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iTravel Go (Single Trip) Policy

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

This is your iTravel 360 (Single Trip) 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 during the Period of Insurance when You commence a Trip or Journey originating from Hong Kong 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.

DEFINITIONS

"Acts of Terrorism" means: -
an act, including using force or violence, of any person or group of people, whether acting alone or on behalf of or in connection with any organisation, committed for political, religious or ideological purposes including the intention to influence any government or to put the civilian population in fear for those purposes.

"Authorized Repairer" means:-
any repairer authorized by the product manufacturer or its local distributor, any repairer recognised by the brand for warranty or certified repairs or any repairer listed on the manufacturer's website or verified through customer service channels.

"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.

"Contents" means: -
valuable property, money, Household Improvements, furniture, furnishings, home appliances, household and personal effects belonging to You or your family members.

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

"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.

"Household Improvement" means: -
improvements and betterment on landlord's fixtures and fittings made by You within your home.

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

"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.

"Partner" means: -
someone with whom You live in a relationship equivalent to marriage, whether of the same or opposite gender.

"Period of Insurance" / "Journey" / "Trip" means: -
a) For Section 3.1 Trip Cancellation: -
the period from the date this Policy is issued or 30 days prior to the scheduled departure date, whichever is later, until commencement of the journey.

b) For return trip: -
the period from the time You leave your home or workplace in Hong Kong for the direct purpose of commencing the journey or the inception date of the Period of Insurance stated in the Schedule, whichever is later to 2 hours after You arrive at the immigration counter in Hong Kong after completion of the Trip or the expiry date of the Period of Insurance shown in the Schedule, whichever is sooner.

c) For one-way trip: -
the period from the time You leave your home or workplace in Hong Kong for the direct purpose of commencing the journey or the inception date of the Period of Insurance stated in the Schedule, whichever is later to 7 days after the scheduled time of arrival at your final destination or the expiry date of the Period of Insurance, whichever is sooner.

The Period of Insurance shall not exceed 182 days.

"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.

"**Quarantine**" / "**Quarantined**" means: -
compulsory detention in isolation for the purpose to stop the spread of a communicable disease.

"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 Trip.

"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 but not limited to overseas local tour package, cruise package, any pre-paid overseas activities 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)

TABLE 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 the Period of Insurance.

Benefits	Plan A HK$	Plan B HK$	Plan C HK$
Section 1 - Person Accident			
Personal Accident			
• Aged 70 or below	1,000,000	500,000	250,000
• Aged over 70	500,000	250,000	125,000
Sublimit:			
• Compassionate Death Cash Relief	50,000	50,000	50,000
Section 1 - Extra Benefits			
1. Amateur Dangerous Sports and Activities			
• Aged 70 or below	250,000	125,000	Not Applicable
• Aged over 70	Not Applicable	Not Applicable	
2. Double Indemnity			
• Aged 18 to 70	2,000,000	1,000,000	Not Applicable
• Aged below 18 or over 70	Not Applicable	Not Applicable	
3. Major Burns			
• Aged 70 or below	1,000,000	500,000	250,000
• Aged over 70	500,000	250,000	125,000
4. Funeral Expenses Due to Accidental Death			
• Aged 70 or below	50,000	25,000	Not Applicable
• Aged over 70	25,000	12,500	
5. Child Education Grant			
• Aged 18 to 70	40,000	20,000	
○ Each Insured Person's Child	10,000	5,000	Not Applicable
• Aged over 70	20,000	10,000	
○ Each Insured Person's Child	5,000	2,500	
6. Family Assistance Benefit			
• Aged 18 to 70	10,000	5,000	Not Applicable
• Aged over 70	5,000	2,500	
7. Credit Card Protection			
• Aged 18 to 70	50,000	30,000	10,000
• Aged over 70	25,000	15,000	5,000
Section 2 – Medical Expenses			
Medical Expenses			
• Aged 70 or below	2,000,000	1,000,000	500,000
• Aged over 70	1,000,000	500,000	250,000
2.1 Medical Expenses			
Including:			
• Follow-up medical treatments after returning to Hong Kong			
○ Aged 70 or below			
▪ Follow-up for Bodily Injury	2,000,000	1,000,000	500,000
▪ Follow-up for Sickness	200,000	100,000	50,000
○ Aged over 70			
▪ Follow-up for Bodily Injury	1,000,000	500,000	250,000
▪ Follow-up for Sickness	100,000	50,000	25,000
Sublimit:			
○ Chinese medicine practitioners, physiotherapy or chiropractic treatment fees	4,000	3,000	3,000
○ Maximum amount per visit per day for Chinese medicine practitioners, physiotherapy or chiropractic treatment fees	200	200	200

Benefits	Plan A HK$	Plan B HK$	Plan C HK$
2.2 Hospital Cash and Quarantine Allowance	12,000	5,000	3,000
2.2.1 Overseas Hospital Cash Benefit	12,000	5,000	3,000
• Daily hospital cash	500	500	300
2.2.2 Overseas Hospital Cash Benefit due to COVID-19 Extension and **2.2.3 Overseas Quarantine Allowance due to COVID-19 Extension**	5,000	5,000	3,000
• Daily hospital cash / quarantine allowance	500	500	300
2.2.4 Hospitalisation Daily Benefit in Hong Kong	5,000	2,500	1,500
• Daily hospital cash	500	500	300
2.3 Trauma Counselling Expenses	20,000	10,000	5,000
Sublimit:			
• Maximum amount per visit per day	2,000	1,000	800
2.4 Mobility Aid Reimbursement	20,000	5,000	Not Applicable
2.5 Maternity Medical Expenses Overseas	15,000	7,500	Not Applicable
Section 2 - Extra Benefits			
1. Amateur Dangerous Sports and Activities Extension			
• Aged 70 or below	250,000	125,000	Not Applicable
• Aged over 70	Not Applicable	Not Applicable	
Section 3 - Trip Cancellation and Curtailment			
Trip Cancellation and Curtailment	50,000	25,000	3,500
3.1 Trip Cancellation	50,000	25,000	3,500
3.2 Trip Curtailment	50,000	25,000	3,500
3.3 Travel Postponement	7,500	3,750	Not Applicable
3.4 Replacement of Traveller	5,000	2,500	Not Applicable
3.5 Replacement of Employee (This applies to Corporate Policyholders only)			
3.6 Insolvency of Licensed Travel Operator	10,000	5,000	Not Applicable
3.7 Cancellation of Journey for Any Reason	25,000	Not Applicable	Not Applicable
• Excess	50% of each and every claim		
Section 3 - Extra Benefits			
1. Outbound Travel Alert			
• Black Alert	50,000	25,000	3,500
• Red Alert	25,000	12,250	1,750
• Amber Alert	12,500	6,250	875
Sublimit:			
○ Administration charge by travel agent for cancelling the insured Journey	300	300	300
○ Cash allowance for staying overnight waiting for returning to Hong Kong	1,000	1,000	1,000
Section 4 – Travel Delay and Trip Rearrangement			
4.1 Travel Delay	3,000	2,000	500
• Every 5 hours of delay	300	250	250
4.2 Trip Rearrangement	13,000	5,000	1,500
Sublimit:			
• Daily additional accommodation expenses	1,500	1,000	1,000
4.3 Flight Diversion	3,000	2,000	500
• Every 5 hours of delay	300	250	250
4.4 Overbooked Flight	1,200	Not Applicable	Not Applicable
• Every 5 hours of delay	300		

Benefits	Plan A HK$	Plan B HK$	Plan C HK$
4.5 Missed Travel Connection	3,000	2,000	500
• Every 5 hours of delay	300	250	250
4.6 Smart Delay - MSIG Easy Lounge Service If you experience a delay of over 60 minutes, MSIG Easy Lounge offers complimentary access to one of over 1,700 airport lounges in more than 500 airports across 100+ countries. Pre-registration is required.	Included	Included	Included
Section 4 **- Extra Benefit**			
1. Extension of Period of Journey	Included	Included	Included
Section 5 – Baggage and Personal Money			
5.1 Baggage and Personal Effects	20,000	15,000	5,000
Sublimit:			
• Any single article, pair or set of articles	5,000	3,000	3,000
• Mobile phone - including any accessories attached to it at the time of loss (one per Journey)	3,000	1,000	Not Applicable
• Laptop and tablet - including any accessories attached to it at the time of loss (one per Journey)	6,000	2,000	Not Applicable
5.2 Delayed Baggage	1,000	500	250
5.3 Personal Money, Documents and Additional Accommodation Expenses	30,000	10,000	1,000
Sublimit:			
• Cash or traveller's cheques	3,000	2,000	300
• Daily accommodation expenses	2,000	1,000	500
5.4 Unauthorized Use of Credit Cards	3,000	2,000	Not Applicable
Section 6 – Personal Liability			
Personal Liability	2,500,000	2,500,000	2,500,000
Section 7 – Rental Vehicle			
7.1 Rental Vehicle Excess	10,000	5,000	2,000
7.2 Returning a Rental Vehicle	2,500	1,500	1,000
Section 8 – Golfer's Hole-in-One			
Golfer's Hole-in-One			
• Aged below 18	Not Applicable	Not Applicable	Not Applicable
• Aged 18 or above	5,000	3,000	
Section 9 – Home Contents			
Home Contents	30,000	10,000	Not Applicable
Section 10 – Kidnap and Hostage			
Kidnap and Hostage	15,000	10,000	Not Applicable
• Every 6 hours	500	500	
Section 11 – Terrorism Extension			
Terrorism Extension	Included	Included	Included

Optional Cover			
Benefits	**Plan A HK$**	**Plan B HK$**	**Plan C HK$**
1 – Top-up Sports Equipment Benefits			
• Loss of or damage to personal baggage sub-limit for all sports equipment	Increased to 10,000	Increased to 8,000	Not Applicable
• Actual expense for rental of sports equipment due to check-in baggage delayed more than 6 hours	1,000	1,000	
2 – Top-up Rental Vehicle Excess	Increased to 15,000	Increased to 10,000	Increased to 7,000
3 - Pet Care			
a) Pet Accommodation Benefit	5,000	5,000	Not Applicable
• Daily accommodation expenses	500	500	
b) Trip Cancellation and Curtailment Due to Pet Emergency	50,000	25,000	
4 - Cruise Trip Cover			
a) Additional Cancellation & Curtailment & Rearrangement	Additional 30,000	Additional 30,000	
b) Shore Excursion Cancellation			
1) Irrecoverable and forfeited deposits	10,000	10,000	
2) Shore Excursion Cancellation Allowance	10,000	10,000	Not Applicable
• Each excursion	2,000	2,000	
c) Shore Excursion Curtailment			
1) Shore Excursion Curtailment Allowance	5,000	5,000	
• Each excursion	500	500	
d) Satellite Phone Fee	3,000	3,000	

