



Cheapticket.hk Travel Insurance

Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, AIG Insurance Hong Kong Limited (hereinafter called "the Company") agrees to provide insurance to the Insured Person(s) named in the Policy Schedule issued in relation to a Journey that commenced and occurred within the Period of Insurance subject to the terms and conditions of this Policy (hereinafter called "insured Journey") and promises to pay indemnity for loss to the extent provided herein.

The Policy Schedule, Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the "Policy").

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys.

Schedule of Benefits (HK\$)

BENEFIT	Maximum Benefits (HK\$)
Section 1 – Emergency Medical Expenses and Assistance	500,000
1a. Medical Expenses	
1b. Emergency Medical Evacuation	
1c. Repatriation of Remains	
Section 2 – Personal Accident	1,000,000
Section 3 – Journey Cancellation and Curtailment	
3a. Journey Cancellation	3,000
3b. Journey Curtailment	3,000
Section 4 – Missed Connection	3,000
Section 5 – Baggage and Personal Effects	12,000
Sub limit for any one item	2,000
Section 6 – Travel Documents	3,000
Section 7 – Delay Coverage	
7a. Travel Delay	3,000
7b. Baggage Delay	2,000
Section 8 – Personal Liability	1,000,000

Excess Schedule

Benefits	Excess payable by Insured Person (HK\$)
Section 1a. - Medical Expenses	\$500
Section 3 - Journey Cancellation and Curtailment	\$500
Section 4 – Missed Connection	\$500
Section 5 – Baggage and Personal Effects	\$500
Section 6 – Travel Documents	\$500
Section 7b. – Baggage Delay	\$500
Section 8 – Personal Liability	\$500

BENEFITS

SECTION 1 - EMERGENCY MEDICAL EXPENSES AND ASSISTANCE

1a. Medical Expenses

Under this Section, if the Insured Person sustains an Injury or Sickness during the insured Journey and as a result the Insured Person incurs medical expenses for treatment of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the Insured Person up to the Maximum Benefit stated in the Schedule of Benefits for that portion of the medical expenses which (i) are incurred by the Insured Person within one hundred and eighty days (180) days from his/her first sustaining the said Injury or Sickness; and (ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses.

- Follow-up Medical Expenses

In the event that the Insured Person, following his/her return to Hong Kong, requires follow-up medical treatment for the Injury or Sickness referred to above (i.e. in addition to the treatment for the Injury or Sickness received prior to the Insured Person's return), then the Company shall also reimburse the Insured Person up to but not exceeding HK\$50,000 for that portion of the follow-up medical expenses which (i) are incurred within one (1) month of the Insured Person's return to Hong Kong and (ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner practising western medicine. This Follow-up Medical Expenses benefit shall also be extended to cover the Medically Necessary Expenses incurred for the same purpose paid to Chinese Medicine Practitioner subject to an aggregate limit of HK\$1,800 and a per visit and per day limit of HK\$150.

Payment under this section is subject to an Excess of HK\$500 payable by the Insured Person with respect to all Medical Expenses claimed for the same Injury or Sickness.

1b. Emergency Medical Evacuation

When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling overseas during the insured Journey and if in the opinion of the Company or its authorized representative, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Hong Kong his/her habitual residence, the Company or its authorized representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to the medical provider the Covered Expenses for such evacuation up to the Maximum Benefit stated in the Schedule of Benefits.

Covered Expenses are expenses for services provided and/or arranged by the Company or its authorized representative for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person.

The means of evacuation arranged by the Company or its authorized representative may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Company or its authorized representative and will be based solely upon medical necessity.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

1c. Repatriation of Remains

When, as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, the Insured Person dies during the course of the insured Journey, the Company or its authorized representative shall make the necessary arrangements for the return of the Insured Person's remains to Hong Kong or his/her habitual residence or declared country of final destination. The Company shall pay the actual cost incurred for such repatriation up to the Maximum Benefit stated in the Schedule of Benefits.

In addition, the Company shall reimburse for expenses actually incurred at the place of death outside Hong Kong for the cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

In no event, however, shall the total amount payable under this Section 1 (Emergency Medical Expenses and Assistance) exceed 100% of the Maximum Benefit as stated in the Schedule of Benefits.

Exclusions Applicable to Section 1 - Emergency Medical Expenses & Assistance

No benefits will be provided:

- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.

- If the Insured Person refuses to follow the recommendation of Travel Guard or a Qualified Medical Practitioner to return to Hong Kong or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- For any expenses for a service not approved and arranged by the Company or its authorized representative except that this exclusion shall be waived in the event the Insured Person or his/her Traveling Companion(s) cannot contact Travel Guard Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its authorized representative would have provided under the same circumstances. (For Section 1b. Emergency Medical Evacuation only)
- For any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its authorized representative. (For Section 1c. Repatriation of Remains only).
- For the follow up treatment expenses incurred outside Hong Kong.
- For any additional cost of single or private room accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone (except for Section 1d. Overseas Hospital Cash) and the like; procurement or use of special braces, appliances or equipment.
- For any cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

SECTION 2 - PERSONAL ACCIDENT

The benefit under this Section is payable to the Insured Person who suffers an Injury during the insured Journey which, directly and independently of all other causes, results in any Event provided in the Benefit Table hereunder, but only to the extent and if such Injury results in such Event happening to the Insured Person within ninety (90) days after the date of the Accident.

