	計劃 A	計劃 B
(1) 因意外死亡	HKD200,000	HKD600,000
(2) 失去一或超過一肢，或單或雙目失明	HKD200,000	HKD600,000
(3) 永久性完全傷殘	HKD200,000	HKD600,000
(4) 雙耳失聰	HKD200,000	HKD600,000
(5) 失去語言能力	HKD200,000	HKD600,000

雙倍賠償 (只適用於計劃 A)

若受保人因旅遊期間遇劫受襲而致身體受傷，其於上述第 (1) 至 (5) 項保障所得之賠償額將可獲雙倍賠償。

- (6) 於第 (1) 項之保障外，受保人如因意外導致死亡，其家屬可即時獲 HKD50,000 撫恤金。
- (7) 除上述保障項目(1)(3)及(6)，於保障期間內如保單持有人亦即受保人不幸死亡或遇到永久完全傷殘，在保單持有人使用其持有之恒生銀行有限公司所發出的信用卡(有關信用卡)支付此保單保費下，此保單將保障因該意外引致保單持有人死亡或永久完全傷殘引致該有關信用卡之欠帳餘額，包括信用卡利息及費用，最高可達每份保單港幣 5 萬元。

或

受保人如因患病導致死亡，其家屬可獲 HKD20,000 撫恤金。

條文

- i) 受保人於死亡時為 18 歲以下，其於上述第 (1) 項的死亡賠償額限於 HKD100,000。
- ii) 受保人於受傷當日為 70 歲或以上，此部份之賠償額為上述賠償額之百分之五十。
- iii) 下列情況不獲賠償：
 - (a) 項目(1)、(2)、(6)、(7) 及「因患病導致死亡」，除非於意外發生或感染患病後導致於 12 個月內發生傷亡。
 - (b) 項目(3)、(4) 及 (5)，除非受保人已獲證明，有關傷殘於受傷日期起持續了 12 個月，而在所有可能性下，受保人將終身傷殘。
- iv) 除第 (6) 及 (7) 項保障外，受保人於保障期間內
如因其他事件導致以上一項或多項身體傷亡，此最高賠償總額則分別為 HKD400,000〔計劃 A〕及 HKD600,000〔計劃 B〕。
- v) 於第 (7) 項保障中，如保單持有人的受保信用卡在同一意外中，已受保於一份或以上由本公司承保的保單，此保單只會賠償保單持有人於扣除其他保單賠償後的餘額部份（如適用）。

定義

「失去肢體」指失去手掌或手腕以上部份，或足或足踝以上部份，或完全及永久失去功能。

「單目失明」指一隻眼完全及在不能復原和治癒的情況下喪失視力。

「失聰」指永久及不能復原地雙耳失去聽覺能力，並不可以手術或其他治療方法補救。

「失去語言能力」指永久及不能復原地失去語言能力，並不可以手術或其他治療方法補救。

「永久性完全傷殘」指意外發生後 12 個月內持續完全傷殘，不可從事任何可賺取收入的職業，而其後亦不能復元。

第 3 部份 — 行李及個人財物

計劃 A 及 B

每位受保人之最高賠償額

HKD3,000

每件物件之賠償額

HKD1,500

本公司將向每位受保人賠償於保障期間內在其旅程中所擁有並隨身攜帶、預先運送或在旅途上購買的行李之損失或損毀（包括穿在身上或放於貨箱、行李箱及同類容器內的衣物或個人財物）。

若受保人補購相若物件以代替失物，而失物購入不超過兩年者，受保人將獲賠償補購費用。如受保人未能證明失物購入日期，或該物品已購入超過兩年或未予補購，本公司將按該物品的實際價值或維修費用處理有關索償，以款額較少者為準。

任何物品如已證明為不可修補，此保單的索償將以該物品已遺失情況處理。

處理索償時，本公司有權選擇以現金賠償、維修或補購方式處理。

如有關損失乃在航空公司或承運機構處理或保管下發生，受保人應首先向其索償。

受保人如未能獲航空公司或承運機構全面補償，本公司將按此部份的賠償限額，向受保人賠償餘款。

在任何情況下，受保人於此部份之最高賠償額為 **HKD3,000**。

套裝組合條款

任何受保項目如屬一套或組合物品，本公司不會支付超出任何遺失部份所有價值的賠償，並毋須參照任何註明該物品屬套裝組合的條款，或支付 超出套裝組合承保額按比例計算的款額。

