MSIG

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iTravel Plus (Annual) Policy

This is your iTravel Plus (Annual) Policy ("the Policy"). It comes with a Schedule which should be attached to the Policy. Both documents form the contract of insurance. Please read them carefully and keep them safe. You should take them with You when You travel or refer to the soft copies which We have sent to You. Also We suggest that You keep your family members informed of this insurance cover as it would be helpful in the event of a claim.

This Policy is a contract entered into between You and the Company on the basis of the information in the proposal, whether submitted in a written form or through the internet application. Subject to the terms of the Policy and any endorsements to it, We will indemnify You in the manner and to the extent described in the Policy, in respect of events occurring whilst on a Journey during the Period of Insurance for which We have accepted the premium.

The Policy terms, conditions, exclusions and endorsements will apply to You and anyone claiming indemnity on your behalf. The observance and compliance with such terms, conditions and exclusions by You and your representative shall be conditions precedent to our liability to make any payment under this Policy.

Conditions to be satisfied for insurance to operate

This insurance operates only if all of the following conditions are satisfied:-

(a) You are ordinarily residing in Hong Kong at the date of arranging each Journey; and
(b) the Journey should be a round trip, i.e. the original place of departure and the place of final destination are both Hong Kong; and
(c) the period of the Journey does not exceed 90 days.

DEFINITIONS

"Bodily Injury" means: -
bodily injury caused solely and directly from accidental external violent and visible means and which are independently of any other cause and not by sickness, disease or gradual physical or mental wear and tear.

"Close Business Partner" means: -
your close business partner proved as such to our satisfaction on the basis of business registration or corporate registration documentation.

"Family Plan" means: -
a Policy covering You, your legally married spouse and your child(ren) below 18 years of age for which We have charged You at a discounted family premium rate as published by Us from time to time.

"Hijack" means: -
unlawful seizure or wrongful exercise of control of an aircraft in which an Insured Person is travelling.

"Hong Kong" means: -
the Hong Kong Special Administrative Region of the People's Republic of China.

"Hospital" means: -
an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons and which:-
a) has organised facilities for diagnosis, treatment and major surgery;
b) provides 24 hours a day nursing services by registered nurses;
c) is under the supervision of one or more Legally Registered Medical Practitioners; and
d) is not primarily a clinic, a place for custodial care, alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment.

"Immediate Family Members" means: -
your legally married spouse, parent(s), parent(s)-in-law, grandparent(s), sibling(s), child(ren), legally adopted child(ren), grandchild(ren) or legal guardian(s).

"Journey" means: -
any journey, which meets the Conditions to be satisfied for insurance to operate stated above, within the Period of Insurance and beginning at the time You leave home or workplace in Hong Kong for the direct purpose of commencing the journey and ending at 2 hours after You arrive at the immigration counter in Hong Kong after completion of the trip.

"Legally Registered Medical Practitioner" means: -
a person other than You or your family members who is a practitioner of western medicine duly qualified and legally registered as such under the laws of Hong Kong or the country in which the claim arises and where the treatment takes place**.**

"Loss of Limb" means: -
loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

"Loss of Sight" means: -
total and irrecoverable loss of sight.

"Period of Insurance" means: -
the period specified in the Schedule and any subsequent period for which You shall have paid and We shall have accepted a renewal premium.

"Public Transport" means: -
a licensed and scheduled transport service (other than contractor or private carrier) which any member of the public can join at a recognised stop and pay a fare.

"Schedule" means: -
the document specifying details of You and the insurance provided. The Schedule forms part of the Policy.

"Serious Bodily Injury or Serious Sickness" means: -
Bodily Injury or Sickness which requires treatment by a Legally Registered Medical Practitioner, the condition of which is certified by that Legally Registered Medical Practitioner as being dangerous to life. Where an Insured Person is concerned, the Legally Registered Medical Practitioner shall also certify that he/she is unfit to travel or continue with the Journey.

"Sickness" means: -
sickness or disease which requires the treatment of a Legally Registered Medical Practitioner and which results in expenses being necessarily incurred.

"Suspension of Public Transport" means: -
suspension of Public Transport for more than 1 hour.

"Travel and Accommodation Deposits" means:-
travel and accommodation deposits including overseas local tour package or admission tickets to any major sporting event, musical, concert, museum or theme park.

"Valuables" means: -
jewellery, furs, gold and silver articles, watches, radios and binoculars.

"We / Us / the Company" means: -
MSIG Insurance (Hong Kong) Limited.
(with "our" being the possessive noun for We as defined)

"You / the Insured Person" means: -
each of the persons named or specified in the Schedule, for whom insurance has been arranged. "You" also means the person or company named as the Insured in the Schedule.
(with "your" being the possessive noun for You as defined)

IMPORTANT - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

SUMMARY OF BENEFITS

Unless otherwise stated and subject to any sub-limit as stated in any section, the maximum indemnity in respect of each of the Insured Persons is shown under the table of Benefits below for each of the Journey.

Section	Benefits	Plan A HK$	Plan B HK$
1.	Personal Accident	1,000,000	500,000
	Major Burns	1,000,000	500,000
2.	Medical Expenses	1,000,000	500,000
	Hospital Cash	5,000	5,000
3.	Trip Cancellation and Curtailment	50,000	25,000
	Replacement Employee	20,000	20,000
4.	Travel Delay	2,000	1,000
	Trip Rearrangement	7,500	5,000
	Hijack	2,500	2,500
5.	Loss of Baggage	20,000	15,000
	Delayed Baggage	1,500	1,000
	Loss of Business Documents or Samples	2,500	2,500
	Personal Money, Documents and Additional Accommodation Expenses	10,000	5,000
6.	Personal Liability	2,500,000	2,500,000
7.	Rental Vehicle Excess	5,000	5,000

SECTION 1 - PERSONAL ACCIDENT

Subject to the maximum indemnity as stated in the Summary of Benefits for the Period of Insurance, We will cover Bodily Injury suffered by You during the Journey resulting in death or permanent disablement, subject to the scale of Benefits shown below which will be paid to You or your legal representative in the event of death.

Benefits	% of the maximum indemnity as stated in the Summary of Benefits
1. Death (which occurs within 12 months from the date of the accident).	100%
2. Permanent total disablement after 12 months' continuous total disablement from the date of Bodily Injury be such and as will in all probability continue for the remainder of your life and prevent You from engaging in or attending to any kind of employment, business, profession or occupation.	100%
3. Loss of two Limbs or Loss of Sight of both eyes.	100%
4. Permanent total loss of speech and hearing.	100%
5. Loss of one Limb or Loss of Sight of one eye.	50%
6. Permanent total loss of speech.	50%
7. Permanent total loss of hearing.	50%

In the event of your death arising from Bodily Injury, We may approve an advance payment of HK$50,000 as cash relief to your legal representative. Upon payment of such cash relief, our liability under the Death Benefit shall be reduced by the same amount.

Extra Benefits under Section 1

1. Amateur Dangerous Sports and Activities Extension (Only applicable to You if You are 65 years of age or below when You suffer Bodily Injury)

   Notwithstanding General Exclusion 2(b) of the Policy, We will cover death or permanent disablement arising out of Bodily Injury suffered by You in a Journey whilst You are taking part in the capacity as an amateur in hot-air ballooning, scuba diving to a depth not greater than 30 meters below sea-level, recreational alpine skiing or snowboarding, tobogganing or sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking at an altitude of below 5,000 meters above sea-level, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities.

   The maximum amount We will pay under this Extra Benefit is HK$250,000 for Plan A and HK$125,000 for Plan B, subject to the percentage of the maximum indemnity stated above.

2. Major Burns Benefits

   We will pay You the Benefits in accordance with the following table if You suffer from third degree burns as a result of Bodily Injury in a Journey covering the minimum percentage of the surface area of your body as specified below during the Period of Insurance.

Area of your body	% of surface area	% of the maximum indemnity as stated in the Summary of Benefits
Head	8%	100%
	5%	75%
	2%	50%
Other than Head	20%	100%
	15%	75%
	10%	50%

Any payment made under the Amateur Dangerous Sports and Activities Extension and/or the Major Burns Benefits shall be deducted from the amount payable under any other benefits of this Section in respect of the same Bodily Injury**.**

Special Condition for Section 1 (also applicable to Extra Benefits under Section 1)

Payment of any one of the Benefits will end this Section of the Policy in respect of the Insured Person for whom such payment has been made.

If You are over 65 years of age when You suffer Bodily Injury, the maximum We will pay is 25% of the percentage of maximum indemnity shown under this Section.

If You are below 18 years of age when You suffer Bodily Injury, the maximum amount We will pay is HK$250,000 under this Section, subject to the percentage of the maximum indemnity stated above.

If You are insured under a Family Plan, the maximum amount We will pay for all of the Insured Persons below 18 years of age under this Section is limited to HK$1,500,000 for the Period of Insurance.

SECTION 2 - MEDICAL EXPENSES

2.1 Medical Expenses

We will pay expenses itemised below if You suffer Bodily Injury or Sickness during the Journey:-

a) emergency dental treatment (as a result of Bodily Injury only), medical and surgical expenses charged by a Legally Registered Medical Practitioner or Hospital charge (including the cost of ambulance service), all of which being necessarily and reasonably incurred elsewhere than in Hong Kong.
b) related medical expenses incurred for the continuation of medical treatments received in a) above after returning to Hong Kong of up to HK$100,000 for a maximum period of 90 days, including Chinese

medicine practitioners' fees up to HK$150 per visit per day and up to HK$1,500 in total for each Journey provided they are supported by receipts from a Chinese medicine practitioner (other than You or your Immediate Family Members) who is registered under the Chinese Medicine Ordinance (Cap. 549 of the Laws of Hong Kong) of Hong Kong.

c) reasonable and additional transport expenses which You have to pay to get back to Hong Kong if it is necessary and unavoidable for You to stay beyond the intended return date and You cannot use your original return ticket.

2.2 Hospital Cash

We will pay HK$500 for each full day if You are admitted to a Hospital overseas as an in-patient due to Bodily Injury or Sickness sustained during a Journey.

Extra Benefits under Section 2

1. Amateur Dangerous Sports and Activities Extension (Only applicable to You if You are 65 years of age or below when You suffer Bodily Injury or Sickness)

   Notwithstanding General Exclusion 2(b) of the Policy, We will pay the necessary medical expenses incurred if You suffer from Bodily Injury or Sickness (which is indemnified under this Section) whilst You are taking part in the capacity of an amateur in hot-air ballooning, scuba diving to a depth not greater than 30 meters below sea-level, recreational alpine skiing or snowboarding, tobogganing or sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping,horse riding, trekking or hiking at an altitude of below 5,000 meters above sea-level, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities.

   The maximum amount We will pay under this Extra Benefits is HK$250,000 for Plan A and HK$125,000 for Plan B.

2. Extension of period of Journey

   The cover under this Policy will be automatically extended for a maximum of 30 days if the Journey is unavoidably delayed in the event of your Bodily Injury or Sickness covered under this Section which arise after the insured Journey has begun.

Special Condition for Section 2 (also applicable to Extra Benefits under Section 2)

If You are over 65 years of age when You suffer Bodily Injury or Sickness (which is indemnified under this Section), the maximum We will pay is 25% of the maximum indemnity payable under this Section.

If You are insured under a Family Plan, the maximum amount We will pay for all of the Insured Persons below 18 years of age under this Section is limited to HK$3,000,000 for the Period of Insurance.

Special Condition for Section 2.1(a) and (b)

The payment of charges from chiropractors, physiotherapists, occupational therapists, acupuncturists (other than Chinese medicine practitioners in 2.1(b)) and the like is subject to the availability of a referral letter or similar certification from a Legally Registered Medical Practitioner.

SECTION 3 - TRIP CANCELLATION AND CURTAILMENT

3.1 Trip Cancellation

We will cover unused Travel and Accommodation Deposits You have paid or payments for which You are legally obliged to pay and which are not recoverable from any other source if your Journey is unavoidably cancelled within 30 days prior to its commencement due to any of the following reasons:-

a) death, Serious Bodily Injury or Serious Sickness of You, your Immediate Family Members, fiancé (fiancée) or Close Business Partner;
b) jury service, witness summons or compulsory quarantine of You;
c) your home in Hong Kong becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires your continued presence;
d) delay in departure from Hong Kong for a period of not less than 24 hours from the date and time of departure specified by the carrier caused by:- (i) strike or industrial action; (ii) riot; (iii) mechanical and/or electrical breakdown of Public Transport conveyance You have booked to travel; (iv) adverse weather conditions; (v) natural disaster directly resulting in Suspension of Public Transport; or (vi) closure of the airport.

3.2 Trip Curtailment

We will cover unused Travel and Accommodation Deposits You have paid or payments for which You are legally obliged to pay and which are not recoverable from any other source if your Journey is unavoidably abandoned after the trip has begun and You return to Hong Kong before the scheduled return date due to any of the following reasons:-

a) death, Serious Bodily Injury or Serious Sickness of You, your Immediate Family Members, fiancé (fiancée) or Close Business Partner;
b) jury service, witness summons or compulsory quarantine of You;
c) your home in Hong Kong becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires your continued presence;
d) strike or industrial action;
e) riot;
f) adverse weather conditions;
g) natural disaster directly resulting in Suspension of Public Transport; or
h) closure of the airport.

3.3 Replacement Employee (Only applicable if You are either an incorporated or unincorporated company)

Subject to the certification of a Legally Registered Medical Practitioner, if the Insured Person is required to be repatriated to Hong Kong as a result of any valid claim under Section 2 of this Policy during a Journey, We will pay up to the equivalent of the cost of an economy class air ticket to send a replacement employee to the place of employment the Insured Person was originally located. The replacement employee must leave for the said place of employment within 14 days after the decision to repatriate Insured Person.

Extra Benefits under Section 3

1. Black Alert / Red Alert under Outbound Travel Alert system

   We will cover unused Travel and Accommodation Deposits You have paid or payments for which You are legally obliged to pay and which are not recoverable from any other source if the insured Journey is unavoidably

   a) cancelled within 7 days prior to its commencement or
   b) abandoned to return to Hong Kong before the scheduled return date once the trip has begun

   due to the raising of a Black Alert or Red Alert against any of the planned destinations of the insured Journey by the Hong Kong Government under the Outbound Travel Alert system.

   For the purpose of clarity, We will reimburse You the administration charge billed by a travel agent for the purpose of cancelling the insured Journey in response to the Black Alert or Red Alert up to HK$300 per Insured Person.

   If the insured Journey is to be abandoned directly due to the raising of a Black Alert or Red Alert and You have to leave the city You are staying at the time to another city for the sole purpose of returning to Hong Kong, We will pay for the additional transport expenses necessarily and reasonably incurred from the time You leave the originating city until You arrive at the immigration counter in Hong Kong.

   If it is necessary for You to stay overnight in such other city waiting for the necessary Public Transport conveyance to return to Hong Kong, We will pay You a cash allowance of HK$1,000 per Insured Person which is inclusive in the maximum indemnity of this Section irrespectively of the number of days of such stay.

   The maximum We will pay under this Extra Benefit is
   a) if the Black Alert is hoisted, 100% of the relevant loss and up to the maximum limit stated in the Summary of Benefits; or
   b) if the Red Alert is hoisted, 50% of the relevant loss and up to 50% of the maximum limit stated in the Summary of Benefits.

   You can only claim either for Black Alert or Red Alert, but not for both, in respect of any losses arising from the same cause.

   No benefit will be payable if the Black Alert or Red Alert has been hoisted or announced to the planned destinations at the date of arranging the Journey.

Special Condition for Section 3.1 and 3.2 (also applicable to Extra Benefits under Section 3)

When You arrange for any Journey, You must not be aware of any reason for the trip to be cancelled or curtailed or else the cover under this Section will be void for the Journey.