Emergency Assistance Service (Please refer to Appendix for the coverage details)				
Appendix Section	**Benefits**	**Plan A HK$**	**Plan B HK$**	**Plan C HK$**
3.1	Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment	Included	Included	Included
3.2	Medical Evacuation	Unlimited	Unlimited	Unlimited
	• Due to pre-existing condition	50,000	50,000	Not Applicable
3.3	Repatriation after Treatment	Unlimited	Unlimited	Unlimited
	• Due to pre-existing condition	50,000	50,000	Not Applicable
3.4	Repatriation of Mortal Remains / Ashes	Unlimited	Unlimited	Unlimited
	• Due to pre-existing condition	30,000	30,000	Not Applicable
3.5	Compassionate Visit	50,000	40,000	20,000
	Sub-limit:			
	• Travelling Expenses	One economy fare basis round-trip travel ticket		
	• Daily hotel accommodation expenses	1,500	1,000	1,000
3.6	Return of Unattended Dependent Child(ren) to Country of Residence	50,000	40,000	20,000
	• Travelling Expenses	One economy fare basis one-way travel ticket		
	• Additional transportation cost to and from the airport	Included	Included	Included
3.7	Deposit guarantee of Hospital Admission	40,000	40,000	40,000
3.8	Hotel Room Accommodation for Convalescence	7,500	7,500	7,500
	• Daily accommodation expenses	1,500	1,500	1,500
3.9	Hospital Interpreter Services	4,000	4,000	Not Applicable
	• Daily interpreter service limit (maximum 3 hours)	800	800	
3.10	Unexpected Return to the Country of Residence	One economy fare basis round-trip travel ticket		
3.11	Emergency Phone Call Charges	1,000	1,000	500
3.12	Travel Information	Included	Included	Included
3.13	Luggage Retrieval	Included	Included	Included
3.14	Emergency Rerouting Arrangements	Included	Included	Included
3.15	Administration Assistance	Included	Included	Included
3.16	Legal Assistance	Included	Included	Included

SECTION 1 - PERSONAL ACCIDENT

We will cover Bodily Injury suffered by You during the Period of Insurance 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 Table 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 as specified in the Table of Benefits 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 70 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 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, marathon, 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 up to the maximum limit as specified in the Table of Benefits, subject to the percentage of the maximum indemnity stated above.

2. Double Indemnity (Only applicable to You if You are between 18 and 70 years of age when You suffer Bodily Injury)

In the event of death suffered by You as a direct result of Bodily Injury whilst You are

a) travelling in a private car or as a fare-paying passenger on board a Public Transport conveyance; or
b) being an innocent victim in any armed robbery or attempted armed robbery,

the benefits stipulated under this Section shall be doubled.

3. 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 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 Table of Benefits**
Head	8%	100%
	5%	75%
	2%	50%
Other than Head	20%	100%
	15%	75%
	10%	50%

4. Funeral Expenses Due to Accidental Death

If the Insured Person suffers a Bodily Injury during the Period of Insurance which, within 12 calendar months of its happening, is the only cause of their death, we will reimburse the reasonable expenses paid for their funeral or burial.

5. Child Education Grant

If an adult Insured Person suffers a Bodily Injury during the Period of Insurance which, within 12 calendar months of its happening, is the only cause of their death, we will pay each of their biological children or legally adopted children.

6. Family Assistance Benefit

If an Insured Person suffers a Bodily Injury during the Period of Insurance which, within 12 calendar months of its happening, is the only cause of their death, we will pay a lump-sum benefit as specified in the Table of Benefits.

If You are insured under a Family Plan, the maximum amount We will pay under this benefit is HK$20,000 for Plan A and HK$10,000 for Plan B.

7. Outstanding Balance of Credit Card

(No benefit will be payable if You are below 18 years of age)

If the Insured Person sustains Bodily Injury during the insured Journey which directly causes or results in his/her death, We will pay up to the maximum amount shown in the Table of Benefits for any outstanding balance under the Insured Person's credit card(s) for items and services charged to such card(s) while outside Hong Kong and during the Period of Insurance.

Any payment made under Extra Benefits of Section 1 (except Double Indemnity) 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.

The maximum amount We will pay under this Section is based on the age when You suffer Bodily Injury.

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 Period of Insurance:

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 for a maximum period of 90 days, including Chinese medicine practitioners' fees 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 and Quarantine Allowance

2.2.1 Overseas Hospital Cash Benefit

We will pay a daily hospital cash benefit 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 up to the maximum limit as specified in the Table of Benefits.

2.2.2 Overseas Hospital Cash Benefit due to COVID-19 Extension

We will pay You a daily hospital cash benefit for each full day and up to the maximum amount shown in the Table of Benefits 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 Journey overseas.

2.2.3 Overseas Quarantine Allowance due to COVID-19 Extension

We will pay You a daily quarantine allowance for each full day and up to the maximum amount shown in the Table of Benefits 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 Journey overseas. This benefit is only payable once per insured Journey.

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 Journey in the absence of pre-departure PCR test mentioned in item 1.
3. in respect of benefit item of Section 2.2.3,
   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.

2.2.4 Hospitalisation Daily Benefit in Hong Kong

We will pay the benefit for each complete 24-hour period of the Insured Person's stay in Hospital if the Insured Person is hospitalised within 24 hours after they return to Hong Kong due to a Bodily Injury or Sickness suffered overseas during the Period of Insurance.

2.3 Trauma Counselling Expenses

The Company will pay the necessary and reasonable medical fees or charges actually incurred within 6 months from the date of occurrence of Bodily Injury and supported by receipted accounts from a registered psychiatrist or registered clinical psychologist during the Period of Insurance in respect of treatment for the Insured Person diagnosed to be suffering from post-traumatic stress disorder by a Registered Medical Practitioner as a direct result of sustaining Bodily Injury for whom compensation is payable under the Policy.

2.4 Mobility Aid Reimbursement

We will pay the necessary expenses for buying mobility aids if a Registered Medical Practitioner says this is necessary as a result of a Bodily Injury suffered by the Insured Person while abroad during a Policy of Insurance. Mobility aids refer to items such as crutches, wheelchair or walker and does not include prosthesis.

2.5 Maternity Medical Expenses Overseas

We will pay the necessary and emergency medical expenses incurred outside Hong Kong which a Registered Medical Practitioner certifies as medically necessary due to a pregnancy-related illness or complication suffered by the adult Insured Person during the overseas Period of Insurance.

Extra Benefits under Section 2

1. **Amateur Dangerous Sports and Activities Extension** (Only applicable to You if You are 70 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, marathon, 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 up to the maximum limit as specified in the Table of Benefits.

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

The maximum amount We will pay under this Section is based on the age when You suffer Bodily Injury or Sickness.

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.

Special Condition for Section 2.2

You can only claim one of the benefit items among Section 2.2.1, Section 2.2.2 and Section 2.2.3, but not more than one, in respect of any losses arising from the same cause.

If You are insured under a Family Plan, We will pay only for up to 3 Insured Persons in the same Journey for Section 2.2.2 and 2.2.3.

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 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) , travel companion or Close Business Partner within 30 days prior to the scheduled departure date of the Journey;
b) jury service, witness summons or compulsory quarantine of You;
c) unexpected outbreak of strike or industrial action, riot, civil commotion, adverse weather conditions, or natural disaster at the scheduled travel destination arising within 7 days prior to the scheduled departure date of the Journey;
d) sudden occurrence of strike by the employees of the Common Carrier within 7 days prior to the scheduled departure date of the Journey;
e) your home in Hong Kong becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires your continued presence;
f) delay in departure from Hong Kong for a period of not less than 10 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; or (v) natural disaster directly resulting in Suspension of Public Transport;
g) You have to attend a School interview or Public Examination in person which has been scheduled after the Effective Date to a date falling within the Period of Insurance if You are either of the below:
   (i) You are below the age of 18; or
   (ii) You are a parent or legal guardian of an Insured Person below the age of 18;
h) the Insured Person is denied boarding of the Public Transport by the local authority or transport provider due to infectious disease symptoms.

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) , travel companion or Close Business Partner;
b) jury service, witness summons or compulsory quarantine of You;
c) unexpected outbreak of strike or industrial action, riot, civil commotion, adverse weather conditions, or natural disaster;
d) your home in Hong Kong becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires your continued presence.

3.3 Travel Postponement

We will pay for the reasonable additional travel expenses to reschedule the Insured Person's Journey if it is unexpectedly and unavoidably postponed due to any of the following covered reasons which happen within the specified period stated below before the start of the Journey but after the date of arranging this insurance and the Journey.

a) death, Serious Bodily Injury or Serious Sickness of You, your Immediate Family Members, fiancé (fiancée) , travel companion or Close Business Partner within 30 days prior to the scheduled departure date of the Journey;
b) jury service, witness summons or compulsory quarantine of You;
c) unexpected outbreak of strike, riot, civil commotion, adverse weather conditions, or natural disaster at the scheduled travel destination arising within 7 days prior to the scheduled departure date of the Journey;
d) sudden occurrence of strike by the employees of the Common Carrier within 7 days prior to the scheduled departure date of the Journey;
e) your home in Hong Kong becoming uninhabitable or being seriously damaged following burglary, fire, flood, typhoon, earthquake or landslip which requires your continued presence;
f) delay in departure from Hong Kong for a period of not less than 10 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;
g) You have to attend a School interview or Public Examination in person which has been rescheduled after the Effective Date to a date falling within the Period of Insurance if You are either of the below:
   (i) You are below the age of 18; or
   (ii) You are a parent or legal guardian of an Insured Person below the age of 18;
h) You are denied boarding of the Public Transport by the local authority or transport provider due to infectious disease symptoms.

The Insured Person must notify the tour, Public Transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

In a single return Trip policy, once an Insured Person postpones the Period of Insurance and a claim is made for travel postponement under Section 3.3 – Travel postponement, the policy will immediately end when the Trip is postponed. To avoid any doubt, the policy will continue to be in force for the other insured persons who continue with the Trip.

3.4 Replacement of Traveller

We will pay for the reasonable additional travel expenses for the Insured Person to make a one-time change of traveller if the Insured Person unexpectedly and unavoidably has to cancel their Trip due to death, Serious Bodily Injury or Serious Sickness of the insured person, Insured Person's Immediate Family Members, fiancé (fiancée), travel companion or Close Business Partner which happen within 30 days before the start of the Journey but after the date of arranging this insurance and the Journey.

The Insured Person must notify the tour, Public Transport or accommodation provider immediately upon finding out that a change or cancellation is required to the itinerary.

In a single return Trip policy, cover for the Insured Person who is making a claim under Section 3.4 – Replacement of traveller will end immediately when the traveller of the Trip is replaced. To avoid any doubt, the substitute traveller has to purchase a new cover for the Trip. However, the policy will continue to be in force for the other Insured Persons who continue with the trip.

