

Worldwide Care Travel
Insurance
縱橫旅安心

Policy Wording
保單條款

CHUBB®

Chubb
Travel
Insurance

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In consideration of the payment of a premium to **The Company** and subject to the terms and conditions of this policy, **The Company** agrees to provide cover in the manner and to the extent set out in this policy.

Please Read This Policy

If this policy contains incorrect information, please return it to The Company immediately for correction.

Part I – Schedule of Benefits

	Coverage		Worldwide Premier Plan	Worldwide Basic Plan	China Plan
			(HK\$)	(HK\$)	(HK\$)
A.	Personal Accident				
(a)	Accident whilst travelling on a Public Conveyance (17 to 70 years of age)	Sum Insured	1,500,000	1,200,000	600,000
(b)	Other Accident (17 to 70 years of age)	Sum Insured	750,000	600,000	300,000
(c)	Accident (under 17 years of age or above 70 years of age)	Sum Insured	250,000	250,000	125,000
B.	Medical Expenses				
(a)(1)	Medical Expenses (70 years of age or below)	Sum Insured	1,200,000	1,000,000	300,000
(a)(2)	Medical Expenses (Above 70 years of age)	Sum Insured	600,000	500,000	150,000
(a)	Follow-up Medical Expenses	Sum Insured	120,000	100,000	30,000
(b)(1)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	3,000	3,000	3,000
(b)(2)	Daily maximum amount for Chinese Medicine Practitioner		150	150	150
C.	Chubb Assistance – 24-Hour Worldwide Assistance Services				
(a)	Emergency Medical Evacuation and/or Repatriation		Unlimited	Unlimited	Unlimited
(b)	Return of Mortal Remains		Unlimited	Unlimited	Unlimited
(c)	Compassionate Visit	Sum Insured	30,000	30,000	10,000
(d)	Child Escort	Sum Insured	30,000	30,000	10,000
(e)	Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services		Applicable	Applicable	Applicable
D.	Hospital Cash				
(a)	Maximum amount	Sum Insured	10,000	10,000	Nil
(b)	Maximum daily benefit		500	500	Nil
E.	Burns Benefit	Sum Insured	300,000	200,000	100,000
F.	Personal Effects				
(a)	Maximum amount	Sum Insured	10,000	10,000	5,000
(b)	Maximum amount for each item/set/pair		3,000	3,000	1,500
(c)	Maximum amount for Mobile Phone		3,000	3,000	1,500
G.	Personal Money	Sum Insured	2,500	2,500	500
H.	Loss Of Travel Documents	Sum Insured	30,000	30,000	3,000
I.	Trip Cancellation	Sum Insured			
(a)	Maximum amount under Section I		40,000	30,000	10,000

(b)	Red Alert Extension		2,000	Nil	Nil
J.	Trip Interruption				
	Maximum amount under Section J	Sum Insured	40,000	40,000	10,000
(a)	Trip Curtailment	Sum Insured	40,000	40,000	10,000
(b)	Red Alert Extension	Sum Insured	2,000	Nil	Nil
(c)	Trip Re-route	Sum Insured	40,000	10,000	10,000
K.	Travel Delay (cover for any one (1) item under Section K(a) or (b) only)	Sum Insured			
	Maximum amount under Section K	Sum Insured	2,000	2,000	600
(a)(1)	Cash Benefit for first consecutive 5 hour period of delay		300	300	Nil
(a)(2)	Cash Benefit for each subsequent consecutive 10 hour period of delay		700	700	Nil
(a)(3)	Cash Benefit for each consecutive 8 hour period of delay		Nil	Nil	200
(b)	Forfeited travel expenses (trip eventually cancelled after delay)	After 24 hour of delay	2,000	Nil	Nil
L.	Baggage Delay	After 6 hour period of delay	1,000	1,000	1,000
M.	Personal Liability	Sum Insured	2,000,000	2,000,000	2,000,000
N.	Home Contents Protection				
(a)	Maximum amount	Sum Insured	25,000	25,000	6,000
(b)	Maximum amount for each item/set/pair		5,000	5,000	3,000
O.	Credit Card Protection	Sum Insured	20,000	20,000	Nil

Customer Services Hotline: +852 3191 6611
24-Hour Emergency Assistance Hotline: +852 3723 3030

Part II – Definition of Words

The following defined terms shall have the meaning set out as follows in this policy:

1. **A Second Degree Burn** means **Bodily Injury** sustained as a result of burn and diagnosed by a **Physician** in which both the epidermis and the underlying dermis are damaged.
2. **A Third Degree Burn** means **Bodily Injury** sustained as a result of burn and diagnosed by a **Physician** in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
3. **Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.
4. **Authorised Assistance Service Provider** or **Chubb Assistance** means the independent service provider appointed by **The Company** to provide overseas assistance services to **Insured Persons**.
5. **Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxin(s) which cause illness and/or death in humans, animals or plants).
6. **Black Alert** means the black travel alert issued by the Security Bureau of the **Hong Kong** Government under the Outbound Travel Alert (OTA) System. This definition may be changed by **The Company** from time to time based on changes to the OTA System communicated by the Security Bureau of the **Hong Kong** Government.
7. **Bodily Injury** means physical injury caused solely and independently by an **Accident**.
8. **Business Partner** means one or more persons engaged in, and sharing the profits and risks of, the same business enterprise as an **Insured Person**.
9. **Cash** means cash, banknotes or travellers cheques excluding digital currency belonging to an **Insured Person** taken by an **Insured Person** on the **Journey**.
10. **Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
11. **Chinese Medicine Practitioner** means a person other than an **Insured Person** or an **Immediate Family Member** who is duly registered as a **Chinese Medicine Practitioner** according to the Chinese Medicine Ordinance (Cap. 549).
12. **Compulsory Quarantine** means the **Insured Person** is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. **Compulsory Quarantine** does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures or a stay at home notice.
13. **Confinement** or **Confined** means a continuous period of necessary confinement in a **Hospital** as a **Resident Inpatient** for which the **Hospital** makes a charge for room and board.
14. **Hijack** or **Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the **Insured Person** is travelling.
15. **Hong Kong** means the Hong Kong Special Administrative Region of the People's Republic of China.
16. **Hospital** means a legally constituted establishment operated and licensed pursuant to the laws of the country in which it is located and which meets all of the following requirements:
 - (a) Operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a **Resident Inpatient** basis; and
 - (b) Admits a **Resident Inpatient** only under the supervision of one or more **Physicians**, at least one of whom is available for consultation at all times; and
 - (c) Maintains organized facilities for medical diagnosis and treatment of **Resident Inpatients** and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
 - (d) Provides full-time nursing service by and under the supervision of a qualified nurses;
 - (e) Has an on-duty staff of at least one **Physician** and one qualified nurse at all times; and
 - (f) "**Hospital**" shall not include the following:
 - a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease including sub- normality or the psychiatric department of a hospital;
 - a place for the aged, a rest home or a place for drug addicts or alcoholics;
 - a health hydro or nature cure clinic, a nursing or convalescent home, a special unit of a hospital used primarily as a place for drug addicts or alcoholics or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.
17. **Household Contents** means property owned by an **Insured Person** and located at their **Principal Home** at the time of burglary but does not include diamonds, gems, antiques, valuable paintings or art, jewellery (including but not limited to, for example crystals, earrings, necklaces, rings or brooches etc.) or **Cash**.
18. **Immediate Family Member** means an **Insured Person's** spouse, parents, parents-in-law, grandparents, children, siblings, grandchildren or legal guardians.
19. **Infectious or Contagious Disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
20. **Insured Person** means the person or persons named in the **Policy Schedule** or subsequent endorsement(s) (if any).

21. **Journey** means the trip commencing from **Hong Kong** described in the **Policy Schedule**.
22. **Landslide** means the downward falling or sliding of a mass of soil, detritus or rock on or from a steep slope.
23. **Loss of Hearing** means total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
24. **Loss of Limb** means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
25. **Loss of Sight** means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
26. **Loss of Speech** means total and irrecoverable loss of speech beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
27. **Medical Expenses** means all **Usual, Reasonable and Customary Medical Expenses** necessarily incurred by an **Insured Person** as a result of **Bodily Injury** sustained or **Sickness** contracted, for **Confinement**, surgical, medical, or other diagnostic or remedial treatment given or prescribed by a **Physician**, including employment of a nurse, x-ray examination or the use of an ambulance as the result of an emergency.
28. **Mobile Phone** means the portable telephone or smart phone with a telecommunications function belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**.
29. **Natural Catastrophe** means a **Landslide**, earthquake, volcanic eruption, tsunami, typhoon or hurricane that occurs in the scheduled destination.
30. **Nuclear, Chemical and Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during the **Journey** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public, in fear.
31. **Original Itinerary** means the detailed plan for a trip out of **Hong Kong** issued and confirmed by **Public Conveyance**, travel agency, tour operator, cruise company or travel service provider, together with the official receipt or confirmation, prior to the commencement of the insured **Journey**.
32. **Period of Insurance** means the period described as follows:
 - (a) In relation to Section I (Trip Cancellation) of this policy only, the period beginning on the date this policy is purchased; or
 - (b) In relation to all other Sections of this policy, the period beginning at the latest of either (i) three (3) hours before the **Insured Person's** scheduled departure from **Hong Kong** to embark on the **Journey**, or (ii) the time at which an **Insured Person** commences his or her travel from anywhere in **Hong Kong** directly to the **Hong Kong** immigration control point to embark on a **Journey**; and
 - (c) In relation to all other Sections of this policy, the period ending at the earliest of either (i) one-hundred-eighty (180) days after an **Insured Person's** departure from **Hong Kong** to embark on a **Journey** (inclusive of the date of departure), or (ii) three (3) hours after an **Insured Person** has passed through **Hong Kong** immigration control point on their return to **Hong Kong**, or (iii) the date on which the policy is terminated.
33. **Permanent** means:
 - (a) In relation to one or both limbs, loss of use lasting twelve (12) consecutive months from the date of **Accident** and being beyond hope of improvement or remedy by surgical or other treatment at the expiry of that period, or loss by physical separation at or above the wrist or ankle joint during the same period; or
 - (b) In relation to any other type of loss, being beyond hope of improvement or remedy by surgical or other treatment at the end of twelve (12) consecutive months from the date of **Accident**.
34. **Permanent Total Disability** means disablement that results solely, directly or independently of all other causes from **Bodily Injury** and which occurs within one hundred eighty (180) days of the **Accident** in which such **Bodily Injury** was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent **The Insured Person** from engaging in gainful employment of any and every kind for the remainder of **The Insured Person's** life and from which there is no hope of improvement.
35. **Personal Property** means personal goods belonging to an **Insured Person** and taken on the **Journey** or acquired by an **Insured Person** during the **Journey**. **Personal Property** does not include: 1. any form of

- money, 2. any kind of document, 3. any kind of food or beverage, 4. antiques, 5. contracts, 6. bonds, 7. securities, 8. animals, 9. software, 10. **Mobile Phone**, 11. means of transport and accessories, and 12. jewellery (including but not limited to, for example crystals, earrings, necklaces, rings or brooches etc.) that is/are not being worn or carried by the **Insured Person** at the time of loss or damage.
36. **Physician** means a person other than an **Insured Person** or an **Immediate Family Member** who is a qualified medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.
37. **Policy Schedule** means the document(s) which (i) allow each **Insured Person** to be identified by name, (ii) sets out an **Insured Person's** itinerary, and (iii) indicates which plan (Worldwide Premier, Worldwide Basic or China) has been selected.
38. **Pre-existing Medical Condition** means any **Sickness**, disease, infirmity, physical defect, injury or condition before the first day of the **Period of Insurance**, an **Insured Person**, **Immediate Family Member**, **Travel Companion** or **Business Partner** presented signs or symptoms, or for which, in the same period, an **Insured Person**, **Immediate Family Member**, **Travel Companion** or **Business Partner** sought or received (or ought reasonably to have sought or received) medical treatment, consultation, prescribed drugs, advice or diagnosis by a **Physician**.
39. **Principal Home** means an **Insured Person's** primary place of residence in **Hong Kong**.
40. **Public Conveyance** means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers for hire.
41. **Red Alert** means the red travel alert issued by the Security Bureau of the **Hong Kong** Government under the Outbound Travel Alert (OTA) System. This definition may be changed by **The Company** from time to time based on changes to the OTA System communicated by the Security Bureau of the **Hong Kong** Government.
42. **Resident Inpatient** means an **Insured Person** whose **Confinement** as a resident bed patient is necessary for the medical care, diagnosis and treatment of **Bodily Injury** or **Sickness** and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.
43. **Riot** means the act of a group of people that disturb the public peace (whether in connection with a **Strike** or lock-out or not) and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
44. **Schedule of Benefits** means the schedule of benefits in Part I of this policy.
45. **Sickness** means illness or disease commencing during the **Period of Insurance**.
46. **Strike** means the willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.
47. **Sum Insured** means, in relation to each benefit available to an **Insured Person** under this policy, the maximum amount listed in the **Schedule of Benefits** or any endorsement(s) corresponding to that benefit.
48. **The Company** means Chubb Insurance Hong Kong Limited.
49. **Travel Companion** means a person who accompanies an **Insured Person** for the entire **Journey**.
50. **Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat an **Insured Person's** condition and which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the charges are incurred. Charges that would not have been made if no insurance existed are excluded from this definition.

Part III – Description of Cover

Section A – Personal Accident

- (a) **Accident whilst travelling on a Public Conveyance (17 up to and including 70 years of age on the first day of the Period of Insurance):**
If an **Insured Person** who is seventeen (17) up to and including seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** on the **Journey** during the **Period of Insurance** while travelling as a fare-paying passenger on board a **Public Conveyance** or a carrier arranged by a travel agent and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay the percentage stated for that type of loss in the Loss Table in this Section A of the **Sum Insured** stated in Section A(a) of the **Schedule of Benefits**.
- (b) **Other Accident (17 up to and including 70 years of age on the first day of the Period of Insurance):**
If an **Insured Person** who is seventeen (17) up to and including seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** on the **Journey** during the **Period of Insurance** other than as set out at Section A(a) above, and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay the percentage stated for that type of loss in the Loss Table in this Section A of the **Sum Insured** stated in Section A(b) of the **Schedule of Benefits**.

(c) **Accident (for whom under 17 years of age or above 70 years of age on the first day of the Period of Insurance):**

If an **Insured Person** who is under seventeen (17) years of age or above seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** on the **Journey** during the **Period of Insurance** and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay the percentage stated for that type of loss in the Loss Table in this Section A of the **Sum Insured** stated in Section A(c) of the **Schedule of Benefits**.

Section A Loss Table:

Type of Loss	Percentage of the Sum Insured
1. Accidental death	100%
2. Permanent Total Disability	100%
3. Loss of Limbs - all limbs	100%
4. Loss of Sight - both eyes	100%
5. Loss of Sight - one eye	100%
6. Loss of Limbs - two limbs	100%
7. Loss of Limb - one limb	100%
8. Loss of Speech and Loss of Hearing	100%
9. Loss of Hearing - both ears	75%
10. Loss of Hearing - one ear	15%
11. Loss of Speech	50%

Special Conditions to Section A:

- Where an **Insured Person** suffers more than one type of loss listed in the Loss Table in this Section A in the same **Accident**, **The Company's** liability under this Section A shall be limited to one payment for the type of loss which, of all the types of loss actually suffered, attracts the largest percentage stated in the Loss Table in this Section A of the relevant **Sum Insured** stated in Section A of the **Schedule of Benefits**.
- The Company's** total liability under this Section A for all **Accidents** involving the same **Insured Person** occurring during the **Period of Insurance** shall not exceed the relevant **Sum Insured**.
- (Applicable to Family Plan only)** Where this policy covers more than one **Insured Persons** from the same family and more than one member of that family is involved in the same **Accident**, **The Company's** total liability under this Section A for all **Insured Persons** involved in that **Accident** shall not exceed 300% of the largest **Sum Insured** which applies to any member of that family.
- Where the use or enjoyment of an **Insured Person's** limb or organ was partially impaired before an **Accident** occurred, **The Company** may, in its sole discretion and after considering a medical assessment by **The Company's** appointed medical adviser of the extent to which any **Bodily Injury** was, in the medical adviser's opinion, caused solely and independently by that **Accident**, pay such percentage of the relevant **Sum Insured** as it considers reasonable. No payment shall be made for a limb or organ which was totally unusable before an **Accident** occurred.
- Exposure: If, during the **Period of Insurance**, the **Insured Person** is exposed to the natural elements as a result of an **Accident** and within twelve (12) months of the **Accident** the **Insured Person** suffers any one type of loss listed in the Loss Table in the Section A as a direct result of that exposure, the **Insured Person** will be deemed for the purpose of this policy to have suffered a **Bodily Injury** on the date of the **Accident**.
- Disappearance: Where an **Insured Person's** body is not found within one (1) year of the date of the disappearance, sinking or wrecking of the means of transport being used by the **Insured Person** on the date of the disappearance, sinking or wrecking:
 - It will be presumed that the **Insured Person** suffered **Accidental death** resulting from **Bodily Injury** at the time of such disappearance, sinking or wrecking; and
 - Subject to receiving an undertaking, signed by the legal representatives of the **Insured Person's** estate, that if the presumption of **Accidental death** resulting from **Bodily Injury** is subsequently found to be wrong, any amount paid by **The Company** under this Section A will be immediately refunded to **The Company**.
- The Company** will pay to the legal representatives of the deceased **Insured Person** the percentage stated for **Accidental death** in the Loss Table in this Section A of the relevant **Sum Insured** stated in Section A of the **Schedule of Benefits**.

Exclusion to Section A:

This Section A does not cover:

1. **Sickness**, disease or bacterial infection.

