



## QBE General Insurance (Hong Kong) Limited

昆士蘭保險（香港）有限公司

A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

## TravelSure Insurance Policy

(Valid from 6 Mar 2020)

**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 made to the Company, 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.

**Acts of Terrorism** – an act(s) or threat(s) thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Booked Holidays** – including any pre-paid and unused tour or transportation 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 at least one adult for the entire Journey if aged below 12.

**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.

**Hong Kong** – the Hong Kong Special Administrative Region of People's Republic of China.

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

**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.

**Journey** – means travel originating from Hong Kong and ceasing when the Insured Person returning and re-entering into Hong Kong.

**Natural Disaster** – means a landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm.

**Overseas** – means destination(s) outside the territorial boundaries of 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.

**Travel Alert** – the alert issued by the Security Bureau of the Government of Hong Kong SAR under the Outbound Travel Alert (OTA) System. Such alert is herein referred to 'Red Alert' or 'Black Alert'.

**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 LIMITS

Area 1 Mainland China and Macau. (only applicable for the Period of Insurance of 5 days or less)

Area 2 Mainland China, Bangladesh, Brunei, Cambodia, Guam, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Saipan, Singapore, Taiwan, Thailand, Tinian and Vietnam.

Area 3 Worldwide

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 8 (Loss or Deposit or Cancellation), the Period of Insurance shall be as shown in the Schedule issued under this Policy, and commences when the Insured Person leaves his/her regular place of residence or business in Hong Kong (whichever is the earlier) to commence the Journey until the time of return to his/her regular place of residence or business in Hong Kong (whichever is the later) on completion of the Journey. In any event, not to 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 Period of Insurance shown in the Schedule issued under this Policy, whichever is the later.
- (3) In respect of Section 8 (Loss of Deposit or Cancellation), insurance is effective immediately when the Policy is issued.
- (4) This Policy covers on the basis of single Journey. (except for Annual Global Cover).
- (5) In the event of Annual Global Cover, each Journey shall not exceed sixty (60) days. For single trip cover, the Journey shall not exceed six (6) months.
- (6) For Annual Global Cover, 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 is started within the Period of Insurance, whichever is the later.

## SECTION 1 - MEDICAL AND OTHER EXPENSES

### (a) Medical Expenses

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	HK\$600,000	HK\$1,000,000
The Company will pay		
<ol style="list-style-type: none"> <li>Medical, hospital, treatment expenses including the cost of dental treatment as a result of Accident only, guarantee of overseas hospital admittance deposit up to HK\$20,000, emergency transportation to a registered medical institution, additional accommodation and transportation 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.</li> <li>Reasonable additional accommodation and transportation 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.</li> <li>Reasonable additional accommodation and transportation expenses (confined to economy class) to Hong Kong, necessarily and unavoidably incurred as a result of (a) death, Serious Injury or Serious Sickness of the Insured Person's Spouse, parent, parent-in-law, Child, brother, sister, fiancé, fiancée, or grandparent who resides in Hong Kong or (b) hi-jack, or riot or civil commotion which first occurs during the Period of Insurance.</li> <li>A Hospital Cash Benefit of HK\$500 per day up to a maximum limit of HK\$5,000 in total is allowed to any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours.</li> <li>A Hospital Cash Benefit of HK\$500 per day up to a maximum limit of HK\$5,000 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 may not claim more than HK\$5,000 in total under benefits 4 and 5.</li> <li>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 and Bone-Setting 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 medical consultation whilst abroad, up to a limit of HK\$75,000 in total for each Insured Person.</li> </ol>		
(*N.B. Registered or Listed Chinese Medicine Practitioner and bone-setting fees are subject to a maximum of HK\$150 per visit per day, up to a maximum of HK\$2,000.)		