不保事項

1. 因海關或政府官員延誤、充公或扣留而引致的損失或損毀。
2. 對食物、郵票、文件(於第 5 部份列明除外)、隱形眼鏡、角膜鏡或易碎物品的損失或損毀。
3. 商品或樣本。
4. 正常耗損、折舊或機械或電力故障或失常。
5. 在航空公司或其他運輸機構保管下的財物損失或損毀，除非事發時立即報告，如為航空公司並需取得其財物處理不當報告。
6. 並沒有於失去財物後 24 小時內報警及取得報告。
7. 銀行本票、國庫券、紙幣或任何其他可轉讓的文件損失或損毀。
8. 補領信用卡費用(於第 5 部份列明除外)。
9. 失去並無妥善看管的財物。
10. 任何由其他地方特別承保，或由第三者追回或維修的物品或個人財物。

第4部份 — 個人責任

計劃 A 及 B

每位受保人之最高賠償額(包括所有開支及費用)

HKD500,000

本公司將賠償就受保人於中國內地(香港除外)及澳門特別行政區的旅程中因下列事項而須對第三者負的法律責任：

- a) 因意外導致任何人士受傷(包括死亡或疾病)
- b) 因意外引致第三者財物損失或損毀

此外，受保人更可獲以下賠償：

- c) 第三者依據普通法，或依據意外、損失或損毀所在國家的法律向受保人索償的開支及費用。
- d) 受保人所支付的開支及費用，但須獲得本公司的書面同意。

不保事項

由下列事項直接或間接引致的索償：

1. 僱主責任、合約性責任或受保人對其家屬成員的責任。
2. 屬於受保人或由受保人受信託所管有，或由其照顧、看管或控制的財產。
3. 受保人的任何故意、惡意或非法行為。
4. 從事貿易、商業或職業的活動。
5. 擁有或佔用土地或建築物(佔用臨時居所除外)。
6. 擁有、保管或使用汽車、飛機或船隻。
7. 由任何刑事程序導致的法律費用。
8. 受保人被酒精或藥物影響、或攀山(偶然附屬於冬季運動除外)、參加大型滑雪比賽、滑雪跳躍、冰上曲棍球、使用連纜或滑翔器具、賽車或越野賽車或使用軍火。

以下第5至第8部份只適用於計劃 B

第5部份 — 個人錢財及文件〔只適用於計劃 B〕

	計劃 A	計劃 B
每位受保人之最高賠償額	不適用	HKD750
本公司將賠償由受保人所擁有之錢財(包括現金、鈔票或紙幣、支票、旅行支票、郵政或銀行匯票)、旅票、護照、香港身份證或同類證件、適用之入境簽證、駕駛執照，及 / 或任何其他旅行證件、入油券或貨方傳票之損失，或損失信用卡或遭與受保人無關或並非與其居住之人士在未經授權下使用信用卡之損失。		
本公司須償付旅行證件，包括護照、香港身份證或同類證件、適用之入境簽證、信用卡、駕駛執照及其他旅行證件之補領費。		
在任何情況下，受保人於此部份之最高賠償額為 HKD750。		

不保事項

1. 並沒有於失去財物後 24 小時內報警及取得報告之損失。
2. 由錯誤、遺漏、交換或價格折舊引致的缺失。
3. 因海關或政府官員延誤、充公或扣留而引致的損失或損毀。
4. 失去旅行支票及信用卡，但並無立即向當地分行或簽發機構報告。
5. 失去信用卡，但不符合簽發機構的條款及規定。
6. 失去或損毀文件(於本部份列明者除外)
7. 失去任何性質之會員證。

第 6 部份 — 旅程延誤 / 更改行程 (只適用於計劃 B)