Section B – Medical Expenses

(a) **Medical Expenses:**

If an **Insured Person** incurs **Medical Expenses** arising from **Bodily Injury** or **Sickness** on the **Journey** during the **Period of Insurance**, **The Company** will reimburse the **Insured Person** for those **Medical Expenses** up to the corresponding **Sum Insured** stated in Section B(a)(1) of the **Schedule of Benefits** if the **Insured Person** is seventy (70) years of age or below on the first day of that **Journey**. Otherwise, if the **Insured Person** is above seventy (70) years of age on the first day of that **Journey**, **The Company** will reimburse the **Insured Person** up to fifty (50%) percent of the **Sum Insured** stated in Section B(a)(2) of the **Schedule of Benefits** for **Medical Expenses** incurred during the **Period of Insurance** arising from **Bodily Injury** or **Sickness**.

(b) **Follow-up Medical Expenses:**

If an **Insured Person** incurs **Medical Expenses** outside **Hong Kong** on the **Journey** during **Period of Insurance** arising from **Bodily Injury** or **Sickness** and, after returning to **Hong Kong**, that **Insured Person** still requires treatment in **Hong Kong** for the same **Bodily Injury** or **Sickness** as given or prescribed by a **Physician** and/or **Chinese Medicine Practitioner**, **The Company** will continue to reimburse the **Insured Person** for:

(1) reasonable medical expenses incurred for the purpose of Chinese medical treatment and charged by a **Chinese Medicine Practitioner**;

(2) Any **Medical Expenses** other than as set out at Section B (b)(1) above, incurred in **Hong Kong**, up to ninety (90) days after the **Insured Person**'s return to **Hong Kong**, or until the respective **Sum Insured** stated in Section B(b) of the **Schedule of Benefits** has been exhausted, whichever comes first.

Special Conditions to Section B:

1. The **Authorised Assistance Service Provider** must be notified promptly if the **Insured Person** is admitted or anticipates admission to **Hospital** as a **Resident Inpatient** on the **Journey** outside **Hong Kong** during the **Period of Insurance**. . Failure to give the notice required by this condition precedent will result in **The Company** having no liability under this policy for those **Medical Expenses**..
2. **The Company**'s total liability under Section B(a) for all **Medical Expenses** incurred shall not exceed the **Sum Insured** stated in Section B(a) of the **Schedule of Benefits**.
3. **The Company**'s total liability under Section B(b) for all follow-up **Medical Expenses** incurred on the same **Journey** shall not exceed the corresponding **Sum Insured** stated in Section B(b) of the **Schedule of Benefits**.
4. **The Company**'s liability under Section B(b)(1) for all expenses charged by **Chinese Medicine Practitioners** on the same **Journey** shall not exceed the amount stated in Section B(b)(1) of the **Schedule of Benefits**. The maximum daily amount incurred by **Chinese Medicine Practitioners** shall be the amount stated in Section B(b)(2) of the **Schedule of Benefits**.
5. **The Company**'s liability under Section B(b) for all follow-up **Medical Expenses** (including medical expenses charged by **Chinese Medical Practitioners**) incurred in **Hong Kong** shall not exceed the amount stated in Section B(b) of the **Schedule of Benefits**.
6. **The Company**'s total liability under this Section B for all **Medical Expenses**, and all medical expenses charged by **Chinese Medical Practitioners** shall not exceed the **Sum Insured** stated in Section B(a) of the **Schedule of Benefits**.

Exclusions to Section B:

This Section B does not cover:

1. Any expenses included or contemplated in the cost of a **Journey** at the time it was paid for.
2. Surgery or medical treatment which, in the opinion of the **Physician** attending the **Insured Person**, can reasonably be delayed until the **Insured Person** returns to **Hong Kong**.
3. Any expenses incurred after an **Insured Person** has failed, within a reasonable period, to follow a **Physician**'s advice to return to **Hong Kong** to continue treatment for **Bodily Injury** suffered or **Sickness** contracted outside **Hong Kong**.
4. Any expenses incurred during a **Journey** after an **Insured Person** has been advised by a **Physician** prior to the departure of the **Journey** that he or she is unfit to travel.
5. Any follow-up **Medical Expenses** incurred under Section B(b) more than ninety (90) days after the end of the **Period of Insurance** during which the **Bodily Injury** or **Sickness** occurred.
6. Any expenses incurred under Section B(a) after twelve (12) months from the date the first expenses were incurred.

7. Health check-ups or any investigation(s) not directly related to admission diagnosis, **Bodily Injury** or **Sickness** or any treatment or investigation which is not medically necessary.
8. The cost of crutches, walking frames, orthopaedic braces and supports, cervical collars, wheelchairs, prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment.

Section C – Chubb Assistance – 24-Hour Worldwide Assistance Services

(a) **Emergency Medical Evacuation and/or Repatriation:**

Where a **Physician**, designated by an **Authorised Assistance Service Provider**, certifies that **Bodily Injury** or **Sickness** renders an **Insured Person** unfit to travel or continue with their **Journey** outside **Hong Kong** during the **Period of Insurance** or is a danger to their life or health; and the necessary medical treatment is not available, either at the nearest **Hospital** where the **Insured Person** was transported to or in the immediate vicinity thereof, after suffering the **Bodily Injury** or **Sickness**, **The Company** may, based on the advice of that **Physician** that the **Insured Person** is medically fit to be evacuated, determine in its sole discretion, that the **Insured Person**, should be evacuated to another location for the necessary medical treatment.

The **Authorised Assistance Service Provider** shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means, based on the medical severity of the **Insured Person's** condition for the transport of the **Insured Person**, including but not limited to, air ambulance, surface ambulance, regular air transport, railroad or any other appropriate means. All decisions as to the means of transport and the final destination will be made by **Authorised Assistance Service Provider**, and will be based solely upon medical necessity. The **Insured Person** may, in appropriate circumstances, be returned to **Hong Kong**.

The Company will pay the actual cost of the **Insured Person's** emergency medical evacuation and/or repatriation and associated medical services and medical supplies directly to **Authorised Assistance Service Provider**.

(b) **Return of Mortal Remains:**

Upon the death of an **Insured Person** as a direct and unavoidable result of **Bodily Injury** or **Sickness** occurring on the **Journey** outside **Hong Kong** during the **Period of Insurance**, **The Company** will pay the actual cost for transporting the **Insured Person's** mortal remains from the place of death to **Hong Kong**, or the cost of local burial at the place of death as approved by the **Authorised Assistance Service Provider**.

(c) **Compassionate Visit:**

If a **Physician** certifies that **Bodily Injury** or **Sickness** renders an **Insured Person** unfit to travel or continue with their **Journey** outside **Hong Kong** during the **Period of Insurance** or is a danger to their life or health or suffers death during the **Journey** outside **Hong Kong**, **The Company** will pay, up to the **Sum Insured** stated in Section C(c) of the **Schedule of Benefits** (i) the cost of one (1) economy class round trip ticket for one (1) person to visit the **Insured Person** outside **Hong Kong**, and (ii) the cost of one (1) ordinary room accommodation in any reasonable hotel outside **Hong Kong** for a maximum period of five (5) consecutive nights, but not the cost of drinks, meals and other room services.

(d) **Child Escort:**

Where:

- (1) An **Insured Person** is **Confined** in a **Hospital** outside **Hong Kong** as a direct and unavoidable result of **Bodily Injury** or **Sickness** which a **Physician** certifies as rendering that **Insured Person** unfit to travel or continue with their **Journey**, as being a danger to their life or health or death of the **Insured Person**; and
- (2) That **Insured Person** is accompanied by a child who is an **Insured Person** and was seventeen (17) years old or below on the first day of the **Journey**; and
- (3) That child is at risk of being left unattended as a result of the **Insured Person's** **Confinement** or the **Insured Person's** death.

The Company will arrange and pay up to the **Sum Insured** stated in Section C(d) of the **Schedule of Benefits**, for an economy class one-way ticket, together with escort services, for that child to be escorted back to **Hong Kong**.

(e) **Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services:**

The services are provided by way of referral and arrangement only and all expenses incurred are to be borne by the **Insured Person**:

- Inoculation and Visa Requirement Information Services
- Embassy Referral
- Interpreter Referral
- Loss of Luggage Assistance
- Loss of Travel Document Assistance
- Telephone Medical Advice

- Medical Service Provider Referral
- Monitoring of Medical Condition when Hospitalised
- Arrangement of Appointments with Doctors
- Arrangement of Hospital Admission

For full details on this service, please refer to the telephone hotline and referral service information provided by **Chubb Assistance**. If you have any queries on this telephone hotline and referral service, please telephone **Chubb Assistance** on (852) 3723 3030.

Special Conditions to Section C:

1. Services under Section C are provided by the **Authorised Assistance Service Provider**. **The Company** or the **Authorised Assistance Service Provider** must be promptly notified of the occurrence of any event which may give rise to a potential claim under Section C(a)-(d) – Chubb Assistance – 24-Hour Worldwide Assistance Services. Failure to give the notice required by this condition precedent could result in **The Company** having no liability under this Section C of the policy.
2. The arrangements for, means and final destination of emergency medical evacuation and/or repatriation will be decided by the **Authorised Assistance Service Provider** and will be based entirely upon medical necessity.
3. Upon payment being made under this Section C, **The Company** shall be entitled to any monies refundable from an original return travel ticket..

Exclusions to Section C:

This Section C does not cover:

1. Expenses included or contemplated in the cost of the **Journey** at the time it was paid for.
2. Expenses incurred during the **Journey** after an **Insured Person** has been advised by a **Physician** prior to the departure of the **Journey** that he or she is unfit to travel.
3. Expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay.
4. Expenses for a service not approved and arranged by an **Authorised Assistance Service Provider**.
5. Treatment performed or ordered by a person who is not a **Physician**.
6. Expenses incurred in relation to treatment that can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.

Section D – Hospital Cash (Applicable to Worldwide Basic Plan and Worldwide Premier Plan only)

Upon the **Confinement** in a **Hospital** outside **Hong Kong** of an **Insured Person** as a direct and unavoidable result of **Bodily Injury** or **Sickness** on the **Journey** during the **Period of Insurance**, **The Company** will pay an **Insured Person** a daily benefit of the amount stated in Section D(b) of the **Schedule of Benefits** for each day of **Confinement**, up to the **Sum Insured** stated in Section D(a) of the **Schedule of Benefits**.

Special Condition to Section D:

1. Payment of benefits under this Section D shall only be made after the **Confinement** ends.
2. **The Company’s** liability under Section D for all **Confinement** of an **Insured Person** shall not exceed the amount stated in Section D(a) of the **Schedule of Benefits**.
3. Payment of benefits under this Section D shall be in addition to those payable under Section B – **Medical Expenses**.

Section E – Burns Benefit

If an **Insured Person** sustains **Bodily Injury** and is diagnosed by a **Physician** to have suffered from **A Second Degree Burn** or **A Third Degree Burn** on the **Journey** during the **Period of Insurance**, **The Company** will pay the percentage stated for the degree of burn in the Burns Table in this Section E of the **Sum Insured** stated in Section E of the **Schedule of Benefits**.

Burns Table	Percentage of Compensation
A Second Degree Burn or A Third Degree Burn on	
Head:	
Equal to or greater than 8%	100%
Equal to or greater than 5% but less than 8%	75%
Equal to or greater than 2% but less than 5%	50%
Body:	
Equal to or greater than 20%	100%

Equal to or greater than 15% but less than 20%	75%
Equal to or greater than 10% but less than 15%	50%

Special Conditions to Section E:

1. Where an **Insured Person** suffers more than one type of burn listed in the Burns Table in this Section E in the same **Accident**, **The Company's** liability under this Section E shall be limited to a single payment for the type of burn which, of all the types of burn actually suffered, attracts the largest percentage stated in the Burns Table in this Section E of the **Sum Insured** stated in Section E of the **Schedule of Benefits**.
2. Payment of benefits under this Section E shall be in addition to those payable under Section A – Personal Accident.

Section F – Personal Effects

Subject to a reduction or allowance for physical deterioration, depreciation or obsolescence, **The Company** will indemnify, at its absolute discretion, reinstate, repair or replace **Personal Property** and/or **Mobile Phone** lost, stolen or damaged on the **Journey** during the **Period of Insurance**, up to the **Sum Insured** stated in Section F(a) of the **Schedule of Benefits**.

Special Conditions to Section F:

1. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any **Personal Property** and/or **Mobile Phone** lost, stolen or damaged by the wilful act of a third party and which may give rise to a claim under this Section F. The written police report of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section F.
2. If loss, theft or damage occurs in transit, the **Public Conveyance** carrier must be promptly notified of the loss, theft or damage within twenty-four (24) hours of the discovery of the loss or damage. The written report by the **Public Conveyance** carrier of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section F of the policy.
3. **The Company's** total liability for loss or theft of, or damage to, each item of **Personal Property** and/or **Mobile Phone** during the **Period of Insurance** will be restricted to the amount stated in Section F(b) of the **Schedule of Benefits**.
4. Where any item of lost, stolen or damaged **Personal Property** forms part of a pair or set, **The Company's** maximum liability for that item and that pair or set will be restricted to the corresponding amount stated in Section F(b) of the **Schedule of Benefits**.
5. **The Company's** total liability under this Section F for all loss, theft or damage in connection with **Personal Property** and/or **Mobile Phone** during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section F(a) of the **Schedule of Benefits**.
6. Upon any payment being made under this Section F, **The Company** shall be entitled to take and retain the benefit and value of any recovered or damaged **Personal Property** and/or **Mobile Phone** and to deal with salvage at its absolute discretion.

Exclusions to Section F:

This Section F does not cover:

1. Loss, theft or damage arising from an **Insured Person's** negligence including, but not limited to, leaving **Personal Property** and/ or **Mobile Phone** unattended (except locked in the trunk of a vehicle).
2. Any unexplained loss.
3. Loss of, or damage to, any **Personal Property** and/ or **Mobile Phone** due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority.
4. Any hired or leased equipment.
5. Any loss or damage to, or any **Personal Property** and/ or **Mobile Phone** forwarded in advance of the **Journey** or separately mailed or shipped in a **Public Conveyance** other than a **Public Conveyance** carrying the **Insured Person** at the same time.
6. Any claim for damage of **Mobile Phone** unless the repairs are performed by an officially authorised service support center or authorised repairers.
7. Breakage and damage of fragile article.
8. Any amount/loss which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
9. Loss claimed under Section L – Baggage Delay for the same incident.

Section G – Personal Money

The Company will indemnify the loss of an **Insured Person's Cash** due to (a) **Accident**, (b) theft or robbery occurring on the **Journey** during the **Period of Insurance**, up to the **Sum Insured** stated in Section G of the **Schedule of Benefits**.

Special Conditions to Section G:

1. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Section G. The written police report of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section G.
2. **The Company's** total liability under this Section G for all loss during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section G of the **Schedule of Benefits**.

Exclusions to Section G:

This Section G does not cover:

1. Loss arising from an **Insured Person's** negligence including, but not limited to, leaving **Cash** unattended (except locked in the trunk of a vehicle).
2. Any unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency or shortages due to errors or omissions during money exchange transactions.
3. Loss arising from the use or misuse of any form of plastic money including, but not limited to, the credit value held on any card, electronic purse or equivalent store of credit.
4. Any amount/loss which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.

Section H – Loss of Travel Documents

The Company will pay an **Insured Person** up to the **Sum Insured** stated in Section H of the **Schedule of Benefits** for

(a) the replacement cost of travel documents necessary for immigration clearance and/or travel tickets which are lost or stolen during the **Period of Insurance**, the absence of which would otherwise lead to delay of the **Journey**; and/or

(b) the reasonable additional transport and/or accommodation expenses necessarily incurred outside **Hong Kong** by an **Insured Person** for the sole purpose of arranging the replacement travel documents and/or travel tickets referred to in (a) above.

Special Conditions to Section H:

1. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Section H. The written police report of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section H.
2. **The Company's** total liability under this Section H for all loss during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section H of the **Schedule of Benefits**.

Exclusions to Section H:

This Section H does not cover:

1. Loss arising from an **Insured Person's** negligence including, but not limited to, leaving travel documents necessary for immigration clearance and/or travel tickets unattended (except locked in the trunk of a vehicle).
2. Any unexplained loss.

Section I – Trip Cancellation

(a) If, during the **Period of Insurance**, an **Insured Person** is forced to cancel a planned **Journey** prior to the commencement of that **Journey** as the direct and necessary result of:

1. The sudden and unexpected death of an **Insured Person**, an **Immediate Family Member**, intended **Travel Companion** or **Business Partner** occurring after this policy has been purchased as specified in the **Policy Schedule** and within ninety (90) days prior to the date the **Journey** is scheduled to begin; or
2. The unexpected **Compulsory Quarantine** of an **Insured Person** beginning after this policy has been purchased as specified in the **Policy Schedule** and continuing within ninety (90) days prior to the date the **Journey** is scheduled to begin; or

3. The jury service of an **Insured Person** or an **Insured Person** being the subject of a witness summons, notice of which was received by that **Insured Person** after this policy has been purchased as specified in the **Policy Schedule** and continuing within ninety (90) days prior to the date the Journey is scheduled to begin; or
4. The unexpected occurrence of a **Strike, Riot** or civil commotion after this policy has been purchased as specified in the **Policy Schedule** at a destination scheduled in the **Journey** and continuing within one (1) week of the date the **Journey** is scheduled to begin; or
5. Serious damage to the **Insured Person's Principal Home** from fire, flood, **Natural Catastrophe** occurring after this policy has been purchased as specified in the **Policy Schedule** and within one (1) week prior to the date the **Journey** is scheduled to begin and which reasonably requires the **Insured Person's** presence in **Hong Kong** on the scheduled departure date of the **Journey**; or
6. The unexpected issuance of a **Black Alert** for a destination scheduled in the **Journey** at least one (1) day after this policy has been purchased as specified in the **Policy Schedule** and which is in force at any time within one (1) week prior to the date the **Journey** is scheduled to begin; resulting in cancellation of the **Journey**, **The Company** will reimburse the of loss of transport and/or accommodation expenses paid in advance or forfeited by the **Insured Person** due to cancellation of the **Journey**, subject to the maximum percentage stated on the **Trip Cancellation Reimbursement Table** below and up to the **Sum Insured** stated in **Section I** of the **Schedule of Benefits**.