### EXCLUDING

- Treatment or aid obtained in Hong Kong (except as specifically provided for in benefits 5 and 6 of Section 1(a) above).
- 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.
- 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 necessary for the Insured Person to occupy such accommodation.
- Medical consultation or treatment (other than Chinese medicine practitioner and Bone-Setting), not received from local legally Registered Medical Practitioner.
- For the follow up medical treatment obtained outside Hong Kong.

### (b) 24 Hours Worldwide Emergency Assistance Services

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person		
(i) Emergency Medical Evacuation / Repatriation	Actual Cost	Actual Cost
(ii) Repatriation of Mortal Remains	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:		
<ol style="list-style-type: none"> <li>Emergency Medical Evacuation and / or Repatriation In the event the Insured Person is suffering from a Serious Injury or Serious Sickness whilst travelling Overseas: <ol style="list-style-type: none"> <li>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</li> <li>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.</li> </ol> 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. </li> <li>Repatriation of Mortal Remains In the event of death of Insured Person whilst travelling Overseas, Worldwide Emergency Assistance shall <ol style="list-style-type: none"> <li>Arrange and pay for repatriation of mortal remains to Hong Kong; or</li> <li>Pay for Overseas burial expenses not exceeding the costs of repatriating the mortal remains to Hong Kong.</li> </ol> </li> <li>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. The 24-Hour Emergency Telephone Service number is (852) 2862 0183.</li> </ol>		

## 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:

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
(1) Death by Accident	HK\$600,000	HK\$1,000,000
(2) Loss of one or more limbs or one or both eyes	HK\$600,000	HK\$1,000,000
(3) Permanent Total Disablement	HK\$600,000	HK\$1,000,000
(4) Loss of hearing in both ears	HK\$600,000	HK\$1,000,000
(5) Loss of speech	HK\$600,000	HK\$1,000,000
(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 HK\$50,000 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, a benefit of HK\$20,000 will be paid.

#### 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 HK\$100,000.
- (ii) 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.
- (iii) The maximum amount of all benefits, except for benefit (6) and (7), payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed HK\$600,000 and HK\$1,000,000 for Area 1 and Areas 2 & 3 respectively for all other cases.
- (iv) 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>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	HK\$3,000	HK\$15,000
Limit per article (except mobile telecommunication device for Single Trip Cover)	HK\$1,500	HK\$5,000
Limit per mobile telecommunication device for Single Trip Cover	HK\$1,500	HK\$3,000
(Excess Applicable: The first 20% of the adjusted loss for each and every mobile phone)		
The Company will pay for loss of or damage to baggage taken, sent in advance or purchased on the trip (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.		
The Company shall at its discretion choose to repair, replace or pay the replacement cost of the item, less depreciation, wear and tear. The decision on depreciation shall be taken account with reference to the item's age and condition at the Company's sole discretion. Any betterment and/or value appreciation of the item are excluded.		
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 limits of HK\$3,000 for Area 1 and HK\$15,000 for Areas 2 & 3.		

#### 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

- Loss or damage arising from delay or confiscation or detention by Customs or other official.
- Loss or damage to foods, stamps, documents (other than those specifically mentioned in Section 5), contact or corneal lenses, damage to fragile articles, data recorded on tapes, cards discs or otherwise.
- Business goods or samples.
- Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
- 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.
- Loss not reported to the police within 24 hours and a report obtained.
- Loss of or damage to banknotes, treasury bills, currency notes or any other form of negotiable document.
- Replacement cost of credit cards (other than those specifically mentioned in Section 5).
- Loss of properties left unattended in any vehicle in a public place.
- Any property or personal belongings specifically insured elsewhere or recovered/repaid by a third party.
- The loss and /or damage which has been paid by Section 4.

### SECTION 4 - DELAYED BAGGAGE

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	Not applicable	HK\$1,000
The Company will pay for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 10 hours from time of arrival at destination abroad due to mishandling by the airlines or hi-jack.		

