

BRAVO TRAVEL PROTECTOR POLICY

Please read these insurance conditions carefully and do not hesitate to contact your insurance advisor or our company if you have any queries.

The Bravo Travel Protector Policy is an insurance contract between Assicurazioni Generali S.p.A. (hereinafter referred to as "the Company/We/Us") and the policyholder named in the insurance policy (hereinafter referred to as "the Insured/You"). The contract is evidenced by this document and is hereinafter referred to as "this Policy".

The insurance coverage is stated in the COVER and EXTENSIONS of this Policy and is further subject to the DEFINITIONS, the GENERAL EXCLUSIONS and the GENERAL CONDITIONS.

The Proposal, this Policy, the Schedule and any Endorsement or Memorandum will be considered as one document and any word or expression to which a specific meaning has been attached in any of them will bear such meaning throughout. In this Policy, unless the context requires otherwise, the singular includes the plural and vice versa, and a reference to one gender denotes the other genders where appropriate

COVERAGE

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DEFINITIONS

Certain words and expressions in this Policy have specific meanings. These words or expressions have the same meaning in this Policy, the Schedule or any Endorsement or Memorandum hereof. These are listed below or defined in the appropriate part of this Policy.

"Accident, Accidental" means a sudden and unforeseen event that happens unexpectedly and causes injury, damage or loss during a Covered Trip.

"Airport Closure" means airport shutdown and cancellation of all passenger flights by local authorities for more than 24 consecutive hours.

"Amount of Benefit" means the amount selected by the Insured Person in the proposal form and shown in the Schedule, and for which the premium has been paid.

"Black Alert" means the travel black alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System.

"Burns" means tissue damage caused by the heat.

"Chinese Medicine Practitioner" means any Chinese bonesetter, acupuncturist or Chinese herbalist who is legally registered with The Chinese Medicine Council of Hong Kong SAR according to the Chinese Medicine Ordinance but excluding the Chinese Medicine Practitioner who is the Insured Person or an Immediately Family Member of the Insured Person.

"Close Business Partner" means a business companion whose presence is necessary for the Insured Person's business.

"Compulsory Quarantine" means the Insured Person is being confined in an isolated ward of a hospital or kept in an isolated site appointed by the government for at least one (1) full day and continuously stay there until discharged from the quarantine.

"Contents" means household furniture and furnishing, clothing and personal effects belonging to Insured Person or to Insured Person's Family members or domestic helpers permanently residing with Insured Person and fixtures and fittings Insured Person owns. Contents shall exclude deeds, bonds, bills of exchange, promissory notes, cheques, travelers cheques, securities for money, documents of any kind, cash, currency notes, articles of gold, silver or other precious metal, jewelry, furs, watches, and precious or semi-precious gems.

"Civil War" means a war carried on between or among opposing citizens of the same country or nation.

"Covered Trip" means the period of travel commencing from the Insured Person leaves the immigration counter on the scheduled departure date during the Period of Insurance for the purpose of commencement of his/her insured trip, and until the Insured Person's arrival at any immigration counter for returning to Hong Kong SAR after the insured trip during the Period of Insurance, or on the expiration of a one hundred and eighty two (182) days (For Single Trip Travel Plan), and one hundred and twenty (120) days (For Annual Travel Plan) period beginning from the date of such particular trip commences, or on expired date of this Policy, whichever first occurs.

"Company, We, Us, Our" means Assicurazioni Generali S.p.A.

"Degree" means the unit used in The Hong Kong Special Administrative Region to measure the degree of Burns in.

"Effective date" means:

- The date of Our acceptance of the enrollment for this policy; or
- the date stated on the receipt issued by the travel agent or public common carrier as payment confirmation for a travel ticket or tour; whichever is the latest.



“Emergency Assistance Provider” means the service provider nominated by Us.

“Fractured Leg or Patella with established non-union” means leg breaking into two pieces; whereupon it does not mend properly and function normally for the remainder of the Insured Person’s life.

“Hijack or Hijacking” means unlawful seizure or control of an aircraft or another means of transportation, in which the Insured Person is traveling.

“Hong Kong” means the Hong Kong Special Administrative Region

“Hospital” means an institution licensed to provide care and treatment of injured persons. For this purpose, a hospital provides facilities for diagnosis and surgery as well as 24-hour nursing service and medical supervision. These are provided by legally qualified registered nurses and Registered Medical Practitioners respectively.

The term hospital does not include any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatment of alcoholics or drug addicts.

“Illness” means sickness or disease first contracted and experienced by the Insured Person during Covered Trip that requires treatment by a Registered Medical Practitioner.

“Immediate Family Member” means Your spouse, parents, parents-in-law, grandparents, grandchildren, sons, daughters, brothers or sisters, nieces or nephews.

“Indemnity” means compensation for actual losses or damages covered by this policy and sustained by Insured Person or compensation the Insured Person shall be legally obliged to pay to a third party for:

- loss or damage to their property; or
- expenses incurred for first aid or ambulance service; or
- expenses incurred in the conduct of suit, lawyer’s fees for arbitration, compromise or conciliation.

“Infectious Disease” means any kind of infectious disease with a human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

“Injury” means bodily injury sustained in an accident directly and independently of all other causes.

“Insured Person, You, Your” means the person or persons named in the Schedule.

“Itinerary” means the detailed plan for a Covered Trip issued and confirmed by Public Common Carrier, travel agency, tour operator or cruise company, together with the payment receipt or confirmation, prior to the commencement of the Covered Trip.

“Kidnapped” means the illegal abduction and holding hostage of one or more Insured Person for the purpose of demanding ransom.

“Loss of Fingers or Toes” means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

“Loss of Hearing” means Permanent irrecoverable loss of hearing where one sixth of $a+2b+2c+d$ is above 80 dB (a dB = hearing loss at 500 Hertz, b dB = hearing loss at 1,000 Hertz, c dB = hearing loss at 2,000 Hertz, d dB = hearing loss at 4,000 Hertz).

“Loss of Limb” means loss by physical severance of a hand at/above the wrist or of a foot at/above the ankle.

“Loss of Sight” means complete blindness which is Permanent and incurable.

“Loss of Speech” means the inability to articulate any three of the four sounds which contribute to speech, as follows: the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds. Loss of Speech also means total loss of use of vocal cords or damage to the speech center in the brain, resulting in Aphasia.

“Loss of Use” means total functional disability and is treated like the total loss of said limb or organ.

“Medically Necessary Expenses” means expenses incurred within 365 days of sustaining Injury or Illness. Expenses will be reimbursed under this Policy only if all treatment is prescribed by a Registered Medical Practitioner. The costs cover reasonable medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance. They exclude the cost of dental treatment unless such treatment is the first consultation during the Covered Trip resulting from an Injury to sound and natural teeth. In the absence of specific instructions from a Registered Medical Practitioner, the expenses will only cover accommodation in a public room and non-intensive care.

“Permanent” means lasting 12 consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.

“Permanent Disability” means permanent disability of an Insured Person resulting from an Injury and commencing within 12 consecutive months of the date of the accident. Such disability hinders the Insured Person from engaging in any occupation or employment for which he/she is reasonably qualified by his/her education, training or experience. In case the Insured Person has no official occupation/qualification, the disablement is defined as stated in the “Compensation Table”.

A Registered Medical Practitioner must certify that the disability is permanent at the end of the insurance period. Provided such disability has continued for a period of 12 consecutive months, the Company will pay the Principal Sum less any other amount paid or payable under this Policy as the result of the same accident.

“Period of Insurance” means the period specified in the Schedule agreed by the Company.

Free Insurance Extension: If the Covered Trip cannot be completed during 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 10 calendar days, for a period that is reasonably necessary for completion of the insured Covered Trip.

“Policyholder” means the organization/people stated in the Schedule.

“Pre-existing Condition” means a condition that the Insured Person has been diagnosed with or treated for by a Registered Medical Practitioner or sign and symptoms of which the Insured Person was aware or should reasonably have been aware:

- For Trip Cancellation Section: prior to the application of the Policy or confirmation of travel itinerary whichever is the latest.
- For all Other Sections: prior to the first day of the Trip.

“Public Common Carrier” means any transportation operated by a company or an individual licensed to carry passengers for commercial purposes.

“Registered Medical Practitioner” means a professional qualified by Medicine degree and legally authorized by the local Government under the jurisdiction in the geographical area of his or her practice to render medical and surgical service. The Insured Person, or an Immediate Family Member of the Insured Person cannot carry out the duties of a Registered Medical Practitioner for these medical services to be covered by the present policy.

“Rental Vehicle” means a rented sedan, station wagon, hatchback, four-wheel-drive (4WD) or other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

“Replacement Cost” means the cost on the date of loss to repair or replace lost or damaged property with material of comparable kind and quality, including customs duties, but not more than the Insured Person actually spends to repair or replace the property for the same use in the same country. There is no deduction for depreciation.

“Robbery” means loss of or damage to baggage or personal property caused by use of intimidation or force to deprive the Insured Person of such baggage or personal property.