You can only claim under either Section 3 or Section 4, but not under both, in respect of any losses arising from the same cause.

SECTION 4 - TRAVEL DELAY AND TRIP REARRANGEMENT

4.1 Travel Delay

We will pay HK$250 for the first 6 hours of delay and for each subsequent period of 12 hours of delay up to the limit shown in the Summary of Benefits due to any of the following reasons: -

a) if the departure or arrival of the Public Transport conveyance in which You have arranged to travel is delayed by at least 6 hours from the time specified by the carrier due to:- (i) its mechanical and/or electrical breakdown; (ii) strike or industrial action; (iii) riot; (iv) hijack; (v) adverse weather conditions; (vi) natural disaster directly resulting in Suspension of Public Transport; or (vii) closure of the airport.
b) if the Journey is delayed because of death, Serious Bodily Injury or Serious Sickness of You or your Immediate Family Members, fiancé (fiancée) or Close Business Partner travelling with You abroad provided that a written advice is received from a Legally Registered Medical Practitioner confirming that the nature of such Serious Bodily Injury or Serious Sickness would prevent the relevant person from continuing the trip.

The maximum amount We will pay is HK$500 if the original departure and arrival ports/airports of the Public Transport conveyance that You have arranged are in/from mainland China.

4.2 Trip Rearrangement

We will cover (a) the unused Travel and Accommodation Deposits You have paid or payments for which You are legally obliged to pay, or (b) the additional transport and/or accommodation expenses necessarily and reasonably incurred elsewhere than in Hong Kong, and which are not recoverable from any other source in reaching your planned destination or for your return trip to Hong Kong if your trip is unavoidably re-routed as a direct result of (i) strike or industrial action; (ii) riot; (iii) hijack; (iv) adverse weather conditions; (v) natural disaster directly resulting in Suspension of Public Transport; or (vi) closure of the airport.

The maximum amount We will pay for additional accommodation expenses is HK $1,000 per day. For the avoidance of doubt, We will only pay for the additional transport expenses up to the same level as your original travelling class in the insured Journey.

4.3 Hijack

In the event of a Hijack of the aircraft in which You are travelling, We will pay a benefit of HK$500 for each day or part of a day that You are prevented from reaching your scheduled destination.

Extra Benefits under Section 4

1. Extension of period of Journey

The cover under this Policy will be automatically extended for a maximum of 14 days in the event of the delays covered under this Section which arise after the insured Journey has begun.

Special Condition for Section 4.1

You must check-in in accordance with the original itinerary and obtain written confirmation from the carrier or their handling agents stating the reason and length of delay or else your right of claim may be prejudiced.

Special Condition for Section 4.1(a)

The period of delay will be calculated from either:-

i) the original scheduled departure time of the Public Transport conveyance supplied by the carrier to You until the actual departure time of 1) the same conveyance, or 2) the first available alternative conveyance provided by the same carrier; or
ii) the original scheduled arrival time of the Public Transport conveyance supplied by the carrier to You until the actual arrival time of 1) the same conveyance, or 2) the first available alternative conveyance provided by the same carrier.

You can only claim for either departure or arrival delay of the same Public Transport conveyance but not for both.

If You have consecutive connecting flights and/or other conveyances during the same trip, each period of travel delay cannot be accumulated for more than one conveyance. You can only claim for travel delay arising from any one of such conveyances during the same trip.

Special Condition for Section 4 (also applicable to Extra Benefits under Section 4)

You can only claim under either Section 4.1 or Section 4.2, but not under both, in respect of any losses arising from the same cause.

You can only claim under either Section 3 or Section 4, but not under both, in respect of any losses arising from the same cause.

SECTION 5 - BAGGAGE AND PERSONAL MONEY

5.1 Loss of Baggage

We will pay for accidental loss of or damage to personal baggage owned by You during a Journey, other than documents and samples. At our option, We will pay the cost of repair of the article(s) or reinstatement or replacement of the article(s) as new provided that the article(s) is not more than 1 year old at the time of the accident. For clothing items, We will deduct an amount for wear and tear.

The maximum amount We will pay for:-

a) any single article, pair or set of articles is HK$2,000.
b) all of your sports equipment is HK$5,000 in total.
c) all of your Valuables is HK$5,000 in total.
d) all of your cameras, camcorders (including their accessories/ancillary equipment) and audio/video equipment is HK$5,000 in total.
e) any mobile phone (including any accessories attached to it at the time of loss) is HK$2,000. We will pay only one mobile phone per Insured Person per Period of Insurance. Provided that no mobile phone benefit is payable for Plan B or if the Insured Person(s) is(are) below 18 years of age insured under a Family Plan.

5.2 Delayed Baggage

If your check-in baggage is temporarily lost in transit on the outward Journey and not restored to You within 12 hours, We will reimburse the actual expenses on emergency purchase of essential clothing or toiletries during any one Journey up to the maximum amount shown in the Summary of Benefits. You must obtain written confirmation from the carrier of the number of hours delayed.

5.3 Loss of Business Documents or Samples

We will indemnify You against the cost of replacing or restoring business records, documents or samples as a result of accidental loss or damage during a Journey, subject to a sub-limit of HK$1,000 per article.

5.4 Personal Money, Documents and Additional Accommodation Expenses

We will cover the loss of your cash or traveller's cheques owned and carried by You for social and domestic purposes directly arising from theft, robbery or burglary during a Journey, subject to the maximum amount of HK$3,000 for Plan A and HK$2,000 for Plan B. No benefit will be payable if Insured Person(s) is(are) below 18 years of age and insured under a Family Plan.

Cover will be extended in respect of theft or burglary of traveller's cheques and foreign currency purchased (for social and domestic purposes) in respect of the Journey for up to 72 hours before the planned departure time in Hong Kong.

We will pay for the cost of replacing your Hong Kong Identity Card, credit cards, driving licence, travel tickets, hotel vouchers or passport following accidental loss during a Journey.

We will also pay for the reasonable and additional travel and accommodation expenses necessarily incurred by You for the purpose of replacing a new passport in the event of a loss or theft of your passport

while You are abroad during the Journey. The maximum amount We will pay for accommodation expenses is HK$1,000 per day. For the avoidance of doubt, We will only pay for the additional transport expenses up to the same level as your original travelling class in the journey.

SECTION 6 - PERSONAL LIABILITY

We will pay for all sums which You become legally liable to pay as compensation for accidents which happen during a Journey and which result in

a) death or bodily injury of any person.
b) loss of or damage to property.

The maximum amount payable for You under this Section in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in the aggregate during the Journey is the maximum indemnity as stated in the Summary of Benefits which is inclusive of any legal costs and expenses awarded against or incurred by You with our written permission.

Special Condition for Section 6

In the case of any accident We may at any time pay to You or your legal representative the maximum indemnity as stated in the Summary of Benefits or any lesser sum(s) for which the claim(s) arising from such accident can be settled (but deducting therefrom any compensation(s) already paid in respect of a) or b) above) and We shall thereafter be under no further liability in respect of such accident except for the payment of costs and expenses of litigation incurred prior to the date of such payment.

SECTION 7 - RENTAL VEHICLE EXCESS

If You rent or hire a rental vehicle, or a campervan

a) from a licensed rental agency, and
b) the vehicle rental agreement includes an excess (or deductible) which makes You liable for the loss of or damage to the vehicle,

We will reimburse You up to the maximum indemnity as stated in the Summary of Benefits per Journey regardless of the number of Insured Persons under this Policy if You become liable to pay this amount under the vehicle rental agreement provided that

a) it is as a result of accidental loss or damage to the vehicle caused by collision or theft while it is in your control, and
b) You have complied with all requirements of the rental agreement, and
c) You were at the time of the accident duly licensed to drive the vehicle and were not taking part in or practising for speed or time trials of any kind.

EXCLUSIONS

General Exclusions (applicable to all Sections)

This Policy does not cover any injury, sickness, death, loss, damage, expense or liability directly or indirectly arising out of, attributed to or in connection with:-

1. circumstances or medical conditions giving rise to a claim under this Policy known to have existed at the time of application for this insurance or at the date of arranging the Journey.

2. You engaging in
   a) any sport in a professional capacity or where You would or could earn income or remuneration from engaging in such sport;
   b) any organized sports, any kind of race, motor rallies and competition, mountaineering or rock-climbing (necessitating the use of ropes or pitons), iceberg climbing, potholing, speed or endurance tests, marathon or any tour with bicycle riding as the main transportation during the insured journey, parachuting, skydiving, hang-gliding, trekking or hiking at an altitude of over 5,000 meters above sea-level, scuba diving to a depth greater than 30 meters below sea-level, water motorcycling/jet-skiing, jet-boating, speed-boating, dune driving, snow motorcycling, ski-jumping, ice hockey, the use of bob-sleighs or skeletons, the use of firearms, or other hazardous pursuits or occupations.

3. business travel involving assignments of a dangerous nature or where your occupation is of a manual nature.

4. suicide, intentional self-inflicted injury, insanity, mental or nervous disorders, sleep disorder, psychiatric disorder, or when You are under the influence of intoxicating liquor, drug addiction or solvent abuse.
5. Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof howsoever caused.

6. air travel other than when You are travelling as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft.

7. your engagement as an air flight crew, truck driver, courier staff, tourist guide or escort.

8. wilful, malicious, criminal or unlawful acts committed by You or any person acting on behalf of You.

9. consequential loss of any kind.

10. any payment You would normally have made during your travels, if nothing had gone wrong.

11. any claim if You are over 75 years of age when You suffer Bodily Injury, Sickness, or incur the loss, damage or liability.

12. any claim whether made by You or anyone acting on your behalf knowing the claim to be dishonest or exaggerated in any way. If there is any misrepresentation or omission to inform Us of any material information at the time of applying for this insurance or at the time of making a claim, whether it is intentional or not, We shall not be liable under the Policy.

13. delay, confiscation, detention, nationalisation, requisition or destruction of or damage to property by or under the order of any Government or public or Customs or local authority.

14. pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

The insurance by this Policy excludes bodily injury, death, disability, loss, damage, liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:-

15. War and Terrorism Exclusion
    a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
    b) any act of terrorism including but not limited to
       - the use or threat of force, violence and/or
       - harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,

       by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
    c) any action taken in controlling, preventing, suppressing or in any way relating to a) or b) above.

16. Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion
    a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
    b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
    c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
    d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
    e) any chemical, biological, bio-chemical, or electromagnetic weapon.

17. Political Risks Exclusion
    a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority;
    b) permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person,

    provided that the Company is not relieved of any liability to You in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy.
    c) the destruction of property by order of any public authority.

18. Property Cyber and Data Exclusion
    1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
        1.1. Cyber Loss;
        1.2. loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

        regardless of any other cause or event contributing concurrently or in any other sequence thereto.
    2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
    3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

    Definitions
    4. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
    5. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
    6. Cyber Incident means:
        6.1. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
        6.2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
    7. Computer System means:
        7.1. any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,

        owned or operated by the Insured or any other party.
    8. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

19. Date Recognition Exclusion
    a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device;
    b) media or systems used in connection with any of the foregoing;

    whether your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date

    including without limitation, the failure or inability to recognise capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
        (i) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time;
        (ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in a) and b) above.

    This general exclusion does not apply in respect of the following sections, if provided by this Policy
    (a) Section 1 - Personal Accident,
    (b) Section 2 - Medical Expenses,
    (c) Section 6 - Personal Liability.

Sanction Limitation and Exclusion Clause

This Policy shall not 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, United States of America and/or any other applicable national economic or trade sanction law or regulations.

If the Company alleges that by reason of these General Exclusions, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You.

Exclusions (applicable to specific Sections)

(A160) COVID-19/ Pandemics Exclusion (Applicable to Personal Accident Section only)

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived – :
(a) Coronavirus (COVID-19) including any mutation or variation thereof; or
(b) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

(P226) Communicable Disease Exclusion (Applicable to Baggage and Personal Money Section only)

1. Notwithstanding any provision to the contrary, this policy excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

    2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

    2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

    2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

All other terms, conditions and exclusions of the policy remain the same.

(P227) General Exclusion for Cleaning Cost – Communicable Disease (Applicable to Baggage and Personal Money Section only)

Notwithstanding any provision to the contrary, this policy shall exclude any cost to clean, decontaminate, disinfect, repair, replace, recall or checking of any property 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 communicable diseases.

(L132) Communicable Disease Exclusion (Applicable to Personal Liability Section only)

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from,

caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
   3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
   3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
   3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

Exclusions to Sections 1, 2 and 3

We do not cover:-

1. any claim if You are travelling against the advice of a Legally Registered Medical Practitioner or for the purpose of obtaining medical treatment.
2. death or Bodily Injury or Sickness sustained by You caused by or arising from any medical, physical or mental condition which is pre-existing at the time of the application of this insurance or at the date of arranging the Journey including any recurring, chronic or continuing illness or condition which You are aware of or have already received treatment.
   A condition is deemed to be pre-existing at the time of the application of this insurance or at the date of arranging the Journey if
   a) treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of the Policy or the arrangement of the Journey, or
   b) You or if You are below 18 years of age, your parent knew or ought to have known prior to the commencement of the Policy or the arrangement of the Journey whether or not treatment or medication or advice or diagnosis was sought or received.
3. any claim arising from venereal disease, pregnancy, childbirth, miscarriage or self-exposure to exceptional risk.
4. the cost of any elective or non-emergency treatment not directly related to the Sickness or Bodily Injury which necessitated your admittance into Hospital.
5. any claim if You are under treatment not recommended by or undertaken by a Legally Registered Medical Practitioner.
6. any cost related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
7. surgery or medical treatment when in the opinion of the Legally Registered Medical Practitioner treating the Insured Person, the treatment is not urgent and medically necessary during the Journey, and can be reasonably delayed until the Insured Person returns to Hong Kong.
8. any expenses related to cosmetic surgery, apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids, prosthesis.
9. any cost arising from procurement or use of special braces, implants, appliances or equipment including but not limited to wheel chairs and crutches.
10. dentures, crowns or bridges.
11. any additional cost of single or private or semi-private room accommodation at a Hospital or charges in respect of special or private nursing.

Exclusions to Sections 3 and 4

We do not cover any claim directly or indirectly caused by or resulting from:-

1. strike or industrial action, riot, adverse weather conditions or natural disaster which has commenced or has been announced before the date of applying for this insurance or arranging the Journey.
2. the failure of You to
   a) check in for departure by the time specified by the carrier (except as reasons specifically provided in Sections 3 & 4);
   b) act upon the express instructions of the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary;
   c) notify the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so.
3. bankruptcy, liquidation, error, omission or default of any travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary.
4. overbooking of air or land transport carriers, scheduling/re-scheduling of their crew members.
5. for the sole purpose of Section 4.3, any claim in respect of Hijack if
   a) the intended destination of the flight is a country in a state of war,
   b) the flight is flying over an area which is in a state of war, or
   c) the flight is hijacked to a country in a state of war irrespective of the original intended destination.

We do not cover:-

6. any claim if You fail to obtain or provide i) a written medical report from the Legally Registered Medical Practitioner or ii) a written confirmation of cancellation of booked items from the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary.