**EXCLUDING**

1. The delayed baggage suffered while the Insured Person is returning to Hong Kong or place of origin.
2. The loss and /or damage which has been paid by Section 3.

**SECTION 5 - PERSONAL MONEY AND DOCUMENTS**

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	HK\$750	HK\$3,000
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 limits of HK\$750 for Area 1 and HK\$3,000 for Areas 2 & 3.		

**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.
8. Loss of properties left unattended in any vehicle in a public place.

**SECTION 6 - PERSONAL LIABILITY**

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	HK\$500,000	HK\$1,500,000
(Inclusive of all cost and expenses)		
The Company will indemnify the Insured Person for his/her legal liability to third parties arising during the Period of Insurance as a result of:		
(a) Bodily Injury (including death or disease) to any person.		
(b) Loss of or damage to property.		
In addition, to 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 legal 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. Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement.
8. Admission, offer, promise, payment or indemnity made or given by or on behalf of the Insured Person without the written consent of the Company.
9. Any actual or alleged liability or whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form of quantity.
10. i. Personal Injury or Property Damage arising, directly or indirectly, out of, or in anyway involving the Insured Person's "Internet Operations".  
This exclusion does not apply to personal Injury or Property Damage arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.  
"Internet Operations" means the following:
  - Use of electronic mail systems by the Insured Person or the Insured Person's employees, including part-time and temporary staff, contractors and others within the Insured Person's organisation;
  - Access through the Insured Person's network to the worldwide web or a public internet site by the Insured Person's employees, including part-time and temporary staff, contractors and others within the Insured Person's organisation;
  - Access to the Insured Person's intranet (meaning internal company information and computing resources) which is made available through the worldwide web for customers of the Insured Person or others outside the Insured Person's organisation; and
  - The operation and maintenance of the Insured Person's web site.
 Nothing in this exclusion shall be construed to extend coverage under this Policy to any liability which would not have been covered in the absence of this exclusion.
- ii. Property Damage to computer data or programs and their storage media arising directly or indirectly out of or caused by, through or in connection with:
  - The use of any computer hardware or software;
  - The provision of computer or telecommunication services by the Insured Person or on the Insured Person's behalf;
  - The use of computer hardware or software belonging to any third party, whether authorised or unauthorised including damage caused by any computer virus.

## SECTION 7 - TRAVEL DELAY OR RE-ROUTING

### (a) Travel Delay

Maximum Limit per Insured Person - benefit 7(a)(1)	<u>Areas 1, 2 &amp; 3</u>
or	HK\$2,000
Maximum Limit per Insured Person - benefit 7(a)(2)	HK\$1,000
Insured Person cannot claim under both Section 7(a) (1) and Section 7(a)(2) for the same loss.	
In the event of the departure or arrival of the aircraft, train or sea vessel in which the Insured Person had 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 <b>either</b> :	
(1) Cash benefit for the travel delay: A cash benefit of HK\$250 for the first 6 hours delay and HK\$200 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 HK\$2,000 per Insured Person;	
<b>OR</b>	
(2) 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

Maximum Limit per Insured Person	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
(1) Re-routing:	HK\$2,000	HK\$10,000
In the event of the departure or arrival of the aircraft, train or 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 7 (a) – Travel Delay, the Company will pay re-routing expenses by an alternative public transportation means or alternative route to get to his/her original destination, including:		
(i) Loss of irrecoverable tour or transportation 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,		
<b>OR</b>		
(ii) Any additional transportation 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.		
(2) Re-routing under Black Alert: In the event that Black Alert is issued for the country of planned destination where the Insured Person is visiting (notwithstanding General Exclusion (A)1(c)), the Company will, subject to the limit as stated in the Policy, pay for any additional transportation and accommodation expenses necessarily incurred as a direct consequence of the issuance of the Black Alert for the country of planned destination if the Insured Person has to re-route to get to an alternative destination or return to Hong Kong after the Insured Person has commenced the Journey.		