Trip Cancellation Reimbursement Table (Applicable to item 1-6 above)

Plan Name	Maximum Percentage of Reimbursement of the Insured Person's loss of transport and/or accommodation expenses
Worldwide Premier Plan	One Hundred (100%) percent
Worldwide Basic Plan	Fifty (50%) percent
China Plan	Fifty (50%) percent

7. Applicable to Worldwide Basic Plan & China Plan only, any unexpected **Bodily Injury** or **Sickness** of an **Insured Person, Immediate Family Member**, intended **Travel Companion** or **Business Partner**, occurring after this policy has been purchased, within ninety (90) days prior to the date the **Journey** is scheduled to begin, and resulting in cancellation of the **Journey**, **The Company** will reimburse, up to the **Sum Insured** stated in **Section I** of the **Schedule of Benefits**, fifty (50%) percent of the **Insured Person's** loss of transport and/or accommodation expenses paid in advance or forfeited by the **Insured Person**.
 8. Applicable to Worldwide Premier Plan only, in the event of the **Bodily Injury** or **Sickness** of an **Insured Person, Immediate Family Member**, intended **Travel Companion** or **Business Partner** resulting in **Confinement** in a **Hospital** occurring after this policy has been purchased, within ninety (90) days prior to the date the **Journey** is scheduled to begin, and resulting in cancellation of the **Journey**, **The Company** will reimburse the **Insured Person's** loss of transport and/or accommodation expenses paid in advance or forfeited by the **Insured Person** for the cancellation of the **Journey**, up to the **Sum Insured** stated in **Section I** of the **Schedule of Benefits**; if otherwise not resulting in **Confinement** in a **Hospital**, **The Company** will reimburse sixty (60) percent of the **Insured Person's** loss of transport and/or accommodation expenses paid in advance or forfeited, up to the **Sum Insured** stated in **Section I** of the **Schedule of Benefits**.
- (b) **Red Alert Extension (Applicable to Worldwide Premier Plan Only)**
 In the event of the unexpected issuance of a **Red Alert** for a destination scheduled in the **Journey** at least one (1) day after the policy has been purchased as specified in the **Policy Schedule** and which is in force at any time within one (1) week prior to the date the **Journey** is scheduled to begin resulting in cancellation of the **Journey**, **The Company** will reimburse, up to the **Sum Insured** stated in Section I(a) of the **Schedule of Benefits**, the **Insured Person's** fifty (50) percent of loss of transport and/or accommodation expenses forfeited.

Special Conditions to Section I:

1. Where the **Journey** is cancelled as a result of **Bodily Injury** or **Sickness** of an **Insured Person** or an intended **Travel Companion**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as rendering that **Insured Person** unfit to travel or as being a danger to their life or health.
2. Where the **Journey** is cancelled as a result of **Bodily Injury** or **Sickness** of an **Immediate Family Member**, intended **Travel Companion** or **Business Partner**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as being a danger to the life of that **Immediate Family Member**, intended **Travel Companion** or **Business Partner**.

3. Failure to obtain the documents required by this condition precedent will result in **The Company** having no liability under this Section I for the **Insured Person's** loss of transport and/or accommodation expenses forfeited.
4. Where an **Insured Person** is covered under more than any one item of Section I above, **The Company's** liability under this Section I shall be limited to the one which attracts the largest compensation under Section I in the **Schedule of Benefits**.
5. **The Company's** total liability under this Section I for all reimbursement under this Section I shall not exceed the **Sum Insured** stated in Section I of the **Schedule of Benefits**.

Exclusions to Section I:

This Section I does not cover any amount/loss:

1. Payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity or reimbursement or compensation.
2. Which an **Insured Person** is not legally obligated to pay.
3. Which is cancelled as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.
4. Which is cancelled due to the negligence, misconduct or insolvency of the travel agent through whom the **Journey** was booked.
5. Which is cancelled due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.
6. Which is cancelled as a direct or indirect result of financial hardship experienced by an **Insured Person**, changes in an **Insured Person's** circumstances or contractual obligations or an **Insured Person's** general disinclination to proceed with the **Journey**.
7. Arising from a condition which, at the time of booking a **Journey**, existed or might reasonably have been anticipated as being likely to result in the **Journey** being cancelled.
8. Where the issuance of **Red Alert** for the destination scheduled in the **Journey** is adjusted from a **Black Alert**.
9. Claimed under Section B – Medical Expenses arising from the same cause or event.

Section J – Trip Interruption

(a) Trip Curtailment:

In the event that a **Journey** is curtailed within the **Period of Insurance** because an **Insured Person** must return directly to **Hong Kong** before the scheduled return day following:

1. His/her **Bodily Injury** or **Sickness**; or
2. The sudden and unexpected death, **Bodily Injury** or **Sickness** of an **Immediate Family Member, Travel Companion** or **Business Partner**; or
3. The unexpected occurrence of a **Strike, Riot, civil commotion, epidemic, Hijacking** or **Natural Catastrophe** at a destination scheduled in the **Journey** during the **Period of Insurance**, which prevents the **Insured Person** from continuing his/her scheduled **Journey**; or
4. The unexpected issuance during the **Period of Insurance** of a **Black Alert** for a destination scheduled in the **Journey**; or
5. In the event that the **Insured Person** dies;

The Company will reimburse, up to the **Sum Insured** stated in Section J(a) of the **Schedule of Benefits**:

1. The **Insured Person's** cost of the unused transport and/or accommodation expenses calculated on a pro rata basis according to the number of unused days of the **Journey** after the **Insured Person** has passed through **Hong Kong** immigration control point on their return to **Hong Kong** or from the date of their death, in the event that the **Insured Person** is unable to provide the breakdown of the transport and accommodation expenses; or
2. Additional transport and/or accommodation expenses incurred by the **Insured Person** after the commencement of a **Journey**; or
3. Loss of transport and/or accommodation expenses forfeited by the **Insured Person** after the commencement of a **Journey**.

(b) Red Alert Extension (Applicable to Worldwide Premier Plan Only)

In the event that a **Journey** is curtailed because an **Insured Person** must return directly to **Hong Kong** before the scheduled return day following the unexpected issuance on the **Journey** outside **Hong Kong** during the **Period of Insurance** of a **Red Alert** for a destination scheduled in the **Journey**, **The Company** will reimburse fifty per cent (50%) of any one of the following, up to the corresponding **Sum Insured** stated in Section J(b) of the **Schedule of Benefits**:

1. The **Insured Person's** cost of the unused transport and/or accommodation expenses calculated on a pro rata basis according to the number of unused days of the **Journey** after the **Insured Person** has passed

through **Hong Kong** immigration control point on their return to **Hong Kong** or from the date of their death, in the event that the **Insured Person** is unable to provide the breakdown of the transport and accommodation expenses; or

2. The additional transport and/or accommodation expenses incurred by the **Insured Person** after the commencement of a **Journey**; or
3. Loss of transport and/or accommodation expenses forfeited by the **Insured Person** after the commencement of a **Journey**.

(c) **Trip Re-route:**

In the event that the **Journey** has to be re-routed because of the unanticipated occurrence, during the **Period of Insurance** outside **Hong Kong** of, i) a **Strike** by the employees of a **Public Conveyance**, ii) **Riot** or civil commotion, iii) adverse weather, iv) natural disaster, v) epidemic, or vi) airport closure at the scheduled destination in a **Journey**, which prevents the **Insured Person** from continuing his/her scheduled **Journey**; **The Company** will reimburse the reasonable additional transport and/or accommodation incurred by an **Insured Person** to enable him or her to arrive at their scheduled destination, up to the **Sum Insured** stated in Section J(c) of the **Schedule of Benefits**.

Special Conditions to Section J:

1. Where a **Journey** is curtailed as a result of **Bodily Injury** or **Sickness** of an **Insured Person**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as rendering that **Insured Person** unfit to travel or as being a danger to their life or health.
2. Where a **Journey** is curtailed as a result of **Bodily Injury** or **Sickness** of an **Immediate Family Member, Travel Companion** or **Business Partner**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as being a danger to the life of that **Immediate Family Member, Travel Companion** or **Business Partner**.
3. Failure to obtain the documents required by this condition precedent will result in **The Company** having no liability for the **Insured Person's** loss which may otherwise have been covered by this Section J.
4. Where an **Insured Person** suffers more than one type of loss listed above in this Section J as a result of the same Event, **The Company's** liability under this Section J shall be limited to payment for one (1) item within J(a), J(b) or J(c) only.
5. **The Company's** total liability under this Section J for all loss during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section J(a) of the **Schedule of Benefits**.

Exclusions to Section J:

This Section J does not cover any amount/loss:

1. Which is payable, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
2. Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.
3. Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the **Journey** was booked.
4. Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.
5. Incurred as a direct or indirect result of financial hardship experienced by an **Insured Person**, changes in an **Insured Person's** circumstances or contractual obligations or an **Insured Person's** general disinclination to proceed with the **Journey**.
6. Arising from a condition which, at the time of booking the **Journey** or on the date the **Journey** first begins, existed or might reasonably have been anticipated, as being likely to result in the **Journey** being interrupted.
7. Which is claimed under Section K – Travel Delay arising from the same cause or event.
8. Where the issuance of **Red Alert** for the destination scheduled in the **Journey** is adjusted from a **Black Alert**.

Section K – Travel Delay

In the event that a **Public Conveyance** is delayed due to an unanticipated event specified in the **Travel Delay Event Table** mentioned below on the **Journey** during the **Period of Insurance**, **The Company** will pay up to the **Sum Insured** stated in Section K of the **Schedule of Benefits**, provided that the **Insured Person** is travelling on a regular route as a fare-paying passenger holding a valid boarding pass/ticket, bearing the scheduled departure time/ arrival time and the scheduled route and destination, issued by the operator of the **Public Conveyance** which is legally licenced for such scheduled regular transport.

(a) **Cash Benefit:**

The Company will pay a cash benefit calculated at the following rate:

- **Worldwide Basic Plan and Worldwide Premier Plan:**

The amount stated in Section K(a)(1) of the **Schedule of Benefits** for the first five (5) consecutive hour period of delay, then the amount stated in Section K(a)(2) of the **Schedule of Benefits** for each subsequent consecutive ten (10) hour period of delay.

- **China Plan:**

The amount stated in Section K(a)(3) of the **Schedule of Benefits** for the each and every eight (8) consecutive hour period of delay.

(b) **Forfeited travel expenses (Applicable to Worldwide Premier Plan Only)**

The Company will reimburse forfeited transport and accommodation expenses up to the amount stated in Section K(b) of the **Schedule of Benefits** if the **Insured Person** eventually decides to cancel the **Journey** after a twenty-four (24) consecutive hour delay of the scheduled **Public Conveyance** which was due to depart from **Hong Kong**.

Travel Delay Event Table

1.	adverse weather
2.	Natural Catastrophe
3.	Strike involving the employees of the operator of a Public Conveyance
4.	mechanical fault of a Public Conveyance
5.	Hijacking
6.	airport closure

Special Conditions to Section K:

1. The period of delay will be calculated by reference to only one of the following periods: either (i) the difference between the scheduled local arrival time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** actual local arrival time at the same destination; Or (ii) the difference between the scheduled local departure time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** actual local departure time for the same destination.
2. For a **Journey** eventually cancelled after delay, the period of delay will be calculated by reference to only one of the following periods: Either (i) by reference to the difference between the scheduled local arrival time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** scheduled local arrival time at the same destination of the first alternative transport arranged by the **Public Conveyance** that the **Insured Person** could have taken if the trip had not been cancelled; Or (ii) by reference to the scheduled local departure time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** scheduled local departure time for the same destination of the first alternative transport arranged by the **Public Conveyance** that the **Insured Person** could have taken if the trip had not been cancelled.
3. Where a **Journey** involves a sequence of connecting transport, the total period of delay will be calculated by reference to the difference between the original scheduled local arrival time at the final destination stated in the **Insured Person's Original Itinerary** for the **Journey** and the actual local arrival time at the same destination of the last transport in the sequence. For a **Journey** eventually cancelled after delay, the period of delay will be calculated by reference to the difference between the original scheduled local arrival time at the final destination stated in the **Insured Person's Original Itinerary** for the **Journey** and the scheduled local arrival time at the same destination of the last transport in the sequence if the trip had not been cancelled and the **Insured Person** had taken the first available alternative transport arranged by the **Public Conveyance**.
4. An **Insured Person** must take reasonable steps to mitigate any delay. Failure to take reasonable steps to mitigate any delay as required by this condition precedent will result in **The Company** having no liability under this Section K.
5. Any claim under this Section K must be accompanied by written confirmation from the carrier associated with the delay stating the schedule and actual departure time at the stated departure point and/or the schedule and actual local arrival time at the stated destination and the reason for the delay in departing the departure point and/or reaching that destination. Failure to provide the written confirmation required by this condition precedent will result in **The Company** having no liability under this Section K.
6. Where an **Insured Person** suffers more than one type of loss listed above in this Section K as a result of the same delay, **The Company's** liability under this Section K shall be limited to payment for one (1) item: K(a) or K(b) only.
7. **The Company's** total liability under this Section K during the **Period of Insurance** shall not exceed the maximum amount under Section K of the **Schedule of Benefits**.

Exclusions to Section K:

This Section K does not cover loss:

1. Arising from the late arrival of an **Insured Person** at any point of departure stated in the **Insured Person's Original Itinerary** for the **Journey**.
2. Arising from an event or occurrence announced before the insurance is purchased, which might reasonably have been anticipated, at that time, would be likely to result in the **Journey** being delayed.
3. Claimed under Section J – Trip Interruption arising from the same cause or event.
4. Any amount which an **Insured Person** is not legally obliged to pay.

Section L – Baggage Delay

In the event that, during the **Period of Insurance**, the checked-in baggage is delayed, misdirected or temporarily misplaced by a **Public Conveyance** for more than six (6) consecutive hours after an **Insured Person's** arrival at the transport terminal of the destination stated in the **Insured Person's Original Itinerary** for the **Journey**, **The Company** will reimburse the **Insured Person** for the cost of purchasing essential toiletries and clothing, up to the **Sum Insured** stated in Section L of the **Schedule of Benefits**.

Special Conditions to Section L:

1. Any claim under this Section L must be accompanied by written confirmation from the carrier associated with the delay, misdirection or temporary misplacement of the baggage for more than six (6) consecutive hours after an **Insured Person's** arrival at the destination's transport terminal stated in the **Insured Person's Original Itinerary** for the **Journey**. Failure to provide the written confirmation required by this condition precedent will result in **The Company** having no liability under this Section L.

Exclusions to Section L:

This Section L does not cover the cost of purchasing essential toiletries and clothing:

1. For which an **Insured Person** has received or is due compensation from the carrier or operator responsible for the delay, misdirection or temporary misplacement of the baggage.
2. Where the arrival terminal is in **Hong Kong**.
3. Where the delay, misdirection or temporary misplacement of the baggage is unexplained or is due to confiscation or detention by customs or any other authority.
4. For baggage forwarded in advance of a **Journey** or separately mailed or shipped in a **Public Conveyance** other than a **Public Conveyance** carrying the **Insured Person** at the same time.
5. Claimed under Section F – Personal Property and arising from the same cause or event.

Section M – Personal Liability

In the event that an **Insured Person** becomes legally liable to pay compensation for an **Accident** occurring on the **Journey** during the **Period of Insurance** which causes **Bodily Injury** to any other person or destruction of the property of others, **The Company** will pay that compensation on behalf of the **Insured Person** up to the **Sum Insured** stated in Section M of the **Schedule of Benefits**.

Special Conditions to Section M:

1. **The Company's** total liability under this Section M during the **Journey** shall not exceed the **Sum Insured** under Section M of the **Schedule of Benefits**.

Exclusions to Section M:

This Section M does not cover compensation:

1. Arising from **Bodily Injury** sustained by an **Immediate Family Member** or by a person in the **Insured Person's** custody or control.
2. Arising from damage to property which belongs to the **Insured Person**, an **Immediate Family Member** or a **Travel Companion** or which is in the **Insured Person's** custody or control.
3. By way of damages for breach of any liability assumed under a contract.
4. For liability arising from the ownership, possession, lease or rental of any vehicle, aircraft, firearm or animal.
5. For liability arising from the undertaking of any trade or profession.
6. For any claim of whatever nature directly or indirectly caused by (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from combustion of nuclear fuel, or (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

Section N – Home Contents Protection

In the event of loss of or damage to **Household Contents** as a result of burglary during the **Period of Insurance** involving the use of forcible and violent entry to or exit from the **Principal Home** whilst the **Principal Home** is uninhabited, **The Company** will indemnify an **Insured Person** the replacement cost of the **Household Contents** up to the **Sum Insured** stated in Section N(a) of the **Schedule of Benefits**.

Special Conditions to Section N:

1. The police or equivalent law enforcement officials must be notified within twenty-four (24) hours of the discovery of the occurrence of any event which may give rise to a claim under this Section N. The written police report of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section N.
2. **The Company's** maximum liability for each and every item of lost or damaged **Household Contents** is the amount stated in Section N(b) of the **Schedule of Benefits**.
3. Where any item of lost or damaged **Household Contents** forms part of a pair or set, **The Company's** maximum liability for that item and that pair or set will be restricted to the amount stated in Section N(b) of the **Schedule of Benefits**.
4. If loss or damage payable under this Section occurs to an item of **Household Contents**, which is part of a pair or set, **The Company** will only pay up to the proportional part of the value of pair or set. **The Company** will not pay any allowance for any special value that the item of **Household Contents** may have in forming part of a pair or set or for any reduction in the value of the remaining parts.
5. **The Company's** total liability under this Section N for all items of **Household Contents** owned by the same **Insured Person** and lost or damaged as a result of burglary during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section N(a) of the **Schedule of Benefits**.

Exclusions to Section N:

This Section N does not cover:

1. Replacement costs which are covered for the same risk by any other insurance or by any other source.
2. Any amount/loss which is payable, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.