Exclusions to Section 5

We do not cover:-

1. any theft loss of items while being left unattended in public places.
2. any loss not reported within 24 hours of discovery to or You have failed to obtain a report from local police, airline or other carrier who had custody of the baggage and/or may be responsible for the loss.
3. loss of or damage to Valuables, cameras or camcorders (including their accessories/ancillary equipment), audio/video equipment, laptop, or money from an unattended vehicle or in transit not accompanied by You and outside your control.
4. household goods and anything shipped as freight.
5. loss of or damage to items used in connection with your employment or occupation except portable computer, portable office equipment and camera.
6. loss of or damage to any pager, mobile phone (except for the benefit specifically provided under Section 5.1.e), tablet computer or portable telecommunication equipment or any of its accessories including sim card or digital storage card and the like.
7. loss of or damage to any aerial device and their accessories and spare parts including aerial photography equipment.
8. loss of or damage to contact lenses, dentures, prostheses, bonds, negotiable instruments or securities, food or drinks, medicine, or tobacco.
9. breakage of sports equipment while in use.
10. damage to any brittle or fragile items.
11. loss or damage caused by wear and tear, depreciation, deterioration, insects, vermin, mildew, denting, scratching, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship.
12. loss resulting from unexplained disappearance, or shortage due to error or omission or depreciation in value.
13. any fines or penalties incurred by You due to non-replacement or late replacement of the lost personal documents.
14. the first HK$200 of each and every claim per Insured Person (except for claims made under Section 5.2).
15. any loss related to stored-value devices or digital money or other instruments of payment of any kind, including but not limited to credit value of credit card, Octopus Card, any stored-value card, other prepaid electronic ticket and digital wallet.
16. any loss of money not belonging to but being carried by the Insured Person.
17. any loss of money being left behind or unattended in a Public Transport or vehicle of any other kind or in public places.
18. any loss of money which is not carried by Insured Person at the time of loss.

Exclusions to Section 6

We do not cover:-

1. any liability arising from personal injury or bodily injury or loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination.
2. the cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
3. fines, penalties, punitive or exemplary damages.
4. any liability arising from or in connection with

a) death or bodily injury of your family member or your employee;
b) loss of or damage to property which belongs to or in the custody or control of You or your family member or your employee;
c) your employment, trade, business or profession;
d) the ownership or occupation of any land or buildings other than temporary holiday accommodation;
e) the ownership, possession or use of animals, firearms, mechanically propelled vehicles, vessels or aircraft of any description;
f) the ownership, possession or use of any aerial device and their accessories and spare parts including aerial photography equipment.

5. any liability which attached by virtue of an agreement but which would not have attached in the absence of such agreement.
6. any claim or loss arising out of any activities and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via your own website, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
7. all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:-
   a) asbestos, or
   b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Exclusions to Section 7

We do not cover:-

1. any loss sustained while You are under the influence of alcohol or drugs at the time when You are controlling of a rental vehicle during the rental period.
2. any illegal or unlawful use of the rental vehicle by You during the rental period.
3. any incident in which You are not holding a valid driving license of that country.
4. any claim if You fail to provide the rental agreement You have entered or the receipt issued for excesses or deductibles incurred.
5. any charges for the loss of use of the rental vehicle or similar kind of charges imposed by the rental company including but not limited to non operation charge (NOC).
6. any rental vehicle which is belonging to all kinds of commercial vehicles, motorcycles or any vehicle with 9 seats or above.

GENERAL CONDITIONS

1. Child Cover
Child(ren) under the age of 12 must be accompanied by a parent or a guardian in the Journey.

2. Health Warranty
You warrant that all of the Insured Persons upon which this insurance is issued are in good health. If not, You are required to tell Us.

3. Precautions
You must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

4. Notification of Claim
You must give written notice to Us of any event giving rise or likely to give rise to a claim under this Policy as soon as possible and in any case within 30 days of the happening of such an event. You must also tell Us if You know of any writ, summons or prosecution against You and immediately send Us every letter or document which relates to a claim.

5. Conduct of the Claim
You or any person acting for You, must not negotiate any claim or admit or deny liability without our written permission.

All certificates, information and evidence including police reports, receipts or medical reports which We may require will be supplied at your expense or at the expense of your legal representative. You must produce the damaged article at our request and supply proof as to the existence, ownership and cost of articles lost or stolen in the event of a claim.

If the claim is made in respect of Bodily Injury or Sickness, We may request for a medical examination at our expense. We may also request for a post-mortem examination in the event of a fatal claim at our expense.

6. Subrogation
We shall be entitled to take over and conduct the defence or settlement of any third party claim at our discretion. We shall also be entitled to use your name to enforce recovery against anyone else whether before or after payment of the claim.

7. Jurisdiction Clause
The indemnity provided by this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Hong Kong nor to orders obtained in the said Court for the enforcement of judgments made outside Hong Kong whether by way of reciprocal agreement or otherwise.

8. Governing Law
The Policy is subject to the exclusive jurisdiction of Hong Kong and is to be construed according to the laws of Hong Kong.

9. Other Insurance (Not applicable to Section 1 - Personal Accident)
If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance.

10. Cancellation
You may cancel the Policy by giving Us written notification, in which case You shall be entitled to a refund of the unused part of premium paid in respect of the unexpired Period of Insurance calculated as per the refund premium table below provided no claim has occurred and made during the current Period of Insurance.

Period of Insurance already covered	Refund Premium
up to 1 month	60% of premium paid by You
up to 2 months	50% of premium paid by You
up to 3 months	30% of premium paid by You
up to 4 months	10% of premium paid by You
Over 4 months	No Refund

We may cancel the Policy by giving 7 days' notice by registered letter to your last known address. A proportionate part of the premium may then be returned to You.

11. Arbitration
If the Company shall disclaim policy liability or there is any dispute as to the amount to be paid under this Policy (collectively known as "the Dispute"), the Dispute shall be determined by arbitration in accordance with the prevailing Arbitration Ordinance (Cap. 609 of the Laws of Hong Kong) as amended from time to time. If the parties fail to agree upon the choice of Arbitrators or Umpires, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained.

If the Dispute shall not within 12 months from the date of disclaimer or the date of rejection of the claim have been referred to arbitration under the provisions herein contained, then such claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

12. Exclusion of Rights under Contracts (Rights of Third Parties) Ordinance
Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

iTravel Plus（全年旅程）保單

（本中文譯本是有關保險單之意譯本，旨在協助您閱讀有關保險單內容，本中文譯本並不是亦不應被視為保險單之一部份或在闡釋保險單內任何條文時有任何影響力。）

本文件為「閣下」之iTravel Plus（全年旅程）保單（以下簡稱「本保單」）。「本保單」附有一份「承保表」。「本保單」及「承保表」共同構成一份完整的保險合約。請詳細閱讀「本保單」及「承保表」並妥為保存，於外遊時隨身攜帶或參閱「本公司」發送給「閣下」的電子副本。「本公司」建議「閣下」的家庭成員亦須知悉「本保單」的保障範圍，以便有需要時，辦理索償手續。

「本保單」是「閣下」與「本公司」根據投保書上所提供的資料（不論以書面形式或透過網上投保形式）締結之合約。「本公司」將根據「本保單」及任何附加於「本保單」之批單條款，在「本公司」已接納「閣下」所繳之保費的「保險期」內，於「旅程」中遭遇的任何受保事件，按照「本保單」訂明的方式及上限作出賠償。

「本保單」之條款、條件、不受保事項及批單條款均同時適用於「閣下」及任何代表「閣下」索償之人士。「本公司」根據本保險計劃作出之任何賠償均以「閣下」及「閣下」之代表是否遵循及遵守此等條款為前提。

保險生效之條件

只有符合以下所有條件，本保險方可生效：

(a) 「閣下」之通常居住地為「香港」並於「香港」安排每次「旅程」；及
(b) 「旅程」應為來回行程，即最初出發地及最終目的地均為「香港」；及
(c) 「旅程」期限不可超過90天。

詞彙定義

「身體受傷」是指：－
純粹和直接因意外、暴力、可見及外來因素並獨立於任何其他原因，而非因患病、疾病或逐步身體或精神損耗及損傷引致之身體損傷。

「密切的業務伙伴」是指：－
以業務註冊或公司註冊文件向「本公司」證明為「閣下」之密切合作伙伴。

「家庭計劃」是指：－
「本公司」以家庭折扣費率收取保費並對「閣下」、與「閣下」同行的合法配偶及18歲以下的子女承保的保單。

「騎劫」是指：－
「受保人」所乘的飛機之控制權被非法奪取或不正當行使。

「香港」是指：－
中華人民共和國香港特別行政區。

「醫院」是指：－
合法設立並領取合法醫院牌照的機構，主要服務包括向傷病者提供住院護理及治療服務並且：

a) 備有系統性設施以提供診斷、治療及主要手術服務；
b) 由註冊護士每日24小時提供護理服務；
c) 由一位或多位「合法註冊醫生」監督運作；及
d) 並非主要提供診所、療養所、戒酒或戒毒中心、護理院、療養院或復康中心或老人院或近似性質的服務的機構。

「直系家屬」是指：－
「閣下」之合法配偶、父母、配偶的父母、祖父母、兄弟姐妹、子女、合法領養的子女、孫子女或法定監護人。

「旅程」是指：－
任何在「保險期」內符合上述保險生效之條件的旅程，並由「閣下」離開「香港」的居所或工作地點直接啟程開始至旅程完結返抵「香港」入境服務櫃台後 2小時終結。

「合法註冊醫生」是指：－
根據「香港」或意外發生後接受治療之國家地區法例正式註冊及合資格的西醫，但「閣下」或「閣下」之家屬除外。

「喪失肢體」是指：－
喪失自手腕或腳踝以上之肢體或完全及永久地喪失手掌、手臂、腳掌或腿部之功能。

「喪失視力」是指：－
完全及永久地喪失視力。

「保險期」是指：－
「承保表」內指定的期限及「閣下」已繳付且「本公司」已接受續保保費的隨後期限。

「公共交通工具」是指：－
領有牌照及可提供定期接載乘客服務的交通工具（特約或私人運輸工具除外），而一般公眾人士可於指定地點乘搭並支付交通費用。

「承保表」是指：－
一份載有「閣下」及其之保障計劃等詳細資料的文件。「承保表」是「本保單」的一部份。

「嚴重身體受傷或嚴重疾病」是指：－
需由「合法註冊醫生」提供治療並確認涉及生命危險之「身體受傷」或「疾病」。如有關人士為「受保人」，「合法註冊醫生」應進一步確認該「身體受傷」或「疾病」會導致有關人士不適合旅遊或繼續「旅程」。

「疾病」是指：－
「閣下」需要接受「合法註冊醫生」治療，並需支付合理費用的患病或疾病。

「公共交通暫停服務」是指：－
「公共交通工具」暫停服務超過 1 小時。

「旅程及住宿按金」是指：—
旅程及住宿按金，包括於海外之當地旅行套票或任何大型體育賽事、音樂劇、演唱會、博物館或主題公園的入場券。

「貴重物品」是指：－
珠寶、皮草、黃金及純銀物品、腕錶、收音機及望遠鏡。

「我們/ 本公司」是指：－
三井住友海上火災保險（香港）有限公司。
（其中「我們的」是「我們」定義下之所有格名詞）

「閣下/ 受保人」是指：－
「承保表」上具名或指明的人士，其並獲得保險之安排。「閣下」亦指「承保表」中所載為投保人的個人或公司。
（其中「閣下的/ 閣下之」是「閣下」定義下之所有格名詞）

重要事項 － 請細閱此保單，如需更正，請即通知本公司。

保障項目表

除非另行說明及根據有關任何章節作出責任限制，在每次「旅程」期間每名「受保人」的最高賠償額如以下保障項目表所示。

章節	保障項目	計劃 A 港幣/元	計劃 B 港幣/元
1.	人身意外 嚴重燒傷	1,000,000 1,000,000	500,000 500,000
2.	醫療費用 住院現金	1,000,000 5,000	500,000 5,000
3.	取消及縮短行程 替代僱員	50,000 20,000	25,000 20,000
4.	行程延誤 行程更改 騎劫	2,000 7,500 2,500	1,000 5,000 2,500
5.	遺失行李 行李延誤 遺失商業文件或貨辦 個人金錢、證件及額外住宿開支	20,000 1,500 2,500 10,000	15,000 1,000 2,500 5,000
6.	個人責任	2,500,000	2,500,000
7.	租車自負金額	5,000	5,000

第 1 節 - 人身意外

「閣下」在「旅程」內因「身體受傷」而導致死亡或永久殘廢，「本公司」將會按下列保障項目之級別向「閣下」或其合法遺產代理人作出下列賠償。

保障項目	「保障項目表」中所列的最高賠償額的百分率
1. 死亡（意外日期起計12個月內死亡）。	100%
2. 永久完全殘廢（完全殘廢須由「身體受傷」日期起持續12個月，並在可預計的所有情況之下認定將可能終生不能康復，及引致「閣下」無法就業或擔當任何職務）。	100%
3. 「喪失兩肢體」或「喪失雙眼視力」。	100%
4. 永久完全喪失說話能力及失聰。	100%
5. 「喪失一肢體」或「喪失一眼視力」。	50%
6. 永久完全喪失說話能力。	50%
7. 永久完全失聰。	50%

如「閣下」因「身體受傷」而導致死亡，「本公司」可批准向其合法遺產代理人墊付港幣50,000元現金。預支上述墊付後，「本公司」將在「本保單」的死亡保障賠償額中扣減相應金額。

第 1 節的額外保障

1. 業餘危險運動及活動保障（此保障只適用於「閣下」「身體受傷」時，年齡為65歲或以下）

   在「本保單」一般不受保事項第2(b)節的限制下，若「閣下」在「旅程」內以業餘身份參與熱氣球、不超過水深30米之水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、在海拔5,000米以下的高地徒步登山旅行或遠足、水上滑翔傘、香蕉船、獨木舟、皮划艇、海上皮划艇、水底漫步、滑沙、野生動物觀賞之旅或飛索體驗活動時「身體受傷」而導致死亡或永久殘廢，將可獲得保障。

   「本公司」對此額外保障的最高賠償金額分別為計劃 A 港幣250,000元及計劃 B 港幣125,000元，並須受上述最高賠償額百分率的規限。

2. 嚴重燒傷

   倘若於「保險期」內，「閣下」在「旅程」中遭受三級程度燒傷，且「身體受傷」之表面面積達到下表指明的最低百分率，「本公司」將根據下表就此保障向「閣下」作出賠償。

身體部位	佔身體面面積的百分率	「保障項目表」中所列的最高賠償額的百分率
頭部	8%	100%
	5%	75%
	2%	50%
除頭部以外	20%	100%
	15%	75%
	10%	50%

在同一「身體受傷」之事故，就「業餘危險運動及活動保障」及/或「嚴重燒傷」下作出的任何賠償，須從本章節其他保障項目下應支付的賠償金額中扣除。

適用於第 1 節之特別條款（同時適用於第1節的額外保障）

「受保人」就以上任何一項保障項目獲得賠償後，「受保人」於「本保單」的第1節內的保障即告終止。

如「閣下」於「身體受傷」時，年齡為65歲以上，本章節最高賠償將為上述最高賠償額的百分率的25%。

如「閣下」於「身體受傷」時，年齡為18歲以下，本章節將根據上述最高賠償額的百分率作出賠償，最高賠償額為港幣250,000元。

如「閣下」投保的為「家庭計劃」，在「保險期」內本章節就所有年齡為18歲以下的「受保人」作出的最高賠償額限於港幣1,500,000元。

第 2 節 - 醫療費用

2.1 醫療費用

如「閣下」於「旅程」期間「身體受傷」或患上「疾病」，「本公司」將賠償下列費用：

a) 由「合法註冊醫生」收取的緊急牙科治療（由「身體受傷」引致）、醫療、外科手術之費用或「醫院」費用（包括救護車服務費用）， 該等費用應為合理及必須的，並於「香港」以外地方支付。

b) 返回「香港」後90天內因繼續接受上述第 2.1 節 a)中有關之覆診的醫療費用，最高賠償額為港幣100,000元。該等覆診費用包括中醫師費用，最高賠償為每天一次、每次港幣150元，最高賠償總額則為每次「旅程」港幣1,500元，惟「閣下」必須出示在香港《中醫藥條例》（香港法例第549章）下註冊的中醫師（「閣下」或「閣下」之「直系家屬」除外）簽發的收據，以作證明。
c) 如「閣下」必須以及無可避免地需要延遲返回「香港」的日期，因而不能使用原來的回程機票，「本公司」將賠償合理的額外返港之交通費。