## 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).
4. Black Alert is issued by the Government of Hong Kong under the Outbound Travel Alert (OTA) System for the country of planned destination prior to the insurance application (for Single Trip Cover) or booking the scheduled Journey (for Annual Global Cover).

Insured Person cannot claim under both Section 7(a) and Section 7(b) for the same loss.

## SECTION 8 - LOSS OF DEPOSIT OR CANCELLATION

Maximum Limit per Insured Person	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
	HK\$5,000	HK\$30,000
The Company will pay for the loss of irrecoverable Booked Holidays paid in advance or contracted to be paid for the benefit of the Insured Person only, in the event of necessary and unavoidable cancellation of Booked Holidays by the Insured Person after the Policy is issued and prior to the commencement of Journey and arising from the following situation:		
(a) 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.		
(b) Unexpected outbreak of Natural Disaster at the planned destination arising within 1 week before the departure date of the Journey.		
(c) The issuance of Red Alert or Black Alert for the country of planned destination before the departure of the Journey (notwithstanding General Exclusions (A)1(c)), provided that:		
1. In the event of no Travel Alert has been issued to the planned destination on the issue date of the Policy or the date which the Booked Holidays is billed (whichever is later), the Red Alert or Black Alert is issued to the planned destination at least 1 day after the day on which the Policy is issued or the date which the Booked Holidays is billed (whichever is later); in the event of Travel Alert has been issued to the planned destination on the date which the Policy is issued or the date which the Booked Holidays is billed (whichever is later), cancellation of the Booked Holidays is subject to a higher level of Travel Alert being Red or Black Alert and the higher level of Travel Alert must be issued to the planned destination at least 1 day after the Policy is issued or the date which the Booked Holidays is billed (whichever is later);		
2. Benefits payable for Loss of Deposit or Cancellation under Red Alert is up to 50% of the relevant loss under this Section; whereas benefits payable under Black Alert is up to 100% of the relevant loss under this Section.		

## 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 9 - CURTAILMENT

	<u>Area 1</u>	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	HK\$5,000	HK\$30,000

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 following situations 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.

- (a) 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.
- (b) Unexpected outbreak of Natural Disaster at the planned destination that prohibits the continuation of the Journey.
- (c) The issuance of Red Alert or Black Alert for the country of planned destination during the Journey (notwithstanding General Exclusions (A)1(c)), provided that:
  1. In the event of Travel Alert has been issued to the planned destination on the date which the Policy is issued or the date which the Booked Holidays is billed (whichever is later), Curtailment of the Booked Holidays is subject to a higher level of Travel Alert inclusive of Red or Black Alert;
  2. Benefits payable for Curtailment under Red Alert is up to 50% of the relevant loss under this Section; whereas benefits payable under Black Alert is up to 100% of the relevant loss under this Section.

## 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.

## SECTION 10 - RENTAL VEHICLE EXCESS

	<u>Areas 2 &amp; 3</u>
Maximum Limit per Insured Person	HK\$5,000

If the Insured Person rents or hires a rental vehicle outside Hong Kong during the Journey which is involved in a collision whilst under the control of the Insured Person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the Company will reimburse the Insured Person for the rental vehicle excess up to the maximum HK\$5,000 per Insured Person for the liable loss or damage of the rental vehicle.

In no event shall this benefit be paid more than once per Journey.

### Special Condition for This Extension

1. This Extension is only applicable for the Policy of Area 2 and 3 only.
2. The Insured Person must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the rental vehicle during the rental period.

### Exclusions Applicable for This Extension

This Extension does not cover

1. Motor cycle and cycle;
2. Any use of the rental vehicle by the Insured Person that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
3. Any condition under the influence of alcohol or drugs of the Insured Person who is in charge of a rental vehicle;
4. Any illegal or unlawful use of the rental vehicle by the Insured Person during the rental period;
5. The Insured Person not holding a valid driving license for the country;
6. Any rental vehicle that has not taken out a comprehensive motor vehicle insurance;
7. Any loss if the Insured Person is not the named driver on the rental agreement; or
8. Any loss if the loss of or damage to the motor vehicle is the direct result of the Insured Person's act which against any of the traffic regulations in the local area.