3.5 Replacement of 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.

3.6 Insolvency of Licensed Travel Operator

We will pay for the loss of travel fares or Travel and Accommodation Deposits paid by the Insured Person which cannot be recovered from any other source, for the Journey being cancelled before the start of the Journey due to bankruptcy or insolvency of a Hong Kong registered travel agency licensed and operating in Hong Kong, local tour operator and designated service providers for accommodation, private car, motorhome rental services outsides Hong Kong from which the insured person bought the trip, provided all these conditions are met:

1. This insurance is bought more than three days before the start of the Period of Insurance.
2. Bankruptcy or insolvency takes place before the start of the Period of Insurance but after the date of arranging this insurance.
3. Petition for bankruptcy or similar petition was not filed before this insurance was purchased.

In a single return Trip policy, once the Trip is cancelled and an Insured Person makes a claim under this section, the policy will immediately end when the Trip is cancelled.

3.7 Cancellation of Journey for Any Reason

We will pay the Insured Person for loss of of travel fares or Travel and Accommodation Deposits paid in advance (less available refunds) by the Insured Person and for which the Insured Person is legally liable and which is not recoverable from any other source consequent to the cancellation prior to the Policy of Insurance for any reason, subject to the following:

1. Reimbursement for losses under this Section is limited to the lower of 50% of the Insured Person's cancellation costs or the maximum limit as specified in the Table of Benefits.
2. Your Policy must be purchased before or within 7 days from the date You made Your initial payment or deposit for Your Trip. Otherwise, no claims under this Section will be accepted.

Extra Benefits under Section 3

1. **Black Alert / Red Alert / Amber 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, Red Alert or Amber Alert against any of the planned destinations of the insured Journey by the Hong Kong Government under the Outbound Travel Alert system.

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, Red Alert or Amber Alert up to the maximum limit as specified in the Table of Benefits.

If the insured Journey is to be abandoned directly due to the raising of a Black Alert, Red Alert or Amber 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 up to the maximum limit as specified in the Table of Benefits for this section 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 Table of Benefits; or
b) if the Red Alert is hoisted, 50% of the relevant loss and up to the maximum limit stated in the Table of Benefits; or
c) if the Amber Alert is hoisted, 25% of the relevant loss and up to the maximum limit stated in the Table of Benefits.

You can only claim among one of the benefits from Black Alert, Red Alert and Amber Alert, but not more than one, in respect of any losses arising from the same cause.

No benefit will be payable if the Black Alert, Red Alert or Amber Alert has been hoisted or announced to the planned destinations at the time of application for this insurance.

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

When You arrange for the insured Journey or apply for this insurance, 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 from inception.

You can only claim under Section 3.1 – Travel Cancellation, Section 3.3 – Travel Postponement, Section 3.4 – Replacement of Traveller, Section 3.5 – Replacement of Employee or Section 3.6 – Insolvency of Licensed Travel Operator results from the same event, we will pay for the claim under one of the sections only.

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 for every full 5 hours in a row of delay up to the limit shown in the Table 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 5 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; or (vi) natural disaster.

b) if your Trip is delayed because of death, Serious Bodily Injury or Serious Sickness of You or your Immediate Family Members, fiancé (fiancée) , travel companion 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; or (v) natural disaster.

The maximum amount We will pay for additional accommodation expenses up to the maximum limit as specified in the Table of Benefits. 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 Flight Diversion

We will pay for every full 5 hours in a row of delay if, while travelling on a scheduled flight, the Insured Person's flight is diverted due to:

1. adverse weather conditions;
2. natural disaster;
3. emergency medical treatment for a fellow passenger; or
4. the mechanical breakdown of the aircraft;

and this prevents the insured person from continuing their Journey and they are delayed from arriving at their planned destination.

The Insured Person must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled arrival time at the planned destination given by the carrier in the original itinerary to the actual arrival time of the insured person's flight.

4.4 Overbooked Flight

If the Insured Person is denied boarding a scheduled flight which they have a confirmed reservation from the travel agent or airline due to overbooking, We will pay for every full 5 hours in a row of delay. The Insured Person must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the scheduled departure time given by the carrier in the original itinerary to the actual scheduled departure time of the replacement flight.

4.5 Missed Travel Connection

If during a Trip, the Insured Person's incoming scheduled public transport arrives late at the transfer point outside Hong Kong due to:

1. adverse weather conditions;
2. natural disaster;
3. emergency medical treatment for a fellow passenger; or
4. the mechanical breakdown of the aircraft;

and they miss the onward scheduled public transport which they have a confirmed reservation, We will pay for every full 5 hours in a row of delay.

The Insured Person must get written confirmation from the carrier, operator or handling agent stating the reasons and length of delay.

The period of delay is calculated from the actual arrival time of Insured Person's incoming public transport at the transfer point to the actual scheduled departure time of the replacement public transport.

4.6 Smart Delay - MSIG Easy Lounge Service

You will become eligible for the MSIG Easy Lounge service (the "Service") once you register your flight at least 24 hours before the scheduled departure. We reserve the right not to provide the Service if your details are inaccurate or incomplete. The departure of your flight will be monitored by our flight tracking system. Subject to a successful prior registration, if your flight is delayed by more than 60 minutes (the "Delay Threshold"), a lounge access voucher will be sent to your registered email and/or phone via SMS. You must ensure that the email address you provide at registration is accessible and able to display your lounge access voucher.
A delay which meets or exceeds the Delay Threshold can result from a single period of delay, or from multiple incremental delays totalling the Delay Threshold.

We will rely solely on our flight tracking system to determine if you are eligible for lounge access. You accept that We do not guarantee the accuracy of the flight tracking system, and You will not rely on it to track your flight's departure time.

You and your travel companion(s) (if applicable) expressly accept all conditions of use that are applicable to the Service ("Conditions of Use") provided by us. Our terms and conditions for lounge access can be found at below links:

https://msig.smartdelay.com/assets/pdfs/en_GB/Terms_MSIG-HKST_en-GB.pdf

https://loungefinder.loungekey.com/pass/conditions-of-use

Where applicable, by accessing the airport lounge, you and your travel companion(s) (if applicable) agree to abide by the rules and policies of the lounge.

Additional dining or business facilities may incur extra charges, which you will be liable for. We are not responsible for such charges.

We reserve the right not to provide the Service if you fail to accurately register your details or the details of your travel companion(s) or provide any documentary proof. We also reserve the right to revoke your access to the Service without notice if we identify any misuse, such as registering for flights you are not traveling on or registering for those travellers who you are not traveling with you.

Extra Benefits under Section 4

1. **Extension of Period of Insurance**

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.

2. 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.

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

4. 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.

5. You can only claim under either Section 4.1 – Travel Delay, Section 4.2 - Trip Rearrangement, Section 4.3 – Flight Diversion, Section 4.4 – Overbooked Flight or Section 4.5 – Missed Travel Connection, but not more than one, in respect of any losses arising from the same cause.

6. 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 Baggage and Personal Effects

We will pay for accidental loss of or damage to personal baggage owned by You during the Period of Insurance, 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.

For claims involving damage to mobile phones, laptops, or tablets, the Insured Person must obtain a repair quotation or invoice from an Authorized Repairer. Claims submitted with documentation from unauthorised service providers may be rejected or subject to further validation.

No mobile phone benefit is payable 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 6 hours, We will pay a lump sum allowance up to the maximum amount shown in the Table of Benefits. You must obtain written confirmation from the carrier of the number of hours delayed.

5.3 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 the Period of Insurance. No benefit will be payable if Insured Person(s) is(are) below 18 years of age and insured under a Family Plan.

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 the Period of Insurance.

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 Period of Insurance. The maximum amount We will pay for accommodation expenses per day is up to the maximum limit as specified in the Table of Benefits. 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.

5.4 Unauthorized Use of Credit Card

We will pay for losses due to unauthorised use of credit cards up to the limit stated in the Schedule of Benefits during the Period of Insurance. Provided that You comply with all the terms and conditions under which the credit card is issued and report the loss of the credit card and/or its unauthorized use to both the police and the card issuer within 24 hours of discovery and that your loss cannot be recovered from any other source.

SECTION 6 - PERSONAL LIABILITY

We will pay for all sums which You become legally liable to pay as compensation for accidents which happen during the Period of Insurance 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 Period of Insurance is the maximum indemnity as stated in the Table 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 Table 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

7.1 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) and/or the non-operation charge (NOC) 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 Table of Benefits per policy 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.

7.2 Returning a Rental Vehicle

If during a Journey outside Hong Kong, the adult Insured Person rents or hires a car or a campervan from a licensed rental agency and cannot return it due to their injury or illness, We will pay the reasonable costs for returning the rental vehicle to the nearest hire depot. We will only meet these costs if the Insured Person:

1. is legally responsible for paying them under the rental agreement;
2. must be either a named driver or co-driver of the rental vehicle; and
3. has kept to all requirements of the rental agreement.

To avoid any doubt,

1. We will only pay limit for one adult Insured Person per rented vehicle, regardless of the number of Insured Persons registered to rent the vehicle or the number of Insured Persons authorised to drive the rented vehicle.
2. the limit for one adult Insured Person is for the entire Period of Insurance regardless of the number of vehicles the Insured Person rents during the Period of Insurance.

SECTION 8 - GOLFER'S HOLE-IN-ONE

We will cover You for the cost actually incurred on hospitality if You achieve a "Hole-in-One" in any recognised golf-course during the Period of Insurance. Your signed/countersigned score card recording the event should be produced as an evidence of claim.

No benefit will be payable if You are below 18 years of age.

SECTION 9 – HOME CONTENTS

We will pay for the costs of repair or reinstatement or replacement of the Contents contained in your home in Hong Kong where You normally reside in the event of loss of or damage to Contents as a direct result of burglary involving forcible and violent entry to or exit from your home during the Period of Insurance.

The maximum amount We will pay under this Section is the amount shown in the Summary of Benefits.

SECTION 10 – KIDNAP AND HOSTAGE

If the Insured Person is kidnapped or wrongly held, abducted or restrained by a criminal, We will pay the benefit for every full 6 hours in a row this happens during the Period of Insurance while outside Hong Kong. For the purpose of this section, the kidnap cannot be

committed by any Insured Person or their Immediate Family Members, travel companion or close business associate whether acting alone or with others.

The kidnap must have actually taken place and been reported to the local police at the place of the event within 24 hours of the incident ending. Any claim must be accompanied by written documents from the police.

SECTION 11 - TERRORISM EXTENSION (Applicable to Section 1, Section 2, Section 3.1, 3.2 and Section 4.1 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), Trip Cancellation, Trip Curtailment and Travel Delay 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 as covered under Trip Cancellation, Trip Curtailment and Travel Delay as a result of Acts of Terrorism (as covered under this Extension), and

(c) 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$1,000,000 in the aggregate subject to that if the maximum limit of indemnity under the Other Policy in the aggregate:-

    (i) is less than HK$1,000,000, 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 HK$1,000,000 in the aggregate irrespective of the number of claims within any of the periods of insurance under the policies; or

    (ii) is more than HK$1,000,000, 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.