“Schedule” means the Schedule attached to and/or incorporated in this Policy.



“**Second Degree Burn**” means both the epidermis and the underlying dermis are damaged.

“**Serious Physical Injury or Serious Illness**” means Injury or Illness which requires immediate treatment by a Registered Medical Practitioner. In case of such injury or illness the Registered Medical Practitioner classifies the Insured Person as unfit to travel/continue his/her Covered Trip due to danger to his/her life.

“**Sudden Outbreak**” means a sudden and unexpected event occurring after the Effective Date.

“**Special Occasion**” means visiting or attending as a spectator a theme park, museum, musical or sporting event or competition which is open to the general public, opera, theatre, musical performance or concert.

“**Terrorism**” means an act of terrorism including any act, preparation or threat of action including the intention to influence any government of any nation or any political division thereof and/or to intimidate the public, by any person, or group(s) of people, whether acting alone or on behalf of or in connection with any organization(s) or government(s) united for political, religious, ideological, or similar purposes, and which

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public

“**Theft**” means loss of or damage to baggage or personal property caused by expropriating of baggage or personal property without the Insured Person's consent.

“**Third Degree Burn**” means the damage to or destruction of the skin to its full depth and damage to the tissues beneath.

“**Transfer**” means the least expensive means of transportation by Public Common Carrier available and necessary for Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort, less any payment refundable for the original return fare.

“**Transfer Expenses**” means reasonable and necessary expenses to provide the Insured Person with Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort, less any payment refundable for the original return fare.

“**Voyage**” means the period of travel during which the Insured Person is onboard of the cruise ship as a passenger from the first port specified in the Itinerary supplied to the Insured Person until the Insured Person disembarks in the final port specified in the Itinerary.

“**War**” means any warlike activities implying use of military force by any sovereign nation.

WHAT IS COVERED

Section 1 - Emergency Medical Expenses

a) Medical Expenses

In the event You suffer Accidental Injury or sudden Illness on the Covered Trip, We will cover the Medically Necessary Expenses you paid for on the Covered Trip outside Hong Kong SAR during the Period of Insurance up to the Limit of Indemnity stated in the Schedule.

We will pay the reasonable costs incurred by the Insured Person in engaging the services of a local translator / interpreter in the Hospital where the Insured Person is confined caused by Accidental Bodily Injury or sudden Sickness, which occurred or was contracted abroad during the Covered Trip, subject to the period of confinement exceeding 24 hours.

We will pay the reasonable additional accommodation and transportation expenses necessarily incurred by the Insured Person in reverting to his/her original travel schedule / Itinerary &/or rejoining his/her original Traveling Companion following an interruption or disruption of that schedule / Itinerary caused by Accidental Bodily Injury or sudden Sickness, which occurred or was contracted abroad during the Covered Trip.

We will reimburse transportation expenses to and from an overseas hospital for seeking medical treatment (subject to a proof of receipt) if the Insured Person suffers from Accidental Bodily Injury or sudden Sickness

during the Covered Trip.

We will reimburse any incurred necessary medical expenses charged by Registered Medical Practitioner in Hong Kong within 90 consecutive days for the medical treatment even if the Insured Person has not incurred any medical expenses overseas, provided that the Insured Person contracted the Infectious Diseases during the Covered Trip and Registered Medical Practitioner's diagnosis proved that the contraction happened during the Covered Trip and the contraction is confirmed within 7 days after the Insured Person returns to Hong Kong.

Extensions under Section 1a)

Follow-up medical treatment

We will pay the reasonable and Medically Necessary Expenses incurred in Hong Kong SAR for a maximum period of 90 days upon Your return from the Covered Trip. The medical treatment must incur as a direct result of Accidental Injury or sudden Illness sustained on Covered Trip for which treatment has been initially sought overseas during the Period of Insurance. For medical treatment of a Bodily Injury suffered overseas, We will reimburse the reasonable costs for up to 100% of the unused portion of the Amount of Benefit stated in the Schedule. For treatment of a Sickness suffered overseas, We will reimburse the reasonable costs for up to 10% of the unused portion of the Amount of Benefit stated in the Schedule.

Follow-up medical treatment by Chinese bonesetter, acupuncturist and Registered or Listed Chinese Medicine Practitioner is also covered, up to HK\$200 per visit per day and not exceeding HK\$3,000 in aggregate.

In no circumstances shall the total amount payable under Coverage 1a Medical Expenses exceed 100% of the Amount of Benefit stated in the Schedule.

Exclusion under Section 1a)

This Section does not cover any

- 1) subsequent medical or surgical treatments received outside Hong Kong SAR after Your return to Hong Kong SAR;
- 2) medical or surgical treatments that can be reasonably delayed until the return to Hong Kong SAR, based on judgement by the Registered Medical Practitioner treating You;
- 3) dental treatment not resulting directly from Accidental Injury that occurred during the Covered Trip;
- 4) non-essential treatments as determined by the Registered Medical Practitioner;
- 5) wheelchair, crutch or any other similar equipment;
- 6) medicine delivery cost resulting from an online medical consultation.

b) Overseas Hospital Cash

In the event the Insured Person being confined to a Hospital as a registered in-patient for treatment of Accidental Injury or sudden Illness sustained during the Covered Trip, We will pay a daily hospitalization allowance of HK\$500 up to the Limit of Indemnity stated in the Schedule.

We will pay the allowance only if the period of hospitalization is longer than 24 hours and the Hospital charges for room & board for the treatment of Accidental Injury or sudden Illness of the Insured Person.

c) Medical Facility Extension

If during the Covered Trip the Insured Person sustains Accidental Injury which directly and independently of all other causes results in Permanent Total Disablement and such Insured Person needs to operate:

- 1) a self-powered, climbing wheelchair; and/or
- 2) his/her motor vehicle with suitably adjusted controls; and/or
- 3) a lift, necessary ramps and railings in the usual place of residence of the Insured Person,

We will pay the costs of such equipment and the installation thereof in the case of 1) and 3), and the costs of adjustment in the case of 2), up to the Limit of Indemnity stated in the Schedule.

Section 2 – Personal Accident

a) Accident on Public Common Carrier or caused by armed Robber

We will pay the percentage of Amount of Benefit according to the Compensation Table hereunder if within 12 consecutive months after the date of Accident the Insured Person experiences an Accidental Injury which was directly and independently caused by the Accident under the following conditions:

- while riding as a fare paying passenger, and
- not as a pilot, operator or crew member in or on, boarding or

alighting from any Public Common Carrier, or the carrier as arranged by a travel agent, or

- while riding in an automobile, or
- caused by armed Robbery during the Covered Trip outside Hong Kong SAR.

b) Other Accident

We will pay the percentage of Amount of Benefit according to the Compensation Table in the event of Accidental Injury being sustained by an Insured Person during the Covered Trip which result in death or Permanent Disability shown in the Compensation Table below

Event	Percentage of Principal Sum
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
Right Hand	100%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and	
Thumb of	
Right Hand	70%
Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
Right Hand	40%
Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all – one Foot	20%
great – both Joints	7.5%
great - Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Amount of Benefit Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

Provisions under Section 2a) & b)

- 1) After the occurrence of any of the events 2 to 9, the total compensation payable for the events 10 to 20 equals to 100% of the Compensation Table. There shall be no further liability under this Policy in respect of the same Insured Person for Injury sustained thereafter.
- 2) In cases where the Insured Person is left-handed, the compensation percentage in events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.
- 3) In respect of an Insured Person who is aged under 18 at the time of Accident which causes death or Injury, the percentage of the Amount of Benefit will be limited to 50% of the above Compensation Table.

The maximum limit per family plan will subject to three hundred

percent (300%) of one single adult Insured (For Annual Travel Plan)

Memoranda under Section 2a) & b)

- 1) Exposure and Disappearance
If the Public Common Carrier that the Insured Person was traveling with as a fare-paying passenger on the Covered Trip has crashed, sunk or disappeared and the body of the Insured Person has not been found within 12 consecutive months, the Insured Person will be presumed deceased (upon receipt of evidence of the accident or disappearance). We will then pay the benefit under Section 2 provided that the Insured Person's legal personal representatives or the beneficiary will sign an undertaking to refund the benefit to the Company should the Insured Person be subsequently found to be living.
- 2) This section is extended to cover the Injury sustained by the Insured Person (a) while he/she is traveling directly from the place of residence in Hong Kong SAR to the immigration counter within four (4) hours before the scheduled departure time of the Public Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of the Covered Trip, and (b) while he/ she is traveling directly from the immigration counter in Hong Kong SAR to his/her place of residence within four (4) hours after the actual arrival time of the Public Common Carrier in which the Insured Person has arranged to travel upon the completion of the Covered Trip.
- 3) Compensation shall not be payable for more than one of the above events 1 to 9 in respect of the same Accidental Injury. Should more than one of the events occur from the same Accidental Injury, We will only be liable for the greatest compensation.
- 4) Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person.
- 5) When a Limb or an organ which had been partially dysfunctional or disabled prior to an Injury covered under this Policy and which becomes totally dysfunctional or disabled as a result of such Injury, the percentage of Amount of Benefit insured payable shall be determined by Us in Our sole discretion having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of or the Permanent total Loss of Use of one Limb or an organ which was totally dysfunctional or disabled prior to the Injury.