## SECTION 11 - NATURAL DISASTER EXTENSION

	<u>Areas 1, 2 &amp; 3</u>
Maximum Limit per Insured Person - benefit 11(a)	HK\$150,000
Maximum Limit per Insured Person - benefit 11(b)	HK\$300,000

The Company will reimburse the following events as a direct result of Natural Disaster:

- (a) Medical Expenses incurred as a direct result of Natural Disaster during the Journey, the Company will reimburse an additional Sum Insured of item (a) Medical Expenses under SECTION 1 – MEDICAL AND OTHER EXPENSES up to HK\$150,000.
- (b) An Insured Person suffers an Injury due to a Natural Disaster during the Journey, which directly and independently of all other causes results in claim payable under benefit 1 to benefit 5 of SECTION 2 – PERSONAL ACCIDENT, the Company will pay an additional Sum Insured up to HK\$300,000.



**ONE WAY COVER MEMORANDUM (Not Applicable to Annual Global Cover)**

For Insured Person not returning to Hong Kong, cover terminates no later than seven (7) days from scheduled time of arrival at the country of final destination or expiry of the original declared Period of Insurance, whichever is the earlier.

**FAMILY RATE (Family of the Policyholder refers to his/her Spouse and/or Children as selected in Plan Premium Type in Proposal Form)**

The Company agrees, in consideration of the payment of an additional premium, to extend the cover to (1) the Policyholder's Spouse or his/her Children (irrespective of the number) or (2) his/her family (Spouse and Children), subject to the terms and conditions of this Policy and the Schedule.

**INSURED PERSON AGED BELOW 12 YEARS OF AGE**

Insured Person aged below 12 must travel with at least one adult for the entire Journey.

**AUTOMATIC 10 DAYS EXTENSION (Not Applicable to Annual Global Cover)**

This Insurance will be automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

**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**

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).3)
  - (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), skijumping, use of bob-sleighs, hanggliding, gliding, parachuting, pot-holing, rugby, 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), hot air ballooning (except for as a fare-paying passenger in the hot air balloon flown in the course of licensed operations by properly-licensed crews).
  - (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 sources.
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 HIV (Human Immunodeficiency Virus), 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, 4 and 5).
7. In respect of Insured Person reaching the age of 75 before the inception of Annual Global Cover.
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.

**RIGHTS OF THIRD PARTIES**

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. **Policy Not Assignable**  
This Policy is not assignable and the Company shall not be committed to any notice of any trust, charge, lien, assignment or other dealing with the Policy. The receipt of the Insured or his legal personal representatives for any compensation payable herein shall in all cases be an effectual discharge of liability to the Company.
4. **Jurisdiction**  
This Policy shall be interpreted in accordance with the laws of Hong Kong and subject to Hong Kong's jurisdiction.
5. **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.
6. **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.
7. **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.
8. **Company's Rights after a Claim**  
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.
9. **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.
10. **Premium**  
No refund of premium is allowed once the Schedule has been issued, except for:
  - (a) Annual Global Cover.
  - (b) Single Trip Cover: No refund of premium is allowed for Single Trip Cover once the Schedule has been issued, except for the following condition: Upon the issuance of any Travel Alert for the country of planned destination, the Policyholder or the Insured Person can give notice in writing to the Company to terminate the Policy before the commencement of the scheduled Journey. Provided that no claim has been reported, the Policyholder shall be entitled to full refund of premium. Under any other circumstances, no refund of premium is allowed for Single Trip Cover once the application form has been accepted.
11. **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) Upon receipt of the settlement sum by the Insured Person indicated under paragraph (a) above shall be deemed as a final and complete discharge of all liability of the Company.
  - (c) Payment of the claims will be based on the exchange rate prevailing at the date of loss.
12. **Cancellation (Applicable to Annual Global Cover Only)**  
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 Insurance 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.
13. **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.