Section O – Credit Card Protection (Applicable to Worldwide Basic Plan and Worldwide Premier Plan Only)

If an **Insured Person** of seventeen (17) up to and including seventy-five (75) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** and, as a direct and unavoidable result, suffers **Accidental** death within twelve (12) consecutive months, **The Company** will pay to the legal representatives of the deceased **Insured Person**, up to the **Sum Insured** stated in Section O of the **Schedule of Benefits**, any outstanding balance on the deceased **Insured Person's** credit card(s) for goods purchased by the deceased **Insured Person** during the **Journey**.

Exclusions to Section O:

This Section O does not cover:

1. Interest accrued or financial charges on the outstanding expenses of the deceased **Insured Person's** credit card.
2. Any outstanding balance on the deceased **Insured Person's** credit card which is covered for the same risk by any other insurance or by any other source.
3. **Sickness**, disease or bacterial infection.
4. Any amount/loss which is payable, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
5. Payment of benefits under this Section O shall be in addition to those payable under Section A – Personal Accident.

Part IV – General Exclusions

General Exclusions Applicable To All Sections:

This policy does not cover loss, consequential loss or liability arising from:

1. Any **Pre-existing Medical Condition**, congenital or heredity condition.
2. Travelling abroad contrary to the advice of a **Physician**, or for the purpose of obtaining medical treatment or services.
3. Suicide, attempted suicide or intentional self-infliction of **Bodily Injury**.

4. Any condition resulting from pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, cosmetic surgery or venereal disease.
5. Dental care (unless resulting from **Accidental Bodily Injury** to teeth which were sound and natural before the **Accident**).
6. Mental or nervous disorders, insanity, psychiatric condition or any behavioural disorder.
7. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, rebellion, insurrection, coup, hostilities (whether war is declared or not).
8. Direct participation in a **Strike/ Riot**/civil commotion/acts of terrorism or from the **Insured Person** performing duties as a member of armed forces, or armed service or disciplined forces (which shall include but not be limited to policemen, customs officers, firemen, immigration officers/inspectors and correctional service officers/inspectors etc.), or as a volunteer and engaged in war or crime suppression.
9. Participation in:
 - (a) Any extreme sports and sporting activities that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to cliff jumping, horse jumping, stunt riding, big wave surfing and canoeing down rapids; unless such sports or sporting activities are usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator, providing that an **Insured Person** is acting under the guidance and supervision of qualified guides and/ or instructors of the tour operators when carrying out such tourist activities.
 - (b) Any professional competitions or sports in which an **Insured Person** receives remuneration, sponsorship or any forms of financial rewards, any stunt activity, off-piste skiing,
 - (c) Racing, other than on foot but this does not include long-distance running more than ten (10) kilometres, biathlons and triathlons,
 - (d) Private white water rafting grade 4 and above,
 - (e) Any kind of climbing, Mountaineering or Trekking ordinarily necessitating the use of specialised equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment,
 - (f) Scuba diving unless an **Insured Person** holds a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. The maximum depth that this policy covers is as specified under the **Insured Person's** PADI certification (or similar recognised qualification). However, in any situation, it should not be deeper than thirty (30) meters and he/she must not be diving alone.
10. Prohibition or regulation by any government, or detention or destruction by customs or any other authority.
11. An unlawful, wilful, malicious or reckless act or omission of an **Insured Person**.
12. The actions of an **Insured Person** while under the influence of alcohol or drugs to the extent of legal impairment.
13. Riding in any aircraft other than as a passenger in an aircraft.
14. Any dishonest or criminal activity.
15. An **Insured Person's** failure to mitigate the loss or the claim under this policy.
16. Any incidents/circumstances which are existing or announced or publicly known on or before the purchase date of this policy stated on the **Policy Schedule**.
17. AIDS or AIDS Related Complex, any **Bodily Injury** or **Sickness** commencing at the time of or subsequent to a zero-positive test for HIV or related disease, or any other sexually transmitted diseases.
18. The **Insured Person** engaging in manual labour or non-clerical, or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
19. Any loss or expenses with respect to Cuba.
20. **Nuclear, Chemical and Biological Terrorism.**
21. Any losses or expenses resulting from an **Infectious or Contagious Disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a **Physician** before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Part V – Extensions

1. Hijack Extension: where the **Journey** is delayed due to an **Insured Person** being a victim of a **Hijacking** on the **Journey** during the **Period of Insurance**, the **Period of Insurance** shall be automatically extended by a maximum period of twelve (12) consecutive months from the date of the **Hijacking** or, until the **Insured Person** passes through **Hong Kong** immigration control point on their return to Hong Kong, whichever is earliest.

2. **Travel Extension:** after the **Journey** is commenced, where the duration of the **Journey** exceeds the **Period of Insurance** for any reason outside an **Insured Person's** control, the **Period of Insurance** shall be automatically extended without charge by a maximum period of ten (10) calendar days or until the **Insured Person** passes through **Hong Kong** immigration control point on their return to **Hong Kong**, whichever is the earliest.

Part VI – General Conditions

1. **Validity of Policy:** (a) This policy is only valid for leisure travel or business travel (limited to administrative, clerical and non-manual works only) and shall not apply to persons undertaking expeditions, treks or similar **Journeys**. (b) The **Insured Person** must be fit to travel. (c) This policy must be purchased prior to the **Insured Person** passes through **Hong Kong** immigration for departure.
2. **Entire Contract:** This policy, together with its endorsement(s), attachment(s) (if any), any application form completed by an **Insured Person**, together with any document(s) attached to that application form or referred to in it, comprise and constitute the entire contract of insurance. This policy shall not be modified except by written amendment signed by an authorised representative of **The Company**.
3. **Sum Insured under each Section:** Once the **Sum Insured** available to an **Insured Person** under any Section of this policy has been exhausted, that **Sum Insured** will not be reinstated and **The Company** will have no further liability under that Section to that **Insured Person**.
4. **Sum Insured paid out:** Each and every benefit paid under this policy will erode the relevant **Sum Insured** available to an **Insured Person**, leaving only the balance of the relevant **Sum Insured** available to pay any remaining benefit claims which may be presented to **The Company** by that **Insured Person**. **The Company's** total liability under each Section of this policy for each **Insured Person** involved in an **Accident** shall not exceed the relevant **Sum Insured**.
5. **Duplicate Coverages:** Each **Insured Person** agrees that, if they are covered under more than one Chubb Worldwide Care Travel Insurance policy or other travel insurance issued by **The Company**:
 - (a) **The Company** will consider the **Insured Person** to be insured under the policy which provides the highest amount of benefit; or
 - (b) **The Company** will consider the **Insured Person** to be insured under the policy which was issued first if the benefit amount is the same.In any case, **The Company** will refund the premium paid, without interest, to the **Insured Person** for the policy that does not provide cover.
6. **Notice and Sufficiency of Claim:** Written notice of claim must be given to **The Company** as soon as is reasonably possible and in any event within thirty (30) days from the first day of the event giving rise to the claim under this policy. Notice given by or on behalf of an **Insured Person** to **The Company** with information sufficient to identify the **Insured Person** shall be deemed valid notice to **The Company**. **The Company**, upon receiving a notice of claim, will provide to an **Insured Person** such forms as it usually provides for filing proof of claim. The **Insured Person** shall, at his/her own expense, provide such certificates, information and evidence to **The Company** as it may from time to time require in connection with any claim under this policy and in the form prescribed. Proof of all claims must be submitted to **The Company** within one-hundred-eighty (180) days from the first day of the event giving rise to a claim.
7. **Claims Investigation:** In the event of a claim, **The Company** may make any investigation it deems necessary and the **Insured Person** shall co-operate fully with such investigation. Failure by the **Insured Person** to co-operate with **The Company's** investigation may result in denial of the claim.
8. **Examination of Books and Records:** **The Company** may examine the **Insured Person's** books and records relating to this policy at any time during the **Period of Insurance** and up to three (3) years after the expiration of this policy or until final adjustment and settlement of all claims under this policy.
9. **Physical Examinations and Autopsy:** **The Company**, at its expense, has the right to have the **Insured Person** examined as often as reasonably necessary while a claim is pending. It may also have an autopsy carried out unless prohibited by law.
10. **Other Insurance (Applicable to Sections B, F, G, H, I, J, K, L, M, N and O):** If a loss covered by this policy is also covered under any other valid insurance (and regardless of whether that other insurance is stated to be primary, contributory, excess, contingent or otherwise) or is compensated by other party, this policy will be subject to all of its terms and conditions, only cover that loss to the extent that the loss exceeds any amount recovered under the other insurance or other party. In any circumstances, the **Insured Person** should discover and reveal to **The Company** any compensation which is/will be recoverable from any other source.
11. **Legal Action:** No legal action shall be brought to recover on this policy unless mediation has failed, and no such action shall be brought against **The Company** after eighteen (18) months from the time of **The Company's** claim decision. If the **Insured Person** fails to meet the time limit, then such claim against **The Company** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **The Company**.

12. **Rights of Recovery:** In the event that authorisation of payment and/or payment is made by **The Company** or on its behalf by its authorised representatives, including the **Authorised Assistance Service Provider**, **The Company** reserves the right to recover against the **Insured Person** the full sum which has been paid, or for which **The Company** is liable, to the **Hospital** to which the **Insured Person** has been admitted, less the liability of **The Company** under the terms of this policy.
13. **Subrogation:** **The Company** is entitled to subrogate the **Insured Person's** right of recovery/indemnity against any third party and has the right to proceed at its own expense in the name of the **Insured Person** against third parties who may be responsible for an event giving rise to a claim under this policy. The **Insured Person** shall co-operate and endeavour to secure such rights and shall not take any action to prejudice such rights.
14. **Assignment:** No assignment of interest under this policy shall be binding upon **The Company**.
15. **To Whom Indemnities Payable:** Any death payment will be paid to the legal representatives of the **Insured Person's** estate. Any payment under Section C – **Chubb Assistance – 24-Hour Worldwide Assistance Services** will be paid to the **Authorised Assistance Service Provider** or another provider of services rendered to the **Insured Person**. All other benefits will be paid to the **Insured Person**.
16. **Currency:** The **Sum Insured**, benefits and limit of liability stated in the **Schedule of Benefits** and this policy are expressed in **Hong Kong** dollars. Notwithstanding losses and/or benefits will be adjusted and paid in **Hong Kong** dollars, **The Company** retains a sole discretion in exercising an option to pay in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the policy, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on www.oanda.com.
17. **Geographical Limit :**
For Worldwide Premier Plan and Worldwide Basic Plan, the geographical limit shall apply anywhere in the world during the **Period of Insurance**.
For China Plan, the geographical limit shall apply anywhere in Mainland China and Macau during the **Period of Insurance**.
18. **Disclaimer:** Section C – **Chubb Assistance – 24-Hour Worldwide Assistance Services** is arranged by the **Authorised Assistance Service Provider** who is solely responsible for these services. The **Authorised Assistance Service Provider** is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of the **Authorised Assistance Service Provider**.
19. **Cancellation by The Company:** **The Company** may cancel this policy at any time by sending written notice, stating the effective date of cancellation, to the **Insured Person's** last known address as shown in **The Company's** records. Cancellation will not affect valid claims already notified to **The Company** in accordance with General Condition 6 of this policy.
20. **Premium:** **The Company** has no liability under this policy until the premium is paid. The premium is deemed to be fully earned on the date this policy is purchased. No refund shall be allowed once the policy has been issued.
21. **Mediation:** “Any dispute or difference arising out of, or in connection with, this policy must first be referred to mediation at the **Hong Kong** Mediation Centre (HKMC) and in accordance with the HKMC Mediation Rules in effect at the time of the mediation. The **Insured Person's** genuine attempt in resolving the dispute via mediation is a condition precedent to the **Insured Person** pursuing the claim. If the **Insured Person** does not bring the dispute to mediation within six (6) months from the time of **The Company's** claim decision, then such claim against **The Company** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **The Company**.
22. **Fraud or Mis-statement:** Any false statement made by an **Insured Person** or concerning any claim shall result in **The Company** having the right to void this policy or repudiate liability under it.
23. **Law & Jurisdiction:** This policy is governed by the laws of **Hong Kong** and all legal actions concerning the policy must be brought at the courts of **Hong Kong**.
24. **Clerical Error:** Clerical errors by **The Company** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
25. **Breach of Conditions:** If the **Insured Person** is in breach of any of the conditions or provisions of the policy (including a claims condition), we may decline to pay a claim, to the extent permitted by law.
26. **Compliance with Applicable Economic and Trade Sanctions Laws:** This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit **The Company** from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba

27. **Third Party Rights:** 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.
28. **Interpretation of this Policy:** Please note that the English version of this policy is the official version. This policy has been provided to you in both English and Chinese languages for ease of reference only. The English version of the policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

Part VII – How to Make a Claim



The Claimant should submit a claim within thirty (30) days of the event taking place to Chubb MyPolicies Portal (<https://ap.studio.chubb.com/myaccount/hk/default/default/default/en-HK>). You can simply scan the below QR code to access the Chubb MyPolicies Portal on your smartphone or tablet.

Alternatively, you can complete a claim form and submit together with the travel documents and the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event taking place. Please call 3191 6611 for further assistance.

Personal Accident Cover/ Burns Benefit / Credit Card Protection

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

Accidental Death

- Death certificate;
- Coroner's report;
- Police report, where relevant;
- In the event of a disappearance, presumption of death as proclaimed by court.

Hospital Cash

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

Medical Expenses:

- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**;
- Original medical receipt with itemised list issued;
- Original bill/receipt issued by hotel/airline/**Public Conveyance**, where relevant.

Personal Effects/Personal Money/Loss of Documents

- Original receipts, including date of purchase, price, model and type of items lost or damaged;
- Photos of the damaged items showing the extent of the damage;
- Copy of notification to airline/**Public Conveyance** and their official acknowledgement in writing when loss of damage has occurred in transit;
- Police report (which must be made within 24 hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of travellers cheques (which must be made within 24 hours of the occurrence).

Trip Cancellation/ Trip Curtailment

- All bills, receipts and coupons;
- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**;
- Official documentation from airline/**Public Conveyance** including victim's name, date, time, duration and reason for delay.

Trip Re-route/Travel Delay/Baggage Delay

- Official documentation from the airline/**Public Conveyance** including victim's name, date, time, duration and reason of delay;
- Original bill/ receipt issued by hotel/airline/**Public Conveyance**;
- Original bill/ receipt of essential toiletries and clothing;
- Original boarding pass/ticket, bearing the scheduled departure and/or arrival time and the scheduled route and destination, issued by the operator of the **Public Conveyance**.

Personal Liability:

- Statement on the nature and circumstances of the incident or event (No admission of liability or settlement can be made or agreed upon without our written consent);

- All associated documentation received in connection with the incident or event (including copies of summons, all court documents, solicitors' and other legal correspondence).

Home Contents Protection

- Receipts, including date of purchase, price, model and type of items lost or damaged;
- Photos of the damaged items showing the extent of the damage;
- Police report (which must be made within 24 hours upon return from the **Journey**).

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

Part VIII – Dispute Resolution

If you are not happy with the way in which this policy was sold to you or any other aspect of this policy, please contact:

The Customer Service Manager
Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E cs.hk@chubb.com

The Company have developed an internal procedure for dispute resolution in accordance with “The Code of Conduct for Insurers”. If at any time you have an unresolved complaint about the products or services, you can use **The Company**'s internal dispute resolution process. Your query or complaint will then be reviewed and **The Company** will respond within fifteen (15) working days. If you are unhappy with the outcome of **The Company**'s internal review of your complaint, you may take your complaint, at no cost to you, to the Insurance Complaints Bureau for assistance. Contact details are given below:

Insurance Complaints Bureau
29th Floor, Sunshine Plaza,
353 Lockhart Road, Wanchai, Hong Kong.
F +852 2520 1967

Part IX – Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“**We/Us/Our**”) want to ensure any customer (“**You/Your**”) who provides personal identifiable information (“**Personal Data**”) to **Us** are confident that **Your Personal Data** is treated with the appropriate degree of confidentiality and security.

This Personal Information Collection Statement sets out the types of **Personal Data We** may collect, the purposes for collecting **Personal Data**, how and when **We** may use and disclose the **Personal Data**, and how **You** may access and correct **Your Personal Data**.

The types of **Personal Data We** collect from **You** depends on **Your** relationship with **Us**. The **Personal Data** may include but not limited to **Your** name, date of birth, identification document number, contact details (e.g. phone number, address, email address), financial information and account details, medical information, claims history, photographs and location information. Sometimes **You** may provide **Personal Data** about another person to **Us**, in doing so **You** confirm **You** have obtained that person’s consent and have the authority to provide such **Personal Data** for use and transfer by **Us**.

a. Purposes of Collection of Personal Data

We will collect and use **Your Personal Data** for the purposes of creating, distributing and providing competitive insurance products and services, including **Our** processing of **Your** applications for insurance products, administering and managing **Your** and **Our** rights and obligations in relation to such insurance cover. **We** also collect **Personal Data** to identify products and services for **You**, to conduct research, surveys and analytics, and to market **Our** products and services. **We** may require **You** to provide certain **Personal Data** on mandatory basis for enabling **Us** to provide **You** with **Our** products and/or services.

b. Direct marketing

Only with **Your** consent, **We** may use **Your** name, phone number, address, email address to contact **You** on marketing **Our** insurance products and services via mail, email, phone or messaging. **You** may notify **Us** to cease direct marketing by writing to **Our** Data Privacy Officer at the address stated below.

c. Transfer of Personal Data

All **Personal Data We** collect will be kept confidential and will not be disclosed nor transferred to any other parties without **Your** prior consent, but subject to any applicable law, **Your Personal Data** may be disclosed or transferred to the following parties (whether within or outside Hong Kong Special Administrative Region):

- i. third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **Our** relevant staff, contractors, agents, service providers and others such as data analysts, professional advisers, loss adjudicators and claims investigators, doctors and medical service providers, expert consultants, emergency assistance providers, credit reference bureaus, government agencies, reinsurers and reinsurance brokers;
- ii. **Our** parent and affiliated companies;
- iii. the relevant insurance intermediary; and
- iv. others for the purposes of public safety and law enforcement.

d. Access and correction of Personal Data

You may access and correct **Your Personal Data** held by **Us** and **We** will do so unless there is any legal reason why **We** may refuse to do so. Please email **Our** Data Privacy Officer at Privacy.HK@chubb.com or mail to **Us** at 39/F, One Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong. If **We** levy any charges for providing information on your request, such charges will not be excessive. **We** will not charge **You** for updating **Your Personal Data**.