OPTIONAL COVER

1 – Top-up Sports Equipment Benefits

In consideration of an additional premium being paid by You, it is hereby noted and agreed that this Policy is extended to provide the following cover under Section 5 - Baggage and Personal Money:

a) Loss of or Damage to Sports Equipment

Subject to the maximum indemnity under Section 5.1 - Loss of Baggage of the Policy, the maximum amount the Company will pay for all of your sports equipment is increased to the maximum limit as specified in the Table of Benefits.

In the event of the total of Loss of Baggage while the losses including sport equipment have exceed the maximum indemnity of Section 5.1- Loss of Baggage, the maximum of indemnity of Section 5.1 - Loss of Baggage will be automatically increased by HK$5,000, i.e. Plan A HK$25,000 and Plan B HK$20,000.

b) Rental of Sports Equipment (Paid in addition to Section 5.2 - Delayed Baggage)

If your check-in sports equipment is temporarily lost in transit on the outward Journey and not restored to You within 6 hours, the Company will reimburse the actual expenses for the rental of the same kind of sports equipment for your temporary use, the maximum amount We will pay up to the maximum limit as specified in the Table of Benefits under this Benefit per Insured Person. Your sports equipment must be check-in with the same flight as You are traveling and You must provide Us with written confirmation from the carrier of the number of hours delayed.

2 – Top-up Rental Vehicle Excess

In consideration of an additional premium being paid by You, it is hereby noted and agreed that the maximum indemnity under Section 7.1 - Rental Vehicle Excess of the Policy is increased to the maximum limit as specified in the Table of Benefits per policy regardless of the number of Insured Persons under this Policy.

3 - Pet Care

a) Pet Accommodation Benefit

In consideration of an additional premium being paid by You, it is hereby noted and agreed that this Policy is extended to provide the following cover:

If You place your dog or cat in a licensed kennel/cattery or pet hotel for the duration of the insured Trip and You are unable to collect your dog or cat from that kennel/cattery or pet hotel on the day agreed due to the following reasons:

(i) For your return Trip to Hong Kong, the 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; or

(ii) You were hospitalized or quarantined outside Hong Kong that directed by a Legally Registered Medical Practitioner, and as a result You cannot arrive in Hong Kong on the original return date.

The Company will pay the additional accommodation expenses reasonably incurred and charged by the same kennel/cattery or pet hotel, provided that such additional expenses are not recoverable from any other source. The maximum indemnity under this Benefit is up to the maximum limit as specified in the Table of Benefits and as follows:

(i) for one (1) pet in respect of one (1) Insured Person under Individual Plan; or
(ii) for one (1) pet in respect of one (1) family under Family Plan.

You must provide Us with written confirmation from:

(i) the carrier stating the reason for the delay and the original scheduled departure & arrival time and the actual departure & arrival time of the carrier; or
(ii) a Legally Registered Medical Practitioner confirming your Bodily Injury or Sickness; and
(iii) the licensed kennel/cattery or pet hotel stating the original and actual collection dates of your pet.

The Company will not pay for a claim under this Benefit if the reason for the delay known to have existed at the time of application for this Policy.

b) Trip Cancellation and Curtailment Due to Pet Emergency

We will reimburse You for unrecoverable travel and accommodation expenses paid in advance, or additional transport costs incurred to return to Hong Kong, if You are forced to cancel or curtail the insured Trip due to:

The serious and unexpected sickness or injury of Your dog or cat, certified by a registered veterinary in Hong Kong as life-threatening and requiring Your presence; or the death of Your dog or cat within 7 days prior to the scheduled departure date or during the insured Trip.

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.

This benefit is subject to the maximum limit as specified in the Table of Benefits and applies:

(i) to one (1) pet in respect of one (1) insured person under an Individual Plan; or
(ii) to one (1) pet in respect of one (1) family under a Family Plan.

You must provide Us with written confirmation from a registered veterinary in Hong Kong confirming the pet's serious illness or death.

4 - CRUISE TRIP COVER

In consideration of an additional premium being paid by You, it is hereby noted and agreed that this Policy is extended to provide the following cover:

a) Additional Cancellation, Curtailment & Rearrangement

The maximum benefit of Section 3 – Trip Cancellation and Curtailment and Section 4.2 Trip Rearrangement will be increased based the Table of Benefits under this Section.

b) Shore Excursion Cancellation

In the event that the shore excursion, which the Insured Person has booked and paid before the commencement date of the voyage, is cancelled as a result of:

1) Death, Serious Bodily Injury or Serious Illness of You or your traveling companion during the cruise trip;
2) Unexpected outbreak of strike or industrial action, riot, adverse weather conditions or natural disaster at the destinations of the excursion occur 1 day before the departure date of the shore excursion,

The Company will pay a lump sum allowance for each cancelled excursion up to the maximum limit stated in the Table of Benefits.

c) Shore Excursion Curtailment

In the event that the Insured Person has to abandon the shore excursion and return to the cruise after the excursion has begun due to unexpected adverse weather conditions or natural disaster at the place of the excursion which prevents the Insured Person from continuing with his/her shore excursion, The Company will pay a lump sum allowance for the curtailment.

d) Satellite Phone Fee

The Company will reimburse You for the satellite phone call expenses incurred by You whilst on board a cruise during the insured Journey, in the event that You must return directly to Hong Kong following a Bodily Injury or Sickness of You or Your travelling companion which prevents You from continuing your Journey.

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.
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, 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.
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 85 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.

20. This Policy does not cover any loss, damage, expense or liability directly or indirectly arising out of, attributed to or in connection with any loss arising from any government's regulations control or act, government or authorized regulatory authority's restrictions on movement or isolation, or national lockdowns or border closure in regard to infectious disease.

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 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 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
   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 whether or not treatment or medication or advice or diagnosis was sought or received.
3. any claim arising from venereal disease, pregnancy (except for the benefit specifically provided under Section 2.5), 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 insured 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 (except for the benefit specifically provided under Section 2.4).
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 Section 2.5

1. the first trimester of pregnancy, for example, zero to 12 weeks;
2. ectopic pregnancy, child birth or still birth;
3. care and treatment for the newborn;
4. abortion or miscarriage unless it is due to an injury;
5. test or treatment relating to fertility, contraception, sterilisation, birth defects or congenital disorders;
6. perinatal mental illness such as depression, anxiety disorders;
7. any treatment for pregnancy which is conceived through medical assistance;
8. any medical expenses incurred in the country which the Insured Person is a citizen of or have been permanent residence with the local government; or
9. any follow-up treatment, consultation, or care received in Hong Kong, whether or not it relates to a condition first treated overseas.

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.
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 (except for the benefit specifically provided under Section 3.6).
4. overbooking of air (except for the benefit specifically provided under Section 4.4) or land transport carriers, scheduling/re-scheduling of their crew members;
5. border closure, government restrictions or lock down and compulsory quarantine in regard to infectious disease.

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.
6. loss of or damage to any aerial device and their accessories and spare parts including aerial photography equipment.
7. loss of or damage to contact lenses, dentures, prostheses, bonds, negotiable instruments or securities, food or drinks, medicine, or tobacco.
8. breakage of sports equipment while in use.
9. damage to any brittle or fragile items.
10. 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.
11. loss resulting from unexplained disappearance, or shortage due to error or omission or depreciation in value.
12. any fines or penalties incurred by You due to non-replacement or late replacement of the lost personal documents.
13. any loss of money not belonging to but being carried by the Insured Person.
14. any loss of money being left behind or unattended in a Public Transport or vehicle of any other kind or in public places.
15. 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.
6. any rental vehicle which is belonging to all kinds of commercial vehicles, motorcycles or any vehicle with 9 seats or above.

Exclusions to Section 9

We do not cover:-

1. any loss or damage if You have another policy covering the same loss or damage.
2. any loss or damage not reported to the police within 24 hours of discovery.

Exclusions to Optional Cover 4

We do not cover:-

1. any loss arising from any circumstances leading to the relevant delay or interruption of the insured Journey or voyage or shore excursion which is existing or announced before the effective date;
2. any loss in relation to alterations to original itinerary or scheduled shore excursion that is not accepted before commencement of the relevant shore excursion by the airline, travel agency, cruise company, or other relevant organizations;
3. if You fail to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by You (applicable to Optional Cover 4d only);
4. if You fail to obtain and provide a written report from the Legally Registered Medical Practitioner certifying the Bodily Injury or Sickness suffered by Your or Your travelling companion whilst on board the cruise (applicable to Optional Cover 4d only).

GENERAL CONDITIONS

1. Child Cover

Child(ren) under the age of 12 must be accompanied by at least one adult in the insured Trip.

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

No refund of premium will be allowed once the Policy is issued unless the Trip is cancelled by the travel agent before the commencing date.

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 Go（單次旅程）保單

重要事項 – 請細閱此保單，如需更正，請即通知本公司。

（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 Go（單次旅程）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，於從「香港」出發的旅程或行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。

詞彙定義

「恐怖活動」是指：－
任何人士或團體（不論是單獨行事或代表任何組織或與其有關聯）因政治、宗教、思想形態並透過使用武力、暴力為目的意圖影響任何政府或令民眾恐慌之活動。

「授權維修商」是指：
任何獲產品製造商或其本地代理授權的維修商、任何獲品牌認可可提供保養或認證維修服務的維修商，或任何列於製造商網站上或可透過客戶服務渠道驗證的維修商。

「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。

「財物」是指：—
屬於「閣下」或其家屬的貴重物品、金錢、「家居裝修」、傢俬、家居布置、家用電器、家居及個人物品。

「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。

「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。

「家居裝修」是指：—
「閣下」在其家居範圍內對業主之設備及裝置進行裝修及改善。

「直系家屬」是指：—
「閣下」之合法配偶、「伴侶」、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。

「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。

「伴侶」是指：—
與「閣下」以等同於婚姻的關係一起生活的人，不論同性或異性。

「保險期」／「旅程」是指：—
a) 第 3.1 節（取消行程）：—
由「本保單」簽發日期或預定啟程日期前 30 天內（兩者以較後者為準），至旅程開始。

b) 來回程旅遊：—
由「閣下」離開「香港」的居所或工作地點直接開始旅程或「承保表」所載之「保險期」開始日（兩者以較後者為準），至旅程完結返抵「香港」入境服務櫃台後的 2 小時或「承保表」所載之「保險期」到期日（兩者以較早者為準）。

c) 單程旅遊：—
由「閣下」離開「香港」的居所或工作地點直接開始旅程或「承保表」所載之「保險期」開始日（兩者以較後者為準），至「閣下」預定抵達最終目的地的第 7 日或「保險期」到期日（兩者以較早者為準）。