	計劃 A	計劃 B
a) 旅程延誤		
每位受保人之最高賠償額- 保障 6 (a)(i)	不適用	HKD2,000
或		
每位受保人之最高賠償額- 保障 6 (a)(ii)	不適用	HKD1,000
受保人不可同時就同一損失索償保單第 6 部份 (a)(i) 及第 6 部份 (a)(ii)		
因受保人不可控制因素以致原定的飛機、火車或船隻延誤啟程或抵達時間 6 小時或以上，受保人將獲賠償下列其中一項：		
i) 首 6 小時賠償額為 HKD250，以後每 8 小時賠償額為 HKD200 (延誤時間由飛機、火車或船隻原定啟程時間起計算)，而每位受保人之最高賠償額為 HKD2,000。		
或		
ii) 如於香港以外之旅程延誤超過連續 24 小時，本公司將為受保人支付每位受保人最高 HKD1,000，以賠償酒店房間之不可取回預先支付費用或必須而合理之額外支出。		
b) 更改行程	計劃 A	計劃 B
每位受保人之最高賠償額	不適用	HKD2,000
因受保人不可控制因素以致原定的飛機、火車或船隻延誤啟程或抵達時間 8 小時或以上，而該延誤原因並非受保人所控制及受保人不索償保單第 6 部份 (a) 之保障，本公司將賠償由該延遲引致之更改行程費用。		
i) 每名受保人已預繳或承諾支付而不可退回的旅遊團、旅行或住宿訂金或費用，惟只限於受保人於啟程後於外地因旅程延誤而引致非不得已原因而必須取消假期 / 旅程		
或		
ii) 受保人直接因旅程延誤而引致非不得已原因而必須取消交通安排及重新安排行程以到達原定目的地所需的額外旅費，包括公共交通及住宿費用。		

不保事項

由下列事件引起的索償：

1. 受保人未能按照既定行程進行登記手續，並且未能獲得運輸機構 (或其代理) 書面確認延誤時數及原因。
2. 受保人購買此保單時已發生的罷工或工業行動。
3. 受保人於辦理登記時間後仍未到達機場、碼頭或火車站 (由受保人不可控制因素引致遲到除外)。

受保人不可同時就同一損失索償保單第 6 部份 (a) 及第 6 部份 (b)

第7部份 — 損失訂金或取消旅程(只適用於計劃 B)

	計劃 A	計劃 B
每位受保人之最高賠償額	不適用	HKD5,000
於保單生效及該行程出發前，本公司將賠償受保人因本人、直系家屬(指受保人之配偶、父母、配偶之父母、子女、兄弟姐妹、未婚夫/妻及祖父母)或生意伙伴身故、嚴重受傷或嚴重患病，或受保人被傳召作證人、出任陪審員而必須及不可避免取消預訂旅程，可獲賠償已預繳或承諾支付而不可退回的訂金或費用。		

不保事項由

下列事件直接或間接引起的索償：

1. 政府規例或行動、行程延遲或修訂，或預訂旅程中各旅遊服務供應商、代理或導遊未能提供任何預訂旅程安排(包括錯誤、遺漏或誤差)。
2. 任何受保人不願成行或因經濟問題未能成行。
3. 任何負責旅遊計劃人士的非法行動或刑事程序，應傳票在法庭作供除外。
4. 須取消旅程，但未能立即通知旅行社/導遊或交通或住宿供應商。
5. 任何訓練或進修課程費用之訂金。

第8部份 — 提早結束旅程(只適用於計劃 B)

	計劃 A	計劃 B
每位受保人之最高賠償額	不適用	HKD5,000
本公司將賠償受保人因本人、直系家屬(指受保人之配偶、父母、配偶之父母、子女、兄弟姐妹、未婚夫/妻及祖父母)或生意伙伴身故、嚴重受傷或嚴重患病，或受保人被傳召作證人、出任陪審員而必須及不可避免地提早結束旅程，受保人按預訂發票已繳付而不可退回的預訂旅程費用，可按比例計算每整日的賠償；此外，亦包括因搶劫、盜竊或偷竊，以致失去旅行證件所需的額外住宿費，惟該住宿條件不可優於原定者。		

不保事項

由下列事件直接或間接引起的索償：

1. 政府規例或行動、行程延遲或修訂，或預訂旅程中各旅遊服務供應商、代理或導遊未能提供任何預訂旅程安排(包括錯誤、遺漏或誤差)。
2. 任何受保人不願成行或因經濟問題未能成行。
3. 任何負責旅遊計劃人士的非法行動或刑事程序，應傳票在法庭作供除外。
4. 須提早結束旅程，但未能立即通知旅行社/導遊或交通或住宿供應商。

子女

若保單持有人及其配偶所投保的計劃包括其子女，本公司同意將保障伸延至保單持有人之子女(不論其數目)，惟須受本保單及保單附表之條款及規定所規限。

受保人介乎 6 至 11 歲

凡年齡介乎 6 至 11 歲之受保人如個別投保則需於整段旅程期間至少與一位成年親屬同行。

冬季運動、潛水活動、水上運動及受保特別活動延伸保障

本保單保障於定義內所定義的冬季運動、潛水活動、水上運動及受保特別活動，並須受本保單內的條款、條件及不保事項限制。

恐怖主義伸延保障批註

不論此保單內容或其任何批註當中含有任何相反條款，現特同意，此保單保障恐怖主義活動，惟不包括任何因使用、釋放或威脅使用任何核子武器或設備、化學或生物劑的恐怖主意活動而直接或間接引致、引起、或與之有關的損失、損毀、死亡、受傷、患病費用或支出，不論有關損失是否由其他因由或事件同時或以任何時序所引致。