根據向本公司所支付保費，並按照本保單所載的條文及條款，本公司同意按照本保單所載的方式及範圍提供保障。

請詳閱本保單

如本保單所載資料有任何不正確之處，請立即將本保單交回本公司以作修正。

第一部分 — 保障計劃

保障			環球尊尚計劃 (港幣)	環球基本計劃 (港幣)	中國計劃 (港幣)
A.	個人意外				
(a)	乘搭公共交通工具時發生的意外 (17 歲至 70 歲)	保額	1,500,000	1,200,000	600,000
(b)	其他意外 (17 歲至 70 歲)	保額	750,000	600,000	300,000
(c)	意外 (17 歲以下或 70 歲以上)	保額	250,000	250,000	125,000
B.	醫療費用				
(a)(1)	醫療費用 (70 歲或以下)	保額	1,200,000	1,000,000	300,000
(a)(2)	醫療費用 (70 歲以上)	保額	600,000	500,000	150,000
(a)	覆診醫療費用	保額	120,000	100,000	30,000
(b)(1)	中醫最高限額	保額	3,000	3,000	3,000
(b)(2)	中醫每日最高限額		150	150	150
C.	Chubb Assistance — 24-小時環球支援服務				
(a)	緊急醫療運送及 / 或運返		不設上限	不設上限	不設上限
(b)	遺體運返		不設上限	不設上限	不設上限
(c)	親友探望	保額	30,000	30,000	10,000
(d)	小童護送	保額	30,000	30,000	10,000
(e)	Chubb Assistance — 二十四(24)小時電話熱線及轉介服務		適用	適用	適用
D.	住院現金				
(a)	最高限額	保額	10,000	10,000	不適用
(b)	每日最高限額		500	500	不適用
E.	燒傷保障	保額	300,000	200,000	100,000
F.	個人物品				
(a)	最高限額	保額	10,000	10,000	5,000
(b)	每件 / 套 / 對之最高限額		3,000	3,000	1,500
(c)	手提電話最高限額		3,000	3,000	1,500
G.	個人金錢	保額	2,500	2,500	500
H.	遺失證件	保額	30,000	30,000	3,000
I.	取消旅程	保額			
(a)	章節 I 最高限額		40,000	30,000	10,000
(b)	紅色警示		2,000	不適用	不適用
J.	旅程阻礙				
	章節 J 最高限額	保額	40,000	40,000	10,000
(a)	縮短旅程	保額	40,000	40,000	10,000
(b)	紅色警示	保額	2,000	不適用	不適用
(c)	更改旅程	保額	40,000	10,000	10,000

K.	旅程延誤 （支付章節 K 內(a)或(b)其中一(1)項）				
	章節 K 最高限額		2,000	2,000	600
(a)(1)	現金賠償連續延誤首五(5)小時		300	300	不適用
(a)(2)	現金賠償連續延誤及後的每十(10)小時		700	700	不適用
(a)(3)	現金賠償連續延誤每八(8)小時	保額	不適用	不適用	200
(b)	損失之旅遊費用（因延誤最終取消旅程）	滿 24 小時延誤	2,000	不適用	不適用
L.	行李延誤	滿六(6)小時延誤	1,000	1,000	1,000
M.	個人責任	保額	2,000,000	2,000,000	2,000,000
N.	家居財物保障				
(a)	最高限額	保額	25,000	25,000	6,000
(b)	每件 / 套 / 對物件之最高限額		5,000	5,000	3,000
O.	信用卡保障	保額	20,000	20,000	不適用

客戶服務熱線: +852 3191 6611

24-小時緊急支援熱線: +852 3723 3030

第二部分 — 詞彙釋義

在本保單內，下列詞彙應具有以下涵義：

1. **二級程度燒傷**指因燒傷導致的身體損傷及經醫生診斷為表皮及相連真皮均受損的情況。
2. **三級程度燒傷**指因燒傷導致的身體損傷及經醫生診斷為皮膚已完全受損或破壞且傷及皮下組織的情況。
3. **意外或意外的**指偶然發生的突發、不可預見及意料之外的事件。
4. **授權支援服務供應商或 Chubb Assistance** 指本公司所指定向受保人提供海外支援服務的獨立服務供應商。
5. **生化媒體**指任何致病性(製成疾病)生物及/或生物學上產生毒素(包括基因上進化生物及化學上合成毒素)，並會導致人類、動物或植物疾病及/或死亡。
6. **黑色警示**指由香港政府保安局於「外遊警示制度」下就旅遊目的地發出的黑色外遊警示，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。
7. **身體損傷**指純粹及完全由意外造成的身體損傷。
8. **商業伙伴**指一名或多名人與受保人從事同一商業企業並共享利潤及分擔風險的人仕。
9. **現金**指屬於受保人並由受保人於旅程攜帶的現金、鈔票或旅遊支票，並不包括電子貨幣。
10. **化學媒體**指任何化合物，會於適當時散播，人類、動物、植物或實物會失去能力、引致損害或有致命的影響。
11. **中醫師**指根據《中醫藥條例》(第 549 章)正式註冊為中醫師，惟有關人士不得為受保人或直系家庭成員。
12. **強制隔離**指受保人在政府部門指定的設施內接受隔離最少一 (1) 整天，直至可以離開隔離設施。**強制隔離**並不指政府或旅遊機構關閉邊境、實施社交距離措施或家居隔離。
13. **住院或入住**指須以住院病人形式持續入住醫院，且醫院亦收取病房及膳食費用。
14. **騎劫**指非法劫持或非法扣押受保人所乘坐的航班或交通工具及其機組人員。
15. **香港**指中華人民共和國香港特別行政區。
16. **醫院**指按照其國家法律營運及營運的合法機構，並符合以下所有要求：
 - (a) 營運的主要目的是以住院病人形式為患病、抱恙或受傷人士提供接待、醫療護理及治療；及
 - (b) 在一名或多名駐診醫生的監督下接納以住院病人形式入院，而其中一位醫生必須隨時當值診症；及
 - (c) 維持妥善設施以為住院病人提供醫學診斷及治療，並於機構內或由機構控管之地方內提供進行各主要手術之設備；及
 - (d) 設有由合資格護士人員提供及督導之全日制護理服務；及
 - (e) 任何時候均有最少一名醫生及一名合資格護士當值；及
 - (f) 「醫院」一詞之釋義不包括以下：
 - 精神病院，主要提供精神科或包括弱智等心理病治療之機構，以及醫院之精神科病院；
 - 老人院、療養院、戒毒中心或戒酒中心；
 - 水療或自然療法診所、療養或復康中心，醫院內主要為吸毒者或酗酒者提供地方或作為護理、復康、康復治療、延續護理設施或療養院的特別單位。
17. **家居財物**指被爆竊時由受保人擁有且位於其主要住所的財物，惟不包括鑽石、寶石、古董、名畫或藝術品、珠寶(包括但不只限於例如水晶、耳飾、項鍊、戒指或領針)或現金。
18. **直系家庭成員**指受保人的配偶、父母、配偶之父母、祖父母、子女、兄弟姐妹、孫子女或法定監護人。
19. **傳染病或感染性傳染病**指能夠通過任何方式由一受感染人士、動物或物種傳染給另一人士、動物或物種的任何疾病。
20. **受保人**指名列保單承保表或後續批註(如有)內的一名或多名人士。
21. **旅程**指保單承保表所述由香港始發的旅程。
22. **山崩**指大片土壤、碎屑或岩石等從陡峭的斜坡滑動或下滑。
23. **喪失聆聽能力**指該耳永久及完全喪失聆聽能力，亦不會復原，任何外科手術或其他治療均告無效並導致受保人完全失聰。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
24. **喪失肢體**指手腕或腳踝以上完全及永久喪失其使用功能或永久與身體分離。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
25. **喪失視力**指永久、完全及無法恢復視力，任何外科手術或其他治療均告無效並導致受保人完全失明。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
26. **喪失說話能力**指永久及完全喪失說話能力，亦不會復原，任何外科手術或其他治療均告無效。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。

27. **醫療費用**指**受保人**因遭受**身體損傷**或**患病**，於接受**住院**、**手術**、**醫療**或由**醫生**給予或處方的其他診斷或治療（包括聘請護士、X光檢查或因緊急情況使用救護車）而必須引致的所有**正常、合理及慣常的醫療費用**。
28. **手提電話**指屬於**受保人**的以及在**旅程**中攜帶或取得並具有電話通訊功能的手提電話或智慧型電話。
29. **自然災難**指在計劃的目的地發生的**山崩**、**地震**、**火山爆發**、**海嘯**、**颱風**或**颶風**。
30. **核子、化學、生化恐怖活動**指於**旅程**時任何個人或一群人，獨自或以任何組織/機構或政府名義，或參與任何組織/機構或政府行動，使用任何核子武器、工具或發出、放出、散播、釋放或漏出任何固體、液體、**化學媒體**及/或**生化媒體**，以達到其政治、宗教或某一種思想主義/理念目的，包括意圖影響任何政府，及/或公眾；或引起任何公眾恐慌。
31. **原定行程表**指一次離開**香港**旅遊並於**受保旅程**開始前已由**公共交通工具**機構、旅行社、旅遊承辦商、郵輪公司或旅遊服務商確定，並連同正式收據或確認文件一同簽發的詳細計劃行程。
32. **受保期間**指下列期間：
- (a) 關乎本保單章節 I 一取消**旅程**，指由購買本保單日子開始；或
- (b) 關乎本保單其他章節，指於(i) **受保人**在**旅程**中計劃離開**香港**前最多三(3)個小時，或(ii) **受保人**由**香港**任何一處直接前往**香港**入境處出入境管制站以展開其**旅程**的時間，以較後時間為準；及
- (c) 關乎本保單其他章節，指於(i) **受保人**離開**香港**後一百八十(180)天(包括離開當日)，或(ii) 由**受保人**於返回**香港**時通過**香港**入境處入境管制站後，以較早時間為準。
33. **永久指**：
- (a) 就單或雙肢而言，由**意外**發生之日期起喪失功用連續十二(12)個月，且於該期間結束時情況仍無改善希望或無法透過手術或其他治療治癒，或因於該期間內自手腕或足踝關節以上從身體分離而喪失有關肢體；或
- (b) 就任何其他類型喪失而言，由**意外**發生之日期起計連續十二(12)個月結束時，仍無改善希望或無法透過手術或其他治療治癒。
34. **永久完全傷殘**指純粹、直接及不受其他因素影響下由**意外**損傷導致的傷殘，其相關**意外**損傷須於**意外**後的一百八十(180)日內發生出現；而該傷殘由**意外**發生之日期起計，須連續及無間斷持續十二(12)個月；及須在所有的可能性下，將完全妨礙**受保人**於餘生從事任何類型有報酬的工作及永無改善希望。
35. **個人財物**指屬於**受保人**的及在**旅程**中攜帶或取得的個人物品。個人財物不包括：1. 任何形式的金錢、2. 任何種類的文件、3. 任何種類的食物或飲料、4. 古董、5. 合約、6. 債券、7. 證券、8. 動物、9. 軟件、10. **手提電話**、11. 運輸工具及配件以及 12. 於遺失或損毀時**受保人**並未佩戴或攜帶的珠寶（包括但不只限於例如水晶、耳飾、項鍊、戒指或領針）。
36. **醫生**指合資格執業的醫師，在提供治療予他人時，所處司法管轄區的主管醫療當局已發出牌照予他/她，他/她於提供治療時已領有合資格執業的醫師牌照並提供其接受培訓的範圍內的醫療服務，惟有關人士不包括**受保人**及**直系家庭成員**。
37. **保單承保表**指(i)容許以姓名識別各**受保人**，(ii)載有**受保人**的**旅程表**，及(iii)顯示選定計劃類別（環球尊尚、環球基本或中國）的一份（多份）文件。
38. **受保前已存在之傷病**指於**受保期間**首日前，**受保人**、**直系家庭成員**、**同行伙伴**或**商業伙伴**出現跡象或症狀，或於同一期間，**受保人**、**直系家庭成員**、**同行伙伴**或**商業伙伴**已尋求或接受（或理應經已尋求或接受）**醫生**給予醫療、會診、處方藥物、診症或診斷的任何患病、疾病、體弱、殘疾、受傷或病狀。
39. **主要住所**指**受保人**於**香港**的一個主要居住地點。
40. **公共交通工具**指由持有有效牌照可以出租方式運載乘客的公司或個人營運並以機械推動的任何運載工具。
41. **紅色警示**指由**香港**政府保安局於「外遊警示制度」下就旅遊目的地發出的紅色外遊警示，就此定義，**本公司**會配合**香港**政府保安局就「外遊警示制度」的修訂不時作出修改。
42. **住院病人**指因**身體損傷**或**患病**必須作為**住院病人**住院接受醫療、診斷及治療的**受保人**（而非僅僅是任何形式的護理、療養、康復、休養或延展看護）。
43. **暴亂**指人群參與擾亂公共治安的行為（不論是否與罷工或停工有關），及任何依法成立的政府機關為鎮壓或試圖鎮壓任何上述擾亂行為或將上述擾亂行為的影響降至最低而採取的行動。
44. **保障計劃**指本保單第一部分所載的保障計劃表。
45. **患病**指於**受保期間**身體不適或罹患疾病。
46. **罷工**指任何罷工工人或停工工人為推動罷工或抵制停工而蓄意作出的行為；或任何依法成立的機關為阻止或試圖阻止任何上述行為或將任何上述行為的影響降至最低而採取的行動。
47. **保額**指，就**受保人**根據本保單可享用的各項保障而言，**保障計劃**或該保障的任何相應批註中所列最高金額。
48. **本公司**指安達保險香港有限公司。
49. **同行伙伴**指在整個**旅程**中陪伴**受保人**的人士。

50. **正常、合理及慣常的醫療費用**指在醫療方面用於治療**受保人**的病症所需的治療、物品或醫療服務的費用，且該費用不高於產生有關費用地區的類似治療、物品或醫療服務費用的正常水平。此釋義並不包括假如並無保險則不會產生的費用。

第三部分 — 項目說明

章節 A — 個人意外

- (a) **乘搭公共交通工具時發生的意外（適用於受保期間首日其年齡為 17 至 70 歲的人士）：**
若受保人（於受保期間首日其年齡介乎十七(17)歲至七十(70)歲），於受保期間在旅程中以繳費乘客身份乘搭公共交通工具或乘坐旅行代理安排的交通工具時遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本**章節 A**的損傷表上列任何類別的損失，本公司將按照本**章節 A**損傷表上所列損失類別的百分比，支付**保障計劃**本**章節 A(a)**所列保額。
- (b) **其他意外（適用於受保期間首日其年齡為 17 至 70 歲的人士）：**
若受保人（於受保期間首日其年齡介乎十七(17)歲至七十(70)歲），於受保期間在旅程中遇上上**文章節 A(a)**所載者之外的意外並遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本**章節 A**的損傷表，本公司將按照本**章節 A**的損傷表上所列損失類別的百分比，支付**保障計劃**本**章節 A(b)**所列保額。
- (c) **意外（適用於受保期間首日其年齡為 17 歲以下或 70 歲以上的人士）：**
若受保人（於受保期間首日其年齡為十七(17)歲以下或七十(70)歲以上）於受保期間在旅程中因遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本**章節 A**的損傷表所列任何類型的損失，本公司將按照本**章節 A**的損傷表上所列損失類別的百分比，支付**保障計劃**本**章節 A(c)**所列保額。

章節 A 損傷表：

損失類別	保額百分比
1. 意外死亡	100%
2. 永久完全傷殘	100%
3. 喪失肢體 - 所有肢體	100%
4. 喪失視力 - 雙眼	100%
5. 喪失視力 - 單眼	100%
6. 喪失肢體 - 兩肢	100%
7. 喪失肢體 - 一肢	100%
8. 喪失說話能力及喪失聆聽能力	100%
9. 喪失聆聽能力 - 雙耳	75%
10. 喪失聆聽能力 - 單耳	15%
11. 喪失說話能力	50%

章節 A 的特別條款：

1. 假若受保人在同一次**意外**中遭遇超過一類**章節 A**的損傷表所列的損失，本公司於本**章節 A**的責任僅限於支付一種損失類別，即根據所有實際遭遇的損失類別中，在本**章節 A**的損傷表列百分比為最高的一種損失類別，而本公司只會支付**保障計劃**本**章節 A**所列相關保額。
2. 本公司根據本**章節 A**就涉及同一受保人於受保期間內發生的所有**意外**而承擔的總責任不會超逾相關保額。
3. （只適用於家庭計劃）假若本保單保障超過一名來自同一家庭的受保人，且該家庭超過一名成員涉及同一次**意外**，本公司於本**章節 A**對所有涉及該**意外**的所有受保人的總責任不會超逾適用於該家庭任何成員的最高保額的 300%。
4. 假若受保人的肢體或器官於**意外**發生前在運用上或感覺上已部分受損，則本公司可按其酌情決定及經考慮由本公司委任的醫療顧問所作的醫療評估後，按醫療顧問的意見認為純粹及單獨由該**意外**導致的任何**身體損傷**程度，支付其認為合理的相關保額百分比。本公司不會就**意外**發生前完全不能運用的肢體或器官支付費用。