「保險期」不可超過 182 天。

「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。

「（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。

「旅程及住宿按金」是指：—
旅程及住宿按金，包括但不限於於海外之當地旅行套票、郵輪套票、任何預付的海外活動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）

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「保險期」內每名「受保人」的最高賠償額如以下保障項目表所示。

保障項目	計劃 A 港幣／元	計劃 B 港幣／元	計劃 C 港幣／元
第 1 節 – 人身意外			
人身意外			
• 70 歲或以下	1,000,000	500,000	250,000
• 70 歲以上	500,000	250,000	125,000
分項限額：			
• 身故現金墊付	50,000	50,000	50,000
第 1 節的額外保障			
1. 業餘危險運動及活動保障			
• 70 歲或以下	250,000	125,000	不適用
• 70 歲以上	不適用	不適用	
2. 雙倍賠償			
• 18 歲至 70 歲	2,000,000	1,000,000	不適用
• 18 歲以下或 70 歲以上	不適用	不適用	
3. 嚴重燒傷			
• 70 歲或以下	1,000,000	500,000	250,000
• 70 歲以上	500,000	250,000	125,000
4. 意外死亡喪葬費			
• 70 歲或以下	50,000	25,000	不適用
• 70 歲以上	25,000	12,500	
5. 兒童教育補助金			
• 18 歲至 70 歲	40,000	20,000	
○ 每名受保人的子女	10,000	5,000	不適用
• 70 歲以上	20,000	10,000	
○ 每名受保人的子女	5,000	2,500	
6. 家庭援助保障			
• 18 歲至 70 歲	10,000	5,000	不適用
• 70 歲以上	5,000	2,500	
7. 信用卡保障			
• 18 歲至 70 歲	50,000	30,000	10,000
• 70 歲以上	25,000	15,000	5,000

保障項目	計劃 A 港幣／元	計劃 B 港幣／元	計劃 C 港幣／元
第 2 節 – 醫療費用			
醫療費用 • 70 歲或以下 • 70 歲以上	 2,000,000 1,000,000	 1,000,000 500,000	 500,000 250,000
2.1 醫療費用 包括： • 返港後的覆診費用 ○ 70 歲或以下 ▪ 人身意外引致之醫診費用 ▪ 因疾病引致之醫診費用 ○ 70 歲以上 ▪ 人身意外引致之醫診費用 ▪ 因疾病引致之醫診費用 分項限額： ○ 中醫師／物理治療／脊醫治療費用費用 ○ 中醫師／物理治療／脊醫治療費用每日及每次最高賠償額	 2,000,000 200,000 1,000,000 100,000 4,000 200	 1,000,000 100,000 500,000 50,000 3,000 200	 500,000 50,000 250,000 25,000 3,000 200
2.2 住院及海外住院的現金保障 **2.2.1 海外住院現金** • 每日住院現金賠償額 **2.2.2 因 COVID-19 而導致海外住院的現金保障及** **2.2.3 因 COVID-19 而導致海外隔離檢疫的現金津貼保障** • 每日住院 ／隔離檢疫現金賠償額 **2.2.4 回港後住院現金** • 每日住院現金賠償額	12,000 12,000 500 5,000 500 5,000 500	5,000 5,000 500 5,000 500 2,500 500	3,000 3,000 300 3,000 300 1,500 300
2.3 創傷輔導服務費用 分項限額： • 每日及每次最高賠償額	20,000 2,000	10,000 1,000	5,000 800
2.4 行動輔助設備	20,000	5,000	不適用
2.5 海外懷孕相關疾病醫療費用	15,000	7,500	不適用
第 2 節的額外保障			
1. 業餘危險運動及活動保障 • 70歲或以下 • 70歲以上	 250,000 不適用	 125,000 不適用	 不適用
第 3 節 – 取消及縮短行程			
取消及縮短行程	50,000	25,000	3,500
3.1 取消行程	50,000	25,000	3,500
3.2 縮短行程	50,000	25,000	3,500
3.3 旅程延期	7,500	3,750	不適用
3.4 更換旅客	5,000	2,500	不適用
3.5 替代僱員（只適用於「閣下」為有限公司或無限公司）			
3.6 持牌旅遊營辦商破產保障	10,000	5,000	不適用
3.7 因任何原因取消旅程 • 自負額	25,000 每次及每項索償的百分之五十	不適用	不適用

保障項目	計劃 A 港幣／元	計劃 B 港幣／元	計劃 C 港幣／元
第 3 節的額外保障			
1. 外遊警示			
• 黑色外遊警示	50,000	25,000	3,500
• 紅色外遊警示	25,000	12,250	1,750
• 黃色外遊警示	12,500	6,250	875
分項限額：			
○ 因外遊警示而安排取消受保旅程所收取之退團手續費	300	300	300
○ 住宿現金津貼	1,000	1,000	1,000
第 4 節 – 行程延誤及行程更改			
4.1 行程延誤	3,000	2,000	500
• 每 5 小時之延誤時期賠償	300	250	250
4.2 行程更改	13,000	5,000	1,500
分項限額：			
• 每日額外住宿費用	1,500	1,000	1,000
4.3 航班改道	3,000	2,000	500
• 每 5 小時之延誤時期賠償	300	250	250
4.4 航班超額預訂	1,200	不適用	不適用
• 每 5 小時之延誤時期賠償	300		
4.5 錯過交通轉乘保障	3,000	2,000	500
• 每 5 小時之延誤時期賠償	300	250	250
4.6 MSIG Easy Lounge 航班延誤貴賓室通行證服務 如果「閣下」的航班延誤超過 60 分鐘，MSIG Easy Lounge 將提供免費使用全球超過 100 個國家、500 多個機場、1,700 多個機場貴賓室的服務。此服務需提前預先登記。	包括	包括	包括
第 4 節的額外保障			
1. 延長「保險期」	包括	包括	包括
第 5 節 – 行李及個人金錢			
5.1 行李及個人財物	20,000	15,000	5,000
分項限額：			
• 每件、每套或每組物品	5,000	3,000	3,000
• 手提電話（包括在發生損失時附屬於其之任何配件）（每一旅程每名受保人一部手提電話）	3,000	1,000	不適用
• 手提電腦及平板電腦（包括在發生損失時附屬於其之任何配件）（每一旅程每名受保人一部手提電腦／平板電腦）	6,000	2,000	不適用
5.2 行李延誤	1,000	500	250
5.3 個人金錢、證件及額外的住宿開支	30,000	10,000	1,000
分項限額：			
• 現金或旅行支票	3,000	2,000	300
• 每日額外住宿費用	2,000	1,000	500
5.4 信用卡盜用保障	3,000	2,000	不適用
第 6 節 – 個人責任			
個人責任	2,500,000	2,500,000	2,500,000
第 7 節 – 租車保障			
7.1 租車自負金額	10,000	5,000	2,000
7.2 歸還租賃車輛	2,500	1,500	1,000

保障項目	計劃 A 港幣／元	計劃 B 港幣／元	計劃 C 港幣／元
第 8 節 – 高爾夫球一棒入洞			
高爾夫球一棒入洞 • 18 歲以下 • 18 歲或以上	 不適用 5,000	 不適用 3,000	 不適用
第 9 節 – 家居財物保障			
家居財物保障	30,000	10,000	不適用
第 10 節 – 綁架及人質			
綁架及人質 • 每 6 小時賠償額	15,000 500	10,000 500	不適用
第 11 節 – 恐怖活動附加保障			
恐怖活動附加保障	包括	包括	包括

自選附加保障			
保障項目	**計劃 A** 港幣／元	**計劃 B** 港幣／元	**計劃 C** 港幣／元
1 – 額外運動器材保障 • 所有運動器材總賠償額 • 因托運行李延誤超過 12 小時而導致的體育器材租賃的實際費用	 增至 10,000 1,000	 增至 8,000 1,000	 不適用
2 – 升級租車自負金額	增至 15,000	增至 10,000	增至 7,000
保障項目	**計劃 A** 港幣／元	**計劃 B** 港幣／元	**計劃 C** 港幣／元
3 – 寵物保障 **a) 寵物住宿保障** • 每日住宿費用 **b) 因寵物緊急情況導致的取消或縮短行程**	 5,000 500 50,000	 5,000 500 25,000	 不適用
4 – 郵輪旅遊保障 **a) 額外取消及縮短行程及行程更改保障** **b) 取消岸上觀光** **1) 取消岸上觀光費** **2) 取消岸上觀光津貼** • 每次觀光旅行 **c) 縮短岸上觀光** **1) 縮短岸上觀光津貼** • 每次觀光旅行 **d) 衛星電話費**	 額外提高 30,000 10,000 10,000 2,000 5,000 500 3,000	 額外提高 30,000 10,000 10,000 2,000 5,000 500 3,000	 不適用

全球旅遊支援服務（保障詳情請參閱附錄）				
附錄章節	**保障項目**	**計劃 A 港幣／元**	**計劃 B 港幣／元**	**計劃 C 港幣／元**
3.1	醫療診治、電話醫療顧問、評估及轉介約診	包括	包括	包括
3.2	醫護運送 • 由於旅行前已存在的狀況導致	無限 50,000	無限 50,000	無限 不適用
3.3	治療後運送返國 • 由於旅行前已存在的狀況導致	無限 50,000	無限 50,000	無限 不適用
3.4	運送遺體／骨灰返國 • 由於旅行前已存在的狀況導致	無限 30,000	無限 30,000	無限 不適用
3.5	恩恤探訪費用 分項限額： • 交通費用 • 每日酒店住宿費用	50,000 來回定期航班機票（經濟客位） 1,500	40,000 1,000	20,000 1,000
3.6	無人照料受供養子女送返「原居國家」 • 交通費用 • 來往機場的附加交通費用	50,000 單程定期航班機票（經濟客位） 包括	40,000 包括	20,000 包括
3.7	入院按金保證	40,000	40,000	40,000
3.8	入住酒店客房療養 • 每日酒店住宿費用	7,500 1,500	7,500 1,500	7,500 1,500
3.9	醫院診症傳譯服務 • 每日傳譯服務上限（每日上限 3 小時）	4,000 800	4,000 800	不適用
3.10	突然返回「原居國家」	單程定期航班機票（經濟客位）		
3.11	緊急電話費用	1,000	1,000	500
3.12	旅遊資訊	包括	包括	包括
3.13	尋回行李	包括	包括	包括
3.14	緊急更改行程安排	包括	包括	包括
3.15	行政支援	包括	包括	包括
3.16	法律援助	包括	包括	包括

第 1 節 - 人身意外

「閣下」在「保險期」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「保障項目表」所列的現金保障金額。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 70 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」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、馬拉松、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將不高於「保障項目表」所列的最高賠償額，並須受上述最高賠償額百分率的規限。