2.2 住院現金

如「閣下」在「旅程」中因「身體受傷」或患上「疾病」，需要在海外入住「醫院」，「本公司」將支付為每整天港幣500元的住院現金賠償。

第 2 節的額外保障

1. 業餘危險運動及活動保障（此保障只適用於「閣下」「身體受傷」或患上「疾病」時，年齡為65歲或以下）

在「本保單」一般不受保事項的第2(b)節限制下，若「閣下」以業餘身份參與熱氣球、不超過水深30米之水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、帆船航行、急流飄筏、滑浪風帆、吊索跳、騎馬、在海拔5,000米以下的高地徒步登山旅行或遠足、水上滑翔傘、香蕉船、獨木舟、皮划艇、海上皮划艇、水底漫步、滑沙、野生動物觀賞之旅或飛索體驗活動而「身體受傷」或患上「疾病」（受本章節所保障），「本公司」將賠償有關之醫療費用。

「本公司」對此額外保障的最高賠償金額分別為計劃 A 港幣250,000元及計劃 B 港幣125,000元。

2. 延長「旅程」期限

如在受保「旅程」開始後「閣下」因本章節下承保的「身體受傷」或「疾病」而導致「旅程」不可避免地延遲，則「本保單」的承保期限將自動延長最多30天。

適用於第 2 節之特別條款（同時適用於第2節的額外保障）

如「閣下」於「身體受傷」或患上「疾病」（受本章節所保障）時，年齡為65歲以上，最高賠償將為本章節最高賠償額的25%。

如「閣下」投保的為「家庭計劃」，在「保險期」內本章節就所有年齡為18歲以下的「受保人」作出的最高賠償額限於港幣3,000,000元。

適用於第 2.1(a)及(b)節之特別條款

由脊醫、物理治療師、職業治療師、針灸師（第2.1(b)節中所列的中醫師除外）等人所收取的費用，須同時附有「合法註冊醫生」的轉介信或類似證明的情況下，才獲賠償。

第 3 節 - 取消及縮短行程

3.1 取消行程

如「旅程」出發前30天內，因以下任何原因而無可避免地取消「旅程」，「本公司」將就「閣下」已支付或法律上必須支付，且不能從任何其他途徑追討之尚未享用的「旅程及住宿按金」作出賠償：

a) 「閣下」、「閣下」之「直系家屬」、未婚夫（妻）或「密切的業務夥伴」的死亡、遭受「嚴重身體受傷或嚴重疾病」；
b) 「閣下」需履行陪審團責任、被傳召作證人或需按規定接受隔離檢疫；
c) 「閣下」「香港」的住所因盜竊、火災、水災、颱風、地震或山泥傾瀉而受到嚴重損毀或不能居住致令「閣下」必須逗留在「香港」善後；
d) 因(i)罷工或工業行動；(ii)騷亂；(iii)已安排乘坐的「公共交通工具」發生機械及/或電力故障；(iv)惡劣天氣； (v)自然災害直接導致「公共交通暫停服務」；或(vi)機場關閉，而引致於客運公司原定離開「香港」的日期和時間延誤不少於24小時。

3.2 縮短行程

如「旅程」開始後，「閣下」因以下任何原因而無可避免地放棄「旅程」，並於原定返港日期前返回「香港」，「本公司」將就「閣下」已支付或法律上必須支付，且不能從任何其他途徑追討之尚未享用的「旅程及住宿按金」作出賠償：

a) 「閣下」、「閣下」之「直系家屬」、未婚夫（妻）或「密切的業務夥伴」的死亡、遭受「嚴重身體受傷或嚴重疾病」；
b) 「閣下」需履行陪審團責任、被傳召作證人或需按規定接受隔離檢疫；
c) 「閣下」「香港」的住所因盜竊、火災、水災、颱風、地震或山泥傾瀉而受到嚴重損毀或不能居住致令「閣下」必須逗留在「香港」善後；
d) 罷工或工業行動；
e) 騷亂；
f) 惡劣天氣；
g) 自然災害直接導致「公共交通暫停服務」；或
h) 機場關閉。

3.3 替代僱員（只適用於「閣下」為有限公司或無限公司）

如「旅程」中「受保人」因「本保單」第2節下的任何有效索償而需要被送返「香港」（須提供「合法註冊醫生」證明此需要)，「本公司」將支付相等於經濟客位機票價錢的賠償予「閣下」將替代僱員送往「受保人」原先所處的工作地點。替代僱員必須在作出送返「受保人」決定後的14天內前往該工作地點。

第 3 節的額外保障

1. 外遊警示制度之黑色外遊警示或紅色外遊警示

倘由於在外遊警示制度下，「香港」政府向任何受保「旅程」中的目的地發出黑色外遊警示或紅色外遊警示，引致「閣下」迫不得已：

a) 在出發前 7 天內取消受保旅程；或
b) 在啟程後縮短受保旅程返回「香港」，

「本公司」就「閣下」已支付或法律上必須支付，且不能從任何其他途徑追討之尚未享用的「旅程及住宿按金」作出賠償。

為清晰起見，「本公司」對旅行社因黑色外遊警示或紅色外遊警示而安排取消受保「旅程」所收取之退團手續費的最高賠償額為每名「受保人」港幣300 元。

如「閣下」直接因黑色外遊警示或紅色外遊警示而放棄受保「旅程」並在迫不得已情況下須離開當時身處之城市繞道到其他城市以折返「香港」，「本公司」將賠償該等額外的交通費用，惟有關費用須為必須及合理並由離開當時身處之城市的一刻開始計算至返抵「香港」入境服務櫃台。

倘「閣下」如上述所指，必須繞道到其他城市並需留宿以等候所需之「公共交通工具」返回「香港」，不論留宿日數之多寡，「本公司」將一概向每位「受保人」賠償住宿現金津貼港幣1,000 元。此賠償額將同被算為本章節之最高賠償額內。

「本公司」對此額外保障的最高賠償額為
a) 如懸掛黑色外遊警示，相關損失之 100%並以「保障項目表」所載的最高賠償額為限，或
b) 如懸掛紅色外遊警示，相關損失之 50%並以「保障項目表」所載的最高賠償額之 50%為限。

「閣下」只可對由同一原因引起的任何損失向黑色外遊警示或紅色外遊警示的保障提出索償。

如於安排「旅程」時，原定目的地已懸掛或宣佈懸掛黑色外遊警示或紅色外遊警示，則不會獲得賠償。

適用於第 3 節之特別條款 (同時適用於第 3 節的額外保障)

當「閣下」安排「旅程」時，「閣下」須不知悉任何引致「旅程」取消或縮短的情況，否則本章節之保障條款即告失效。

「閣下」只可對由同一原因引起的任何損失向第 3 節或第 4 節提出索償。

第 4 節 - 行程延誤及行程更改

4.1 行程延誤

如「閣下」受到以下原因導致行程延誤，「本公司」將就首6小時及之後每12小時之延誤時期賠償港幣250元，最高賠償額以「保障項目表」所示的最高上限為準：

a) 因(i)「公共交通工具」發生機械及/或電力故障；(ii)罷工或工業行動；(iii)騷亂；(iv)騎劫；(v)惡劣天氣；(vi)自然災害直接導致「公共交通暫停服務」；或(vii)機場關閉，而導致「閣下」已安排乘坐的「公共交通工具」的啟程或抵達時間於客運公司原定的時間延誤至少6小時。
b) 因「閣下」、與「閣下」同赴「旅程」之「直系家屬」、未婚夫（妻）或「密切的業務夥伴」的死亡、遭受「嚴重身體受傷或嚴重疾病」而導致延誤，惟需收到「合法註冊醫生」的書面證明，確認該「嚴重身體受傷或嚴重疾病」不允許有關人士繼續旅程。

如「閣下」已安排乘坐的「公共交通工具」之原定出發及到達港口/機場於中國大陸，「本公司」將支付最高港幣 500 元。

4.2 行程更改

如直接因(i)罷工或工業行動；(ii)騷亂；(iii) 騎劫；(iv)惡劣天氣；(v)自然災害直接導致「公共交通暫停服務」；或(vi)機場關閉，而導致「閣下」在迫不得已情況下須以其他路線前往原定目的地或返回「香港」，「本公司」將賠償「閣下」不能從任何其他途徑追討之 a) 已支付或法律上必須支付但尚未享用的「旅程及住宿按金」或b) 合理及必須（並於「香港」以外地方產生）的額外交通及/或住宿費用。

「本公司」支付額外住宿費用之最高賠償額為每日港幣1,000元。為免疑問，「我們」支付額外交通費用之最高賠償為「閣下」在受保「旅程」中原定交通等級之相同水平。

4.3 騎劫

如「閣下」因所乘搭的飛機遭「騎劫」而未能抵達原定目的地，「本公司」將賠償每延誤一天港幣500元，不足一天按一天計算。

第 4 節的額外保障

1. 延長「旅程」期限
如在受保「旅程」開始後發生本章節承保的延誤事項，「本保單」的承保期限將自動延長最多14天。

適用於第 4.1 節之特別條款

「閣下」必須依原定行程於集合地點準時報到，並取得客運公司或其代理發出之證明書，列明延誤原因及時間，否則「閣下」之索償權可能受損。

適用於第 4.1(a) 節之特別條款

延誤期的計算方法為以下其中一種：

i) 由向「閣下」提供「公共交通工具」的客運公司的原定出發時間至同一客運公司提供的 1)同一交通工具，或 2)首先提供的其他交通工具的實際出發時間；或
ii) 由向「閣下」提供「公共交通工具」的客運公司的原定到達時間至同一客運公司提供的 1)同一交通工具，或 2)首先提供的其他交通工具的實際到達時間。

「閣下」只可就同一「公共交通工具」的出發或到達時間的延誤提出索償。

倘若「閣下」在同一旅程中有連續的轉接航班及/或其他交通工具，不同交通工具之行程延誤不可累加。「閣下」只可就同一旅程中的任何一種交通工具的其中一次行程延誤提出索償。

適用於第 4 節之特別條款（同時適用於第4節的額外保障）

「閣下」只可對由同一原因引起的任何損失向第 4.1 節或第 4.2 節提出索償。

「閣下」只可對由同一原因引起的任何損失向第 3 節或第 4 節提出索償。

第 5 節 - 行李及個人金錢

5.1 遺失行李

如屬於「閣下」隨身行李於「旅程」期間意外遺失或損毀（文件及貨辦除外），「本公司」將作出賠償。「本公司」有權選擇以修理或修復或重新購置此等損毀或遺失物品所需的費用作出賠償。惟重新購置之賠償只適用於該等事發時購置日期為不超過1年之物品。衣物賠償則須扣除折舊。

「本公司」支付的最高賠償額為：
a) 每件、每套或每組物品港幣3,000元。
b) 所有運動器材的總賠償額為港幣5,000元。
c) 所有「貴重物品」的總賠償額為港幣5,000元。
d) 所有相機或攝錄機 (包括其配件/輔助器材) 及影音器材的總賠償額為港幣5,000元。
e) 任何手提電話（包括在發生損失時附屬於其之任何配件）為港幣2,000元。「本公司」只支付每一「保險期」每名「受保人」一部手提電話之賠償。惟計劃B或於「家庭計劃」中年齡為18歲以下之「受保人」，將不會獲得手提電話賠償。

5.2 行李延誤

如「閣下」寄艙託運之行李在到達海外目的地或過境期間短暫遺失，而未能在12小時內送還予「閣下」，「本公司」將賠償緊急購買必需衣物或梳洗用品的實際開支，最高賠償額以「保障項目表」之最高上限為準。「閣下」必須取得客運公司書面證明延誤時間。

5.3 遺失商業文件或貨辦

「本公司」將賠償「閣下」於「旅程」期間因意外而遺失或損毀的業務記錄、文件或貨辦之更換或修復費用，每件物品的賠償上限為港幣1,000元。

5.4 個人金錢、文件及額外的住宿開支

「本公司」將賠償由「閣下」擁有及攜帶並於「旅程」期間直接因盜竊、搶劫或爆竊而遺失用作社交及私人用途之現金或旅行支票，最高賠償額分別為計劃 A 港幣 3,000 元及計劃 B 港幣 2,000 元。如「受保人」為「家庭計劃」中年齡為18歲以下之人士，則不會獲得賠償。

此保障亦將賠償「閣下」於原定離港時間前之72小時內，在「香港」因盜竊或爆竊而遺失因「旅程」而購買的旅行支票及外幣（用作社交及私人用途）。

「本公司」將賠償「閣下」於「旅程」期間因意外而遺失的香港身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照之補領費用。

如「閣下」於「旅程」期間，在海外遺失或被盜去護照，「本公司」將賠償因換領新護照所引致的合理及必須的額外交通及住宿費。「本公司」支付額外住宿費用之最高賠償額為每日港幣1,000元。為免疑問，「我們」支付額外交通費用之最高賠償為「閣下」在受保「旅程」中原定交通等級之相同水平。

第 6 節 - 個人責任

「本公司」將賠償「閣下」於「旅程」期間因意外引致的

a) 他人死亡或身體受傷
b) 他人財產損失或損毀

於法律上必須承擔的賠償責任。

就每一事故、由同一源頭或原因引致的一連串事故以致於整段「旅程」，於本節應支付予「閣下」的最高賠償金額不應超過「保障項目表」所示的最高賠償額，此金額亦包括經由法庭判決須由「閣下」支付或由「閣下」引致並獲得「本公司」書面同意支付的訴訟費用。

<u>適用於第 6 節之特別條款</u>

倘出現任何意外，「本公司」會隨時按照「保障項目表」所載的最高賠償額或能讓因該意外引起的索償達成和解所需的任何較少金額（就上述第a)或b)中扣除已支付的任何賠償）對「閣下」或「閣下」的法律代表作出賠償，且之後「本公司」將不會就該意外承擔任何進一步的法律責任，支付於該支付日期之前所引致的訴訟費用及開支除外。

第 7 節 - 租車自負金額

倘「閣下」

a) 從持牌出租代理處租用汽車或露營車，及
b) 其汽車租賃協議規定須要「閣下」支付汽車遺失或損毀的自負金額（或免賠金額），

當「閣下」須按照此汽車租賃協議承擔此等自負金額，「本公司」將對每次「旅程」（不論「本保單」下「受保人」數量之多寡）支付不超過「保障項目表」所載的最高賠償額的賠款。惟須符合以下條件：

a) 汽車在「閣下」的控制範圍內因意外碰撞或盜竊造成之損失或損毀，及
b) 「閣下」已遵守該租賃協議之所有要求，及
c) 「閣下」在意外發生時持有有效駕駛執照且沒有參與或進行任何超速駕駛或計時賽。