5. 風險：假若**受保人**在**受保期間**因**意外**而暴露於自然環境，並且直接導致**受保人**於**意外**發生後連續十二(12)個月內遭受在本章節 A 的損傷表所列的任何一種損失類別，**受保人**則將由**意外**當日被視為遭遇**身體損傷**。
6. 失蹤：假若**受保人**的遺體於**受保人**所使用的交通工具失蹤、沉沒、毀壞，當日起計一(1)年內未能尋回：
 - (a) 則假設**受保人**已於上述失蹤、沉沒或毀壞時因**身體損傷**而導致**意外**死亡；及
 - (b) 在收到由已故**受保人**的法定代表簽署的承諾書，承諾假若因**身體損傷**而導致**意外**死亡的假設其後被證實有誤，則即時退還**本公司**根據本章節 A 所支付的任何款項。
7. **本公司**將按照本章節 A 的損傷表就**意外**死亡所列百分比，向已故**受保人**的遺產法定代表支付**保障計劃**章節 A 所列相關保額。

章節 A 的不受保事項：

本章節 A 並不保障：

1. **患病**、**疾病**或**細菌感染**。

章節 B — 醫療費用

(a) 醫療費用：

假若**受保人**於**受保期間**在**旅程**中因**身體損傷**或**患病**而引致的**醫療費用**，**本公司**將向**受保人**補償有關**醫療費用**，如**受保人**於**旅程**首日其年齡為七十(70)歲或以下，金額上限為**保障計劃**章節 B(a)(1)所列保額。若**受保人**於**旅程**首日其年齡為七十(70)歲以上，**本公司**將向**受保人**補償有關**醫療費用**，惟金額上限為**保障計劃**章節 B(a)(2)所列保額之百分之五十(50)。

(b) 覆診醫療費用：

假若**受保人**於**受保期間**在**旅程**中因**身體損傷**或**患病**而在海外引致**醫療費用**，返回香港後仍須就同一**身體損傷**或**患病**在香港求診，而**醫生**及/或**中醫師**給予治療或處方藥物，則**本公司**將繼續向**受保人**補償：

- (1) 由**中醫師**收取的合理**醫療費用**；及 / 或
- (2) 在章節 B(b)(1) 以外所引致的**醫療費用**；

直至**受保人**返回香港後九十(90)天或**保障計劃**第 B(b)項所列保額耗盡為止（以較早達到者為準）。

章節 B 的特別條款：

1. 於**受保期間**於香港以外作為**住院病人**並引致的任何**醫療費用**，須立即通知**授權支援服務供應商**。如未能按照此項先決條款規定而發出通知，**本公司**恕不承擔本保單項下有關**醫療費用**的任何責任。
2. **本公司**根據本章節 B(a)對於在**受保期間**內引致的所有**醫療費用**的總責任，不會超逾**保障計劃**第 B(a)項所列保額。
3. **本公司**根據本章節 B(b) 內引致的覆診**醫療費用**的責任，不會超逾**保障計劃**第 B(b)項所列金額。
4. **本公司**根據本章節 B(b)(1) 就同一**旅程**中對於**中醫師**收取的所有費用的責任，不會超逾**保障計劃**第 B(b)(1) 項所列金額。由**中醫師**收取的每日最高金額應為**保障計劃**的第 B(b)(2)項所列金額。
5. **本公司**根據本章節在香港引致的覆診**醫療費用**責任（包括**中醫師**收取的所有費用）不會超逾**保障計劃**章節 B(b)項所列金額。
6. **本公司**根據本章節 B 對所有**醫療費用**及由**中醫師**收取的費用的總責任，不可超逾**保障計劃**章節 B(a)項所列保額。

章節 B 的不受保事項：

本章節 B 並不保障：

1. 於支付**旅程**費用當時已包括或預期的任何費用。
2. 按照診治**受保人**的**醫生**認為，可合理地延遲至**受保人**返回香港後才接受的手術或醫治。
3. **受保人**未有於合理時間內遵循**醫生**的意見，返回香港繼續治療於海外遭受的**身體損傷**或**患病**，因而在其後引致的任何費用。
4. **受保人**在**旅程**出發前，經**醫生**診斷認為不適宜旅行後，他 / 她在**旅程**內引致的任何費用。
5. **受保期間**結束後九十(90)天以外引致的任何覆診**醫療費用**。
6. 引致首次費用之日期起計十二(12)個月後根據章節 B(a)引致的任何費用。
7. 健康檢查或任何並非與診斷、**身體損傷**或**患病**直接有關的檢驗，或並非醫療上必需的任何治療或檢驗。
8. 拐杖、步行架、矯形/矯正器和矯形/矯正支撐架、頸托、輪椅、義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療設備或眼科治療的費用。

章節 C — Chubb Assistance — 24-小時環球支援服務

(a) 緊急醫療運送及 / 或運返：

若**授權支援服務供應商**指定的**醫生**證實**受保人**於**受保期間**在香港以外的**旅程**中因的**身體損傷**或**患病**令其不適宜旅行或繼續其**旅程**或危及其生命或健康，以及在**受保人**蒙受**身體損傷**或**患病**後，**受保人**已經被送往最

近的醫院或近處接受治療，而該處並無所須之治療，本公司可在醫生認為在醫療上適宜運送受保人的情況下，全權決定將受保人運送往其他地點接受所需治療。

授權支援服務供應商將於合理時間內安排運送，以及按照受保人的健康狀況，以最佳方式運送受保人，包括但不限於空中救護車、陸上救護車、定期航班、鐵路或其他合適交通工具。運送的工具及最終目的地將由授權支援服務供應商決定，並完全以醫療必要性決定。授權支援服務供應商會在適當情況下，本公司將直接向授權支援服務供應商支付受保人的緊急醫療運送及 / 或運返、相關醫療服務及醫療物品的實際費用。

(b) 遺體運返：

若受保人於受保期間在香港以外的旅程中因身體損傷或患病而直接及不可避免地導致其身故時，本公司將支付把受保人的遺體由死亡地點運返香港的實際費用，或經由授權支援服務供應商批准在死亡地點當地安葬的費用。

(c) 親友探望：

若醫生證實受保人於受保期間在香港以外的旅程中因的身體損傷或患病令其不適宜旅行或繼續其旅程或危及其構生命或健康或在旅程中身故，本公司將支付(i)一(1)張來回經濟客位車船飛機票的費用予一(1)位人士前往探望於香港以外的受保人，及(ii)於任何香港以外酒店內的一(1)間普通客房的合理住宿費用，以最多連續五(5)晚為限（但不包括飲料、膳食及其他房間服務的費用），惟金額上限為保障計劃章節 C(c) 項所列保額。

(d) 小童護送：

在發生以下情況時：

- (1) 當受保人因身體損傷或患病而直接及無可避免地需在香港以外住院，並獲醫生證明受保人不適宜旅行或繼續其旅程或危及其生命或健康或身故；及
- (2) 該受保人同行之小童（該小童必須為受保人）於旅程首日年齡未滿十七(17)歲；及
- (3) 該小童因受保人的住院或身故而面對無人照顧的風險。

本公司將安排及支付一張單程經濟客位機票，護送該名小童返回香港，惟金額上限為保障計劃章節 C(d) 所列保額。

(e) Chubb Assistance — 二十四(24)小時電話熱線及轉介服務：

下列服務僅以轉介及安排的方式提供，且所有費用須由受保人支付：

- 預防注射及簽證規定的資訊服務
- 領使館轉介
- 傳譯員轉介
- 遺失行李支援
- 遺失旅遊證件支援
- 電話醫療諮詢
- 醫療服務供應商轉介
- 住院時醫療狀況監察
- 預約醫生安排
- 醫院入住安排

有關本服務之詳情，請致電電話熱線查詢或參閱由 Chubb Assistance 提供的轉介服務資料。若您對本電話熱線及轉介服務有任何查詢，可致電電話熱線 (852) 3723 3030 向 Chubb Assistance 查詢。

章節 C 的特別條款：

1. 本章節 C 的服務由授權支援服務供應商提供。假若發生根據章節 C(a)-(d) — Chubb Assistance — 24-小時環球支援服務可能導致潛在索償的任何事件，須立即通知本公司或授權支援服務供應商。如未能發出本先決條款規定的通知，本公司恕不承擔於保單本章節下的任何責任。
2. 運送的安排、方式及最終目的地將由授權支援服務供應商決定，並完全以醫療必要性決定。
3. 本公司根據本章節 C 支付款項後，本公司有權收取來自原有回程車船飛機票的任何應退還款項。

章節 C 的特別條款：

本章節 C 並不保障任何：

1. 於支付旅程費用時已包括或預期的費用。
2. 受保人在旅程出發前，經醫生診斷認為不適宜旅行後，他 / 她在旅程內引致的費用。
3. 由其他人士提供服務而產生的費用，該等費用受保人並不應負責的。
4. 不是由授權支援服務供應商批准及安排的服務而產生的費用。
5. 非由醫生給予或處方的治療。
6. 可合理地延遲至受保人返回香港後才接受治療而產生的費用。

章節 D — 住院現金（只適用於環球基本計劃及環球尊尚計劃）

假若受保人於受保期間在旅程中因身體損傷或患病而直接及不可避免地在香港以外住院時，本公司將按照保障計劃第 D(b)項所列金額，就每日住院向受保人支付每日保障，惟上限為保障計劃第 D(a) 項所列保額。

章節 D 的特別條款：

1. 於本章節 D 的保障僅在住院結束後方會支付。
2. 本公司根據章節 D 對受保人的所有住院的責任，不可超逾保障計劃第 D(a)項所列金額。
3. 於本章節 D 的保障與章節 B — 醫療費用項下應付的保障為累加保障。

章節 E — 燒傷保障

若受保人於受保期間在旅程中遭遇身體損傷並經醫生診斷受到二級程度燒傷或三級程度燒傷，本公司將按照本章節 E 的燒傷表就燒傷程度所列百分比，支付保障計劃章節 E 所列保額。

燒傷表	賠償百分比
二級程度燒傷或三級程度燒傷	
頭部：	
等於或超過 8%	100%
等於或超過 5%但少於 8%	75%
等於或超過 2%但少於 5%	50%
身體：	
等於或超過 20%	100%
等於或超過 15%但少於 20%	75%
等於或超過 10%但少於 15%	50%

章節 E 的特別條款：

1. 若受保人在同一次意外中遭遇超過一類在本章節 E 的燒傷表上所列的燒傷，本公司於本章節 E 的責任應限於支付一項燒傷類別，即根據所有實際遭遇的燒傷類別中，在本章節 E 的燒傷表所列百分比為最高的一項燒傷類別，而本公司只會支付保障計劃章節 E 所列相關保額。
2. 於本章節 E 的保障與章節 A — 個人意外項下應付的保障為累加保障。

章節 F — 個人物品

就實際損耗、折舊及陳舊進行扣減或撥備後，本公司將按其絕對酌情權對於在該受保期間在旅程中遺失或被盜或損毀的個人財物及 / 或手提電話進行賠償、修復、修理或更換，惟上限為保障計劃第 F(a)項所列保額。

章節 F 的特別條款：

1. 假若發生任何個人財物及 / 或手提電話遺失、被盜或因第三方的蓄意行為而損毀的情況可能導致本章節 F 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員，並須於索償時向本公司提交該損失的書面警方報告。如未能發出此項先決條款規定的通知，本公司恕不承擔本章節 F 的任何責任。
2. 假若遺失、盜竊或損毀在運送時發生，須於發現遺失或損毀起計二十四(24)小時內，立即將有關遺失、盜竊或損毀通知公共交通工具的承運人，並須於索償時向本公司提交由公共交通工具的承運人對於該損失發出的書面證明。如未能發出此項先決條款規定的通知，本公司恕不承擔本章節 F 的任何責任。
3. 本公司根據本章節 F 對於在該受保期間中遺失、盜竊或損毀的每件個人財物及 / 或手提電話的總責任，將以保障計劃第 F(b)項所列金額為限。
4. 假若任何一件遺失、被盜或損毀的個人財物為一對或一套物品的一部分，本公司對該件及該對或該套物品的最大責任，將以保障計劃第 F(b) 項所列金額為限。
5. 本公司根據本章節 F 對於在受保期間內所有遺失、盜竊或損毀的個人財物及 / 或手提電話的總責任，不可超逾保障計劃章節 F(a)所列保額。
6. 於根據本章節 F 支付任何款項後，本公司有權獲得及保留任何尋回或損毀的個人財物及 / 或手提電話的利益及價值，並按其絕對酌情權處理剩餘價值。

章節 F 的不受保事項：

本章節 F 並不保障：

1. 因**受保人**疏忽所致的遺失、被盜或損毀，當中包括但不限於將**個人財物**及 / 或**手提電話**置於無人看管的狀態（鎖於車尾箱除外）。
2. 任何原因不明的遺失。
3. 任何**個人財物**及 / 或**手提電話**因蟲蛀、蟲蝕、磨損、大氣或氣候狀況、逐漸損耗、機件或電力故障、任何清潔、修復、修理、改造的程序、海關或任何其他機關的充公或扣押而導致的遺失或損毀或由他們造成的破壞。
4. 任何租借或租賃設備。
5. 在**旅程**前託運或單獨郵寄或以**公共交通工具**（同時運載**受保人**的**公共交通工具**除外）運載的任何**個人財物**及 / 或**手提電話**遺失、被盜或損毀。
6. 任何**手提電話**之損毀索償，除非有關維修服務經由官方授權服務支援中心或官方授權維修商提供。
7. 易碎品之破損或毀壞。
8. **受保人**可從任何其他來源獲得彌償或賠償退款或收回款項。
9. 已根據章節 L 一 行李延誤就同一事件提出索償的損失。

章節 G 一 個人金錢

本公司將賠償**受保人**在**受保期間**在**旅程**中內因發生(a)**意外**、(b)盜竊或搶劫而損失的**現金**，惟上限為**保障計劃**章節 G 所列保額。

章節 G 的特別條款：

1. 假若發生任何可能導致本章節 G 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員，並須於索償時向**本公司**提交該損失的書面警方報告。如未能發出此項先決條款規定的通知，**本公司**恕不承擔本章節 G 的任何責任。
2. **本公司**根據本章節 G 對於**受保期間**內所有損失的總責任，不會超逾**保障計劃**章節 G 所列保額。

章節 G 的不受保事項：

本章節 G 並不保障：

1. 因**受保人**疏忽所致的損失，當中包括但不限於將**現金**置於無人看管的狀態（鎖於車尾箱除外）。
2. 任何原因不明的損失，或因海關或任何其他機關充公或扣押、貨幣貶值或因貨幣兌換交易期間的過失或疏忽而產生不足所致的損失。
3. 因使用或不當使用任何形式的電子貨幣所致的損失，當中包括但不限於任何卡類、電子錢包或等同信貸儲值媒介中所持的信貸價值。
4. **受保人**可從任何其他來源獲得彌償或賠償退款或收回款項。

章節 H 一 遺失證件

本公司將於下列情況向**受保人**補償上限為**保障計劃**章節 H 所列保額：

- (a) 於**受保期間**在**旅程**中補領因遺失或被盜的出入境檢查所需旅遊證件及 / 或車船飛機票的費用，且如不補領則會導致**旅程**延誤，及 / 或
- (b) **受保人**僅為安排補領上述(a)所提及的旅遊證件及 / 或車船飛機票而必須引致在**香港**以外的合理額外交通費用及 / 或住宿費用。

章節 H 的特別條款：

1. 假若發生任何可能導致本章節 H 的索償事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員，並須於索償時向**本公司**提交該損失的書面警方報告。如未能發出此項先決條款規定的通知，**本公司**恕不承擔本章節 H 的任何責任。
2. **本公司**根據本章節 H 對於在該**旅程**中所有損失的總責任，不可超逾**保障計劃**章節 H 所列保額。

章節 H 的不受保事項：

本章節 H 並不保障：

1. 因**受保人**疏忽所致的損失，當中包括但不限於將出入境檢查所需的旅遊證件及 / 或車船機票置於無人看管狀態（鎖於車尾箱除外）。
2. 任何原因不明的損失。

章節 I – 取消旅程

- (a) 如果在受保期間，受保人因下列原因而被迫在旅程開始之前取消計劃的旅程：
1. 受保人、直系家庭成員、擬定同行伙伴或商業伙伴在保單承保表所列購買本保單日子後及在旅程計劃開始日期前九十(90)天內突然及未能預計的身故；或
 2. 受保人在保單承保表所列購買本保單日子後及旅程計劃開始日期前九十(90)天內，在未能預計地，受保人持續被強制性隔離；或
 3. 在保單承保表所列購買本保單日子後及旅程計劃開始日前九十(90)天內，受保人須出任陪審員或受保人收到出任證人傳票；或
 4. 在保單承保表所列購買本保單日子後及旅程的計劃目的地在旅程計劃開始日期前一(1)週內發生未能預計的罷工、暴亂或內亂；或
 5. 受保人的主要住所在保單承保表所列購買本保單日子後及旅程計劃開始日期前一(1)週內因火災、水災、自然災難而嚴重損毀，且受保人就此理應於旅程計劃出發日期身在香港；或
 6. 於保單承保表所列購買本保單不少於一(1)天後及旅程計劃開始日期前一(1)週內，在未能預計的情況下計劃目的地被發出黑色警示；而導致旅程必須取消；

本公司將補償受保人因預付或被沒收的交通費用及 / 或住宿費用的損失，向受保人作出列於《取消旅程損失補償百分比表》的相關百分比損失之補償，惟總上限為保障計劃章節 I 所列保額。

《取消旅程損失補償百分比表》(只適用於項目 1-6)

計劃	受保人被沒收的交通及 / 或住宿費用損失之最高補償百分比
環球尊尚計劃	百分之一百(100%)
環球基本計劃	百分之五十(50%)
中國計劃	百分之五十(50%)