Exclusions under Section 2a) & b)

- 1) No claims will be payable unless the death or Permanent Disability occurs within 12 consecutive months from the date of Accident;
- 2) This Section does not cover for illness, sickness, disease, any pre-existing physical or mental defect or infirmity, bacterial or viral infections even if contracted by Accident. This does not exclude bacterial infection that is the direct result of an Accidental cut or wound.

c) Burns Benefit

If during the Covered Trip, You sustain Accidental Injury and are diagnosed by a Registered Medical Practitioner to have suffered any of the Events listed hereunder, We will pay You in respect of the following events as specified below.

Events	Percentage of Amount of Benefit
Burns, Second Degree or Third Degree	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

Compensation shall not be payable for more than one of the above events in respect of the same Accidental Injury. Should more than one of the events occur from the same Accidental Injury, We will only be liable for the greatest Amount of Benefit. The compensation payable for loss of life under Coverage 2a) Accident on Public Common Carrier or caused by armed Robbery or 2b) Other Accident, if any, shall be reduced by any compensation payable under Coverage 2c) Burns Benefit in respect of the same Accidental Injury.

Section 3 - Worldwide Emergency Assistance Service

a) Emergency Medical Evacuation

In the event of an Insured Person sustaining Accidental Serious Physical Injury or sudden Serious Illness (insured by this Policy) outside Hong Kong

during the Covered Trip and calling the Emergency Assistance Provider, the Emergency Assistance Provider will, subject to the Terms of this Policy and in accordance with the recommendation of its authorized medical representatives, arrange and pay for the Medically Necessary Expenses to

- Transfer the Insured Person to one of the nearest Hospitals; or
- Transfer the Insured Person under necessary medical supervision to a Hospital appropriately equipped for the particular Serious Physical Injury or Serious Illness; or
- Repatriate the Insured Person under necessary medical supervision to the Hospital close to Hong Kong SAR if the medical condition of the Insured Person has been stabilized and is certified by the Registered Medical Practitioner as being fit for the transportation.

All decisions as to the means of transfer, evacuation or repatriation and the final destination will be made by the Emergency Assistance Provider and will be based solely upon medical necessity. Any unused portion of the travel ticket will be surrendered to the Emergency Assistance Provider.

This Policy will not cover any transfer, evacuation or repatriation that is not arranged by the Emergency Assistance Provider.

b) Repatriation of Mortal Remains

In the event of an Insured Person sustaining death as a result of Accidental Injury or Illness (insured by this Policy) outside Hong Kong during the Covered Trip, the Emergency Assistance Provider will, subject to the Terms of this Policy, arrange and pay for the necessary repatriation expenses of the Insured Person's mortal remains or ashes to Hong Kong. Any unused portion of the travel ticket will be surrendered to the Emergency Assistance Provider.

All decisions as to the means of repatriation will be made by the Emergency Assistance Provider.

This Policy will not cover any repatriation that is not arranged by the Emergency Assistance Provider.

c) 24-hours Worldwide Emergency Assistance Services

For emergency assistance services, call our Hong Kong assistance number: (852) 3187 6888. Remember to state your name, policy number, location (name of hospital, if any), phone number and kinds of services when you seek for assistance.

Travel assistance includes:

- Passport and Visa requirements
- Embassy referral
- Legal referral
- Arrangement of interpreter services
- Lost luggage retrieval
- Lost passport assistance
- Weather information assistance
- Emergency rerouting arrangement

Medical assistance includes:

- Telephone medical advice
- Dispatch of physician / essential medication / medical equipment if necessary
- Monitoring of medical conditions when hospitalized
- Arrangement of appointments with doctors
- Arrangement of Hospital admission
- Authorise guarantee of payment to hospital
- Organise emergency medical evacuation if necessary
- Arrangement for the repatriation of Remains when required

The service provider is provided on a best-efforts basis, and may not be available due to problems of time, distance or location. We are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service.

Section 4 - Travel Inconvenience

a) Trip Cancellation

We will pay for the non-refundable and unused transportation and/or accommodation expenses which have been paid in advance and for which the Insured Person is legally liable in the event of an Insured Person having to cancel Covered Trip prior to its commencement in consequence of:

- 1) Death, Serious Physical Injury or Serious Illness of the Insured Person, Immediate Family Member, Close Business Partner or Traveling

- 2) Companion who will be traveling with the Insured Person occurring within 90 days prior to the commencement of the Covered Trip;
- 2) Witness summons, jury service or compulsory quarantine of the Insured Person occurring within 90 days prior to the commencement of the Covered Trip;
- 3) Sudden Outbreak of natural disaster, strike, riot or civil commotion, adverse weather condition or Terrorism at the planned destination occurring within 90 days prior to the commencement of the Covered Trip;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government within 7 days prior to the commencement of the Covered Trip;
- 5) Serious damage to the Insured Person's principal home in Hong Kong resulting from fire, flood or similar natural disaster, such as typhoon or earthquake that requires the Insured Person's continued presence happening within 7 days prior to the commencement of the Covered Trip.

Memoranda under Section 4a)

You must take all possible steps to recover the payments made for transportation, accommodation and package tour.

Exclusions under Section 4a)

This section does not cover any cancellation arising from or due to:

- 1) any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the public via media channels or by the governments of the departure or destination countries which began:
 - prior to the application for the policy or confirmation of travel itinerary, whichever is the earliest (for new policies);
 - prior to the confirmation of travel itinerary (for renewed policies).
- 2) government's regulation, control or act.
- 3) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary.
- 4) Your disinclination to travel or financial circumstance;
- 5) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

b) (i) Trip Curtailment

We will cover the additional and unused transportation and/or accommodation expenses which have been paid in advance and for which You are legally liable if You must cancel the Covered Trip upon its commencement and to return to Hong Kong SAR due to the following:

- 1) Death, Serious Physical Injury/ Serious Illness or Hijack of
 - the Insured Person;
 - an Immediate Family Member or Close Business Partner who is a resident in Hong Kong SAR;
- 2) Sudden Outbreak of natural disaster, strike, riot, civil commotion, adverse weather condition, Terrorism or Airport Closure at the planned destination which prevent You from continuing with the scheduled Covered Trip;
- 3) serious damage to the Insured Person's and/or the Traveling Companion's principal home Hong Kong;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government which prevents You from continuing with the scheduled Covered Trip.

Memoranda under Section 4b (i)

- 1) You must take all possible steps to recover the payments made for transportation, accommodation and package tour;
- 2) We will calculate the benefits to be paid in respect of curtailment claims for unused tour expenses, in proportion to the unused days.

Exclusions under Section 4b (i)

This Section does not cover any curtailment arising from or due to:

- 1) government's regulation, control or act.
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary.
- 3) Your disinclination to travel or financial circumstance;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

b) (ii) Trip Re-arrangement

In the event of an Insured Person having to re-route the Covered Trip after its commencement due to sudden occurrence of strike by the

employees of a Public Common Carrier, mechanical &/or electrical breakdown of Public Common Carrier, Hijack, unanticipated outbreak of natural disasters, riot, civil commotion, adverse weather conditions, Terrorism, Airport Closure or unexpected issuance of a Black Alert at the planned destination, We will, subject to the Terms of this Policy and the Limit of Indemnity stated in the Schedule, pay for the reasonable additional travel fare and/or accommodation expenses for which by the Insured Person is legally liable.

Memoranda under Section 4b (ii)

- 1) The Insured Person will take all possible steps to recover the prepaid cost for transportation, accommodation and package tour.
- 2) In respect of curtailment claim for package tour expenses, the calculation of benefit payable by Us will be in proportion to the unused days.
- 3) No benefit will be payable for the claim in respect of same loss under both Coverage 4b(ii) Trip Re-arrangement and Coverage 4c Travel Delay.

Exclusions under Sections 4a, 4b(i) & 4b(ii)

This section does not cover any curtailment or re-arrangement arising from or due to

- 1) government's regulation, control or act;
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary;
- 3) disinclination to travel or the financial circumstance of the Insured Person;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the Itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so;
- 5) any loss that is covered by any other existing scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

c) Travel Delay

In the event the departure time or the arrival time of the Public Common Carrier in which the Insured Person has arranged to travel is delayed during the Covered Trip for at least 6 hours from the time specified in the original travel itinerary directly due to the following reasons: Sudden Outbreak of strike or industrial action, adverse weather conditions, natural disasters, Hijack, Airport Closure or equipment failure of Your scheduled aircraft, sea vessel or other Common Carrier, We will pay

- i. cash allowance amount HK\$500 for each and every full 6 hours of delay; or
- ii. the irrecoverable loss of pre-paid transportation and accommodation expenses which are forfeited and irrecoverable from any other source up to the limit payable in the Schedule, in the event of a delay from Hong Kong for more than 6 consecutive hours directly resulting in the Insured Person's failure to proceed with the Covered Trip or cancellation of the Covered Trip, provided that the Insured Person shall provide and surrender the original unused ticket to the Company.