不受保事項

一般不受保事項（適用於整份保單）

「本保單」不承保因以下原因而直接或間接引致或造成或與以下事故相關之任何受傷、患病、死亡、損失、損毀、開支或責任：-

1. 於投保時或於安排「旅程」時已知悉的任何可能引致索償的情況或身體狀況。
2. 「閣下」
   a) 以職業選手身份或以有收入或酬金的方式參加任何體育活動；
   b) 參加有組織的體育活動、任何競賽、汽車拉力賽及賽車、攀山或攀岩（需要使用繩索或巖釘）、冰山攀爬、洞穴探險、速度或耐力競賽、馬拉松或任何以騎踏單車為主要交通工具的受保旅程、跳傘、高空跳傘、滑翔傘、在海拔逾5,000米的高地徒步登山旅行或遠足、在逾30米水深進行水肺潛水、駕駛水上電單車、水上小型噴射艇、快艇、沙丘駕駛、駕駛雪地電單車、跳台滑雪、冰上曲棍球、使用有舵雪橇或俯式冰橇、使用槍械、或其他危險活動或消遣。
3. 出外公幹時涉及任何危險性或體力勞動的工作。
4. 自殺、自戕、精神錯亂、精神或神經紊亂、睡眠失調、精神病、或「閣下」在醉酒、吸毒或濫用藥物的影響下。
5. 人類免疫力缺乏症病毒(HIV)及/或與HIV有關的任何疾病，包括獲得性免疫缺損綜合徵(AIDS)及/或其導致的任何突變衍化物或變種。
6. 「閣下」以收費乘客身份乘搭定期商業航班或特許包機以外的航空旅程。
7. 「閣下」為航空公司機組人員、卡車司機、速遞人員、導遊或領隊之身份。
8. 「閣下」或任何人士依照「閣下」指示作出的故意、惡意、刑事或非法的行為。
9. 任何種類或形式的後果損失或損毀。
10. 於一般沒有意外發生的情況下，旅程所必須支出的任何費用。
11. 當「閣下」「身體受傷」、患上「疾病」或引致損失、損毀或責任時，年齡為 75 歲以上之任何索償。
12. 「閣下」或「閣下」之代表在知情下提出任何不誠實或誇大之索償。不論是否有意，倘若向「本公司」申請保險或提出索償時存在任何重要資料失實聲明或隱瞞，「本公司」將毋須承擔「本保單」的賠償責任。
13. 財產因任何政府或公共機關或海關或地方權力機構的行動或命令引致的延誤、沒收、扣留、收歸國有、徵用、毀滅或損壞。
14. 以音速或超音速飛行之飛機及其他空中飛行裝置引致的壓力周波。

「本保單」概不承保因以下原因而直接或間接引致或造成或與以下事故相關之身體受傷、死亡、傷殘、損失、損毀、法律責任、費用或開支，並包括任何性質之相應損失，不論此等損失乃同時或以任何其他次序由任何事故或事件所引致亦然：-

15. 戰爭及恐怖活動不承保條款
    a) 戰爭、侵略、外敵行動、敵對局面或交戰事件（不論正式宣戰與否）、內戰、叛亂、革命、反叛、叛亂升級或擴大至大規模叛變事件、軍事或篡權行動；或
    b) 任何恐怖活動，包括但不限於：任何人士（人等）或團體因政治、宗教、思想形態或類似目的，透過以下方式表示或以其他方式，及/或令公眾或任何公眾組別恐慌：
       - 使用武力、暴力或以武力、暴力威脅，及/或
       - 傷害或損害人身或財產（或受到此等傷害或損害威脅），包括但不限於核子輻射及/或化學污染及/或生物劑；或
    c) 採取任何行動控制、阻止、壓制或以任何方式控制、阻止或壓制與上述第a)或b)條有關之行動。

16. 輻射污染、化學、生物、生化或電磁武器不承保條款
    a) 任何核子燃料、核子廢料或核子燃料燃燒造成的電離子輻射或放射性污染；
    b) 任何核子裝置、反應器或其他核子機組或其核子元件之輻射性、毒性、爆炸性或其他危險性或污染物質；
    c) 任何應用原子或核子分裂，及/或核聚變或其他同類反應，或輻射性能量或物質之武器或裝置；
    d) 任何輻射物質造成之輻射性、毒性、爆炸性或其他危險或污染物質。當輻射同位素正在預備、運載、儲存或使用於商業、農業、醫療、科技或其他類似的和平用途時，則本項之不承保範圍並不包括該等輻射同位素，惟核子燃料除外；
    e) 任何化學、生物、生化或電磁武器。

17. 政治風險不承保條款
    a) 被任何法定機關充公、收歸國有或徵用而永久或暫時喪失佔管權；
    b) 因任何財產被任何人士非法佔用或佔管而永久或暫時喪失其佔管權，

    但投保財產在喪失佔管權之前或期間所蒙受實際「本保單」承保之損害，則「本公司」仍需向「閣下」承擔責任。
    c) 任何公營權力機關下令銷毀財產。

18. 財產網絡及數據不承保條款
    1. 儘管本保單或任何批單中有任何相反的條款，本保單並不承保任何：
       1.1. 「網絡損失」；
       1.2. 「數據」因喪失使用、功能降低、維修、更換、恢復或複製「數據」而直接或間接導致或歸因於或引起或促成或與其相關之任何性質的損失、損毀、責任、索償、費用或支出，包括與該「數據」價值相關的任何金額；

       不論此等損失乃同時或以任何其他次序由任何事故或事件所引致亦然。
    2. 如本條款的任何部分被視為無效或無法執行，則其餘部分仍具有完全的效力及有效。
    3. 本條款如與本保單或任何批單的任何其他與「網絡損失」或「數據」有關的詞彙有相抵觸，則本條款將取代該詞彙。

釋義

4. 「網絡損失」是指因任何「網絡行為」或「網絡事故」（包括但不限於採取任何行動以控制、防止、阻止或補救任何「網絡行為」或「網絡事件」）而直接或間接導致或歸因於或引起或促成或與其相關之任何性質的損失、損毀、責任、索償、費用或支出。
5. 「網絡行為」是指未經授權的、惡意的或犯罪的行為或一系列相關的未經授權的、惡意的或犯罪的行為，不論時間和地點，或其威脅或哄騙涉及存取、處理、使用或操作任何「電腦系統」。
6. 「網絡事故」是指：
   6.1. 涉及存取、處理、使用或操作任何「電腦系統」之任何錯誤或遺漏或一系列相關的錯誤或遺漏；或
   6.2. 任何部分或完全無法使用或不能、或一系列相關的部分或完全無法使用或不能存取、處理、使用或操作任何「電腦系統」。
7. 「電腦系統」是指：
   由受保人或任何其他方擁有或經營的：
   7.1. 任何電腦、硬件、軟件、通訊系統、電子裝置（包括但不限於智能手機、手提電腦、平板電腦、可穿戴式裝置）、伺服器、雲端或微控制器，包括任何類似上述的系統或任何配置，並包括其任何相關的輸入、輸出、數據存儲設備、網絡設備或備份設備。
8. 「數據」是指經由「電腦系統」使用、存取、處理、傳輸或儲存的形式記錄或傳輸的資料、事實、概念、程式碼或任何其他任何種類的資料。

19. 日期辨識除外條款
   a) 電子環路、微型晶片、合成電路、微型處理器、嵌入式系統、硬件、軟件、固件、程式、電腦、數據處理設備、電訊設備或系統，或任何同類裝置；
   b) 配合前述各項物品使用之媒體或系統；

   此等物品（不論是否屬於「閣下」之財產）於任何時間出現故障或失靈情況，以致無法藉著使用任何數字、標誌或文字顯示個別日期，從而達到任何或所有原訂目的及相應效果，「本保單」一概不承保由此直接或間接引起或導致之任何索償，

   包括但不限於因以下情況而導致以上任何物品無法識別、讀取、儲存、保留、恢復及/或正確地操作、解讀、傳送、回送、計算或處理任何日期、數據、資料信息、命令、邏輯或指令：
   (i) 識認、使用或套用任何並非真實或正確之日期、週天或時期；
   (ii) 操作以上a)及b)條所訂明物品已編程及綜合使用之任何指令或邏輯。

   本不承保條款不適用於以下三章節的保障：
   (a) 第 1 節 - 人身意外
   (b) 第 2 節 - 醫療費用
   (c) 第 6 節 - 個人責任

制裁限制之不承保條款

如「本保單」所提供的保障或支付的任何賠款涉及聯合國決議的任何制裁、禁令或限制，或歐盟、英國、美國所作出的貿易或經濟制裁或法規及/或任何其他適用之國家經濟或貿易制裁或法規，「本公司」將視其為「本保單」的不承保事項，因而不會承擔支付任何索償或提供任何保障的責任。

就以上不受保事項而言，倘「本公司」基於此等不受保條款而認為本保險並不承保任何損失、損害、費用或開支，「閣下」需自行承擔作出反證的責任。

適用於特定章節之不受保事項

(A160) 2019 冠狀病毒病（COVID-19）／大流行病不承保條款（只適用於人身意外章節）

儘管有任何相反的條款，本保單並不承保任何因以下事項而直接或間接導致或造成或與其相關或以任何方式涉及而引起之任何損失、損壞、責任、費用、罰款、刑罰或任何其他金額，包括任何恐懼或威脅，不論是實在的或感覺到的：
(a) 冠狀病毒（COVID-19），包括其任何突變或變異； 或
(b) 世界衛生組織或任何政府機構宣布的大流行病或流行病。

(P226) 傳染病不承保條款（只適用於行李及個人金錢章節）

1. 儘管有任何相反的條款，本保單並不承保因「傳染病」或對「傳染病」的恐慌或威脅（不論是實在的或感覺到的）而直接或間接導致或歸因於或引起或促成或與其相關之任何性質的損失、損毀、責任、索償、費用或開支，不論此等損失乃同時或以任何其他次序由任何事故或事件所引致亦然。
2. 本不承保條款所述之「傳染病」是指可以透過任何物質或媒介從任何生物體傳播到另一生物體的任何疾病，當中：
   2.1. 該物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物體或其任何變異，無論是否被視為活體，及
   2.2. 該傳播方法（不論是直接或間接傳播），包括但不限於空氣傳播、體液傳輸、透過任何表面或物體、固體、液體或氣體或生物體之間傳播，及
   2.3. 該疾病、物質或媒介可造成或威脅人類健康、人類福祉受損，或可造成或威脅財物的損毀、逐漸老化、喪失其價值、喪失其銷售性或喪失其用途。

本保單中所有其他條款、 規章及不保事項則維持不變。

(P227) 與傳染病相關之清潔費用不承保條款 （只適用於行李及個人金錢章節）

儘管本有任何相反的條款，本保單並不承保任何因採取行動控制、阻止或壓制傳染病或以任何方式針對傳染病有關之行動而對任何財物直接或間接導致或引起或與其相關的清潔、淨化、消毒、修理、更換、收回或檢查的任何費用。

(L132) 傳染病不承保條款（只適用於個人責任章節）

1. 儘管本保單中有任何相反的條款，本保單並不承保因「傳染病」或對「傳染病」引起的恐慌或威脅（不論是實在的或感覺到的）而直接或間接源於或導致或促成或歸因於或引起或與其相關之所有實際或聲稱的損失、責任、損毀、賠償、受傷、生病、疾病、死亡、醫療費用、訴訟費用、費用、開支或任何其他費用，不論此等損失乃同時或以任何其他次序由任何事故所引致亦然。
2. 就本不承保條款所述之損失、責任、損毀、賠償、受傷、生病、疾病、死亡、醫療費用、訴訟費用、費用、開支或任何其他費用，包括但不限於任何清理、解毒、移除、監控或檢測「傳染病」之費用。
3. 本不承保條款所述之「傳染病」是指可以透過任何物質或媒介從任何生物體傳播到另一生物體的任何疾病，當中：
   3.1. 該物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物體或其任何變異，不論是否被視為活體，及
   3.2. 該傳播方法（不論是直接或間接傳播），包括但不限於空氣傳播、體液傳輸、透過任何表面或物體、固體、液體或氣體或生物體之間傳播，及
   3.3. 該疾病、物質或媒介可造成或威脅身體傷害、疾病、情緒困擾，以及對人類健康、人類福祉造成損害或財產損失。

適用於第 1、2 及 3 節之不受保事項

「本公司」不承保以下項目：

1. 「閣下」因有違「合法註冊醫生」勸喻而進行的旅程或該旅程的目的為接受治療的索償。
2. 「閣下」因投保時或安排「旅程」時早已存在的任何疾病、身體或精神病況而導致死亡、「身體受傷」或「疾病」，包括「閣下」已知悉或曾接受治療的繼發性、慢性或持續性的疾病或病況。
   以下情況均視為投保時或安排「旅程」時早已存在的情況：
   a) 在「本保單」生效前或安排「旅程」前已尋求、獲得或可預見的治療、服藥、建議或診斷；或
   b) 「閣下」或其父母（如「受保人」未滿18歲）任何一方在「本保單」生效日期前或安排「旅程」前已知悉或應該知悉的狀況，不管此等狀況是否已尋求或獲得治療、服藥、建議或診斷。
3. 因性病、懷孕、分娩、流產或故意犯險的索償。
4. 任何與「疾病」或「身體受傷」無直接關係的非病理上必須或非緊急性住院醫療開支。
5. 非由「合法註冊醫生」建議或進行的治療的索償。
6. 溫泉療養院、療養院、護理中心或任何復康中心提供的任何治療及服務費用。

7. 根據「合法註冊醫生」的意見，在合理情況下該手術或治療可延期至「受保人」返回「香港」後進行。
8. 與整容手術、視力或屈光矯正的器材、隱形眼鏡、眼鏡或助聽器、義肢相關之任何費用。
9. 因購買或使用特殊支架、植入物、輔助設備或裝置而產生之任何費用，包括但不限於輪椅和拐杖。
10. 假牙、牙冠及牙橋。
11. 入住「醫院」單人、私家或半私家病房之額外費用或聘用特別或私家看護之費用。

適用於第 3 及 4 節之不受保事項

「本公司」不承保因以下事項而直接或間接引致或造成之索償：

1. 投保前或安排「旅程」前已開始發生或已宣佈的罷工或工業行動、騷亂、惡劣天氣或自然災害。
2. 「閣下」未能
   a) 於客運公司指定啟程時間報到（已列明於第 3 及 4 節之原因除外）；
   b) 按旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商的要求行事；
   c) 於知道需要取消或擱置旅程時立即通知旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商。
3. 因旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商破產、結束營業、錯誤、疏忽或不負責行為。
4. 空路或陸路客運公司超量售出機票或車票、其機組人員安排/重新安排。
5. （以下只專用於第4.3節有關「騎劫」之索償）：
   a) 航班的預定目的地是處於交戰狀態的國家；
   b) 航班會飛越處於交戰狀態的地區；或
   c) 航班被騎劫至處於交戰狀態的國家（不論其原定目的地）。

「本公司」不承保：
6. 如「閣下」未能獲得或提供i）「合法註冊醫生」的書面醫療報告、ii）旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商書面確認已取消預訂事項之任何索償。

適用於第 5 節之不受保事項

「本公司」不承保以下項目：

1. 物品存放於公共場所無人照管導致的任何盜竊損失。
2. 「閣下」於發現損失後24小時內仍未向當地警方報案或索取遇事報告，或未向保管行李及/或可能因有關損失而需承擔責任的航空公司或其他客運公司報告的任何損失。
3. 存放於無人看管車輛內或於「閣下」不在場及在控制範圍以外的運輸途中時遺失或損壞的「貴重物品」、相機或攝錄機（包括其配件/輔助器材）、影音器材、手提電腦或款項。
4. 由船隻附運的家居或其他物品。
5. 遺失或損毀「閣下」在職業或工作中使用的物件（手提電腦、手提辦公設備及照相機除外）。
6. 遺失或損毀傳呼機、手提電話（在第5.1.e 特別注明的保障除外）、平板電腦或手提通訊設備或其任何配件，包括電話卡和數碼存儲卡等。
7. 遺失或損毀任何航空設備及其配件和備件，包括航空攝影器材。
8. 遺失或損毀隱形眼鏡、假牙、義肢、債券、流通票據或股票、食物或飲品、藥物或煙草。
9. 使用運動器材時造成之損壞。
10. 任何易碎或易破爛物品之損毀。
11. 因損耗、折舊、逐漸變壞、蟲害、發霉、凹痕、刮痕、氣候變化、光合作用、加熱過程、清潔、維修、修復、機械或電器故障、使用不當、設計或手工欠佳的損毀或損失。
12. 任何原因未明的損失，或因錯漏引致的損失或貶值。
13. 「閣下」因未補領或延誤補領已遺失的個人證件的罰款或刑罰。
14. 每名「受保人」在每一個索償中的首港幣200元的賠償（第5.2節索償除外）。
15. 與儲值裝置或電子貨幣或其他任何支付工具相關之任何損失，包括但不限於信用卡、八達通卡、任何增值卡、其他預繳電子票/憑證及電子錢包。
16. 由「受保人」攜帶但不屬於其個人之金錢的損失。
17. 遺留或於無人照管下放置在「公共交通工具」或其他任何種類的車輛內或公共場所的金錢之損失。
18. 於案發時不是由「閣下」攜帶之金錢損失。