此批註亦不保障任何恐怖主義活動其中為了控制、阻止以任何形式鎮壓任何恐怖主義活動中使用及發佈任何核子武器或設備或生物或化學物品所直接或間接引致、引起、或與之有關的損失、損毀、死亡、受傷、患病費用或支出。

舉証責任

如本公司稱此保單於批註之下不得保障任何損失，損毀成本或開支，其相反之舉証在於受保人或其遺產執行人。

如本批註內有任何部份發現無效或不能執行，其他部份將維持執行及生效。

不保事項

適用於整套保單

(A) 此保單不承保下列事項：

1. 直接或間接由下列事件導致的索償：
 - (a) 啟程前已存在的任何疾病、病徵、殘疾或病狀。
 - (b) 以職業性質參與之運動或競賽引致意外。
 - (c) 戰爭、侵略、外敵行動、敵對行動(無論已宣戰與否)、內戰、叛亂、革命、起義、軍事或篡權行動、由政府或公共或地方上的權力機構對財產的充公、國有化、徵用或損毀、暴亂或內亂。(第 1(a) 部份第 4 項目列明除外)
 - (d) 競賽(步行除外)、越野賽車及比賽、攀山(合理地需要繩索或嚮導)、滑雪跳躍、連禱運動、懸掛滑翔、各式滑翔運動、跳降傘、地殼探堪、攬球或飛行(註冊客運航機的乘客除外)。
 - (e) 蓄意傷害自己或致病、因神智不清、酒精(不論暫時性與否)或藥物的影響(依註冊醫生處方及指示除外，但不包括戒毒治療)、故意身處於不必要的危險中(意圖拯救他人性命者除外)。
 - (f) 核子分裂、核子聚合或輻射污染。
2. 任何其他特定投保的財產，或任何可向其他保障計劃提出賠償的索償。
3. 任何於此保單屆滿後 31 天內，未以書面通知本公司的索償事件。

4. 若受保人在違反醫生的建議下，或為接受治療或移民而旅遊。
5. 性接觸傳染病，包括愛滋病及與愛滋病有關的併發症。
6. 懷孕、流產、分娩及由上述引起的其他疾病。(不適用於第 3 及 5 部份)
7. 受保人於保單生效前已屆 75 歲。
8. 於保障期間內的任何體力勞動工作。
9. 因參與非法活動而引至身體受傷。
10. 因或為促成恐怖主義活動而使用、釋放或威脅使用任何核子武器或設備、化學或生物劑所引致的費用或損失，而不論有關損失是否由其他因由或事件同時或以任何時序所引致。

(B) 資訊科技澄清條款

此保單所保障的財產損壞乃指財產本體的實質損壞。

財產本體的實質損壞並不包括數據或軟件的損壞，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何不利的改變。

因此，下列事項排除於此保單的保障範圍之外：

- (a) 數據或軟件的損失或損壞，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何不利的改變，及由於該等損失或損壞而導致的任何商業停頓損失。雖然有此不保事項，因財產本體受保障的實質損壞，而直接導致的數據或軟件損失或損壞，將會受到保障。
- (b) 由於數據、軟件或電腦程式的功能、可用性、使用範圍或可讀取性受損，而導致損失或損壞，以及因該等損失或損壞而導致的任何商業停頓損失。

第三者權利

- (1) 雙方均承認對方是代表自身及其關聯公司的利益而簽訂本保單，而每方的關聯公司按照《合約(第三者權利)條例》(第 623 章)有權強制執行並就本保單下的條款而得益。
- (2) 受第一條所限制，任何人不是本保單之合約方於《合約(第三者權利)條例》(第 623 章)或其他適用的法律下無權強制執行本保單的任何條款。

制裁限制及不保事項條款

保險公司(再保險公司)不得提供承保及支付任何賠款或提供任何利益予，根據聯合國決議有關制裁、禁令或限制之國家，或經歐盟、英國或美國所作貿易或經濟制裁、法律或規範之國家。