The TravelSure Protection Plan is underwritten by QBE General Insurance (Hong Kong) Limited, which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited.

The TravelSure Protection Plan is only available for subscription for residents of Hong Kong.





## Amendments of Policy Conditions

New policy conditions would be added on the effective date of this policy, to the extent that any Terms and Conditions of the policy is inconsistent with this memorandum, conditions of this memorandum shall prevail.

### DEFINITION:

“Infectious or Contagious Disease” means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

### EXCLUSIONS (Applicable to all Benefits):

This Policy does not cover claims in any way caused by or resulting from an Infectious or Contagious Disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Registered Medical Practitioner before the date of any such declaration(s).

This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Other terms, conditions and exclusions are subject to the Policy wording.

## 保單條款的修正案

新的保單條款將在本保單的生效日期添加，如果保單的任何條款和細則與本修正案不一致，將以本修正案為準。

### 定義：

「傳染病或接觸性傳染病」指能夠通過任何方式由一受感染人士、動物或物種傳染給另一人士、動物或物種的疾病。

### 不保事項（適用於所有保障範圍）：

本保單不會就任何由世界衛生組織宣佈為國際關注公共衛生事件的傳染病或接觸性傳染病作出賠償。此不保事項適用於該宣佈發出後才提出的索償，而非該宣佈發出前已由註冊西醫確診的索償申請。此不保事項持續生效至世界衛生組織取消或收回任何相關國際關注公共衛生事件。

其他條款、細則及不保事項均以保單為準。

註：中文譯本僅供參考之用，文義如與英文本有歧異，所有條款及細則概以英文本為準。

## Endorsement

This Endorsement forms part of this Policy, applicable to policies with application date 1 September 2022 to 31 December 2022 (both dates inclusive). Definition used in this Endorsement where defined in the Policy shall have the same meaning as in the Policy except where specifically provided for in this Endorsement. This endorsement is effective on the effective date of this policy until the expiry date and will be terminated upon renewal.

### 1.COVID-19 Extension

It is hereby noted and agreed that the coverage of below benefit items are extended to the Insured Person infected with COVID-19 if the Insured Person has been vaccinated with at least one shot of COVID-19 vaccine that is approved by HKSAR government. The Company will pay the benefit payable as specified in the Table of Benefits:

- Section 1 – Medical And Other Expenses, Benefit (a) Medical Expenses:
  - a. Item 1 but excluding additional accommodation and travelling expenses of Insured Person's relative or friend required on medical advice to travel to, or remain behind with the Insured Person
  - b. Item 4
  - c. Item 5
  - d. Item 6 Necessary medical, hospital and treatment expenses in Hong Kong – extends to cover medical expenses related to COVID-19 an Insured Person is diagnosed upon arrival in Hong Kong or at a designated quarantine hotel or centre listed by the Hong Kong SAR Government during compulsory quarantine period
- Section 8 - Loss of Deposit or Cancellation
- Section 9 - Curtailment

The maximum limit payable by the Company shall not exceed HK\$5,500,000 in respect of all insured persons under the policy during the Period of Insurance.

### 2Automatic Extension increased up to 14 days (Not Applicable to Annual Global Cover)

This Policy will be automatically extended for a maximum period of 14 days in the event that the scheduled Journey of the Insured Person is unavoidably delayed subject to the scheduled itinerary being stipulated prior to departure.