適用於第 6 節之不受保事項

「本公司」不承保以下項目：

1. 直接或間接因滲漏、污染或放射性污染造成的人身受傷和財物的損失、損毀或使用權之喪失的任何責任。
2. 清倒、去除或清理滲漏、污染或放射性污染物質的費用。
3. 罰款、刑罰、懲罰性或懲戒性的損害賠償。
4. 因下列原因而引致或與以下事故相關的任何責任：
   a) 「閣下」的家庭成員或僱員的死亡或身體受傷；
   b) 遺失或損毀「閣下」或「閣下」的家庭成員或僱員擁有、持控託管或保管的財物；
   c) 「閣下」的職業、貿易、商業或專業活動；
   d) 「閣下」擁有或佔用的任何土地或樓宇，旅程中的暫時性居所除外；
   e) 「閣下」擁有、持有或使用的動物、槍械、任何類型的機動車輛、船隻或飛機。
   f) 「閣下」擁有、持有或使用的任何航空設備及其配件和備件，包括航空攝影器材。
5. 任何根據協議所需承擔的任何責任；亦即如無該等協議的存在，「閣下」是不須承擔的責任。
6. 任何透過互聯網、內聯網、企業互聯網及/或透過「閣下」的網站、互聯網網站、網址進行之任何活動及/或業務及/或交易，及/或透過電子方式傳送之電子郵件或文件所引起的任何索償或損失。
7. 依據、源於、直接或間接因下列事項而導致、引致或與此有關的任何形式的索償及損失：
   a) 石棉；或
   b) 任何涉及石棉的使用、存在、出現、發現、清除、消除，又或因避免石棉、接觸石棉或可能接觸石棉所導致的任何實際或據稱受傷或損毀。

適用於第 7 節之不受保事項

「本公司」不承保以下項目：

1. 於汽車租用期間，「閣下」在受到酒精或藥物影響下駕駛租用車輛而遭受的任何損失。
2. 於汽車租用期間「閣下」違法或非法使用租用車輛引致的損失。
3. 「閣下」於發生的事件中未持有該國家有效的駕駛執照。
4. 如「閣下」未能提供所簽訂的汽車租賃合約或未能提供就「閣下」所負責的自負額或免賠額發出的收據之任何索償。
5. 出租公司因不能租出損毀汽車的營業損失或相類似原因之任何收費，包括但不限於營業補償費用(NOC)。
6. 租用下列類型車輛：商用車輛、電單車及任何 9 座位或以上的車輛。

一般條款

1. 小童保障
12歲以下之兒童必須由家長或監護人陪同成行。

2. 健康保證
「閣下」保證所有「受保人」身體健康。倘若不符合條件，「閣下」務請通知「本公司」。

3. 預防措施
「閣下」必須採取一切合理步驟以防止發生意外、遺失或損毀財物，及找尋失物。

4. 索償通知
「閣下」必須於事發後30天內以書面通知「本公司」所有索償或可能導致索償的事件。如「閣下」知悉或收到任何告票、法院傳票、控告，應立即通知「本公司」及將所有涉及索償的書信或文件送交「本公司」。

5. **索償責任**
未取得「本公司」書面同意前，「閣下」或其代表均不得洽議任何索償、承認或否認責任。

「閣下」或其法律代表必須向「本公司」提供所需證書、資料及證據，包括警方報告、收據或醫療診斷報告，一切所需費用由「閣下」或其代表支付。「閣下」必須按「本公司」要求提供受損物件，並在索償時提供關於所遺失或被竊物件之存在、擁有及費用的證明。

如「閣下」因「身體受傷」或「疾病」提出索償，「本公司」有權要求「閣下」進行醫療檢查；或就死亡個案，「本公司」有權要求驗屍，而一切所需費用由「本公司」支付。

6. **債權取代**
「本公司」有權斟酌取代及執行第三方索償的辯護或賠償。「本公司」亦有權於賠償相關損失之前或之後，以「閣下」的名義追討於事件中的有關人士。

7. **司法管轄條款**
「本公司」將不會就於初審時非由「香港」具司法管轄權的法庭發出或頒令的裁決；與及「香港」法庭以交互協議或其他方式發出強制執行「香港」境外的法庭命令的裁決作出賠償。

8. **司法管轄權**
「本保單」遵從「香港」之專有司法管轄權，並根據「香港」法律詮釋。

9. **其他保險**（不適用於第1節 - 人身意外）
倘若有其他保險保障「本保單」承保之損失、損毀或責任，「本公司」就「本保單」之賠償責任只限於超出其他保障賠償額以上之結餘費用。

10. **取消保單**
「閣下」 需以書面形式通知「本公司」後，方可取消「本保單」，如於現行「保險期」內並無索償個案，「閣下」將獲發還餘下未承保「保險期」之保費，發還金額依據下面的保費退款表計算。

已承保「保險期」在	保費退款
1個月或以下	「閣下」已繳付保費之60%
2個月或以下	「閣下」已繳付保費之50%
3個月或以下	「閣下」已繳付保費之30%
4個月或以下	「閣下」已繳付保費之10%
4個月以上	恕不退款

「本公司」亦可取消「本保單」。在此等情況下，「本公司」將會以掛號信形式給予「閣下」7日通知取消保單，而有關通知則會寄往「閣下」最後為「本公司」知悉的地址。「閣下」將獲發還按比例計算之保費退款。

11. **仲裁**
倘若「本公司」拒絕向「閣下」作出賠償或對賠償金額存在任何爭議（統稱為「爭議」），有關「爭議」均依據現行《仲裁條例》（香港法例第609章）裁決。如有關人士未能就選擇仲裁員達成協議，仲裁員人選事宜將轉介現行香港國際仲裁中心主席裁決。「本公司」特此聲明，「閣下」必須首先取得仲裁決議，方可按「本保單」採取任何法律行動或提出訴訟。

若有關「爭議」未能於「本公司」拒絕賠償起 12 個月內按本仲裁條款提出仲裁，「閣下」會被視作完全放棄「閣下」的索償權，並不得在日後根據「本保單」重新提出索償。

12. **《合約（第三者權利）條例》之責任除外權**
任何不是「本保單」某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第623章）強制執行「本保單」的任何條款。

Appendix : Travel Worldwide Assistance Services Terms and Conditions

Travel Worldwide Assistance Services are arranged through the Service Provider by MSIG Insurance (Hong Kong) Limited to assist the Member in an emergency during his/her journey.

SECTION 1 - DEFINITIONS

The Company :
Shall mean MSIG Insurance (Hong Kong) Limited.

Assistance Event :
Shall mean any event or occurrence with respect to the Member who is entitled to receive Assistance pursuant to these terms and conditions, occurring within the Territorial Limits set in Section 2 Item 2.2 and subject to Exclusions listed in Section 6.

Bodily Injury :
Shall mean any Bodily Injury caused solely and directly by accidental external violent and visible means occurring during the period of insurance covered by the Travel Policy of the Company.

Dollar :
Shall mean the lawful currency of Hong Kong.

Emergency :
Shall mean a serious medical situation or distress which could not be reasonably prevented and for which specific external help is required.

Illness :
Shall mean any unforeseen sickness, illness or disease first manifested during the period of insurance covered by the Travel Policy of the Company.

Country of Residence :
Shall mean Hong Kong unless otherwise specified in the Proposal Form of the Travel Policy.

The Member :
Shall mean any person duly covered by the Travel Policy of the Company.

Close Relative :
Shall mean the Member's spouse, parent(s), his/her child(ren), brother(s) or sister(s) excluding parent(s)-in-law, brother(s) / sister(s)-in-law.

The Service Provider :
Shall mean the provider for emergency assistance services appointed by the Company.

Serious Medical Condition :
Shall mean a condition which in the opinion of the Service Provider constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Member's immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

SECTION 2 - DURATION OF COVER AND LIMITATIONS

2.1 DURATION OF COVER
The benefits mentioned in Section 3 are granted during the period of insurance of the Travel Policy.

2.2 TERRITORIAL LIMITS
Except for benefit mentioned under Section 3.11, the benefits mentioned in Section 3 apply worldwide outside Country of Residence.

2.3 LIMITATION PERIOD
Every assistance case in respect of a covered event shall be absolutely barred unless commenced within two years from the date of occurrence of such event.

SECTION 3 - EMERGENCY ASSISTANCE SERVICE AND BENEFITS

3.1 MEDICAL ATTENTION TELEPHONE MEDICAL ADVICE, EVALUATION AND REFERRAL APPOINTMENT
When medical advice is needed, the Member may telephone the Service Provider's Alarm Centre for medical advice and evaluation from the attending physician. However, it shall be stressed that telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Member shall be referred to another physician or to a medical specialist for personal assessment and the Service Provider will assist the Member in making the medical appointment, if available locally.

3.2 MEDICAL EVACUATION
Should the Member suffers from Bodily Injury or sudden Illness and in a Serious Medical Condition, the Service Provider will, on behalf of the Company, arrange and pay for :
- The transfer of the Member into one of the nearest hospitals and,
- If necessary, on medical grounds

i) The transfer of the Member with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular Bodily Injury or Sudden Illness, or

ii) The direct repatriation, including road ambulance transfers to and from the airports, of the Member with necessary medical supervision by scheduled airline to an appropriate hospital or other health care facility near his/her permanent residence, if his/her medical condition permits such repatriation. The medical team and attending physician will determine the necessary arrangements according to the circumstances.

The Service Provider retains the absolute right to decide the place to which the Member shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which the Service Provider is aware at the relevant time.

3.3 REPATRIATION AFTER TREATMENT
Following the Medical Evacuation in Section 3.2 above and if medically necessary, the Service Provider will, on behalf of the Company, arrange and pay for the repatriation of the Member to his/her Country of Residence by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the Member shall surrender any unused portion of his/her ticket to the Company.

The maximum amount payable under Section 3.2 and 3.3 is HK$2,000,000.

3.4 REPATRIATION OF MORTAL REMAINS/ASHES
Upon the death of the Member caused by Bodily Injury or sudden Illness, the Service Provider will, on behalf of the Company, make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay up to HK$50,000 for (i) the repatriation of the Member's body or ashes to the Member's place of burial in the Member's place of Permanent Residence, or (ii) at the request of the Member's heirs or representative, the local burial of the Member, provided that the Company's financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of mortal remains as provided in this benefit.

3.5 COMPASSIONATE VISIT
In the event of the Member suffering from Bodily Injury or sudden Illness resulting in hospital confinement outside his/her Country of Residence for more than 5(five) consecutive days, the Service Provider will, on behalf of the Company, arrange and pay for the cost of a Return Scheduled Airline (on economy fare basis) for a relative or designated person of the Member to travel from the Member's Country of Residence to the Member's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HK$1,200 per day for a maximum period of 5 (five) consecutive days, but excluding the cost of drinks, meals and other room services.

3.6 RETURN OF UNATTENDED DEPENDENT CHILD(REN) TO COUNTRY OF RESIDENCE
If any of the Member's travelling dependent child(ren) under 16 years of age is left unattended by reason of the Member's Bodily Injury or sudden Illness resulting in hospital confinement outside his/her Country of Residence, the Service Provider will, on behalf of the Company, organise and pay for the cost of a scheduled airline ticket (on economy fare basis), for such child(ren) to return to his/her home in the Member's Country of Residence, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that the Member shall surrender any unused portion of the return ticket to the Company.

If necessary, the Service Provider will, on behalf of the Company, hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey.

3.7 DEPOSIT GUARANTEE OF HOSPITAL ADMISSION
In the event of the Member suffering from Bodily Injury or sudden Illness resulting in hospital confinement, the Service Provider will, on behalf of

the Company, guarantee or provide hospital admission deposit up to HK$40,000, provided that such confinement is duly approved by both the attending physician and the Service Provider's Alarm Centre doctor and the Member is without means of payment of the required hospital admission deposit.

The Member shall reimburse the Company the Hospital Admission Deposit unless the medical expenses are covered by the Travel Policy.

3.8 HOTEL ROOM ACCOMMODATION FOR CONVALESCENCE

In the event of the Member suffering from Bodily Injury or sudden Illness resulting in hospital confinement, the Service Provider will, on behalf of the Company, arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to HK$1,200 per day for a maximum of 5(five) consecutive days, incurred by the Member for the sole purpose of convalescence immediately following his/her discharge from the hospital, and if deemed medically necessary by both attending physician and the Service Provider's Alarm Centre doctor.

3.9 HOSPITAL INTERPRETER SERVICES (Apply to Annual Policy Only)

In the event of the Member suffering from Bodily Injury or sudden Illness resulting in hospital confinement, the Member can call the Service Provider for the arrangement of hospital interpreter service. The Service Provider will, on behalf of the Company, arrange and pay for the cost necessarily and reasonably incurred for the hospital interpreter service up to HK$800 per day and HK$4,000 per event, provided that such arrangement is duly approved by the Company. The duration for the interpreter to be present at hospital should not exceed 3 hours per day (mainly for doctor consultation hours)

3.10 UNEXPECTED RETURN TO THE COUNTRY OF RESIDENCE

In the event of the death of the Member's Close Relative in his/her Country of Residence while the Member is travelling overseas (excluding the case of immigration) necessitating an unexpected return to his/her Country of Residence, the Service Provider will, on behalf of the Company, arrange and pay for the cost of a scheduled return airline ticket (economy class) for the return of the Member.

3.11 TRAVEL INFORMATION

The Member may contact the Service Provider to obtain the following information and services before starting or during his/her journey.

- Update Immunisations and vaccinations requirement and needs
- Weather information worldwide
- Airport taxes
- Customs requirements
- Passport and visa requirements
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Banking days
- Arrangement of interpreter services
- Arrangement of children escort
- Transmission of urgent messages in case of Emergency

3.12 LUGGAGE RETRIEVAL

In the event of loss or misrouting of the Member's luggage by a common carrier, the Service Provider will liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organise the dispatch of such luggage, if recovered, to such place as the Member may direct.

The cost of delivering the delayed luggage shall be borne by the Member.

3.13 EMERGENCY REROUTING ARRANGEMENTS

The Service Provider will assist the Member in reorganizing his/her flight schedule should an emergency oblige him/her to alter his/her original plan.

3.14 ADMINISTRATION ASSISTANCE

In case of loss or theft of essential documents or personal identification documents (e.g. passport, entry visa, etc.), the Service Provider will provide the Member with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities, in order to obtain the replacement of such lost or stolen documents.

3.15 LEGAL ASSISTANCE

The Service Provider will provide worldwide referral of lawyers and solicitors firms in case the Member is involved in a civil litigation.