2. **雙倍賠償**（此保障只適用於「閣下」「身體受傷」時，年齡為 18 歲至 70 歲）

如「閣下」
a) 在乘用私家車或作為付款乘客乘搭「公共交通工具」時；或
b) 成為企圖或蓄意的持械搶劫案中之受害者時，
並因「身體受傷」而直接導致死亡，將獲雙倍賠償（保障額如「保障項目表」所示）。

3. **嚴重燒傷**

倘若於「保險期」內，「閣下」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	佔身體表面面積的百分率	「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%

4. **意外死亡喪葬費**

如「受保人」於受保「保險期」內因「身體受傷」並在事故發生後的 12 個月內死亡，且該「身體受傷」是導致其身故的唯一原因，「本公司」將支付其葬禮或埋葬的合理費用。

5. **兒童教育補助金**

如「受保人」於受保「保險期」內因「身體受傷」並在事故發生後的 12 個月內死亡，且該「身體受傷」是導致其身故的唯一原因，「本公司」將根據「保障項目表」內本節的賠償金額支付「受保人」的每個親生孩子或合法收養的孩子。

6. **家庭援助保障**

如「受保人」於受保「保險期」內因「身體受傷」並在事故發生後的 12 個月內死亡，且該「身體受傷」是導致其身故的唯一原因，「本公司」將根據「保障項目表」內本節的賠償金額支付一筆一次性的家庭援助保障。

如「閣下」投保的為「家庭計劃」，本保障的最高賠償額分別為計劃 A 港幣 20,000 元及計劃 B 港幣 10,000 元。

7. **信用卡保障**

（如「閣下」未滿 18 歲，此保障將不適用。）

如「受保人」於受保「旅程」中因「身體受傷」而直接導致其死亡，「本公司」將根據「保障項目表」內本節的最高賠償金額，支付「受保人」於「保險期」內及於「香港」以外地區使用其信用卡所簽付的物品及服務所欠繳賬項。

在同一「身體受傷」之事故，就第 1 節的額外保障（雙倍賠償保障除外）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。

「本公司」在本章節下所支付的最高金額將根據「閣下」於「身體受傷」時的年齡而定。

如「閣下」投保的為「家庭計劃」，在「保險期」內本章節將就所有年齡為 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「保險期」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 節 a) 中有關之覆診的醫療費用，最高賠償額為「保障項目表」所列的最高賠償額。該等覆診費用包括中醫師費用，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 住院及海外住院的現金保障

2.2.1 海外住院現金

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」將按「保障項目表」賠償額支付住院現金賠償。

2.2.2 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」將按「保障項目表」所列賠償額支付住院現金賠償。

2.2.3 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」將按「保障項目表」所列賠償額支付現金津貼賠償。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. 就保障項目第 2.2.3節，
   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。

2.2.4 回港後住院現金

若「受保人」於保險期間內在海外「身體受傷」或患上「疾病」，並於返回「香港」後 24 小時內因該傷病而需住院治療，「本公司」將就其於「醫院」每完整 24 小時的住院期間提供賠償。

2.3 創傷輔導服務費用

如「受保人」因「身體受傷」獲「本保單」賠償，並同時直接因該「身體受傷」而被「合法註冊醫生」診斷罹患創傷壓力症，因而需要接受精神科註冊醫生或註冊臨床心理學家的輔導治療服務，則「本公司」將根據所出示之有關收據，支付由「受保人」「身體受傷」日期起計六個月內就以上輔導治療服務而實際引致的必需及合理的醫療費用或開支。於「保險期」內。

2.4 行動輔助設備

如「受保人」於「保險期」內在海外因「身體受傷」而被「合法註冊醫生」認定需使用輔助行動器材，「本公司」將支付購買該等器材所需之合理及必要費用。輔助行動器材指拐杖、輪椅或助行器等用品，惟不包括義肢。

2.5 海外懷孕相關疾病醫療費用

「本公司」將支付成年「受保人」在海外「保險期」內因懷孕相關疾病或併發症而產生的必要及緊急醫療費用，該等費用須在「香港」以外產生並且經「合法註冊醫生」證明為必要的醫療費用。

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 70 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、馬拉松、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將不高於「保障項目表」所列的最高賠償額。

適用於第 2 節之特別條款（同時適用於第 2 節的額外保障）

「本公司」在本章節下所支付的最高金額將根據「閣下」於「身體受傷」或患上「疾病」時的年齡而定。

如「閣下」投保的為「家庭計劃」，在「保險期」內本章節將就所有年齡為 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。

適用於第 2.2 節之特別條款

「閣下」只可對由同一原因引起的任何損失向第 2.2.1 節或 第 2.2.2 節 或 第 2.2.3 節的保障提出索償。

如「閣下」投保的為「家庭計劃」，第 2.2.2 節 或 第 2.2.3 節保障「本公司」最多只支付在同一行程中 3 名「受保人」的賠償。

第 3 節 - 取消及縮短行程

3.1 取消行程

如「旅程」出發前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) 預定出發日前 30 天內，「閣下」、「閣下」之「直系家屬」、未婚夫（妻）、旅行夥伴或「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) 預定出發日前 7 天內，於預定旅遊目的地突發爆發罷工、暴動、民眾騷亂、惡劣天氣或自然災害；
d) 預定出發日前 7 天內，「公共交通工具」之員工突然發起罷工；
e) 「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；
f) 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；或(v) 自然災害直接導致「公共交通暫停服務」，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 10 小時;
g) 若「閣下」符合以下其中一項條件，並須親身出席被安排已於保單生效日後並於保險期間內進行的學校面試或公開考試：
(i) 「閣下」是年齡未滿 18 歲的「受保人」；或
(ii) 「閣下」是年齡未滿 18 歲的「受保人」的父母或法定監護人；
h) 「閣下」因出現傳染病症狀而被當地政府或交通營運機構拒絕登上「公共交通工具」。

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）、旅行夥伴或「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) 罷工或工業行動、暴動、騷亂、惡劣天氣或自然災害；
d) 「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。

3.3 旅程延期

「本公司」將賠償因下列受保原因於「旅程」開始前、但在安排「本保單」及「旅程」之後的下列指定期間內發生，導致「閣下」的「旅程」無可避免地被延後所產生的合理額外旅行費用：

a) 預定出發日前 30 天內，「閣下」、「閣下」之「直系家屬」、未婚夫（妻）、旅行夥伴或「密切的業務夥伴」死亡或遭受「嚴重身體受傷或嚴重疾病」，並必須提供由「合法註冊醫生」申明相關「嚴重身體受傷或嚴重疾病」的書面確認。
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) 預定出發日前 7 天內，於預定旅遊目的地突發爆發罷工、暴動、民眾騷亂、惡劣天氣或自然災害；
d) 預定出發日前 7 天內，「公共交通工具」之員工突然發起罷工；
e) 「閣下」「香港」的住所或「閣下」「香港」的工作地點因盜竊、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；
f) 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；或 (v) 自然災害直接導致「公共交通暫停服務」，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 10 小時;
g) 若「閣下」符合以下其中一項條件，並須親身出席被安排已於保單生效日後並於保險期間內進行的學校面試或公開考試：
(i) 「閣下」是年齡未滿 18 歲的「受保人」；或
(ii) 「閣下」是年齡未滿 18 歲的「受保人」的父母或法定監護人；
h) 「閣下」因出現傳染病症狀而被當地政府或交通營運機構拒絕登上「公共交通工具」。

「閣下」一旦發現行程需要變更或取消必須立即通知旅行社、「公共交通工具」或住宿提供者。

在單程旅遊保單中，一旦「閣下」推遲保險期限，並根據第 3.3 節 -旅行延期提出旅行延期索償，「本保單」將在旅行延期時立即終止。為避免任何疑問，「本保單」對繼續「旅程」的其他受保人繼續有效。

3.4 更換旅客

若「閣下」於「旅程」開始前 30 日內，但在「本保單」及「旅程」安排之後，「閣下」、「閣下」之「直系家屬」、未婚夫（妻）、旅行夥伴或「密切的業務夥伴」死亡或遭受「嚴重身體受傷或嚴重疾病」，而不得不取消旅程，「本公司」將支付「閣下」一次因更換旅客而產生的合理的額外旅行費用。

「閣下」一旦發現行程需要變更或取消必須立即通知旅行社、「公共交通工具」或住宿提供者。

在單程旅遊保單中，根據第 3.4 節 - 更換旅客提出索償的「受保人」的保障將在行程旅客被替換後立即終止。為避免任何疑問，替換旅客須為該次「旅程」購買新的旅遊保險。但是，保單對繼續「旅程」的其他受保人仍然有效。

3.5 替代僱員（只適用於「閣下」為有限公司或無限公司）

如「旅程」中「閣下」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「閣下」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。

3.6 持牌旅遊營辦商破產保障

若「閣下」購買行程的「香港」註冊並持牌在「香港」營運的旅行社、海外本地旅行營運商或提供住宿、私家車、露營車租賃服務的海外服務供應商因破產或無力償債導致「旅程」在開始前取消，而「受保人」已支付的旅行費或旅行及住宿訂金無法從任何其他來源追回，「本公司」將賠償該等損失，但前提是滿足以下所有條件：

1. 「本保單」於「保險期」開始前三天以上投保；
2. 上述機構破產或無力償債發生在「保險期」開始前，但投保日期後；
3. 上述機構投保前未提交破產申請或類似申請。

對於單程旅遊保單，一旦旅行取消，且「閣下」根據本條款提出索賠，「本保單」將在「旅程」取消時立即終止。

3.7 因任何原因取消旅程

如「受保人」於「保險期」開始前因任何原因取消行程，導致已預付之交通費或旅遊及住宿訂金（扣除可退還款項）蒙受損失，且該等費用為「受保人」依法需承擔且無法從其他途徑索回者，「本公司」將向「受保人」作出賠償，惟須符合以下條件：

1. 本保障項下之賠償金額以「受保人」取消行程所產生費用之 50%或「保障項目表」所載之最高賠償限額（以較低者為準）為限。
2. 「本保單」必須於「閣下」首次支付或訂購「旅程」之日起計七日內購買，否則本項下之索償將不獲受理。

第 3 節的額外保障

1. 外遊警示制度之黑色外遊警示、紅色外遊警示或黃色外遊警示

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、紅色外遊警示或黃色外遊警示，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。

「本公司」將按「保障項目表」所載的最高賠償額為限支付旅行社因黑色外遊警示、紅色外遊警示或黃色外遊警示而安排取消受保「旅程」所收取之退團手續費。

如「閣下」直接因黑色外遊警示、紅色外遊警示或黃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」將按「保障項目表」向每位「受保人」賠償住宿現金津貼。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」所載的最高賠償額為限，或
c) 如懸掛黃色外遊警示，相關損失之 25% 並以「保障項目表」所載的最高賠償額為限。

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

如於投保時，原定目的地已懸掛或宣佈懸掛黑色外遊警示、紅色外遊警示或黃色外遊警示，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」安排受保「旅程」或申請此保險時，「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 3.1 節 - 取消行程、第 3.3 節 - 旅程延期、第 3.4 節 - 更換旅客、第 3.5 節 - 替代僱員或第 3.6 節 - 持牌旅行社破產保障提出索償。