Memoranda under Section 4c)

- 1) For any loss claimed arising from the same cause, we will Indemnify either Section 4b ii) Trip Re -arrangement or Section 4c) Travel Delay, whichever is greater;
- 2) Only applicable to Section 4c-i) Travel Delay:
 - 2.1: The period of delay will be calculated from EITHER:
 - Departure delay: the difference between the original scheduled departure time specified in the itinerary provided by the Public Common Carrier and the actual departure time of the first available alternative transportation offered by the Public Common Carrier; or
 - Arrival delay: the difference between the original scheduled arrival time specified in the itinerary provided by the Public Common Carrier and the actual arrival time of the first available alternative transportation offered by the Public Common Carrier; whichever is longer
 - 2.2: In case of consecutive connecting flights, the period of delay will be calculated as either b.2.1 or b.2.2:
 - b.2.1 Departure delay: the difference between the original scheduled departure time of the first flight specified in the itinerary provided by the Public Common Carrier and the actual departure time of the first available alternative transportation offered by the Public Common Carrier; or

- b.2.2 Arrival delay: the difference between the original scheduled arrival time of the flight landing at the scheduled destination specified in the itinerary provided by the Public Common Carrier and the actual arrival time of the first available alternative transportation offered by the Public Common Carrier; whichever is longer.

d) Baggage Delay

We will pay cash allowance to each Insured Person due to delay or misdirection of Your baggage for at least 6 hours from the scheduled arrival time at destination abroad, up to the Limit of Indemnity stated in the Schedule

Memoranda under Section 4d)

- 1) The period of delay will be calculated as the difference between the scheduled arrival time specified in the itinerary provided by the Public Common Carrier and the actual delivery time to You.
- 2) All claims must be substantiated by written confirmation from the Public Common Carrier or in the case of an airline, a Property Irregularity Report obtained on the number of hours and the reason of such delay.

Exclusions under Section 4d)

This Section does not cover any

- 1) delay arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 2) baggage not being on the same Public Common Carrier of the Insured Person or souvenirs and articles mailed or shipped separately;
- 3) loss claimed under 5a) Personal Baggage arising from the same cause.

e) Missed Connection

In the event that the Insured Person fails to board the Public Common Carrier due to missed transportation connection on which the Insured Person had obtained a confirmed reservation, as a direct result of strike, industrial action, riot, civil commotion, Hijack, Terrorism, adverse weather, natural disaster, mechanical &/or electrical breakdown of public common carrier, or Airport Closure, We will, pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the Public Common Carrier or any third party.

The failure to board the Public Common Carrier due to the missed connection must be verified in writing by the Public Common Carrier.

f) Overbooking

In the event that the Insured Person fails to board the Public Common Carrier outside Hong Kong SAR due to overbooking on which the Insured Person had obtained a confirmed reservation, We will pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated or subsidized by the Public Common Carrier or any third party in any kind of allowance including but not limited to cash. We will deduct the above amount from our reimbursement calculation.

The failure to board the Public Common Carrier due to overbooking must be verified in writing by the Public Common Carrier.

g) Special Occasion Interruption

In the event of

- 1) The sudden and unexpected death of an Insured Person, an Immediate Family Member or Travel Companion or Business Partner;
- 2) The Injury or Illness of an Insured Person or Travel Companion or Business Partner;
- 3) The Covered Trip being delayed due to adverse weather, natural disaster, strike involving the employees of the Public Common Carrier, mechanical fault of the Public Common Carrier, Hijack or Terrorism

which directly results in the Insured Person missing a Special Occasion or being unable to use the ticket for the Special Occasion, We will reimburse, up to the Limit of Indemnity stated in the Schedule, either the actual cost of the unused ticket for the Special Occasion forfeited by the Insured Person, or the stated face value of the ticket, whichever is lower.

Memoranda under Section 4g):

- 1) Any claim under this section must be accompanied by documents relating to the occurrence of the incident and the original unused ticket for the Special Occasion;

- 2) If the Special Occasion is missed as a result of strike, mechanical fault, Hijack or Terrorism, written confirmation from the carrier associated with the delay stating the actual local arrival time at the stated destination and the reason for the delay in reaching that destination is required.
- 3) Failure to provide the documents required by this Memoranda precedent will result in Us having no liability under this section for the Insured Person's actual cost of the unused ticket forfeited.

Exclusions under Section 4g)

This section does not cover:

- 1) Any amount/loss which is payable to, refundable to, or recoverable by, an Insured Person from any other source of indemnity, reimbursement or compensation;
- 2) Any amount which an Insured Person is not legally obliged to pay;
- 3) Claims arising from a condition which at the time of booking the Special Occasion existed or might reasonably have been anticipated as being likely to result in the Special Occasion being missed.

Section 5. Personal Belongings

a) Personal Baggage

We will pay for sudden Accidental physical loss of or damage to Your personal baggage or personal effects (other than money) carried during the Covered Trip up to the Limits of Indemnity stated in the Schedule.

We shall not be liable for more than the following sub-limits:

- 1) maximum of HK\$3,000 in respect of any one article, pair or set of articles;
- 2) maximum of HK\$5,000 in respect of any one pair or set of sport equipment;
- 3) maximum of HK\$2,500 in respect of loss of or damage to mobile phone for one item only of any one Insured Person;
- 4) HK\$3,000 (Standard Plan), HK\$5,000 (Classic Plan) and HK\$7,000 (Premier Plan) in respect of any cameras and camcorders and related accessories and equipment of any one Insured Person
- 5) HK\$10,000 in respect of any Lap-top Computer (including accessories) of any one Insured Person.

Memoranda under Section 5a)

- 1) Depreciation, wear and tear will be considered in our payment.
- 2) In case of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles will be the rateable proportion of the total value of the set, and in no event such loss or damage be construed to mean total loss of the set.
- 3) In the event respect of loss of or damage to property whilst in the custody of the hotel or Public Common Carrier, You must obtain a written confirmation from the hotel or Public Common Carrier stating the loss or damage.
- 4) If You are entitled to the indemnity by Section 4d) - Baggage Delay for the same cause, the benefit payable under this Section will be reduced by the amount paid under Section 4d).
- 5) We have the option to indemnify the Insured Person by cash payment for the loss or damage or by repair or replacement.

Exclusions under Section 5a)

This Section does not cover any

- 1) loss of or damage to
 - i) foodstuffs, pets or animals, business goods or samples, household effects, antiques, artificial teeth or limbs, money or other pecuniary means, securities, tickets or documents of any kind, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances;
 - ii) sport equipment whilst is in use;
 - iii) contact lenses, denture or prosthesis;
 - iv) data of any kind;
 - v) hired or leased equipment or property;
 - vi) baggage sent in advance, including souvenirs or other property;
- 2) loss of property after it has been left unattended or left outside the locked trunk of a vehicle;
- 3) loss or damage arising from or due to
 - i) wear and tear, depreciation, scratching, marring, denting, gradual deterioration, corrosion, oxidation, rust, atmospheric condition, action of light, process of heating, drying, cleaning or dyeing;
 - ii) insect, vermin, rot, mildew or fungus;
 - iii) alteration, repair or maintenance;
 - iv) breakdown or misuse;

- v) faulty material, workmanship or design;
- 4) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 5) loss not reported to the local police, public authority, hotel or Public Common Carrier within 24 hours after the incident and certified with a police report or property irregularity report obtained from the airline or with a letter from the public authority, hotel or Public Common Carrier.
- 6) any unexplained loss or mysterious disappearance.

b) Personal Money

We will pay the incurred loss of money owned by You (including cash, bank or currency notes, cheques, travellers cheques, postal or money orders) during the Covered Trip up to the Limit of Indemnity stated in the Schedule.

Exclusions under Section 5b)

This Section does not cover any

- 1) shortage due to error, omission, exchange or depreciation in value;
- 2) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 3) loss not reported to the local police, public authority, hotel or Public Common Carrier within 24 hours after the incident and certified with a police report or property irregularity report obtained from the airline or with a letter from the public authority, hotel or Public Common Carrier;
- 4) loss of traveller's cheques not immediately reported to the local branch or agent of issuing authority;
- 5) any unexplained loss or mysterious disappearance.

c) Loss of Travel Document

We will pay the replacement cost of personal documents that are necessary for immigration clearance at the end of the Covered Trip (including Hong Kong Identity Card, passport, entry visas, travel ticket, driving license and other travel documents) belonging to You in the event of Accidental loss while outside Hong Kong SAR. In the event of the loss of travel ticket and/or other travel documents belonging to You during the Covered Trip, We will also reimburse the additional travelling expenses and/or accommodation expenses incurred by You, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the Covered Trip.