SECTION 4 - GENERAL OBLIGATIONS /PROCEDURES

4.1 REQUEST FOR ASSISTANCE

In case of an Emergency, and prior to taking personal action where reasonable, the Member or his/her representative shall call the Service Provider's Alarm Centre whose contact number is listed below :

HONG KONG : (852) 3122 6899

and should be stated :

- His/Her name, the certificate number, name of the insurance company and his/her I.D. Card or passport number, and
- The name of the place and the telephone number where the Service Provider can reach the Member or his/her representative, and
- A brief description of the accident and the nature of help required.

The cost of long distance calls shall be borne by the Member.

4.2 FAILURE TO NOTIFY THE SERVICE PROVIDER

- In a life threatening situation, the Member or his/her representative should always try to arrange for emergency transfer to a hospital near the place of occurrence through the most appropriate and immediate means and then call the Service Provider's Alarm Centre to provide the appropriate information as soon as possible.
- In the event of Bodily Injury or sudden Illness resulting in the hospitalization of the Member prior to notify the Service Provider, the Member or his/her representative, where possible, shall contact the Service Provider within three days of the occurrence of such emergency or any complication directly relating to such emergency. In the absence of such notice, The Company may hold the Member responsible.

In the event of repatriation, in order to facilitate prompt response :

The Member or his/her representative shall provide :

i) The name, address and telephone number of the hospital or other medical facility where the Member has been taken, and,

ii) The name, address and phone number of the attending physician and, if necessary, the Member's family doctor.

The Service Provider's medical team or other representatives shall have free access to the Member in order to assess the Member's condition. Without reasonable justification for denial of such an access, the Member will not be eligible for further medical assistance.

On a case per case basis, the medical team will decide whether repatriation is appropriate and will choose the date and means of such repatriation.

In the event of repatriation of the Member by the Service Provider, the Member shall deliver the unused portion of his ticket, or the value thereof, to the Company to offset the cost of such repatriation.

The Member or any party will not be entitled to be reimbursed any expenses without obtaining a prior approval from the Company.

SECTION 5 - OBLIGATIONS OF THE MEMBER

5.1 MITIGATION

The Member shall be obliged to use reasonable efforts to mitigate the effects of an emergency.

5.2 COOPERATION WITH THE SERVICE PROVIDER

The Member shall cooperate with the Service Provider to enable the Service Provider to get all documents and receipts from the relevant sources and assisting the Service Provider at his/her expenses in complying with necessary formalities.

5.3 LIMITATION ON CLAIMS

Any claim with respect to an assistance event or the right to any legal action or claim shall be forfeited unless such claim is filed within two years of the occurrence of such event.

5.4 SUBROGATION

In the event that the Company makes any payment in connection with the provision of assistance to the Member, the Company shall be subrogated to the rights of such Member to obtain payments from :

i) Any third party found legally responsible for the assistance, up to the amount of such payment made by the Company, and

ii) Any other insurance or assistance plan which provides compensation to the assistance events.

SECTION 6 - EXCLUSIONS

The provision of the benefits mentioned under Sections 3.2 to 3.10 is subject to General Exclusions and exclusions applicable to Sections 1, 2 and 3 of the Travel Policy. For details, please refer to the Policy itself.

SECTION 7 - JURISDICTION

The terms and conditions of Travel Worldwide Assistance Services are subject to the exclusive jurisdiction of the Hong Kong Special Administrative Region and are to be construed according to the laws of the Hong Kong Special Administrative Region.

DISCLAIMER :

The Service Provider and the professionals to whom the Members are referred by the Service Provider are to be responsible for their own acts as independent contractors and are not employees, agents or servants of the Company. The Company shall not be responsible for any act or failure to act on the part of the Service Provider and these professionals such as, and not limited to, physicians, hospitals and clinics.

全球旅遊支援服務條款與規章

本中文譯本是旨在協助您閱讀此條款與規章之內容，並不應被視為在闡釋任何條文時有任何影響力。

全球旅遊支援服務乃三井住友海上火災保險（香港）有限公司透過「服務供應商」的救援中心提供的服務，以援助旅程中遭遇「緊急事故」的「會員」。

第1節 - 詞彙解釋

「本公司」
指三井住友海上火災保險（香港）有限公司。

「支援事件」
指有權根據此條款與規章使用支援服務的「會員」在第2節第2.2條訂明的「境內地區」遭遇的事件或事況，惟需遵從第6節所載的「不承保事項」。

「身體受傷」
指在「本公司」單段旅程旅遊保險計劃的保險期內，純粹及直接因暴力、意外、外來及可見因素引起的「身體受傷」。

「貨幣」
指香港法定貨幣。

「緊急事故」
指不可合理預防而需要特別協助的嚴重傷病事故或危機。

「疾病」
指任何於「本公司」單段旅程旅遊保險計劃的保險期內首次發病的不可預見疾病、病症或病患。

「原居國家」
指香港，在旅遊保險計劃的投保書特別聲明者除外。

「會員」
指「本公司」旅遊保險計劃所承保的任何人士。

「近親」
指會員的配偶、父母、其子女、兄弟或姊妹，但並不包括岳丈岳母、家翁家姑、叔伯或姑嫂。

「服務供應商」
指「本公司」僱用的緊急支援「服務供應商」。

「嚴重傷病狀況」
指「服務供應商」認為足以構成嚴重傷病「緊急事故」的狀況而必須立刻拯救或治療，否則會導致「會員」死亡或其即時或長遠健康狀況嚴重受損。傷病狀況的嚴重程度將根據「會員」所在的地理位置、傷病「緊急事故」的性質及當地之適當醫護服務或設施的供應情況而釐定。

第2節 - 保險期限及限制

2.1 保險期限
第3節所述的各項保障均於「本公司」旅遊保險計劃的保險期內生效。

2.2 境內地區
除第3.11條訂明的保障外，第3節所述的各項保障均在會員「原居國家」以外的全球地區生效。

2.3 保障有效期限
每一個受保的救援個案，除非其發生在意外事故後兩年內之外，將絕對不獲保障。

第3節 - 緊急支援服務及保障

3.1 醫療診治、電話醫療顧問、評估及轉介約診
「會員」如需就任何傷病接受診治，可致電「服務供應商」的支援中心要求當值醫生提供醫療顧問及評估服務。然而「會員」必須留意，「會員」與醫生在電話交談只屬指導，而並非正式診治。因應「會員」的傷病情況需要，「服務供應商」將協助「會員」預約就診、轉介「會員」至當地的其他醫生或醫療專家，以親自評估傷病情況。

3.2 醫護運送
如「會員」蒙受「身體損傷」或患上突發「疾病」而處於「嚴重傷病情況」，「服務供應商」將代表「本公司」安排及繳付以下服務之費用：

- 轉送「會員」至其中一家就近醫院；
- 如需要者，基於醫療理由：

i) 在必要的醫護人士監督下，利用任何途徑(包括但不限於救護飛機、定期航班飛機及救護車)轉送「會員」至擁有更佳設備治理「會員」「身體受傷」或突發「疾病」的醫院；或

ii) 如「會員」的身體狀況許可，則在醫護人員監督下，以定期航班飛機(包括以救護車接送往返機場)將「會員」直接送至其永久住所附近的適當醫院或其他醫護設施。醫護人員及主診醫生將按照實際情況決定如何採取必要安排。

在評估其事發時得悉的所有實況及事態後，「服務供應商」保留絕對權利自行決定轉送「會員」的目的地，以及轉送的交通工具或途徑。

3.3 治療後運送返國
當3.2條所述的醫護運送程序完成後，以及視乎「會員」的傷病狀況需要，如「會員」的原有回程機票失效，則「服務供應商」將代表「本公司」安排以定期航班飛機(經濟客位)或任何其他適當的交通途徑運送「會員」返回其「原居國家」及支付有關之費用，其中包括來往機場的任何附加交通費用。唯「會員」必須將其尚未使用的機票部份交予「本公司」。

第3.2條及3.3條的最高賠償額為港幣2,000,000元。

3.4 運送遺體/骨灰返國
如「會員」因「身體受傷」或突發「疾病」而死亡，「服務供應商」將代表「本公司」作出所有必要安排，並支付以港幣50,000元為限之有關費用(包括作出必要行動或安排以辦妥當地手續)，(i)運送「會員」遺體或骨灰至其「原居國家」的墓地；或(ii)按照「會員」遺屬或代表要求，在當地殮葬「會員」。唯「本公司」賠償的最高殮葬費用不會超過本項保障所訂明將遺體運送回國的費用。

3.5 恩恤探訪費用
如「會員」因「身體受傷」或突發「疾病」而在「原居國家」以外地區連續住院超過五(5)天，「服務供應商」將代表「本公司」安排及支付提供「會員」的親屬或指定人士來回定期航班機票(經濟客位)，以從「會員」的「原居國家」前往「會員」入住的醫院探訪「會員」，其中包括在任何擁有合理設施的酒店享用普通客房的費用，最高金額為每日港幣1,200元，最長賠償期為連續五(5)天，但不包括飲食及其他客房服務的費用。

3.6 無人照料受供養子女送返「原居國家」
如與「會員」同行而未滿十六歲子女因「會員」在「原居國家」以外地區蒙受「身體受傷」或突發「疾病」入院而無人照料，如該子女的回程機票失效，則「服務供應商」將代表「本公司」安排及支付定期航班機票(經濟客位)，以便其子女返回「會員」「原居國家」之費用，其中包括來往機場的任何附加交通費用。唯「會員」必須將其尚未使用的機票部份交予「本公司」。

如需要者，「服務供應商」可代表「本公司」聘請合格陪侍人員護送該子女回程。

3.7 入院按金保證
如「會員」因「身體受傷」或突發「疾病」而需入院接受治療，「服務供應商」將代表「本公司」保證或提供高達港幣40,000元入院按金。唯「會員」入院治療必須獲得主診醫生及「服務供應商」支援中心醫生正式核准，而「會員」並無方法支付所需的入院按金。

倘若該等醫療費用並非包括在「本公司」旅遊保險計劃的承保範圍內，會員須自行支付是次入院的一切費用。

3.8 入住酒店客房療養
如「會員」因「身體受傷」或突發「疾病」入院，而主診醫生及「服務供應商」支援中心醫生均認為「會員」有需要於出院後療養，則「服務供應商」將代表「本公司」安排及繳付在「會員」出院後即時入住任何擁有合理設施的酒店之普通客房，而純粹作療養之用的費用。本項保障最高金額為每日港幣1,200元，最長賠償期為連續五(5)天。

3.9 醫院診症傳譯服務 (只適用於全年旅遊保單)
如「會員」因「身體受傷」或突發「疾病」入院，「會員」可以聯絡「服務供應商」安排醫院診症傳譯服務。「服務供應商」將代表「本公司」安排及繳付有關服務之費用，最高保障額為每日港幣800元及每宗事故為港幣4,000元。惟該等傳譯服務之收費必須合理及有需要，而且為「本公司」正式允許。傳譯員每天不應逗留在醫院超過3小時 (主要為醫生診症時間)。

3.10 突然返回「原居國家」
如居於「會員」「原居國家」的「近親」在「會員」於海外旅遊(移民除外)時身故，以致「會員」需突然返國，「服務供應商」將代表「本公司」安排及支付定期航班機票(經濟客位)之費用，以便「會員」返回「原居國家」。

3.11 旅遊資訊
「會員」啟程之前或在旅程途中，均可聯絡「服務供應商」查詢以下資訊及服務：
- 最新免疫及防疫注射規定及要求
- 全球天氣資訊
- 機場稅
- 報關規定
- 護照及簽證規定
- 領事館及大使館之地址及聯絡電話
- 外幣兌換率
- 銀行營業日
- 安排傳譯員服務
- 安排伴遊媒姆照料兒童
- 於發生「緊急事故」時傳送緊急訊息

3.12 尋回行李
如「會員」的行李交由公共交通工具運送時遺失或誤送至其他地點，「服務供應商」將與有關機構聯絡，例如(但不限於)航空公司、海關官員等尋回行李，並會安排運送至「會員」指示的地點。
行李的有關運送費用由「會員」支付。

3.13 緊急更改行程安排
如「會員」因「緊急事故」以致需要更改行程，「服務供應商」將協助「會員」重新安排航班。

3.14 行政支援
如「會員」遺失或被盜去重要文件或個人身份證明文件(例如護照、入境簽證等)，「服務供應商」將提供關於當地部門或機關手續的必要資訊，以便「會員」補領失證。

3.15 法律援助
如「會員」涉及民事訴訟，「服務供應商」可提供全球律師及律師行轉介服務。

第4節 - 一般責任/程序

4.1 要求支援
「會員」如遇「緊急事故」，以及在親自採取合理行動之前，「會員」或其代表均可撥長途電話至「服務供應商」的支援中心。聯絡電話號碼如下：

香港：(852) 3122 6899

「會員」致電時應說明：
- 姓名、證明書號碼/保單號碼/客戶編號、保險公司名稱及身份證號碼或護照號碼；及
- 「服務供應商」可聯絡「會員」或其代表的地點及電話號碼；及
- 簡述意外及所需支援的性質。

有關長途電話費用均由「會員」支付。

4.2 未能通知「服務供應商」
- 如有性命危險，「會員」或其代表應試圖透過最適當及快速的途徑安排「會員」前往就近的醫院。然後盡快致電「服務供應商」的支援中心，提供適當資料。
- 如「會員」在通知「服務供應商」之前已因「身體受傷」或突發「疾病」入院，「會員」或其代表應在情況許可下，於「緊急事故」或任何由此引發的健康惡化狀況發生後三(3)日內通知「服務供應商」。如沒有事先通知「服務供應商」，「本公司」有權要求「會員」承責。

如「會員」被送往其他地點，為確保「服務供應商」可迅速作出回應：
「會員」或其代表應提供：
i) 「會員」被送往的醫院或其他醫療設施的名稱、地址及電話號碼；及
ii) 主診醫生(如需要者，「會員」家庭醫生)的姓名、地址及電話號碼。
「服務供應商」的醫療人員或其他代表應可自由接觸「會員」，以便評估「會員」的狀況。假如「會員」無理拒絕「服務供應商」的醫療人員或其他代表的接觸，「本公司」將不會提供其他醫療支援服務。
「服務供應商」的醫療人員將按個別情況，將會決定是否適宜運送「會員」回國，並擬定返國途徑及日期。
如「服務供應商」安排「會員」返國，「會員」必須交出尚未使用的機票部份或同值款項，予「本公司」以抵消運送返國的費用。
如事前未徵取「本公司」批准，「會員」或任何一方均無權索償任何開支。

第5節 - 「會員」的責任

5.1 紓減「緊急事故」的影響
「會員」有責任合理地盡力紓減「緊急事故」的影響。

5.2 與「服務供應商」合作
「會員」應與「「服務供應商」」合作，以便「服務供應商」向有關方面取得所有文件及收據，此外並需協助「服務供應商」遵從及辦理所有必要手續，有關費用需由「會員」支付。

5.3 索償限制
任何索償如關乎「支援事件」或採取法律行動的權利，必須於事件發生後兩(2)年內提出，否則一律無效。

5.4 代位權
如「本公司」就提供支援服務予「會員」及支付任何款項，則「本公司」將取代「會員」，以行使權利向下列人士索償：
i) 任何應就支援服務承擔法律責任的第三者，最高索償金額為「本公司」已付的款項；及
ii) 任何就「支援事件」提供保障的其他保險或支援服務計劃。

第6節 - 不承保事項

第3.2至3.10條訂明的各項保障，一律需遵從「本公司」旅遊保險計劃的一般不受保事項及適用於第1、2及3節的不受保事項規定，詳情請參閱保單。

第7節 - 司法裁判權

全球旅遊支援服務的條款與規章遵從香港特別行政區的專有司法管轄權，並按香港特別行政區法律詮釋。

免責條款

「服務供應商」及經該公司轉介為「會員」服務的專業人士乃獨立承辦商，並非「本公司」之職員、代理人或僱員。「本公司」不會就「服務供應商」及經該公司轉介的專業人士(例如但並非局限於醫生、醫院及診所)所提供的服務或因其未能履行有關服務事宜作出任何承擔。

Appendix: Notice to customers relating to the Personal Data (Privacy) Ordinance ("the Ordinance")

MSIG Insurance (Hong Kong) Limited ("**MSIG**", "**we**" or "**us**") would ask that you take the time to read this privacy policy carefully. In case of discrepancies between the English and Chinese versions of this statement, the English version shall prevail.