「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 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」將就每滿五小時之延誤時期按「保障項目表」所列的賠償額支付賠償，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；或 (vi) 自然災害，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五小時。
b) 因「閣下」、與「閣下」同赴受保「旅程」之「直系家屬」、未婚夫（妻）、旅行夥伴或「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；或 (v) 自然災害，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」支付額外住宿費用將不高於「保障項目表」所列的最高賠償額。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 航班改道

若「閣下」搭乘定期航班旅行時，航班因以下原因改變航線而連續延誤五小時，並導致「閣下」無法繼續旅程並延誤到達預定目的地，「本公司」按「保障項目表」所列的賠償額支付賠償：

1. 惡劣天氣；
2. 自然災害；
3. 同行乘客緊急醫療救治；或

4. 飛機機械故障。

「閣下」必須獲得航空公司、操作員或地勤代理人的書面確認，說明延誤的原因和延誤時數。

延誤時數計算方式為：由航空公司在原定行程中提供的目的地預計抵達時間直到「閣下」航班實際到達時間為準。

4.4 航班超額預訂

若「受保人」持有由旅行社或航空公司確認的預訂，卻因航班超額訂位而被拒絕登機，「本公司」將就每連續延誤滿五小時的情況提供賠償。「受保人」須向承運人、營運商或地勤代理取得書面證明，載明延誤原因及延誤時長。

延誤時間的計算方式為由原行程中承運人所提供的預定起飛時間起至替代航班的實際預定起飛時間止。

4.5 錯過交通轉乘保障

如「受保人」在「旅程」期間，其已預定之公共交通工具於「香港」以外的轉乘地點因以下原因延誤抵達，導致錯過其已確認預訂之下一程公共交通工具，「本公司」將就每連續五小時的延誤支付賠償：

1. 惡劣天氣；
2. 自然災害；
3. 同行乘客緊急醫療救治；或
4. 飛機機械故障。

「受保人」必須向承運人、營運商或處理代理人索取書面證明，列明延誤原因及延誤時數。

延誤時間的計算方式為由「受保人」所乘搭之公共交通工具實際抵達轉乘地點的時間起，至其替代公共交通工具的實際預定出發時間止。

4.6 MSIG Easy Lounge 航班延誤貴賓室通行證服務

請於航班預定出發時間至少 24 小時前登記有關航班資料，方會合資格享用此服務。如「閣下」未能準確或完整地成功登記資料，「本公司」將保留權利拒絕提供此服務。「本公司」的航班追蹤系統將會追蹤「閣下」的航班狀態，如果發現航班延誤超過 60 分鐘或以上，（「延誤時間門檻」），「本公司」將透過電郵向「閣下」發送貴賓室通行憑證，同時「閣下」亦會收到短訊通知「閣下」查閱有關電郵。「閣下」必須成功登入「閣下」登記航班時所提供之電郵並且出示「閣下」的貴賓室通行證，方能使用此服務。

若單次延誤達到或超過延誤時間門檻，或多次短暫延誤的總時間達到延誤時間門檻，均會視作為超過延誤時間門檻之延誤。

「本公司」將根據「本公司」的航班追蹤系統來判斷「閣下」是否符合使用貴賓室的資格。「閣下」接受「本公司」不保證航班追蹤系統的準確性，並且「閣下」將不會依賴該系統來追蹤「閣下」的航班起飛時間。

「閣下」和「閣下」的同行旅客 （如適用） 明確接受適用於由「本公司」提供此服務的所有有關使用貴賓室條款及細則 （「使用條款及細則」）。使用條款及細則列載於此：

https://msig.smartdelay.com/assets/pdfs/zh_TW/Terms_MSIG-HKST_zh-TW.pdf

https://loungefinder.loungekey.com/pass/conditions-ofuse

在適用情況下，當進入機場貴賓室後，即代表「閣下」和「閣下」的同行旅客（如適用）均同意遵循貴賓室的規則及服務條款。

貴賓室內為賓客提供的其他餐飲選項及商務或會議設施可能會有額外收費，「閣下」需自行承擔有關費用，「本公司」將不會此有關費用負責。

如您未能準確地登記「閣下」或「閣下」的同行旅客的資料，或提供任何「本公司」要求的證明文件，「本公司」將保留拒絕提供此服務的權利。如「本公司」發現「閣下」有任何不當使用之行為，例如為非「閣下」所乘坐的航班登記，或為非「閣下」的同行旅客進行登記，「本公司」將保留權利撤銷或限制「閣下」對此服務的使用及登記權限，而不作事先通知。

第 4 節的額外保障

1. 延長「保險期」

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 節之特別條款

1. 「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。

2. 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。

3. 「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。

4. 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。

5. 「閣下」只可對由同一原因引起的任何損失向第 4.1 節 - 行程延誤、第 4.2 節 - 行程更改、第 4.3 節 - 航班改道、第 4.4 節 - 航班超額預訂或第 4.5 節 - 錯過交通轉乘保障提出索償。

6. 「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 行李及個人財物

如屬於「閣下」隨身行李於「保險期」內意外遺失或損毀（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。

如涉及手機、筆記型電腦或平板電腦損壞的索償，「受保人」必須向「授權維修商」取得維修報價或發票。若索償所提交的文件來自未經授權的維修服務提供者，可能會被拒絕或需進一步驗證。

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 6 小時內送還予「閣下」，「本公司」將按照「保障項目表」所列支付一筆現金賠償，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 個人金錢、證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「保險期」內直接因盜竊、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。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。

「本公司」將賠償「閣下」於「保險期」內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「保險期」內，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」所支付的每日額外住宿費用之最高賠償額將按照「保障項目表」中的最高限額為準。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。

5.4 信用卡盜用保障

「本公司」將會賠償在「保險期」內，因信用卡被未經授權使用而導致的損失，賠償金額上限以「保障項目表」所列的最高賠償額為準。惟「閣下」必須遵從信用卡的所有條款與細則，並於發現遺失信用卡／或信用卡被盜用後 24 小時內向警方及發卡機構報失。「本公司」只會在「閣下」不能以其他途徑獲得補償的情況下才會作出賠償。

第 6 節 - 個人責任

「本公司」將賠償「閣下」於「保險期」內因意外引致的

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「保險期」，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。

適用於第 6 節之特別條款

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和開支除外。

第 7 節 - 租車保障

7.1 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）及／或營業補償費用（NOC），

當「閣下」須按照此汽車租賃協議承擔此等自負金額，「本公司」將對每份保單（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。

7.2 歸還租賃車輛

如「受保人」在「香港」以外地區「旅程」期間，因「身體受傷」或「疾病」而無法歸還其向持牌租賃公司租用或承租之私家車或露營車，「本公司」將支付將該租賃車輛送回最近租賃站之合理費用。惟「本公司」僅在以下情況下承擔該等費用：

1. 「受保人」根據租賃協議須依法承擔該等費用；
2. 「受保人」為租賃車輛之指定司機或副司機；及
3. 「受保人」已遵守租賃協議之所有條款。

為免產生疑問：

1. 每輛租賃車輛最多只可就一名成年「受保人」作出賠償，無論有多少名「受保人」登記租用或獲授權駕駛該車輛；
2. 每名成年「受保人」於整個「保險期」的賠償限額為一次性限額，無論其於「保險期」內租用多少輛車輛。

第 8 節 - 高爾夫球一棒入洞

（如「閣下」未滿 18 歲，此保障將不適用）

倘「閣下」於「保險期」內在任何獲認可的高爾夫球場做出「一棒入洞」，「本公司」將支付「閣下」按傳統在球會內慶祝的實際開銷。提出索償時，「閣下」須出示已獲簽署確認事件之記分卡作為證據。

第 9 節 - 家居財物保障

「閣下」於「香港」的住所在「保險期」內直接因爆竊（以暴力進入或離開）而招致損失或損毀，「本公司」將賠償「閣下」修理或復原或更換住所內「財物」的費用。

「本公司」將根據「保障項目表」內本節的最高賠償金額作出賠償。

第 10 節 – 綁架及人質

如「受保人」在「香港」以外地區的「旅程」期間遭到綁架、非法拘禁、誘拐或被罪犯限制人身自由，「本公司」將就每連續六小時的事件期間支付賠償。就本節而言，綁架不得由任何「受保人」本人、其直系親屬、同行旅伴或密切商業夥伴（不論其單獨或與他人共同行事）所進行或策劃。

綁架事件必須實際發生，並須於事件結束後 24 小時內向當地警方報案。任何索償申請必須附上由警方發出的書面證明文件。

第 11 節 - 恐怖活動附加保障（只適用於第 1 節、第 2 節、第 3.1 節、第 3.2 節及第 4.1 節）

在戰爭及恐怖活動不承保條款的限制下，根據此項附加保障「我們」仍保障「受保人」在「旅程」期間因「恐怖活動」而導致的死亡或「身體受傷」（包括第 2 節中所提供的必需醫療費用保障及緊急支援服務）、取消行程、縮短行程及行程延誤。惟若該等「恐怖活動」涉及生物、化學劑或核裝置，則「本保單」不承擔任何責任。

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 1,000,000 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「恐怖活動」而導致的取消行程、縮短行程及行程延誤的所有賠償、費用及支出，與及
(c) 因此項附加保障所承保的「恐怖活動」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 1,000,000 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 1,000,000 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 1,000,000 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。

自選附加保障

1 - 額外運動器材保障

就「閣下」已支付額外保費，「本保單」的第5節 - 行李及個人金錢將延伸提供以下保障：

a) 運動器材的遺失或損毀

「本公司」就第 5.1 節 - 遺失行李或損毀之所有運動器材總賠償額將提升至「保障項目表」所載之最高限額，惟須受第 5 節 - 遺失行李所示的最高賠償額限制。

如「受保人」的行李損失（包括運動器材）總額超出保單第 5.1 節 - 遺失行李或損毀之最高賠償限額，「本公司」將自動將該節之最高賠償限額增加港幣 5,000 元，即計劃 A 為港幣 25,000 元，計劃 B 為港幣 20,000 元。

b) 運動器材租金（於第 5.2 節 - 延誤行李的額外賠償）

如「閣下」寄艙託運之運動器材在到達海外目的地或過境期間短暫遺失，而未能在 6 小時內送還予「閣下」，「本公司」將賠償「閣下」租用同類運動器材作臨時使用之實際開支，最高賠償額為港幣 1,000 元。「閣下」所寄艙託運之運動器材必須與「閣下」乘坐之航班相同並須提供客運公司書面證明延誤時間。

2 - 租車自負金額（升級保障）

就「閣下」已支付額外保費，「本保單」的第 7.1 節 - 租車自負金額之最高賠償額將增至「保障項目表」所載之最高限額，惟「本公司」對每份保單（不論「本保單」下「受保人」數量之多寡）所支付的賠款將不超過此最高賠償金額。