Exclusions under Section 5c)

This Section does not cover any

- 1) fine or penalties incurred due to non-replacement or late replacement of the documents by the Insured Person;
- 2) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 3) loss not reported to the local police, public authority, hotel or Public Common Carrier within 24 hours after the incident and certified with a police report or property irregularity report obtained from the airline or with a letter from the public authority, hotel or Public Common Carrier;
- 4) loss more specifically insured by any other insurance policies;
- 5) any unexplained loss or mysterious disappearance.

d) Emergency Cash

In the event of the Insured Person having a loss of essential travel documents abroad that prevents the Insured Person from completing the commenced Covered Trip, We will pay HK\$500 for each calendar day, up to the maximum Limit of Indemnity stated in the Schedule until:

- 1) the document is replaced or recovered; or
- 2) the Insured Person can continue the Covered Trip; or
- 3) the Insured Person can leave the place where loss occurred, whichever is the earliest.

Memoranda under Section 5d)

Such loss must be reported to the police having jurisdiction over the place of loss within 24 hours of discovery and obtain a report.

Exclusions under Section 5d)

This section does not cover any

- 1) loss arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 2) unexplained loss or mysterious disappearance.

Section 6 - Special Care

a) Compassionate Visit

In the event of the Insured Person sustains Accidental Serious Physical Injury or sudden Serious Illness or Death (insured by this Policy) during the Covered Trip resulting in Hospital confinement outside Hong Kong SAR, We will arrange and pay for the reasonable hotel accommodation and Transfer Expenses necessarily incurred by one Immediate Family Member to visit the injured Insured Person.

All decisions concerning the transportation and hotel selection will be made by the Emergency Assistance Provider.

This Policy will not cover any cost that is not arranged by the Emergency Assistance Provider.

b) Child Escort

If an Insured Person is aged under 18, and is left unattended due to the hospitalization or death of the accompanying Insured Person (age 18 or above), We will reimburse Transfer Expenses to include a one-way economy class air ticket, plus escort services, for the unattended insured child to return to Hong Kong, provided the Transfer is considered necessary by the Emergency Assistance Provider. Our liability for all Transfers as described above shall not exceed the maximum Limit of Indemnity stated in the Schedule.

c) Credit Card Protection

We will pay up to the Limit of Indemnity stated in the Schedule for the outstanding balance of the deceased Insured Person for items and sundries charged to his/her credit cards as at the date of Accident if during the Covered Trip the Insured Person sustains Injury which directly causes or results in his/her death, provided the Accidental death benefit is paid or payable for the same Injury.

d) Consolation Benefit

In the event of the Insured Person deceases during the Covered Trip resulting from Accidental Injury or sudden Illness, We will pay the Amount of Benefit stated in the Schedule.

e) Hospital Income Plus

We will pay the Insured Person HK\$300 each calendar day up to the Limit of Indemnity stated in the Schedule for the Insured Person's confinement, within a 90 days period after returning to Hong Kong SAR, as a result of an covered Accidental Injury or sudden Illness abroad. Such confinement shall be for in-hospitalization only in which a Hospital makes a charge for room and board. Payment shall be made after the period of confinement ends.

f) Rental Vehicle Excess

We will pay the motor insurance policy excess or deductibles incurred by the Insured Person up to the Limit of Indemnity stated in the Schedule in the event that the Insured Person is involved in a collision whilst the rental vehicle is driven by the Insured Person or the rental vehicle is stolen or damaged during the Covered Trip which makes the Insured Person liable for it.

This benefit can only be utilised once during Covered Trip.

As part of the arrangement for the rent or hire of the Rental Vehicle, the Insured Person must take all compulsory motor vehicle insurance provided by the rental organization, against loss or damage to the Rental Vehicle during the rental period.

Exclusions under Section 6f)

- 1) Loss or damage arising from operation of the rental vehicle which is in violation of the terms of the rental agreement or applicable comprehensive motor insurance;
- 2) Loss or damage under the influence of alcohol or drugs of the Insured Person who is controlling the rental vehicle during the rental period;
- 3) Any illegal or unlawful use of the rental vehicle by the Insured Person during the rental period.
- 4) The use of the Rental Vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
- 5) The Insured Person is not holding a valid driving license for the country where the loss or damage occurs;
- 6) Any Rental Vehicle that is not comprehensively insured.
- 7) Liability other than loss of or damage to the rental vehicle.

g) Compulsory Quarantine Cash Allowance

If the Insured Person is suspected or confirmed to have contracted an

Infectious Disease during the Covered Trip and results in compulsory quarantine by the local government, or by the Hong Kong Government within 7 days upon completion of the Covered Trip and returning to Hong Kong SAR, We will pay a daily compulsory quarantine cash allowance of HK\$500 per day and up to the maximum benefits of HK\$5,000 (or as stated in the table of benefits)

In the event that more than 1 compulsory quarantine has been arising in the same Covered Trip, the maximum amount payable under this benefit shall not exceed the maximum benefits of HK\$5,000 (or as stated in the table of benefits.)

No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the Covered Trip.

h) Scarring of The Face

In the event of the Insured Person suffers Injury results in Permanent disfigurement or Permanent scarring of the face of at least one square centimeter or two centimeters in length during the Covered Trip and which has been certified by a Registered Medical Practitioner, We will pay the Amount of Benefit up to the Limit of Indemnity stated in the Schedule. The Limit of Indemnity payable will not take into account any psychological effects.

i) Kidnap Benefit

If during the Covered Trip an Insured Person is Kidnapped, We will pay a daily benefit of HK\$500 for each completion of 24 hours per any one Accident subject to a maximum of 30 days.

Police report for such Kidnapping must be obtained.

j) Loss of Home Content

In the event of any Accidental fire and/or burglary, We will provide Indemnity to the Insured Person by cash payment, repair or reinstatement, at Our option, against physical loss of or damage to the Contents within Insured Person principal residence in Hong Kong SAR which was left vacant while Insured Person is on the Covered Trip.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than HK\$2,000 in respect of any one article or pair or set of articles.

Exclusions under Section 6j)

We will not pay for claims arising directly or indirectly from, or due to:

- 1) Wear, tear, depreciation, the process of cleaning, dyeing repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- 2) Any loss or damage occasioned through the willful act of the Insured Person or with the connivance of the Insured Person;
- 3) Any loss (whether temporary or permanent) of the Insured property or any part thereof through confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicles or other comparable objects by any government authorities;
- 4) Electrical or mechanical breakdown;
- 5) Business or professional use in respect of photographic, sporting equipment and accessories and musical instruments;
- 6) Motor vehicles, boats, bicycles and any equipment or accessories relating thereto.

Section 7 - Personal Liability

We will, subject to the Jurisdiction Clause and the Terms of this Policy, indemnify all sums for which You may be legally liable in personal capacity occurring during the Covered Trip up to the Limit of Indemnity stated in the Schedule in respect of:

- 1) Accidental death or Injury to any third party person; or
- 2) Accidental loss of or damage to property belonging to a third party.

Memoranda under Section 7

- 1) In respect of a claim to which the indemnity defined in this Section applies, We will pay:
 - i) all costs and expenses recovered by any claimant from the Insured Person;
 - ii) all costs and expenses incurred with the written consent of the Company.
- 2) In the event of death of the Insured Person, We will, in respect of the liability incurred by the Insured Person, indemnify the Insured Person's legal personal representatives.

- 3) The Insured Person must not make any offer of payment, admit his/her fault to any other party or become involved in any litigation without Our prior written approval. We have the right to take over the conduct of any proceeding, settle or defend the claim on behalf of the Insured Person.

Exclusions under Section 7

We will not cover liability claims arising directly or indirectly from, in respect of or due to:

- 1) death or Injury suffered by a family member or a temporary engaged workforce of a permanent employee of the Insured Person at the time of the event leading to the liability claim;
- 2) loss of or damage to property belonging to or held in trust or in the care, custody or control of the Insured Person, any family member or any employee of the Insured Person;
- 3) liability arising out of or incidental to
 - i) Insured Person's profession, business or trade;
 - ii) ownership, occupation or use of any land, building or premises;
 - iii) ownership, possession or use of drone, lift, elevator, motor vehicle, aircraft, watercraft or mechanically and/or electrically propelled vehicle, firearms, pet or animal;
 - iv) infringement of plan, copyright, patent, trademark or registered design;
 - v) libel or slander;
 - vi) agreement or contract;
 - vii) any willful, malicious or unlawful act on behalf of the Insured Person;
- 4) Legal costs, fines, penalties, punitive damages or the like resulting from any kind (including any criminal proceedings);
- 5) under the influence of drugs or intoxicating liquor;

Section 8 - Option Benefits

Additional Cruise Benefits (Only for Premier Plan of Single Trip Travel Plan)

a) Trip Cancellation

We will pay for the non-refundable and unused transportation and/or accommodation expenses which have been paid in advance and for which the Insured Person is legally liable in the event of an Insured Person having to cancel Covered Trip prior to its commencement in consequence of:

- 1) Death, Serious Physical Injury or Serious Illness of the Insured Person, Immediate Family Member, Close Business Partner occurring within 90 days prior to the commencement of the Covered Trip;
- 2) Witness summons, jury service or compulsory quarantine of the Insured Person occurring within 90 days prior to the commencement of the Covered Trip;
- 3) Sudden Outbreak of natural disaster, strike, riot or civil commotion, adverse weather condition or Terrorism at the planned destination occurring within 90 days prior to the commencement of the Covered Trip;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government within 7 days prior to the commencement of the Covered Trip;
- 5) Serious damage to the Insured Person's principal home in Hong Kong SAR resulting from fire, flood or similar natural disaster, such as typhoon or earthquake that requires the Insured Person's continued presence happening within 7 days prior to the commencement of the Covered Trip.