### 3. Staycation Extension (Applicable to Annual Global Cover only)

It is hereby noted and agreed that the below benefits are extended to cover the Insured Person participates in Staycation within Hong Kong. "Staycation" means a leisure holiday undertaken on booking hotel accommodation licensed in Hong Kong. Coverage shall commence when Insured Person leaves from his/her place of residence or workplace or 2 hours before the check-in time, whichever is the later, to go directly to his/her booked accommodation and cease on return directly to his/her place of residence or workplace or 2 hours after the check-out time, whichever occurs first.

Section 2 – Personal Accident

Section 8 – Loss of Deposit or Cancellation

The Company shall reimburse the Insured Person up to the limit of HK\$10,000, for the irrecoverable loss of accommodation expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and not recoverable from any other source upon cancellation of Staycation arising due to the below reasons:

- a. sudden death, Serious Injury or Sickness of the Insured Person and/or Staycation companion;  
or
- b. the Insured Person and/or Staycation companion contract COVID-19 within one (1) week before the commencement date of Staycation provided that he/she is diagnosed by a Registered Medical Practitioner or undergo PCR test for coronavirus to confirm positive

This Benefit is payable provided that the cause of cancellation is not related to any pre-existing condition, circumstance known to or within the control of the Insured Person when planning the Staycation or applying for the Policy.

#### **4. Section 3 - Baggage and Personal Effects (Applicable to overseas destinations (exclude Mainland China) of Area 2, Area 3 Single Trip Cover only)**

It is hereby noted and agreed that coverage of lost or damage to baggage and personal effects are extended to overseas destinations. The Company will pay the benefit payable as specified below:

Limit per article (except mobile telecommunication device):

- HKD5,000 (Area 2)
- HKD8,000 (Area 3)

Limit per mobile telecommunication device:

- HKD3,000 (Area 2, loss of mobile phone); HKD5,000 (Area 2, Accidental Damage)
  - HKD5,000 (Area 3, loss of mobile phone); HKD8,000 (Area 3, Accidental Damage)
- (Excess applicable: The first 20% of the adjusted loss for each and every mobile phone)  
(Losses must be reported to the police within 24 hours)

All claims for mobile phones must be supported by the original purchase receipt and where applicable, the evidence for a replacement phone purchased by the Insured Person or the repair receipt by Authorized Service Providers.

#### **5. Section 7 - Travel Delay or Rerouting (Applicable to overseas destinations (exclude Mainland China) Area 2, Area 3 Single Trip Cover only)**

It is hereby noted and agreed that item (1) Cash benefit for the travel delay under Section 7(a) Travel Delay is as below:

A cash benefit of HKD250 for the first 4 hours of delay and HKD200 for each full 8 hours of delay thereafter (the delay is 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;

#### **6. Enhanced policy coverage for Loss of Rewards – redeemed for transportation and accommodation**

The Company will reimburse the Insured Person up to HKD1,000 cancellation fee of the Rewards redeemed for transportation and accommodation for the planned Journey, arising from the relevant Trip Cancellation or Trip Curtailment. Alternatively, the Company shall reimburse the loss of Reward points at HKD1 for each ten (10) Reward points and up to HKD1,000 stated in the Table of Benefits.

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

Other terms, conditions and exclusions are subject to the Policy wording.

## 批單

本批單構成本保單的一部分，並適用於申請日期為 2022 年 9 月 1 日至 2022 年 12 月 31 日（包括首尾兩天）的保單。除非在本批單中明確註明，本批單中使用的定義應與在保單中的定義含義相同。此批單自本保單的生效日期起生效，直至到期日僅一年的有效期，並將會在續保時終止。

### 1. 新增新型冠狀病毒支援

特此聲明並同意，下列保障延伸至已接種至少一劑被政府認可的**新型冠狀病毒**疫苗的受保人。如受保人感染新型冠狀病毒，本公司將支付以下規定的應付福利。

-第 1 部份 — 醫療及有關費用，福利(a) 醫療費用

- a. 項目 1 但不包括按醫生建議陪伴受保人的親友所需的額外住宿及交通
- b. 項目 4
- c. 項目 5
- d. 項目 6 回港後合理及必須的醫療及住院費用 — 延伸至受保人在抵達香港或在香港特別行政區政府列出的指定檢疫酒店或中心強制檢疫期間被診斷出新型冠狀病毒相關的醫療費用