3 - 寵物保障

a) 寵物住宿保障

就「閣下」已支付額外保費，「本保單」將延伸提供以下保障：

如「閣下」在受保「旅程」期間將「閣下」之狗或貓寄養於持牌狗舍／貓舍或寵物酒店，並因以下原因令「閣下」無法在約定的日期從狗舍／貓舍或寵物酒店接回「閣下」之狗或貓：

(i) 於回程「香港」時，「閣下」已安排乘坐的「公共交通工具」的抵達時間於客運公司原定的時間延誤至少6小時; 或
(ii) 「閣下」遵從「合法註冊醫生」指示在「香港」以外地方住院或隔離檢疫，因此不能在原定的回程日期返抵「香港」。

「本公司」將支付由相同狗舍／貓舍或寵物酒店收取及不能從任何其他途徑追討之合理的額外住宿費用，此保障的最高賠償分別如下：

(i) 投保於“個人計劃”：每名「受保人」之一隻寵物為港幣 1,000 元； 或
(ii) 投保於“家庭計劃”：每個家庭之一隻寵物為港幣 1,000 元。

「閣下」必須向我們提供：

(i) 由客運公司發出之書面確認，列明延誤原因及原定出發和到達時間及實際出發和到達時間； 或
(ii) 由「合法註冊醫生」發出之書面證實「閣下」「身體受傷」或患上「疾病」；及
(iii) 由持牌狗舍／貓舍或寵物酒店發出之書面確認，列明原定及實際取回寵物的日期。

「本公司」將不會支付於投保時已知悉延誤原因之索償。

b) 因寵物緊急情況導致的取消或縮短行程

如因以下原因導致「閣下」被迫取消或縮短受保旅程，「本公司」將賠償「閣下」已預先支付但無法追回的旅遊及住宿費用，或因提前返回「香港」而產生的額外交通費用：

(i) 「閣下」的狗或貓出現嚴重且突發的疾病或受傷，並經合法註冊獸醫證明為危及生命，且需「閣下」親身在場；或

(ii) 「閣下」的狗或貓於預定出發日前七天內或於受保「旅程」期間死亡。

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。

此項保障受限於「保障項目表」所載的最高賠償額，並適用於：

(i) 投保於“個人計劃”：每名「受保人」限一（1）隻寵物；或
(ii) 投保於“家庭計劃”：每個家庭計劃限一（1）隻寵物。

「閣下」必須提供由合法註冊獸醫發出的書面證明，確認寵物的嚴重疾病或死亡情況。

4 - 郵輪旅遊保障

就「閣下」已支付額外保費，「本保單」將延伸提供以下保障：

a) 額外取消及縮短行程及行程更改保障

「本公司」將根據本節「保障項目表」所載之限額提升保單第 3 節 - 取消及縮短行程及第 4.2 節 - 行程更改之最高賠償金額。

b) 取消岸上觀光

如「受保人」於郵輪旅遊啟程前預訂並已付款的岸上觀光行程因下列事故取消：

1. 「閣下」或同行人士於海上旅遊期間死亡、遭受「嚴重身體受傷或嚴重疾病」；
2. 岸上觀光目的地在觀光行程出發前一天突然發生不可預見的罷工或工業行動、騷亂、惡劣天氣或自然災害；

「本公司」會就每次取消的岸上觀光行程支付一筆現金津貼，以保障表列明的最高賠償額為限。

「本公司」將就每次取消的行程提供津貼，以「保障項目表」列明的最高賠償額為限。

c) 縮短岸上觀光旅程

如「受保人」於岸上觀光行程開始後，因觀光目的地突然發生不可預見的惡劣天氣或自然災害而被迫中止行程並返回郵輪，而導致無法繼續原定岸上活動，「本公司」將就該次行程縮短支付一筆現金津貼。

d) 衛星電話費用

如「閣下」或同行旅伴於受保「旅程」期間在郵輪上因「身體受傷」或「疾病」而須直接返回「香港」，導致無法繼續「旅程」，「本公司」將就「受保人」因此而產生之衛星電話通話費用提供賠償，最高不超過「保障項目表」所載之限額。

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 85 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

20. 「本保單」不承保任何直接或間接因政府法規、管制或行動，或政府或授權監管機構就傳染病實施之行動（包括限制行動、隔離措施、全國封鎖或邊境關閉）所引致之損失、損毀、費用或法律責任。

<u>制裁限制之不承保條款</u>

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

<u>(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）</u>

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早已存在的情況：
   a) 在「本保單」生效前已尋求、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（在第 2.5 節特別注明的保障除外）、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（在第 2.4 節特別注明的保障除外）。
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 2.5 節之不受保事項

1. 妊娠早期，即從第 0 週至 12 週；
2. 子宮外孕、分娩或死胎；
3. 新生兒護理及治療；
4. 除非因受傷導致，否則不包括墮胎或流產；
5. 與生育、避孕、絕育、出生缺陷或先天性疾病相關的檢查或治療；
6. 產前或產後的心理疾病，如憂鬱症、焦慮症；
7. 任何透過醫療協助懷孕的治療；或
8. 「受保人」在為其公民或已獲當地政府永久居留權的國家所產生的任何醫療費用；或
9. 任何於香港接受之後續治療、診症或護理，不論是否與於海外首次接受治療之病況。

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（在第 3.6 節特別注明的保障除外）。
4. 空路或陸路客運公司超量售出機票（在第 4.4 節特別注明的保障除外）或車票、其機組人員安排／重新安排。
5. 因傳染病的邊境封鎖、政府限制或封城，以及強制隔離。

「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。
6. 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。
7. 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。
8. 使用運動器材時造成之損壞。
9. 任何易碎或易破爛物品之損毀。
10. 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。
11. 任何原因未明的損失，或因錯漏引致的損失或貶值。
12. 「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。
13. 。
14. 由「受保人」攜帶但不屬於其個人之金錢的損失。
15. 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。
16. 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. 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。

適用於第 9 節之不受保事項

「本公司」不承保以下項目：

1. 若「閣下」已有其他保單承保相同的損失或損毀，「本保險」將不負賠償責任。
2. 任何未在發現後 24 小時內向警方報案的損失或損毀。

適用於自選附加保障第 4 節之不受保事項

「本公司」不承保以下項目：

1. 任何於「生效日期」前已存在或宣佈而導致「受保旅程」或海上旅遊或岸上觀光行程相關延誤或中斷的損失。
2. 於有關岸上觀光出發前而未經航空公司、旅行社、郵輪公司或其他相關機構證實接受更改原定「行程表」或已安排之岸上觀光造成的損失。
3. 未能提供由衛星電話服務供應商所簽發的正式收據作為「閣下」衛星電話通話費用的證明。（只適用於自選附加保障第 4d 節 - 衛星電話費用）。
4. 因未能取得並提供「合法註冊醫生」所發出的書面報告，證明「閣下」或「閣下」的旅遊夥伴在郵輪上「身體受傷」或患上「疾病」（只適用於自選附加保障第 4d 節 - 衛星電話費用）。

一般條款

1. 小童保障

12 歲以下之兒童必須由至少一位成人陪同成行。

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

除非旅程於出發前被旅行社取消，否則「本保單」一經簽發，保費概不退還。

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

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.

Close Relative :
Shall mean the Member's spouse, Partner, parent(s), parent(s)-in-law, grandparent(s), brother(s) or sister(s), child(ren), legally adopted child(ren), grandchild(ren) or legal guardian(s), excluding brother(s) / sister(s)-in-law.

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

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.

Partner :
Shall mean someone with whom You live in a relationship equivalent to marriage, whether of the same or opposite gender.

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.

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

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

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

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 3.12, 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 up to the maximum limit as specified in the Table of Benefits in the Policy.

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 the maximum limit as specified in the Table of Benefits in the Policy 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 the maximum limit as specified in the Table of Benefits in the Policy for a maximum period of 7 (seven) 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 18 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 the maximum limit as specified in the Table of Benefits in the Policy, 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 the maximum limit as specified in the Table of Benefits in the Policy 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

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 the maximum limit as specified in the Table of Benefits in the Policy, 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 EMERGENCY PHONE CALL CHARGES

In the event of the Member requires immediate assistance during the insured journey and places a call to the Service Provider, the Service Provider shall, on behalf of the Company, reimburse the emergency phone call expenses incurred up to the maximum limit as specified in the Table of Benefits in the Policy; provided that the Member must present an official receipt issued by the International Direct Dialing (IDD) service provider or the telecom roaming service provider as proof that such expenses were incurred by the Member or the Member's traveling companion for contacting the Service Provider.

3.12 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

3.13 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.

3.14 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.

3.15 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.

3.16 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 (except for the benefit specifically provided under Section 3.11).

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 3.11 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.

附錄：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

「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」。

「近親」
指會員的配偶、「伴侶」、父母、配偶的父母、祖父母、兄弟或姊妹、子女、合法領養的子女、孫子女或法定監護人，但並不包括叔伯或姑嫂。

「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。

「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。

「伴侶」
指與會員以等同於婚姻的關係一起生活的人，不論同性或異性。

「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。

「本公司」
指三井住友海上火災保險（香港）有限公司。

「會員」
指「本公司」旅遊保險計劃所承保的任何人士。

「服務供應商」
指「本公司」僱用的緊急支援「服務供應商」。

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 3.12 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 條的最高賠償額為保單條款「保障項目表」內本節所列的最高賠償金額。

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，並支付於保單條款「保障項目表」內本節所列的最高限額為限之有關費用（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，最高金額為於保單條款「保障項目表」內本節所列的最高限額，最長賠償期為連續七（7）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」同行而未滿十八歲子女因「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」保證或提供於保單條款「保障項目表」中所列的最高限額的入院按金。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於保單條款「保障項目表」內本節所列的最高限額，最長賠償期為連續五（5）天。

3.9 醫院診症傳譯服務

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，最高保障額為於保單條款「保障項目表」內本節所列的最高限額。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 緊急電話費用

如「會員」在受保旅程期間需要即時協助而致電「服務供應商」，「服務供應商」將代表「本公司」報銷其所產生的緊急電話費用，報銷金額以保單條款「保障項目表」內本節所列的最高限額為準；惟「會員」須出示由國際直撥電話（IDD）服務供應商或電訊漫遊服務供應商所發出之正式收據，以證明該等電話費用是由「會員」或其同行旅伴致電「服務供應商」所產生之費用。

3.12 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
- 安排伴遊媬姆照料兒童
- 於發生「緊急事故」時傳送緊急訊息

3.13 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。

3.14 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。

3.15 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。

3.16 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：

1. 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
2. 「服務供應商」可聯絡「會員」或其代表的地點及電話號碼；及
3. 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（在第 3.11 節特別注明的保障除外）。

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 3.11 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。