7. 只適用於環球基本計劃或中國計劃：
假若受保人、直系家庭成員、擬定同行伙伴或商業伙伴在保單承保表所列購買本保單日子後及在旅程計劃開始日期前九十(90)天內因意料之外遭受身體損傷或患病而導致旅程必須取消，本公司將補償受保人因預付或被沒收的交通費用及 / 或住宿費用所致的百分之五十(50)的損失，惟總上限為保障計劃章節 I 所列保額。
8. 只適用於環球尊尚計劃：
假若受保人、直系家庭成員、擬定同行伙伴或商業伙伴在保單承保表所列購買本保單日子後及在旅程計劃開始日期前九十(90)天內因意料之外遭受身體損傷或患病而住院導致旅程必須取消，本公司將補償受保人因預付或被沒收的交通費用及 / 或住宿費用的損失；若該身體損傷或患病並不須住院，本公司則將補償受保人因預付或被沒收的交通費用及 / 或住宿費用的百分之六十(60)的損失。惟在任何情況下，總上限為保障計劃章節 I 所列保額。

(b) 紅色警示保障(只適用於環球尊尚計劃)

假若於保單承保表所列購買本保單不少於一(1)天後及旅程計劃開始日期前一(1)週內，在未能預計的情況下計劃目的地被發出紅色警示而導致旅程必須取消，本公司將就受保人因預付或被沒收的交通及 / 或住宿費用所致的百分之五十(50)的損失，向受保人作出補償，惟上限為保障計劃章節 I(a)所列保額。

章節 I 的特別條款：

1. 若旅程取消是由於受保人的身體損傷或患病，該身體損傷或患病須得到醫生證明該身體損傷或患病令受保人不適宜旅行或危及其生命或健康。
2. 若旅程取消是由於直系家庭成員、擬定同行伙伴或商業伙伴的身體損傷或患病，該身體損傷或患病須得到醫生證明該身體損傷或患病危及其生命。
3. 如未能提供此項先決條件規定的文件證明，本公司恕不承擔在章節 I，受保人因預付或被沒收的交通及 / 或住宿費用所致的損失的責任。
4. 假若受保人的損失屬於章節 I 任何一項的保障範圍內，本公司於本章节 I 的責任僅限於賠償當中最高的一項損失。
5. 本公司根據本章节 I 對於在受保期間內所有損失的總責任，不會超逾保障計劃章節 I 所列保額。

章節 I 的不受保事項：

本章節 I 並不保障下列情況的任何金額/損失：

1. 受保人可從任何其他來源獲得彌償或賠償退款或收回款項。
2. 受保人在法律上沒有責任支付的有關款項。
3. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接取消。
4. 由於接受旅程預訂的旅行代理的疏忽、行為失當或周轉不靈而取消。
5. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而取消。
6. 由於受保人出現財務困難；或受保人的情況或所承擔的合約責任改變；或受保人不願繼續旅程而直接或間接取消。
7. 因在預訂旅程時，已存在或於當時可合理地預計可能導致旅程取消的事件或情況所致的損失。
8. 旅程的計劃目的地的紅色警示是由黑色警示調整至的。
9. 已根據章節 B — 醫療費用就同一原因或事件提出索償。

章節 J — 旅程阻礙

(a) 縮短旅程：

若受保人因下列原因於受保期間而須縮短旅程並必須在原定回程日前直接返回香港：

1. 其身體損傷或患病；或
2. 直系家庭成員、同行伙伴或商業伙伴突然身故、身體損傷或患病；或
3. 旅程的計劃目的地在受保期間內發生未能預計的罷工、暴亂、內亂、爆發疫症、遭到騎劫或自然災難而導致受保人不能繼續其計劃的旅程；或
4. 在未能預計的情況下保安局於受保期間發出黑色警色示予旅程的計劃目的地；或
5. 或受保人身故；

本公司將補償下列費用，惟最大金額上限為保障計劃章節 J(a) 所列保額：

1. 如受保人未能提供已付的交通及住宿費用明細的，根據受保人在返回香港途中通過香港入境處出入境管制站時，或由受保人身故日起計，仍未使用的旅程天數，按比例計算受保人的未使用交通及 / 或住宿費用；及
2. 在旅程開始後由受保人引致額外的交通費用及 / 或住宿費用；及
3. 受保人在旅程開始後因被沒收交通及 / 或住宿費用所致的損失。

(b) 紅色警示保障(只適用於環球尊尚計劃)

若受保人因在未能預計的情況下保安局於受保期間於香港以外旅程時發出紅色警示予旅程的計劃目的地而須縮短旅程並必須在原定回程日前直接返回香港，本公司將補償下列費用的百分之五十(50)，惟最大金額上限為保障計劃章節 J(b)所列保額：

1. 如受保人未能提供已付的交通及住宿費用明細的，根據受保人在返回香港途中通過香港入境處出入境管制站前，或由受保人身故日起計，仍未使用的旅程天數，按比例計算受保人的未使用交通及 / 或住宿費用；及
2. 在旅程開始後由受保人引致額外的交通費用及 / 或住宿費用；及
3. 受保人在旅程開始後因被沒收交通及 / 或住宿費用所致的損失。

(c) 更改旅程

假若旅程因計劃目的地於受保期間內在香港以外時發生未能預計的 i) 公共交通工具僱員罷工、ii) 暴亂或內亂、iii) 惡劣天氣、iv) 自然災害、v) 爆發疫症或 vi) 機場關閉而導致受保人不能繼續其計劃的旅程，本公司將向受保人賠償為令他 / 她抵達計劃目的地而引致的合理額外交通及 / 或住宿費用，惟上限為保障計劃章節 J(c)所列保額。

章節 J 的特別條款：

1. 若旅程縮短是由於受保人的身體損傷或患病，須得到醫生證明該身體損傷或患病令受保人不適宜旅行或危及其生命或健康。
2. 若旅程縮短是由於直系家庭成員、同行伙伴或商業伙伴的身體損傷或患病，須得到醫生證明該身體損傷或患病危及上述人士之生命。
3. 如未能提供此項先決條件規定的文件證明，本公司恕不承擔在章節 J，受保人所蒙受任何損失的責任。

4. 假若**受保人**在同一次意外中遭遇超過一類**章節 J**的損傷表所列的損失，**本公司**於**本**章節**J**的責任僅限於支付**章節 J(a)**至**J(c)**其中一種損失。
5. **本公司**根據**本**章節**J**對於在**受保期間**內所有損失的總責任，不可超逾**保障計劃**章節**J**所列**保額**。

章節 J 的不受保事項：

章節 J 並不保障下列情況的任何金額/損失：

1. **受保人**可從任何其他來源獲得彌償或賠償退款或收回款項。
2. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接引致。
3. 由於接受**旅程**預訂的旅行代理的疏忽、行為失當或周轉不靈而引致。
4. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而引致。
5. 由於**受保人**出現財務困難；或**受保人**的情況或合約附加責任改變；或**受保人**不願繼續**旅程**而直接或間接引致。
6. 在預訂**旅程**時或於開始第一日**旅程**時，已存在或於當時可合理地預計可能會導致**旅程**被阻礙的事件或情況所致的損失。
7. 已根據**章節 K**—**旅程延誤**就同一原因或事件提出索償。
8. 緊接發出該計劃目的地之**紅色**警示前，已有**黑色**警示生效。

章節 K — 旅程延誤

假若於**受保期間**在**旅程**中，**公共交通工具**因遇上於《**旅程延誤事件表**》中列明的相關未能預計的事件而延誤，在**受保人**必須以繳費乘客身份乘搭由該合法**公共交通工具**經營商提供的固定路線，並持有由該**公共交通工具**經營商發出之有效登機證 / 車船票（列明其計劃離開及 / 或抵達時間的、固定路線及目的地）的前提下，**本公司**將賠償在**保障計劃**章節**K**所列之**保額**。

(a) 現金賠償

本公司將按照以下方式計算的比率支付現金賠償：

• 環球基本計劃及環球尊尚計劃：

首連續五(5)個小時延誤按照**保障計劃**第**K(a)(1)**項所列金額賠償，隨後每連續十(10)個小時延誤按照**保障計劃**第**K(a)(2)**項所列金額賠償。

• 中國計劃：

每連續八(8)個小時延誤按照**保障計劃**第**K(a)(3)**項所列金額賠償。

(b) 損失的旅遊費用(只適用於環球尊尚計劃)

由香港出發的有固定班次的**公共交通工具**延誤連續二十四(24)小時後，**受保人**最終決定取消**旅程**，**本公司**將補償，已被沒收但未享用的交通及酒店住宿費用，惟金額上限為**保障計劃**章節**K(b)**所列金額。

旅程延誤事件表

1.	惡劣天氣
2.	自然災難
3.	涉及 公共交通工具 營運商的僱員罷工
4.	公共交通工具 機件故障
5.	騎劫
6.	機場關閉

章節 K 的特別條款：

1. 延誤時數將只參照以下兩者其一的延誤差異作計算：(i)**受保人**旅程的原定行程表計劃抵達的當地時間，與**受保人**實際抵達同一目的地的當地時間之差異，或(ii)**受保人**旅程的原定行程表計劃離開的當地時間，與**受保人**實際離開同一目的地的當地時間之差異。
2. 如因延誤最終取消**旅程**，延誤時數將只參照以下兩者其一的延誤差異作計算：(i)**受保人**旅程的原定行程表計劃抵達的當地時間與最早可啟程的由**公共交通工具**安排替代交通工具原定計劃抵達當地時間之差異，或(ii)**受保人**旅程的原定行程表計劃離開的當地時間與最早可啟程的由**公共交通工具**安排替代交通工具原定計劃離開前往同一目的地時間之差異。
3. 若**旅程**涉及轉乘連串交通工具，總延誤時間則將參照最後航班的原定計劃抵達與實際抵達的當地時間之差異計算。如因延誤最終取消**旅程**，各連續延誤時數將參照**受保人**旅程的原定行程表計劃抵達的當地時間與最早可啟程的由**公共交通工具**安排替代交通工具原定計劃抵達當地時間之差異計算。

4. 受保人須採取合理措施縮短任何延誤時間。如未能按照此項先決條款的規定採取合理措施縮短任何延誤時間，本公司恕不承擔本章節 K 的任何責任。
5. 任何根據本章節 K 提出的索償，須附上自實際離開出發地及 / 或抵達所列目的地的當地時間發生延誤的相關承運人的確認書，當中須列明發生延誤離開出發地及 / 或抵達該目的地的原因。如未能提供此項先決條款規定的確認書，本公司恕不承擔本章節 K 的任何責任。
6. 假若受保人在同一次延誤中遭遇超過一類章節 K 所列的損失，本公司於本章節 K 的責任僅限於支付在 K(a) 至 K(b) 內其中一(1)項。本公司將支付保障計劃第 K 項所列可獲最高保額的項目。
7. 本公司根據本章節 K 於受保期間內發生的所有損失而承擔的總責任不可超逾保障計劃第 K 項所列的保額。

章節 K 的不受保事項：

本章節 K 並不保障下列損失：

1. 受保人因延誤抵達其旅程原定行程表所列任何出發地點所引致的損失，但由於在受保期間內公共交通工具的僱員罷工造成延誤抵達所致的損失除外。
2. 因在購買保險前已宣佈且於當時可合理地預計可能導致旅程延誤的事件或情況所致的損失。
3. 已根據章節 J — 旅程阻礙提出索償且因同一原因或事件所致的損失。
4. 受保人在法律上沒有責任支付的有關款項。

章節 L — 行李延誤

於受保期間內，假若已托運的行李在受保人抵達受保人旅程原定行程表所列目的地的機場後，因公共交通工具延誤、誤送或暫時丟失超過連續六(6)個小時，本公司將向受保人補償購買必需盥洗用品及衣物的費用，惟上限為保障計劃章節 L 所列保額。

章節 L 的特別條款：

1. 根據章節 L 提出的任何索償，須附上承運人就有關已托運的行李在受保人抵達受保人有關旅程的原定行程表所列目的地的機場後延誤、誤送或暫時丟失超過連續六(6)個小時而發出的確認書。如未能提供此項先決條款規定的確認書，本公司恕不承擔本章節 L 的任何責任。

章節 L 的不受保事項：

本章節 L 並不保障因下列原因購買必需盥洗用品及衣物費用：

1. 受保人已收取或準備收取須對行李的延誤、誤送或暫時丟失負責的承運人或營運商所作出賠償。
2. 受保人抵達香港時所發生。
3. 已托運的行李的延誤、誤送或暫時丟失屬於原因不明或因海關或任何其他機關充公或扣押而導致。
4. 於有關旅程前託運或單獨郵寄或以公共交通工具（同時運載受保人的公共交通工具除外）運送的行李。
5. 已根據章節 F — 個人財物提出索償且因同一原因或事件所致。

章節 M — 個人責任

假若因受保人於受保期間在旅程中發生對任何其他人士造成身體損傷或損毀他人財物的意外，因而須承擔作出賠償的法律責任，本公司將代表受保人支付該賠償，惟上限為保障計劃章節 M 所列保額。

章節 M 的特別條款：

1. 本公司根據本章節 M 在旅程中的總責任，不可超逾保障計劃章節 M 所列保額。

章節 M 的不受保事項：

本章節 M 並不保障下列賠償：

1. 直系家庭成員或受到受保人監護或控制的人士遭受身體損傷所引起。
2. 屬於受保人或直系家庭成員或同行伙伴或受到受保人監護或控制的人士的財物損毀引起。
3. 屬於違反根據合約須承擔的任何責任的賠償。
4. 因擁有、管有、租賃或租用任何運輸工具、飛機、火器或動物所產生責任。
5. 因進行任何交易或專業所產生的責任。
6. 因(a)來自任何核子燃料或任何燃燒核子燃料而產生的任何核廢料的離子化輻射或輻射污染，或(b)任何因爆炸性核子裝配設施或該裝配設施的核子成分所產生的輻射、毒性、爆炸性或其他危險特性，而直接或間接導致的任何索償（不論任何性質）。

章節 N – 家居財物保障

假若家居財物於受保期間內因爆竊而遺失或損毀，且該爆竊發生於**主要住所**無人居住期間，並涉及以強行或暴力方式進入或離開**主要住所**，本公司將賠償受保人更換家居財物的費用，惟上限為保障計劃章節 N(a)所列保額。

章節 N 的特別條款：

1. 假若發生任何可能導致本章節 N 的索償事件，須於發現事件起計二十四(24)小時內通知警方或相應的當地執法人員，並須附上報告該損失的書面證明。如未能發出此項先決條款規定的通知或附上該書面證明，本公司恕不承擔本章節 N 的任何責任。
2. 本公司對每件遺失或損毀的家居財物的最大責任為保障計劃第 N(b)項所列金額。
3. 假若任何遺失或損毀的家居財物為一件或一對或一套物品的一部分，本公司對該件及該對或該套物品的最大責任，將以保障計劃第 N(b)項所列金額為限。
4. 假如在本章節 P 應賠償的損失或損毀屬於一對或一套家居財物物件的一部份，本公司只會按該損失或損毀物件本身佔整體一對或一套的價值作出賠償。本公司不會就任何家居財物在構成一對或一套物品時可能具有的任何特殊價值，或因其餘部分的價值減少而支付任何津貼。
5. 本公司根據本章節 N 對所有由同一受保人擁有且於受保期間內因爆竊而遺失或損毀的家居財物的總責任，不可超逾保障計劃第 N(a)項所列保額。

章節 N 的不受保事項：

本章節 N 並不保障：

1. 任何其他保險就同一風險提供保障的重置費用。
2. 受保人可從任何其他來源獲得彌償或賠償退款或收回款項。

章節 O – 信用卡保障（只適用於環球基本計劃及環球尊尚計劃）

假若受保人（於受保期間首日其年齡介乎十七(17)歲至七十五(75)歲）遭受**身體損傷**，並直接及不可避免地於該**身體損傷**後連續十二(12)個月內意外身故，本公司將向已故受保人的法定代表，支付已故受保人的信用卡中因已故受保人在旅程內購買商品而結欠的任何未繳結餘，惟上限為保障計劃章節 O 所列保額。

章節 O 的不受保事項：

本章節 O 並不保障：

1. 已故受保人的信用卡的未繳費用累計利息或財務費用。
2. 已故受保人的信用卡由任何其他保險或其他途徑就同一風險提供保障的任何未繳結餘。
3. 患病、疾病或細菌感染。
4. 受保人可從任何其他來源獲得彌償或賠償退款或收回款項。
5. 於本章節 O 的保障與章節 A – 個人意外項下應付的保障為累加保障。

第四部分 – 一般不受保事項

適用於所有章節的一般不受保事項：

本保單並不保障因下列各項所致的損失或後繼損失或責任：

1. 任何**受保前已存在之傷病**、先天性或遺傳狀況。
2. 違反醫生意見而外出旅遊，或為了獲取醫治或醫療服務而外出旅遊。
3. 自殺、企圖自殺或故意引致自身的**身體損傷**。
4. 因懷孕、墮胎、分娩、流產、不育而引致的任何情況及其所致的其他併發症，整容手術或性病。
5. 牙醫護理（意外前為天然及健全的牙齒但因**意外身體損傷**所引致除外）。
6. 精神或神經失常、精神錯亂、精神狀況或任何行為失常。
7. 戰爭（不論宣戰與否）、侵略、外敵行動、內戰、革命、叛亂、暴動、敵對行為（不論宣戰與否）。
8. 直接參與**罷工 / 暴亂 / 內亂 / 恐怖活動**，或因受保人履行身為軍隊、武裝部隊或紀律部隊（包括但不限於警員、海關職員、消防員、入境處職員 / 督察及懲教處職員 / 督察等）成員或身為戰爭或滅罪行動志願者的職責。
9. 參與