Memoranda under Section 8a)

You must take all possible steps to recover the payments made for transportation, accommodation and package tour.

Exclusions under Section 8a)

- 1) any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the public via media channels or by the governments of the departure or destination countries which began:
 - prior to the application for the policy or confirmation of travel itinerary, whichever is the earliest (for new policies);
 - prior to the confirmation of travel itinerary (for renewed policies).
- 2) Your disinclination to travel or financial circumstance;
- 3) Failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

b) Trip Curtailment

We will cover the additional and unused transportation and/or accommodation expenses which have been paid in advance and for which You are legally liable if You must cancel the Covered Trip upon its commencement and to return to Hong Kong SAR due to the following:

- 1) Death, Serious Physical Injury/ Serious Illness or Hijack of
 - the Insured Person;
 - an Immediate Family Member or Close Business Partner who is a resident in Hong Kong SAR;
- 2) Sudden Outbreak of natural disaster, strike, riot, civil commotion, adverse weather condition, Terrorism or Airport Closure at the planned destination which prevent You from continuing with the scheduled Covered Trip;
- 3) serious damage to the Insured Person's and/or the Traveling Companion's principal home Hong Kong;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government which prevents You from continuing with the scheduled Covered Trip.

Memoranda under Section 8b)

- 1) You must take all possible steps to recover the payments made for transportation, accommodation and package tour;
- 2) We will calculate the benefits to be paid in respect of curtailment claims for unused tour expenses, in proportion to the unused days.

Exclusions under Section 8b)

This Section does not cover any curtailment arising from or due to:

- 1) government's regulation, control or act.
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary.
- 3) Your disinclination to travel or financial circumstance;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

c) Trip Re-arrangement

In the event of an Insured Person having to re-route the Covered Trip after its commencement due to sudden occurrence of strike by the employees of a Public Common Carrier, mechanical &/or electrical breakdown of Public Common Carrier, hijack, unanticipated outbreak of natural disasters, riot, civil commotion, adverse weather conditions, Terrorism, Airport Closure or unexpected issuance of a Black Alert at the planned destination, We will, subject to the Terms of this Policy and the Limit of Indemnity stated in the Schedule, pay for the reasonable additional travel fare and/or accommodation expenses for which by the Insured Person is legally liable.

Memoranda under Section 8c)

- 1) The Insured Person will take all possible steps to recover the outlay for transportation, accommodation and package tour;
- 2) In respect of curtailment claim for package tour expenses, the calculation of benefit payable by Us will be in proportion to the unused days;
- 3) No benefit will be payable for the claim in respect of same loss under both Coverage 4b(ii) & 8c Trip Re-arrangement and Coverage 4c Travel Delay.

Exclusions under Sections 8a, 8b & 8c)

This section does not cover any curtailment or re-arrangement arising from or due to

- 1) government's regulation, control or act;
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary;
- 3) disinclination to travel or the financial circumstance of the Insured Person;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the Itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so;
- 5) any loss that is covered by any other existing scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

d) Cancellation of Cruise Trip

Reimburses the forfeited fees which are irrecoverable from any other sources if the Public Common Carrier which the Insured Person has arranged for traveling to the cruise ship is delayed for more than 12 hours

from the scheduled arrival time specified in the Itinerary due to adverse weather conditions, natural disaster, terrorism or strike or other industrial action by the employees of the Public Common Carrier, as a direct result of which the Insured Person fails to board the scheduled cruise ship and cancel the cruise, provided that the cruise ship is located overseas at the relevant time.

e) Shore Excursion Cancellation Allowance

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

- 1) Death, Serious Physical Injury or Serious Illness of the Insured Person or traveling companion during the Voyage;
- 2) Unexpected outbreak of strike, riot, civil commotion, Terrorism, adverse weather conditions or natural disaster at the destinations of the excursion occur 1 day before the departure date of the shore excursion,

We will pay allowance HK\$1,500 for each cancelled excursion up to Limit of Indemnity stated in the Schedule.

f) Shore Excursion Curtailment Allowance

In the event that the Insured Person has to abandon the shore excursion and return to the Voyage after the excursion has begun due to unexpected adverse weather conditions or natural disaster at the place of the excursion which prevents the Insured Person from continuing with his/her shore excursion, We will pay a lump sum allowance HK\$500 for the curtailment.

g) Additional Benefit due to Involuntary Journey Extension

In the event the Insured Person needs to stay in the planned destination involuntarily due to unexpected outbreak of strike, riot, civil commotion, Terrorism, Compulsory Quarantine, adverse weather conditions or natural disaster at the planned destination which prevent the Insured Person to complete the Covered Trip within the period stated in the original official Itinerary, We will pay HK\$500 per day, up to 5 days.

Exclusions under Section 8g)

This section does not cover

- 1) any loss arising from any circumstances which are existing or announced before the effective date of the policy;
- 2) any loss arising from any circumstances if the Insured Person refuses to take the first available alternative transportation offered by the original Public Common Carrier;
- 3) Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise company, public common carrier and/or other provider of any service forming part of the Covered Trip;
- 4) loss arising from any circumstances if the Insured Person fails to notify the travel agency, tour operator, cruise company, Public Common Carrier and/or other provider of any service forming part of the Itinerary of the Covered Trip of the cancellation of any travel arrangement or to notify these provider of the need to make any alternative arrangement immediately when it is found necessary to do so;
- 5) loss in relation to alterations to the original Itinerary that is not accepted by the airline, travel agency, cruise company, or other relevant organizations before commencement of the scheduled event;
- 6) expenses incurred for services provided by a third party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Covered Trip.

h) Satellite Phone Calls Expenses

In the event that the Insured Person must return directly to Hong Kong SAR following Injury or Illness of the Insured Person or Traveling Companion which prevents the Insured Person from continuing the Covered Trip, We will pay up to the Limit of Indemnity stated in the Schedule for satellite phone call expenses incurred by the Insured Person whilst on board a cruise ship after the occurrence of following Injury or Illness during the Covered Trip.

Exclusions under Section 8h)

This section does not cover:

- 1) for failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by the Insured Person;

- 2) for failure to obtain and provide a written report from the Registered Medical Practitioner certifying the Physical Injury or Illness suffered by the Insured Person or Traveling Companion whilst on board the cruise;
- 3) expenses covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, Public Common Carrier, travel agency or any other provider of travel and/ or accommodation
- 4) any circumstances leading to the disruption of his/her Covered Trip known to have existed before the effective date

i) Accidental Death on Voyage

If as a result of an Accident occurred on Voyage during the Covered Trip, the Insured Person sustains an Injury which directly and independently of all other causes shall within one calendar month result in Death, We will pay to the Insured Person's estate or legal representative up to the Limit of Indemnity stated in the Schedule.

GENERAL EXCLUSIONS

This Policy does not cover any loss or liability arising as a result of or in connection with

Events out of Your influence:

- 1) Political unrest: war (civil or otherwise), invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion;
- 2) Known events and conditions:

For Trip Cancellation Section only

The Policy will not cover any loss resulting from any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the Public via media channels or by the governments of the departure or destination countries (whichever is the earliest) prior to the application of the Policy or confirmation of travel itinerary (whichever is the earliest).

For all Other Sections

The Policy will not cover any loss resulting from any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the Public via media channels or by the governments of the departure or destination countries (whichever is the earliest) prior to the first day of the Trip.

- 3) Nuclear contamination: ionizing, radiation or contamination by radioactivity from any nuclear fuel or waste, its combustion or from any nuclear weapons material;
- 4) Actions imposed by authorities: regulations, controls or acts including quarantine and/or measures restricting freedom of movement imposed by a competent authority that could affect the Insured or a travel companion before or during the Covered Trip;
- 5) Failure on the part of Public Common Carrier: bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary;

Excluded activities:

- 1) flying or taking part in any other aerial activities except whilst traveling as a passenger in, boarding or alighting from a licensed aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- 2) engaging in regular or temporary service or duty with any disciplinary forces, military, naval, air force or armed force services of any kind;
- 3) sports engagement in a professional capacity or involving any potential income or remuneration (including competitive racing (except on foot) or mountaineering);

Excluded medical risks for undertaking the Covered Trip

- 1) undertaking the Covered Trip despite being unfit to travel;
- 2) traveling abroad contrary to the advice of a Registered Medical Practitioner;
- 3) traveling abroad for the purpose of obtaining medical treatment or services;
- 4) planning in advance and receiving any medical treatment during Covered Trip.