除此以外受本保單的有關詳盡條款、規定及不保事項約束。

條件

1. 釋義

保單及保單附表應一併閱讀，於保單或保單附表內，任何附有特別涵意之文字或詞句，無論在何處出現，均具有相同涵意。

2. 符合條件

本公司根據保單作出任何賠償之先決條件，乃保單持有人、受保人或任何代表其行事之人士須妥為遵守或履行保單所有條件及條款。

3. 合理保護

保單持有人或受保人須以謹慎的態度，保護自己免受意外、受傷、患病或財物損失或損毀。

4. 欺騙

如有任何欺騙或蓄意誇大的索償，或有任何失實之宣稱或陳述，保單將失效而索償亦不獲處理。

5. 索償

提出索償時，保單持有人或受保人應該：

(a) 盡快以書面通知本公司；

(b) 向本公司提供所需之所有文件、資料及證明，並由保單持有人、受保人或其法律代表自費提交；

(c) 如行李在運送途中遺失或損毀，或遺失行李或金錢，應向有關運輸公司、警方或其他適當機構取得報告，並於提出索償時向本公司提供有關報告副本；

(d) 如遺失金錢，須於發現遺失後 24 小時內報警及取得報告；

(e) 除獲得本公司書面同意外，任何人士均不能自行以本公司的名義承擔責任，或作出任何對其具約束力的陳述或其他承諾；

(f) 於調查或評估索償過程中提供充份合作。

6. 本公司於索償後之權利

於本公司向受保人支付賠償後，本公司有權代表保單持有人或受保人並以彼等之名義，解決任何法律訴訟或提出抗辯。本公司亦可自費並為其本身利益，而以保單持有人或受保人之名義就保單之任何賠償向任何第三者追討，並向其選擇的律師作出指示。若受保人身故，本公司有權支付費用進行驗屍。

7. 仲裁

倘根據本保單支付之數額有任何歧異(法律責任已被接納)，有關歧異須轉介予一個由有關各方根據香港當時適用之法定條文委任之仲裁人處理。如在此情況下須將任何歧異轉介仲裁處理，向本公司進行法律行動之先決條件為須經裁定獲得賠償。

8. 支付索償

(a) 除非受保人於支付賠償前按本公司規定以書面向本公司提出其他安排並已獲本公司接受，否則賠償將支付予受保人。若受保人沒有指示本公司作其他安排，則受保人身故時所有應付未付的賠償〔包括死亡賠償〕將撥作受保人之遺產。

(b) 任何由上述第 (a) 段註明的人士向本公司發出的收據文件，均被視為本公司最終和完全履行所有法律責任。

(c) 就上述第 (a) 段，倘未有指定受益人或於合理尋訪後仍未能覓得有關受益人，有關賠償將支付予受保人之遺囑執行人或遺產代理人，本公司就此之法律責任亦將解除，同時亦毋須對該等根據本保單作出之賠償之運用或分配方式負任何責任。

(d) 賠償將根據損失當日之兌換率計算。

9. 撤銷條款

本公司可預先 30 天向保單持有人發出書面通知至其最後通訊地址，以撤銷此保單。在此情況下，保單持有人可就未屆滿的保障期間，獲退回按比例的保費。

保單持有人可代表所有受保人撤銷整張保單，或代表個別受保人撤銷其保險，而各受保人亦可撤銷其各自部份的保險，惟須預先 30 天向本公司發出書面通知。無論該撤銷要求是否由保單持有人提出，本公司將向保單持有人退回餘下未屆滿保障期間的保費，惟不多於已繳保險年費的 50%。

受保人的中國醫療咭須於撤銷此保單時立即交還予本公司，而該中國醫療咭亦會失效。

10. 重複申請

受保人不得為同一旅程投保超過一份由本公司承保的「旅遊綜合保障計劃」保單。若受保人受保多於一份由本公司繕發的同類保單，保障將根據給予最高賠償額的保單計算。

11. 遺失或損毀中國醫療咭

如受保人宣稱其中國醫療咭已遺失或損毀，受保人應在 48 小時內通知本公司。補發的新咭將於本公司收到受保人 / 保單持有人書面通知及補發費用 HKD100 後發出。

「旅遊綜合保障計劃 — 全年中國保障」乃由昆士蘭保險(香港)有限公司承保。該承保公司已獲香港保險業監理專員授權經營，並受其監管。恒生銀行有限公司為昆士蘭保險(香港)有限公司之授權保險代理商。

申請「旅遊綜合保障計劃 — 全年中國保障」之人士，必須為香港特別行政區居民。