PRIVACY POLICY

MSIG takes your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. MSIG takes precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purposes. MSIG imposes very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We will require our agent, contractor or third party who provides administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the 'Privacy Policy' link on our website homepage at msig.com.hk. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service. This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for **obligatory purpose** or **voluntary purpose**. If personal data are to be used for an obligatory purpose, you MUST provide your personal data to MSIG if you want MSIG to provide the Product. Failure to supply such data for obligatory purpose may result in MSIG being unable to provide the Product.

The **obligatory purposes** for which your personal data may be used are as follows:-

- processing and evaluating your insurance application and any future insurance application you may make;
- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- variation, cancellation or renewal of the Product;
- invoicing and collecting premiums and outstanding amounts from you;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings;
- exercising any right of subrogation by us;
- contacting you for any of the above purposes;
- other ancillary purposes which are directly related to the above purposes;
- complying with applicable laws, regulations or any industry codes or guidelines; and
- detecting and preventing fraud (whether or not relating to the policy issued in respect of this application).

The **voluntary purposes** for which your personal data may be used are any sales, marketing, promotion of other general insurance services and products provided by MSIG. The personal data we intend to use for voluntary purposes are your name, your address, your phone number and email address

If you do not wish MSIG to use your personal data for the voluntary purposes listed above, you should tick the box on the right and send us a copy of this Notice at the address listed below together with the required information which are necessary for us to process your opt-out request. You may also notify us by filling in the General enquiry form - Opt-out from direct marketing activities on our website at msig.com.hk. In your notification, you must supply the same required information as listed below. ☐

To enable us to process your opt-out request, please provide us below information and send to: The Data Protection Officer at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.
Full Name:
Contact Number:
HKID Number: ***(for identification purpose)***
Policy / Certificate / Acknowledgement Number *(if you have one)*:
NOTE: This instruction will override all previous instructions relating to direct marketing that have been given to MSIG.

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- reinsurers and reinsurance brokers;
- your insurance broker;
- our legal and professional advisors;
- our related companies as defined in the Companies Ordinance;
- the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- the Insurance Complaints Bureau and similar industry bodies; and
- government agencies and authorities as required or permitted by law;
- fraud prevention organizations;
- other insurance companies (whether directly or through fraud prevention organization or other persons named in this paragraph);
- the police; and
- databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 9/F, 1111 King's Road, Taikoo Shing, Hong Kong.

If you have any enquiries or require assistance with this Personal Information Collection Statement, please call us at (852) 3122 6922.

附錄：致各客戶有關個人資料（私隱）條例（“條例”）通知書

三井住友海上火災保險（香港）有限公司（下稱「**三井住友保險**」、「**我們**」或「**本公司**」）請您仔細閱讀下列條款與條件。如此聲明的英文版本與中文版本內容有歧異，將以英文版本為準。

私隱政策

三井住友保險極為重視您的私隱。為了保障您的個人資料，我們以有關法例及規例為準則，向公司內部傳達並執行我們定立之私隱及保障指引。三井住友保險採取預防措施以保障您的個人資料免遭受遺失、盜竊、誤用，以及在未經許可之情況下被取用、洩露、更改及破壞。此外，我們均不會出售您的個人資料給任何人。三井住友保險嚴格執行認可管制，只容許獲授權之職員在必需要的情況下，取用或處理您的個人資料。我們會向職員定期提供培訓，確保他們知悉任何有關私隱法律及規例的新發展。

我們只會在法律容許並必需用於業務及稅務用途之情況下，保留您的個人資料作為我們的業務記錄。我們會向以本公司之名義提供行政或其他服務之代理、承辦商或第三者，要求他們遵循本政策保護有可能收到的個人資料。本公司不會容許他們使用有關資料於任何其他目的。如您對我們的私隱政策有任何疑問，歡迎聯絡我們查詢。

我們可能不時修改此範本。修改後的範本可於本公司網頁 msig.com.hk 下載。您應定期查閱此範本所修改的內容。

個人資料收集聲明

個人資料是可以用作獨立識別或聯絡個別人士之數據。貴為我們的客戶，您須向我們不時供給與我們提供之一般保險服務及保單產品（下稱「保單」）相關的個人資料，讓我們可向您提供客戶服務及改善服務質素。當中包括但不限於您在申請表填寫或任何與保單有關之文件上或任何透過保單索償上所載之個人資料。

您的個人資料可被用於**強制性**或**自願性**用途。如個人資料是用於強制性用途，而您希望三井住友保險提供有關保單，則您必須向三井住友保險提供有關個人資料，否則三井住友保險將不能向您提供有關保單。

您的個人資料可被用於以下**強制性**之用途：

- 處理及審批您的保險申請或您將來提交的保險申請；
- 向您提供與保單及核保相關之日常運作及行政用途；
- 保單之更改、取消或續保用途；
- 發出繳交保費通知及向您收取保費及欠款；
- 評估及處理透過保單索償及任何繼後法律訴訟之用途；
- 由本公司行使代位權利之用途；
- 就以上用途聯絡您；
- 其他與上述用途有直接關係的附帶用途；
- 遵循適用法律，條例及業內守則及指引；及
- 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的。

而**自願性用途**則指任何三井住友保險提供的其他一般保險服務及保單產品之銷售、市場營銷及推廣。用作自願性用途之個人資料則為您的姓名、地址、電話號碼及電郵地址。

如您不欲 三井住友保險將您的個人資料用作上述自願性用途，您應於右列方格加上剔號並將此通告之副本連同您要求拒絕服務所必須提供的資料（詳情如下）郵寄至下列地址。您亦可填妥本公司網頁 msig.com.hk 的一般查詢表格 – 拒絕直銷活動。 ☐

為讓我們能夠處理您以上提出的拒絕服務之請求，請提供以下資料並寄至三井住友海上火災保險（香港）有限公司的資料保護主任：香港太古城英皇道 1111 號 9 樓。
姓名：
聯絡電話：
香港身份證號碼： **(作識別之用)**
保單號碼 / 證書編號 / 確認編號 (如適用)：
附註:此拒絕服務要求將會取代您先前給予三井住友保險一切關於直接促銷的指示。

就任何上述的用途，我們所收集的個人資料可能會被轉移至：

- 向我們提供行政、通訊、電腦、付款、保安及其他服務的第三方代理、承包商及顧問（包括:醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- 再保公司及再保經紀；
- 您的保險經紀；
- 我們的法律及專業業務顧問；
- 我們的關連公司（以《公司條例》內的定義為準）；
- 香港保險業聯會（或同類的保險公司聯會）及其會員；
- 保險投訴局及同類的保險業機構；
- 法例要求或許可的政府機關；
- 防欺詐組織；
- 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；
- 警察；及
- 保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

為了確保您的個人資料之準確性，您同意授權本公司查閱並核實任何由保險業界內保險公司聯會所收集有關您的個人資料。

根據有關法例及規例，您有權查閱及更正本公司所持的任何載有您的個人資料之記錄。如您欲行使以上權利，可以書面形式投寄至香港太古城英皇道 1111 號 9 樓三井住友海上火災保險（香港）有限公司，通知本公司的資料保護主任。

如您對此個人資料收集聲明有任何疑問或須協助，請致電(852) 3122 6922 與我們聯絡。

MSIG Insurance (Hong Kong) Limited
9/F, 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555, Fax +852 2890 5741
msig.com.hk

CLAUSE ATTACHMENT

The Travel Insurance Policy is subject to the following clauses:

A133 Terrorism Extension (Applicable to Section 1 and Section 2 only)

Notwithstanding the War and Terrorism Exclusion, this Policy is extended to cover the Insured Person in respect of death or Bodily Injury (including necessary medical expenses incurred as covered under the applicable Sections) which may be sustained through acts of terrorism as described under the War and Terrorism Exclusion provided that there is no liability when such acts of terrorism involve the use of biological, chemical agents or nuclear devices.

In consideration of the Company's provision of the aforesaid extension of cover under this Policy, it is hereby mutually agreed that the Company's maximum liability in respect of:

(a) death or bodily injury (including necessary medical expenses incurred as covered under the relevant policy) sustained by the Insured Person through acts of terrorism (as covered under this Extension) under this Policy and under any other policy or policies issued by the Company covering the same Insured Person against acts of terrorism ("the Other Policy"), and
(b) all benefits, costs and expenses incurred for the same Insured Person for emergency assistance services as arranged by the Company as a result of acts of terrorism (as covered under this Extension), which the Company is obliged to pay

shall not exceed HK$3,000,000 in the aggregate subject to that if the maximum limit of indemnity under the Other Policy in the aggregate:-

(i) is less than HK$3,000,000, the Company's maximum liability under this Extension shall be an amount in excess of the aforesaid maximum limit of indemnity under the Other Policy but subject to the maximum limit of indemnity of $3,000,000 in the aggregate irrespective of the number of claims within any of the periods of insurance under the policies; or
(ii) is more than $3,000,000, the Insured Person shall not be indemnified under this Extension and the aforesaid Insured Person shall be indemnified under the Other Policy.

Subject otherwise to the terms, conditions and exclusions of this Policy; of the Other Policy and of the emergency assistance services as arranged by the Company.

A134 Definition of Plan Type (Printed in Schedule)

For the purpose of this Policy, the Class specified on the Schedule shall bear the following meaning:
Family A means: - Family Plan - Plan A
Family B means: - Family Plan - Plan B

A161 COVID-19 Daily Cash Benefits

It is hereby noted and agreed that this Policy is extended to provide the following cover under Section 2 MEDICAL EXPENSES:

(a) Overseas hospital cash benefit due to COVID-19

We will pay You HK$500 for each full day and up to 10 days if You are diagnosed with COVID-19 by a Legally Registered Medical Practitioner and are admitted to a Hospital as an in-patient during an insured trip overseas.

(b) Overseas quarantine allowance due to COVID-19

We will pay You HK$500 for each full day and up to 10 days if You are diagnosed with COVID-19 by a Legally Registered Medical Practitioner and are mandated by the local government or respective regulator to be Quarantined during an insured trip overseas. This benefit is only payable once per insured trip.

However, We will not pay the benefits:-
1. if pre-departure COVID-19 polymerase chain reaction (PCR) test is done and you are tested positive within 72 hours prior to your scheduled departure date.
2. if any diagnosis of COVID-19 within 14 days from the start of your trip in the absence of pre-departure PCR test mentioned in item 1.
3. in respect of benefit item (b),
   i. if the Quarantine period is not within the Period of Insurance.
   ii. if Quarantine or self-isolation orders are mandated by the government for all travellers arriving into the country.

You can only claim either benefit item (a) or (b), but not both, in respect of any losses arising from the same cause.

The maximum amount We will pay under this Benefits is HK$5,000 for each Insured Person during the Period of Insurance. If You are insured under a Family Plan, We will pay only for up to 3 Insured Persons in the same trip.

This Benefits is not applicable to Plan C / China Plan / Basic Plan / Child Plan.

For the purpose of this Benefits, "Quarantine" or "Quarantined" mean compulsory detention in isolation for the purpose to stop the spread of a communicable disease.

All other terms and conditions of the Policy remain unchanged and in full force and effect.

保單條款

（本中文譯本是有關保險條款之意譯本，旨在協助你閱讀有關保險條款內容，本中文譯本並不是亦不應被視為保險單之一部份或在闡釋保險單內任何條文時有任何影響力。）

此旅遊保障計劃受以下條款約束：

A133 恐怖襲擊活動附加保障（適用於第1 節 - 人身意外及第2 節 - 醫療費用）

儘管「本保單」之不承保事項訂明不承保任何因恐怖襲擊活動而導致的死亡或「身體受傷」，惟根據此項附加保障「受保人」將仍可獲得有關賠償（包括「本保單」所提供的必需醫療費用保障）。惟任何涉及使用生物、化學或核子武器或裝置的恐怖襲擊活動均不在承保之列。

鑒於「本公司」提供以上附加保障，現雙方（指「本公司」及「受保人」）同意「本公司」就以下有關保障的總賠償額將不超過港幣3,000,000元：

(a) 「受保人」因「本保單」及其他由「本公司」向同一「受保人」簽發的保單（「其他保單」）所承保的恐怖襲擊活動而導致死亡或「身體受傷」所得的賠償（包括必需醫療費用），與及

(b) 因此項附加保障所承保的恐怖襲擊活動而需「本公司」為「受保人」安排的緊急支援服務及有關費用。

若「其他保單」的總賠償額：

(i) 少於港幣 3,000,000 元，本公司就此項附加保障則只會支付超出「其他保單」總賠償額的溢額，上限為港幣 3,000,000 元，不論「受保人」於以上保單的任何「保險期」內有多少宗索償；或

(ii) 多於港幣3,000,000元，「受保人」將不能於此項附加保障獲得賠償。「受保人」應根據「其他保單」索取賠償。

此項附加保障須受「本保單」、上述「其他保單」及有關緊急支援服務之條款、條件及不承保事項約束。

A134 計劃定義

就「本保單」而言，於「承保表」所示之指定計劃為以下定義：
家庭A 是指：- 家庭計劃 – 計劃A
家庭B 是指：- 家庭計劃 – 計劃B

A161 2019冠狀病毒病(COVID-19)每日現金保障

「本保單」的第2節 - 醫療費用將延伸提供以下保障:

(a) 因COVID-19而導致海外住院的現金保障

如「閣下」於受保旅程中在海外被「合法註冊醫生」診斷患有COVID-19，並需要入住海外「醫院」，「本公司」將支付每整天港幣500元及最多10天的住院現金賠償。

(b) 因COVID-19而導致海外隔離檢疫的現金津貼保障

如「閣下」於受保旅程中在海外被「合法註冊醫生」診斷患有COVID-19，並根據當地政府或相關的監管機構要求被強制「隔離檢疫」於海外，「本公司」將支付每整天港幣500元及最多10天的現金津貼賠償。每段受保旅程「我們」最多只支付一次此項保障。

惟「本公司」將不支付任何賠償：-

1. 如出發前已完成COVID-19病毒聚合酶連鎖反應（PCR）測試，並在「閣下」原定計劃的出發日期前72小時內呈陽性反應。

2. 如果沒有進行第1條所述的出發前PCR測試，則從旅程開始後的14天內被診斷患有COVID-19。
3. 就保障項目 (b)，
   i. 如「隔離檢疫」期不在「保險期」內。
   ii. 如政府對所有進入該國的旅行人士強制規定「隔離檢疫」或自我隔離令。

「閣下」只可對由同一原因引起的任何損失向第 (a) 或 (b) 條的保障提出索償。

「我們」對此項保障的最高賠償金額為每段「保險期」每名「受保人」港幣5,000元。如「閣下」投保的為「家庭計劃」，「我們」最多只支付在同一行程中3名「受保人」的賠償。

此項保障不適用於計劃C/ 中國計劃/ 基本計劃/ 小童計劃。

於本項保障而言，「(被)隔離檢疫」是指為了制止傳染病的傳播而被強制扣留隔離。

此項保障須受「本保單」之條款、條件及不承保事項約束。

（本中文譯本是有關保險條款之意譯本，旨在協助你閱讀有關保險條款內容，本中文譯本並不是亦不應被視為保險單之一部份或在 闡釋保險單內任何條文時有任何影響力。）