Medical-related conditions:

- 1) Pre-existing Conditions;
- 2) Human immunodeficiency Virus (HIV), HIV related Illness including Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), any mutant derivatives or variations however caused.
- 3) mental defect or infirmity of any kind;

- 4) pregnancy, miscarriage, childbirth or complications arising from any of them (unless caused by Accident).

Other excluded events or conditions:

- 1) Your actions while under the influence of alcohol or drugs;
- 2) You not taking all reasonable efforts to safeguard your property or to avoid injury or minimize any claim under this Policy;
- 3) You committing crime, taking part in unlawful act or illegal activity, resistance to arrest or fighting of any kind (except in bona fide self-defense);
- 4) suicide, attempted suicide, wilfully self-inflicted injury;
- 5) self-exposure to needless perils (except in an attempt to save human life).

CONDITIONS FOR MAKING A CLAIM

Step 1 - Notify Us of any occurrence, incident or accident likely to give rise to a claim as soon as possible, but in any case, within 30 days after the event.

Step 2 - Fill in a Claim Form if required and supply the following documents as appropriate

Section 1 - Medical Expenses

- Documents stating the diagnosis and treatments, including the Insured Person's name and date of diagnosis, certified by the Registered Medical Practitioner;
- Copy of medical examination report such as X-ray, MRI scan and any other relevant reports if medical examination is received;
- Receipts with listed items issued by a clinic or a Hospital.

Section 2 - Personal Accident

- In case of accidental death:
 - Death certificate
 - Coroner's report
- In case of permanent disability:
 - Certificate issued by the Registered Medical Practitioner certifying the severity of disability
 - Copy of medical examination report such as X-ray, MRI scan and any other relevant reports if medical examination is received
- **Section 4a) Trip Cancellation, Section 4b (i) Trip Curtailment, Section 4b (ii) Trip Re-arrangement, Section 4c) Travel Delay and Section 4d) Baggage Delay** Written confirmation from the Public Common Carrier stating the period and reason of delay
- All relevant bills, receipts, tickets and coupons

Section 5a) Personal Baggage, Section 5b) Personal Money and Section 5c) Loss of Travel Documents

- Copy of the statement to police or local authority
- Copy of notification to the public common carrier and its written official acknowledgment (and/or Property Irregularity Report/Form) stating the details of loss or damage occurring during transit
- Copy of notification to the issuing authority in case of loss of traveler's cheque
- Receipts including date of purchase, price, model and type of items lost or damaged

Section 7 - Personal Liability

- Statement of the nature and circumstances of the occurrence, incident or accident
- All correspondence summons or writ in connection with the occurrence, incident or accident.

No admission of liability, and no negotiation, payment, offer, promise, repudiation or settlement can be made or agreed to without Our written consent.

Other Conditions:

1) Notice of Claim in case of Injury

In case of an Injury which may give rise to a claim under this Policy, written notice must be given to the Company as soon as reasonably possible, and in any event within 30 days after the date of accident causing such Injury. The Insured must as early as possible place himself/herself under the care of a Registered Medical Practitioner.

2) Notice of Claim in case of Death due to an Injury

In the event of the death due to an Injury, immediate notice thereof must be given to the Company by the Beneficiary and reasonable notice must be given to the Company before interment or cremation. The results of any post-mortem examination or inquest should also

be forwarded to the Company.

3) Sufficiency of Notice

Notice must be sent to the Hong Kong SAR address of the Company stated in this Policy or as otherwise notified by the Company. Notice providing sufficient identification of the Insured and given to the Company by or on behalf of the Insured or the Beneficiary will be deemed valid.

4) Claim Forms

We will have the right to request You to submit a claim form for the purposes of filing proof of loss upon receipt of a claim notice under this Policy. If We have not requested the submission of such claim form within 15 days of the receipt of the claim notice, You will be deemed to have complied with the time limit for claim notification. You are, however, still obliged to provide satisfactory evidence in support of Your claim as may be requested. Claims and Proof of Loss

You will at Your own expense provide any certificate, information or evidence We may require in connection with any claim under this Policy and in the requested form.

Written proof of loss must be furnished as follows:

- a) In case of a claim for capacity loss through disability, within 90 days upon the termination of the insurance contract;
- b) In case of any other claims, within 180 days upon the date of the loss.

If it was not reasonably possible to provide proof within the timeframe indicated above, the claimant must provide such proof as soon as reasonably possible. In the case of legal capacity absence, the proof delivery deadline is 12 months upon the deadline indicated above. If the proof is provided within these timeframes, the claim will remain valid.

The above is a general guideline on making a claim. Additional documents or information may be required depending on the nature of the claim – please refer to our website or call our hotline.

GENERAL CONDITIONS

1) Entire contract of insurance: This Policy, the Schedule, the Proposal, the Endorsement and any other documents attached hereto, constitute the entire contract of insurance. No change in this Policy will be valid unless and until approved by Us in writing and unless such approval is endorsed hereon or attached hereto. No agent has authority to change this Policy or to waive any of its provisions.

2) Premium Payment and Period of Cover: You are obliged to pay the Premium in due time and by the Effective Date. This Policy will be valid for the Period of Insurance unless it is cancelled by either You or Us in accordance with Clauses [13] or [14] of **General Conditions**.

3) Notice in case of changed circumstances

You must:

- a) submit a written notification of any change in name, the City of Residence, or the Occupation stated in the Schedule immediately;
- b) notify Us prior to renewal of this Policy of any Injury, Illness, disease, physical defect or infirmity, or health condition of which You became aware of during the Period of Insurance.

In consideration of the above changes, We may require that you pay an additional Premium. If case of refusal to pay, all coverage provided by this Policy will cease immediately on the day of such change. If You do not inform Us of such changes, no benefit will be payable under this Policy in respect of any claim arising out of or in the course of such change.

4) Limit of Indemnity

The maximum amount payable under any policy section per Insured Person, per Accident and per single item is limited to the Principal Sum stated in the Schedule. If We are liable to indemnify more than one party, the total amount of indemnity to all such parties will not exceed the same Limit of Indemnity.

5) Multiple coverage

If a loss is covered by any other existing scheme, government program or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation, or loss or damage is more specifically insured by any other insurance policies or sources for the same accident(s), the benefit payable by Us will be limited to the balance of the indemnity or refund by such sources.

6) Time of Payment of Claims

Payments should be made within 30 days after the claim has been approved by Us, subsequent to the receipt of satisfactory proof of loss and results of any investigations or medical examinations in relation to the claim.

7) Payment of Claims

In case of death of the Insured, the Principal Sum will be payable to the Beneficiary designated in the Proposal. If no such designation or provision is then effective, the Principal Sum will be payable to the estate of the Insured Person. Any other accrued benefits unpaid at the Insured's death may be paid either to the Beneficiary (if such designation remains valid and effective) or to the Insured's estate. All other benefits under this Policy will be payable to the Insured.

8) Medical Examinations and Autopsy

We shall have the right and opportunity at Our own expense to examine the Insured Person when and so often as it may be reasonably required pending the outcome of a claim under this Policy. In the event of an Insured Person's death, We shall be entitled to have a post-mortem examination carried out at Our own expense, except when such examination is prohibited by law.

9) Legal Actions

No action at law or in equity will be brought against Us to recover any benefit payable under this Policy prior to the expiration of 60 days upon written proof of loss has been furnished in accordance with the requirements of this Policy. No such action will be brought upon the expiration of 3 years after the time written proof of loss is required to be furnished.

10) Change of Beneficiary and Assignment

You may at any time replace the Beneficiary by any person or corporate body. To do so, You must submit a written notification. Such replacement will not take effect or be binding until We have received the written notice. We are not responsible for verifying the authenticity of such notice. Any payment We made under this Policy prior to the receipt of such notice will fully discharge Us to the extent of such payment.

11) Age Limit

For individual travel product

- 1) For Single Trip Travel Plan, age limit is 0-79;
- 2) For Annual Travel Plan, age limit is 0-72;
- 3) For cover of "Individual + Children" or "Family", the age limit for children is 0-17.

12) Misstatement or Non-disclosure or Fraud

If You or anyone acting on Your behalf make(s) a verbal or written statement during the application process or in connection with any claim knowing the statement to be false, fail to disclose pre-existing conditions or fail to act in utmost good faith, We will not be liable for the claim and all cover under this Policy shall cease immediately. Moreover, We will not be liable to refund any premium paid.

Any fraud, misstatement or concealment either in the Proposal and declaration, on which this insurance is based, or in relation to any other matter affecting this insurance or in connection to any claim under this Policy will render this Policy null and void. Any premium paid hereunder will be forfeited.