- (a) 任何極限的運動或體育活動，其性質存有高度的危險性（即涉及高度專門技術、超乎正常的體力運用、使用專門工具或特技等），包括但不只限於跳懸崖、馬術障礙賽、超級馬拉松賽、特技表演、衝巨浪及獨木舟激流。除非該項活動是由當地合資格的旅遊活動經營者主辦，而且是項活動是開放給一般大眾及遊客參與，而對參與者並無特殊限制的旅遊活動（除身高或一般健康狀況警告外）。在參與活動時，**受保人**必須跟從按照合資格的導師及/或旅遊經營商的指導員之指導和監督。
 - (b) 職業體育賽事或運動，而**受保人**可透過從事該運動而取得報酬、贊助或任何形式的財政報酬、任何特技活動或偏離滑雪道之滑雪活動
 - (c) 競賽（除徒步的競賽外，但不包括超過十公里的跑步、冬季兩項競賽及三項全能運動），
 - (d) 第四級程度之私人水域橡皮艇漂流，
 - (e) 任何一般需利用專用裝備的攀石或攀山活動，裝備包括但不限於鈎、鶴嘴鋤、錨、螺、繩索或嚮導等工具，
 - (f) 潛水活動，除非**受保人**持 PADI 證書（或同類認可的資格）、或在合資格的導師指導下陪同之下進行潛水。深度限制不能超過**受保人**的 PADI 證書（或同類認可的資格）所注明的深度，惟在任何情況下都不得超過三十(30)米深及不得單獨進行潛水。
10. 任何政府的禁令或規例，或海關或任何其他機關扣押或破壞。
 11. **受保人**的非法、蓄意或惡意行為或魯莽行為或疏忽。
 12. **受保人**因服用超越法定水平之酒精或藥物引起的有關損失。
 13. 乘搭任何飛機，但作為飛機搭客除外。
 14. 任何不誠實或犯罪活動。
 15. **受保人**未有減輕損失或本保單之索償。
 16. 在**保單承保表**所列購買日期當天或以前已存在、已宣佈或公眾所知的任何事件/情況。
 17. 愛滋病或愛滋病相關綜合症、任何於人體免疫力衰減症或相關疾病的陽性測試當時或其後開始的任何**身體損傷或患病**、或任何其他經性接觸傳染之疾病。
 18. **受保人**從事體力勞動或非文職或危險工作，當中包括但不限於離岸鑽探、礦物提煉、處理爆炸品、地盤作業、特技工作及空中攝影。
 19. 任何與古巴有關之損失或費用。
 20. **核子、化學及生化恐怖活動**。
 21. 任何由「世界衛生組織」宣佈為「國際關注公共事件」(PHEIC)的**傳染病或接觸性傳染病**而引致的損失或費用。此不受保事項適用於相關宣佈發出後才提出的索償，惟在該宣布發出前已提供**醫生**相關診斷的索償申請不在此限。此不受保事項持續生效至「世界衛生組織」取消或收回相關「國際關注公共事件」(PHEIC)。

第五部分 — 延期條款

1. **騎劫延期**：若**旅程**因**受保人**於**受保期間**內成為**騎劫**的受害者而延誤的情況下，**受保期間**將由**騎劫**日期起計自動延長最多連續十二(12)個月，或直至**受保人**返回**香港**時通過**香港**入境處出入境管制站為止（以較早者為準）。
2. **旅行延期**：若在**旅程**開始後，因在**受保人**控制以外的任何原因而導致**旅程**超過**受保期間**，**受保期間**將自動免費延長最多十(10)個曆日，或直至**受保人**返回**香港**時通過**香港**入境處出入境管制站為止（以較早者為準）。

第六部分 — 一般條款

1. **保單有效性**：(a)本保單只適用於消閒或公幹（只限行政性質、文職及非體力勞動）的**旅程**，而不適用於探險跋涉或類似**旅程**。(b)**受保人**必須是適宜旅行人士。(c)本保單必須於**受保人**通過**香港**入境處離境前購買。
2. **完整合約**：本保單，連同其批註、附件（如有）、經**受保人**填妥的任何申請表格連同該申請表格附帶或於申請表格提及（如有）的任何文件，組成及構成完整的保險合約。除經**本公司**授權代表簽署的書面修訂外，本保單不得修改。
3. **每一章節的保額**：**受保人**根據本保單任何章節可獲賠償的**保額**一經耗盡，將不會重置，且**本公司**毋須根據該章節對該**受保人**承擔任何進一步責任。
4. **保額支付**：根據本保單支付的各項保障將會減少**受保人**可獲賠償的**相關保額**，而**相關保額**只有剩下的結餘可用於支付該**受保人**可能會向**本公司**提出的任何餘下保障索償。**本公司**根據本保單所有章節對涉及**意外的**每名**受保人**的總責任，將不超逾**相關保額**。

5. **重複保障：**每一**受保人**同意，若他們同時受保多於一份由**本公司**簽發的「縱橫旅安心」保單或其他由**本公司**簽發的旅遊保險：
 - (a) **受保人**將會被視作只受保於該份提供最高保障金額的保單；或
 - (b) 如每份保單提供的保障相同時，則會以**本公司**首次簽發的保單以提供保障。在任何情況下，如有任何重覆投購的保單，**本公司**將會在不付利息下全數退回已繳交的保費給**受保人**。
6. **索償通知及充份程度：**索償的書面通知必須在合理的情況下盡早送交**本公司**，且在任何情況下，須於導致根據本保單提出索償的受保事件發生之日起計三十(30)天內送交**本公司**。由**受保人**或其代表或索償人送交**本公司**且載有足以證明**受保人**身份的通知，應視為已有效送交**本公司**的通知。**本公司**於接獲索償通知後，將向**受保人**提供**本公司**為備存索償證明而通常提供的該等表格。**受保人**或索償人須根據本保單及該等表格就有關提出任何索償的規定，以自費方式就此向**本公司**提供有關證明書、資料及證據。所有索償的證明必須於導致索償的受保事件發生之日起計一百八十(180)天內送交**本公司**。
7. **索償調查：**於出現索償時，**本公司**可能作出其視為必要的任何調查，**受保人**應全面配合該調查。倘**受保人**未能配合**本公司**的調查，可能導致索償遭拒。
8. **檢查賬簿及記錄：****本公司**可能於**受保期間**內任何時間及直至本保單屆滿後三(3)年，或直至根據本保單提出的所有索償獲得最終調整及解決前，將會檢查於本保單有關的**受保人**賬冊及記錄。
9. **體格檢查及屍體剖驗：**在索償處理期間，**本公司**有權自費於合理必要的情況下要求**受保人**接受檢查，除非法律禁止，否則亦可能要求進行屍體剖驗。
10. **其他保險（適用於章節 B、F、G、H、I、J、K、L、M、N 及 O）：**倘若根據本保單受保的損失屬於任何其他有效保單的保障範圍（而不論該份其他保險是屬於主要、分擔、附加、待定或其他性質的保險）或已在途徑得到其他賠償，本保單會根據本保單條文及條款，保障該份其他保險或其他賠償所支付的金額以外的實際損失金額，惟以有關損失金額為限。在任何情況下，**受保人**應顯示及透露**本公司**所有由其他途徑得到或將會得到的賠償。
11. **法律訴訟：**除非調解失敗，否則不得針對本保單提起任何法律訴訟，並且於**本公司**作出理賠決定之日起十八(18)個月後不得對**本公司**提出有關訴訟。若**受保人**超過上述時限，則將被視為撤回或放棄該索償，而**受保人**對**本公司**就同樣索償的追討將不獲受理。
12. **追討權：**倘若**本公司**或其授權代表（包括**授權支援服務供應商**）代**受保人**作出授權支付及 / 或支付，則**本公司**保留權利向**受保人**追討已支付或**本公司**須向接納**受保人**入住的醫院支付的全部金額，惟將扣除**本公司**根據本保單條款責任須支付的金額。
13. **代位權：****本公司**有權以**受保人**名義追訴其他相關人事之索償或賠償及有權以自費方式，以**受保人**的名義對導致根據本保單提出索償的事件可能負上責任的第三方提出訴訟。**受保人**必須合作及儘一切能力保護此權利。
14. **轉讓：**本保單的任何權益轉讓對**本公司**並無約束。
15. **彌償的支付對象：**任何身故賠償將支付予已故**受保人**的遺產法定代表。根據章節 C – Chubb Assistance – 24-小時環球支援服務應付的款項乃支付予**授權支援服務供應商**或向**受保人**提供服務的其他服務提供商，除上述規定外，所有其他保障款項乃支付予**受保人**。
16. **貨幣：**本保單所有列於**保障計劃**內的保額、保障及限額等均以港幣計算。儘管本保單之賠償及 / 或保障將調整至港幣計算及付款，**本公司**亦可自行決定選擇以當地貨幣算付。當應用保單條款和條件時需要進行貨幣兌換時，相關之貨幣匯率則以發生受保事件當天列於網站 www.oanda.com 的匯率中位數換算。
17. **地域限制：**

就環球尊尚計劃或環球基本計劃而言，地域限制適用於**受保期間**中在世界各地的任何地方。

就中國計劃而言，地域限制適用於**受保期間**中地域限制及施行時間適用於**受保期間**中在中華人民共和國及澳門（不包括台灣及香港）任何地方。
18. **免責條款：**章節 C – Chubb Assistance – 24-小時環球支援服務由**授權支援服務供應商**安排。**授權支援服務供應商**全面負責此 24-小時環球支援服務。**授權支援服務供應商**並非安達保險香港有限公司之聯營或附屬機構及安達保險香港有限公司概不負責有關或由**授權支援服務供應商**作出之任何行為或疏忽而引致之任何損失或損傷。
19. **取消保單：****本公司**可以根據**本公司**記錄所顯示**受保人**最後所知地址，以書面通知方式隨時取消本保單。該通知應註明該項取消的生效日期。該項取消不會影響於取消提出前已根據本保單一般條款第 6 項已向**本公司**提出的任何索償。
20. **保費：**除非保費已支付，**本公司**在本保單內並無任何責任。保費於保險購買日期已被視為完全賺取。當保單續發後，保費將不獲退還。
21. **調解：**凡出現因本保單產生或與本保單有關的任何爭議或歧異，均須首先提交香港和解中心（HKMC），並按當時有效的香港和解中心的調解規則進行調解。**受保人**通過調解真誠地嘗試解決爭議是**受保人**追討索償的先決條件。倘若**受保人**未於**本公司**作出理賠決定後六(6)個月內將爭議提交調解，則將被視為撤回或放棄該索償，而**受保人**對**本公司**就同樣索償的追討將不獲受理。
22. **欺詐或錯誤陳述：**由**受保人**作出或有關任何索償的任何虛假陳述均會導致**本公司**有權廢除本保單或撤銷根據本保單提出的責任。
23. **法律及司法管轄權：**本保單受香港法律管轄，所有與本保單有關之法律訴訟必須在香港法院提出。
24. **文書錯誤：****本公司**的文書錯誤不應令生效的保單因此失效，亦不應令失效的保單因此生效。

25. **違反條文:** 若**受保人**違反任何本保單的條文（包括理賠條件），本公司可在法律容許下的範圍內，拒絕支付賠償。
26. **遵守適用的經濟和貿易制裁條例:** 當經貿制裁規定或其他法規禁止我們提供保險（包括但不限於支付賠償金）時，本保險將不適用。保單中的所有其他條款及細則則維持不變。
安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司/分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。
27. **第三者權利:** 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）強制執行本保單任何條款。
28. **本保單的詮釋:** 本保單以英文版本為正式版本，本保單同時設有中英文版本，惟僅供閣下作參考而已。如因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

第七部分 — 如何索償



索償人應於事發後三十 (30) 天內於 MyPolicies 平台 (<https://ap.studio.chubb.com/myaccount/hk/default/default/default/cn-HK>) 提交索償申請。閣下亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達 MyPolicies。

再者，閣下可將索償申請表，連同旅遊證件及下列文件（視乎事件而定）於事發後三十 (30) 天內送交至安達保險香港有限公司。如需協助，請致電3191 6611。

個人意外保障 / 燒傷保障 / 信用卡保障

- 由**醫生**簽發的醫療報告或證明書，證明傷疾程度或嚴重狀況
- 警方報告（若相關）
- 受僱狀況的正式或合法證明文件（若相關）

意外死亡

- 死亡證
- 死因裁判官報告
- 警方報告（若相關）
- 如屬失蹤，由法院宣佈推定死亡

住院現金

- 經**醫生**證明的診斷，包括病人姓名及診斷日期
- 由**醫院**簽發的**醫院**賬單 / 收據正本並列明詳細項目

醫療費用

- 經**醫生**證明的診斷及治療，包括病人姓名及診斷日期
- 由**醫院**簽發的**醫院**賬單 / 收據正本並列明詳細項目
- 由酒店 / 航空公司 / **公共交通工具**簽發的收據正本（若相關）

個人物品 / 個人金錢 / 遺失證件

- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別
- 展示損毀物件及其情況的相片
- 如在運送時遺失或損毀，由**航空公司** / **公共交通工具**發出的遺失通知書副本及其正式確認書
- 警方報告（必須於事發後 24 小時內發出）
- 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本（必須於事發後 24 小時內發出）

取消旅程 / 縮短旅程

- 所有賬單、收據及票券
- 經醫生證明的診斷及治療，包括病人姓名及診斷日期
- 航空公司 / 公共交通工具所發出的正式文件，包括受害人姓名、日期、時間、延誤期間及延誤原因

更改旅程 / 旅程延誤 / 行李延誤

- 航空公司 / 公共交通工具所發出的正式文件，包括受害人姓名、日期、時間、延誤期間及延誤原因
- 酒店 / 航空公司 / 公共交通工具所發出的正式賬單 / 收據
- 購買必需盥洗用品及衣物之賬單或收據正本
- 由公共交通工具經營商發出之（列明其原定路線及目的地和計劃抵達及/或離開時間的）登機證正本

個人責任

- 意外或事件的性質及情況聲明（未經本公司書面同意，不得承認責任或達成和解）
- 就意外或事件接收的所有有關文件（包括法院傳票副本、所有法院文件、律師函件及其他法律書信）

家居財物保障

- 收據，包括遺失或損毀物件的購買日期、價格、型號及類別
- 展示損毀物件及其情況的相片
- 警方報告（必須於旅程回程後 24 小時內發出）

上述文件為提出索償時需要提供的部份文件。本公司保留權利，於有必要時，要求受保人提供上文並未註明的任何其他資料或文件。

第八部分 — 解決爭議

如閣下對購買本保單過程或對本保單的任何其他方面有不滿時，請聯絡：

客戶服務經理

安達保險香港有限公司

香港鰂魚涌英皇道 979 號太古坊一座 39 樓

電話 +852 3191 6222

傳真 +852 2519 3233

電郵 cs.hk@chubb.com

本公司已依據《承保商專業守則》建立了一套內部流程處理爭議。在任何時候，如閣下有一些關於本公司產品或服務的投訴仍未獲解決，歡迎閣下使用本公司的內部解決爭議程序。屆時閣下的查詢或投訴將會獲得調查，而本公司亦會在十五 (15) 個工作天內回應。若閣下或受保人對本公司最終的回應不滿意，可免費向保險投訴局尋求協助。聯絡資料如下：

保險投訴局

香港灣仔駱克道 353 號三湘大廈 29 樓

傳真 +852 2520 1967

第九部分 — 個人資料收集聲明

安達保險香港有限公司(「我們」)竭力確保客戶(「閣下」)向我們提供用以識別閣下的資料(「個人資料」)時，有信心我們於處理閣下的個人資料時會適度地保密及保障相關資料。

本個人資料收集聲明陳述我們所收集的個人資料類別、收集個人資料的目的、使用及披露個人資料的情況及場合，以及閣下查閱及更改個人資料的方法。

我們從閣下所收集的個人資料類別視乎閣下與我們的關係。個人資料可包括但不限於閣下的姓名、出生日期、身分證文件號碼、聯絡資訊(例如: 電話號碼、地址、電郵地址)、財務資訊和帳戶詳細資訊、醫療記錄、保險索賠記錄、照片以及閣下的位置資料。當閣下向我們提供他人的個人資料時，閣下須確認已獲得該人的同意並有權提供該等個人資料予我們使用及作轉讓用途。

a. 收集個人資料的目的

我們收集及使用閣下個人資料的目的是為了訂立、分銷及提供具優勢的保險產品及服務，包括用作處理閣下購買保險產品的投保申請，執行和管理閣下及我們在該等保單保障下的權利及責任。我們亦會收集個人資料以辨識產品及服務予閣下，進行研究、調查及分析，及促銷我們的產品及服務。我們可要求閣下必須提供指定的個人資料，以讓我們能夠提供產品及/或服務。

b. 直接促銷

我們只會在得到閣下的同意下使用閣下的姓名、電話、地址及/或電郵地址，透過郵寄、電郵、電話或短訊方式聯絡閣下，以促銷我們的保險產品及服務。閣下可透過書面方式郵寄至以下地址聯絡我們的資料保護主任以終止直接促銷。

c. 個人資料的轉讓

我們會將所有收集到的個人資料予以保密，並不會在未取得閣下同意的情況下將閣下的個人資料披露或轉讓給第三者，但在任何適用的法例下，閣下的個人資料可能會被披露或轉讓至以下各方(不論在香港特別行政區或海外)：

- i. 協助我們達成以上第 a 及第 b 段所述目的之第三者。例如：與我們相關的員工、承辦商、代理、服務供應商及其他人士，如數據分析人員、專業顧問、損失評估人員及索償調查員、醫生及醫療服務提供者、專家顧問、緊急支援服務提供者、信貸局、政府機構、分保人及分保經紀；
- ii. 我們的母公司及附屬聯營公司；
- iii. 相關的保險中介人；及
- iv. 維持公眾安全及法紀的相關人員。

d. 查閱及更改個人資料

閣下可查閱及更正曾給予我們的個人資料。除非我們有適當的法律原因拒絕相關要求，否則我們會按閣下的要求辦理。請透過電郵(Privacy.HK@chubb.com)或郵寄方式(香港鰂魚涌英皇道 979 號太古坊一座 39 樓)聯絡我們的資料保護主任。如我們在辦理閣下要求時需徵收費用以提供資料，所收取的費用將會在合理的水平。我們不會因更新閣下的個人資料而向閣下收取費用。

About Chubb in Hong Kong SAR

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

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

Contact Us

Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place,
979 King's Road,
Quarry Bay, Hong Kong
O +852 3191 6800
www.chubb.com/hk

關於安達香港

安達為領先全球的保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務 (安達保險香港有限公司) 為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達保險憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽
www.chubb.com/hk。

聯絡我們

安達保險香港有限公司
香港鰂魚涌英皇道 979 號
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