-第 8 部份 — 損失訂金或取消旅程

-第 9 部份 — 提早結束旅程

本公司於保單期內就所有受保人支付的最高限額不得超過 5,500,000 港元。

### 2. 自動額外 14 天保障（不適用於全年環球保障）

如受保人因不可避免因素以致行程延誤，而有關行程已於啟程前預先註明，此保障將自動延續最多 14 天。

### 3. 宅度假保障（只適用於全年環球保障）

特此聲明並同意，本公司將保障範圍擴大至受保人在香港參與「宅度假」。「宅度假」指預訂香港持牌酒店住宿的休閒假期。保障將由受保人離開其住所或工作地點或入住時間前 2 小時（以較晚者為準），直接前往其預訂的住宿地點開始。並在直接返回其住所/工作地點時或退房時間後 2 小時停止承保（以先到者為準）。

第 2 部分 — 人身意外

第 8 部分 — 損失訂金或取消旅程

對於因受保人提前支付的住宿費用或因受保人因取消住宿而產生的無法從任何其他來源獲得賠償的住宿費用損失，本公司將向被保險人賠償最高為港幣 10,000 元的損失。由於以下原因：

- a. 受保人及/或「宅度假」同伴突然死亡、重傷或生病；或者
- b. 受保人和/或「宅度假」同伴在「宅度假」開始日期前 (1) 週內感染新型冠狀病毒，前提是他/她由註冊醫生診斷或接受新型冠狀病毒檢測 (PCR) 以確認陽性

如果取消的原因與受保人在計劃住宿或申請保單時已知或在其控制範圍內的任何先前存在的狀況、情況無關，則將支付此利益。

#### 4. 第 3 部份 — 行李及個人財物（僅適用於地區 2，地區 3 單次旅程的海外目的地(中國內地除外)）

特此聲明並同意，行李及個人財物的最高賠償額延伸至海外目的地。本公司將支付以下規定的應付福利

每件物件之賠償額:

- HKD5,000 (地區 2)
- HKD8,000 (地區 3)

每件流動電話或通訊器材之賠償額:

- HKD3,000 ((地區 2, 損失); HKD5,000 (地區 2, 損毀)
  - HKD5,000 (地區 3, 損失); HKD8,000 (地區 3, 損毀)
- (設有自付額：每部流動電話首 20%的經評定損失金額)  
(需要於失去財物後 24 小時內報警及取得報告)

所有手機索賠必須提供正式收據證明，並且在適用的情況下，提供更換手機的證據。此外任何手提電話之損壞索償，有關維修服務提供必須經由官方授權服務支援中心提供。

#### 5. 第 7 部份 — 旅程延誤／更改行程（僅適用於地區 2，地區 3 單次旅程的海外目的地(中國內地除外)）

特此聲明並同意，本公司將支付以下規定的旅程延誤之現金賠償保障 7(a):

首 4 小時之延誤賠償額為 HKD250，其後每 8 小時之延誤賠償額為 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。

#### 6. 擴大了對獎勵損失的賠償範圍 — 已換領的交通和住宿獎勵

本公司將支付受保人因取消旅程或提早結束旅程而產生的費用，包括計劃行程中已用獎勵換領的相關交通和住宿的取消費用，最高賠償為 HKD1,000。另外，本公司將支付失去的獎勵積分，每 10 個獎勵積分為 HKD1，但最高賠償額達表中所列的 HKD1,000。

“獎勵”是指在兌換所需的里程積分後，通過飛行常客計劃安排的任何機票，酒店住宿或汽車租賃。

其他條款，條件和不保事項均受保單條款約制。