13) Cancellation by the Company

- 1) We may cancel this Policy at any time by giving You a 31 days prior notice in writing. Such notice will be sent to Your address last notified to Us.
- 2) We will be entitled to cancel this Policy at any time with immediate effect in the event of fraud, material misstatement, concealment or breach of utmost good faith on Your part of in connection with a claim submitted to Us or any other matters affecting the underwriting of this Policy or any other policy issued by Us to You.

14) Cancellation by the Insured

You may cancel this Policy at any time by submitting a written notice to Us. Such cancellation notice will be effective upon the date of written acknowledgement of its receipt by Us or on a later date if specified by You. In the event of such cancellation, You will be entitled to a refund of Premium for the unexpired Period of Insurance in accordance with Clause [15] of the General Conditions provided that

no claims have been paid or **are due to be payable under this Policy upon the effective date of cancellation.**

15) Consequences of Cancellation

The effective time of cancellation of this Policy will be (12:01 a.m., Hong Kong time) on the effective day of cancellation as determined in accordance with Clauses [13] and [14] of the General Conditions.

For Single Trip Travel Plan, there will be no refund of premium to the Insured Person once coverage under any sections dedicated to the Covered Trip has become operative.

For Annual Travel Plan, You will be entitled to a refund of Premium if

- 1) the Premium has been fully settled at the commencement of this Policy; and
- 2) the cancellation of Policy is made pursuant to Clauses [13(a)] or [14] of the General Conditions; and
- 3) no claim has been paid or is due to be payable under this Policy upon the effective date of cancellation.

Subject to Clause [19(a)] of the General Conditions, the amount of the refund will be calculated in accordance with the following:

Period of Cover provided prior to termination	Percentage (%) of Premium refundable
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
Over 6 months	NIL

You will not be entitled to any refund of Premium if We cancel this Policy on the basis of Clause [13(b)] of the **General Conditions**.

The Policy will be cancelled without assessing any claims made prior to the effective time of cancellation as determined in accordance with Clauses [13] and [14] of the **General Conditions**.

16) Renewal Conditions

We will have full discretion to decide whether to renew this Policy and to determine the terms and premium for such renewal. We will send You a renewal notice before the expiry of the Period of Insurance. In this case the cover remains sustained at the expiry of the Period of Insurance. However, if during the Period of Insurance You have attained the age of 72, this Policy will lapse upon the expiry of the Period of Insurance.

17) Governing Law

This Policy will be governed by and interpreted in accordance with the laws of Hong Kong SAR.

18) Arbitration

If any difference of opinion arises as to the amount to be paid under this Policy, such difference will be determined by Courts of Hong Kong SAR in accordance with the Arbitration Ordinance and subsequent amendments. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice will be referred to the Chairman for the time being of the Hong Kong SAR Federation of Insurers. It is hereby expressly stipulated that it will be a condition precedent to any right of action or suit upon this Policy that Courts of Hong Kong SAR award will be first obtained. If reference to Courts of Hong Kong SAR have not been made within 12 months of the first notice of the difference, You will for all purposes be deemed to have waived all claims in connection with or arising out of the said difference.

19) Miscellaneous

- 1) All Premium payments and benefits payable under this Policy will be paid in Hong Kong dollars. The benefit payable under this Policy will not carry any interest. Clerical errors on Our part will not invalidate the insurance cover otherwise validly in force, or vice versa.
- 2) The headings in this Policy are for convenience only and will not affect the construction or meanings of the terms hereof.

Contracts (Rights of Third Parties) Ordinance

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

Personal Information Collection Statement

- (a) From time to time, it is necessary for you to supply Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A., Hong Kong Branch (the “**Company**”) with data about yourself(ves), policyowner(s), life insured(s), beneficiary(ies), claimant(s), and/or other relevant individuals (the “**Personal Data**”) in connection with the provision of insurance and/or related products and services to you, the processing of claims under insurance policies issued and/or arranged by the **Company**, and/or the processing of any or all other requests, enquiries and complaints from you.
- (b) Provision of the **Personal Data** to the **Company** by you is voluntary. However, failure to supply the **Personal Data** may result in the **Company** being unable to provide insurance and/or related products and services to you, process claims under insurance policies issued and/or arranged by the **Company**, and/or process any or all other requests, enquiries, or complaints from you.
- (c) The purposes for which the **Personal Data** may be used are as follows:
- (i) processing (including, without limitation, underwriting) and/or approving applications for insurance and/or related products and services, and any addition, alteration, variation, cancellation, renewal and/or reinstatement of such products and services;
 - (ii) administering insurance policies issued and/or arranged by the **Company**;
 - (iii) processing (including, but not limited to, investigating, analyzing, assessing and adjudicating) and/or settlement of claims under insurance policies issued and/or arranged by the **Company**;
 - (iv) exercising rights of subrogation, if applicable;
 - (v) collection of amounts outstanding (if any) from customers;
 - (vi) arranging coinsurance and/or reinsurance in respect of the insurance policies issued and/or arranged by the **Company**;
 - (vii) communicating with customers via telephone, mail, e-mail, facsimile and other communication means;
 - (viii) customer services (including, but not limited to, processing enquiries and complaints), marketing (including, but not limited to, direct marketing), and other related activities;
 - (ix) conducting data matching procedures;
 - (x) designing insurance and/or related products and services for customers’ use;
 - (xi) marketing insurance and/or other related products and services of the **Company**, its affiliated companies (which includes, but are not limited to, its group companies, parent company, trust companies of the **Company’s** parent company (hereinafter such affiliated companies are collectively referred to as the “**Affiliated Companies**”)) and/or third parties selected by the **Company**;
 - (xii) statistical or actuarial research of the **Company**, its **Affiliated Companies**, relevant insurance industry associations or federations, supervisory authority, government department and/or other competent authority;
 - (xiii) complying with the requirements under any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the **Company** and/or its **Affiliated Companies** are expected to comply with, including, without limitation, making disclosures of the relevant information; and
 - (xiv) any purposes relating thereto.
- (d) The **Personal Data** held by the **Company** shall be kept confidential, but the **Company** may provide the **Personal Data** to the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (c) above, without prior notification to you and/or any other relevant individuals to whom the **Personal Data** is related:
- (i) agents, intermediaries, claims investigation companies, coinsurance companies, reinsurance companies, third party service providers, banks and credit-card companies, health and medical organizations, professional advisers, contractors, business partners, and/or any other relevant parties, as appropriate, who provide administrative, telecommunication, computer, payment, marketing, investigation, advisory and/or other services to the **Company** in connection with the operation of its business;
 - (ii) relevant insurance industry associations or federations, and/or members of such industry associations or federations;
 - (iii) overseas locations or branches, as appropriate, of the

- Company**, its **Affiliated Companies** and/or third parties selected by the **Company**;
- (iv) persons to whom the **Company** and/or its **Affiliated Companies** are under an obligation to make disclosure under the requirements of any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the **Company** and/or its **Affiliated Companies** are expected to comply with;
 - (v) any court, supervisory authority, government department or other competent authority (including, without limitation, tax authority) under any laws binding on the **Company** and/or its **Affiliated Companies**;
 - (vi) lawful successors or assigns of the **Company**; and
 - (vii) persons who owe a duty of confidentiality to the **Company** and/or its **Affiliated Companies**.
- (e) The **Company** may verify any or all of the **Personal Data** by using information collected and released or transferred by relevant insurance industry associations or federations, and/or members of such industry associations or federations.
- (f) In accordance with the **Personal Data** (Privacy) Ordinance:
- (i) any individual has the right to:
 - (A) check whether the **Company** holds data about him/her and, if so, obtain a copy of such data;
 - (B) require the **Company** to correct any data relating to him/her that is inaccurate; and
 - (C) ascertain the **Company’s** policies and practices in relation to data and to be informed of the kind of data held by the **Company**;
- and
- (ii) the **Company** has the right to charge a reasonable fee for the processing of any data access request.
- (g) The person to whom requests for access to data and/or correction of data and/or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Personal Data Protection Officer
Assicurazioni Generali S.p.A., Hong Kong Branch
21/F, 1111 King’s Road, Taikoo Shing, Hong Kong

Note: In case of discrepancies between the English and Chinese versions of this Personal Information Collection Statement, the English version shall prevail.

Attaching and forming part of the Policy:

It is hereby noted that the following term will be added in the Policy:

- 1) Sanction Clause :
 - The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition, or restriction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United States of America or any other country, state or territory which has jurisdiction in the matter.

- 2) Territorial Exclusion Clause
 - The Company shall not indemnify the Insured/policyholder for any liability: (i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>, or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part; (ii) incurred by the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories> , or where the payment of such indemnity by the Insurer will benefit the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>; (iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of <Fully Embargoed and Comprehensive Sanctioned Countries / Territories>, persons or entities resident in <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>.
 - For the purposes of this territorial exclusion clause, the Insured/policyholder hereby acknowledges and agrees that Fully Embargoed and Comprehensive Sanctioned Countries/Territories shall be listed under Generali Corporate website at <https://www.generali.com.hk/EN_US/sanctioned_countries> , with such list to be updated from time to time, and incorporated into the policy.