Benefit Table

EVENTS		Percentage of Principal Sum
Accidental Death and Disablement		
1. Death		100%
2. Permanent Total Disablement		100%
3. Permanent and incurable paralysis of all limbs		100%
4. Permanent total Loss of sight of one eye or both eyes		100%
5. Loss of or the Permanent total Loss of Use of one limb		100%
6. Loss of or the Permanent total Loss of Use of two limbs		100%
7. Loss of Speech and Loss of Hearing		100%
8. Permanent total Loss of Hearing in:		
(a) both ears		75%
(b) one ear		15%
Third Degree Burns		
Area	Damage as a Percentage of Total Surface Area	Percentage of Principal Sum
1. Head	Equal to or greater than 8% damage of total head surface area	100%
	Equal to or greater than 5 % but less than 8% damage of total head surface area	75%
	Equal to or greater than 2% but less than 5% damage of total head surface area	50%
2. Body (exclude head surface area)	Equal to or greater than 20% damage of total body surface area	100%
	Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation:

- If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest Percentage of Principal Sum) will be payable under this Section and in any event shall not exceed the Maximum Benefit stated in the Schedule of Benefits.
- The insurance for any Insured Person under this Policy shall terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
- When a limb or organ which had been partially disabled prior to an Injury covered under this Policy becomes totally disabled as a result of such Injury, the Percentage of Principal Sum payable shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the Injury.
- If the Insured Person is under seventeen (17) years of age on the Effective Date, the Maximum Benefit payable will be HK\$250,000 subject to the Percentage of Principal Sum as stated in the above Benefit Table under Section 2 (Personal Accident).

This Section is extended to cover an Injury sustained by the Insured Person:

- While he/she is traveling directly from his/her place of residence or place of regular employment in Hong Kong to the immigration counter within three (3) hours before the scheduled departure time of the Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of his/her insured Journey.
- While he/she is traveling directly from the immigration counter in Hong Kong to his/her place of residence or place of regular employment within three (3) hours upon his/her arrival in Hong Kong after completion of his/her insured Journey.

Exposure

If by the reason of any covered Accident occurring during the insured Journey, the Insured Person is unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance to the Events as stated in the Benefit Table.

Disappearance

If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the insured Journey and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

Exclusion Applicable to Section 2 - Personal Accident

- For the purpose of Section 2, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or sickness.

SECTION 3 - JOURNEY CANCELLATION AND INTERRUPTION

3a. Journey Cancellation

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for loss of basic tour fee and/or Accommodation paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured Journey necessitated by the occurrence of any of the following, within the period of ninety (90) days before the



scheduled departure date of the insured Journey (except for sub-paragraphs (iii) and (iv) below):

- i. Death or Serious Injury Or Serious Sickness of the Insured Person, Insured Person's Immediate Family Member, Close Business Partner or Traveling Companion;
- ii. Witness summons, jury service or compulsory quarantine of the Insured Person;
- iii. Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within the period of one (1) week before the departure date of the planned insured Journey;
- iv. Serious damage to the Insured Person's and/or Traveling Companion's Primary Residence in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the departure date of the planned insured Journey which requires the Insured Person's and/or Traveling Companion's presence in the premises on the departure date of the insured Journey.

This coverage under Section 3a (Journey Cancellation) cannot be utilized once the Insured Person has commenced the insured Journey.

3b. Journey Curtailment

If an Insured Person has to cut short the insured Journey and return to Hong Kong as a result of one of the Covered Events listed i to iii below the Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for:

- the amount of the unused portion of the basic tour fee and/or Accommodation, and/or
- additional Travel Ticket and/or Accommodation expenses reasonably and necessarily incurred after the commencement of the insured Journey.

Covered Events:

- i. Unexpected death, Serious Injury Or Serious Sickness or hijacking of the Insured Person;
- ii. Unexpected death, Serious Injury Or Serious Sickness of the Insured Person's Immediate Family Members or Travelling Companion;
- iii. Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic, all or any of which, prevents the Insured Person from continuing with his/her scheduled insured Journey.

The amount reimbursable under Section 3b - Journey Curtailment benefit in relation to the basic tour fee and/or Accommodation forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the insured Journey. The amount reimbursable under Section 3b - Journey Curtailment benefit in relation to the additional Travel Ticket and/or Accommodation for the insured Journey shall be the expenses actually incurred by the Insured Person for the said additional Travel Ticket and/or Accommodation up to the Maximum Benefit as stated in the Schedule of Benefits.

Please note, however, that the amount reimbursable by the Company under Section 3 - Journey Cancellation And Interruption shall be reduced by any amount which is covered under any other existing insurance scheme or government program or which has been (or will be) refunded to the Insured Person by any Common Carrier, travel agent or any other provider of transportation and/or accommodation. Further, if the Insured Person did not purchase a return Travel Ticket (i.e. only purchased a one-way ticket for the insured Journey) but then seeks to recover the costs of a return Travel Ticket under this Trip Curtailment benefit as a result of a Covered Event, then the Company will deduct from the reimbursable amount, the amount that would have been budgeted for a return Travel Ticket based on the same travel fare class as the original outbound Travel Ticket.

Payment under Section 3 - Journey Cancellation And Interruption is subject to an excess of HK\$500 payable by Insured Person for each and every claim submitted

Exclusions Applicable to Section 3 - Journey Cancellation And Interruption

No benefits will be provided for any loss:

1. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.
2. That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Journey before the purchase of this travel insurance.
3. That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to iv. of Section 4a (Journey Cancellation) or Covered events i. to iii. of Section 4b (Journey Curtailment).

SECTION 4 – MISSED CONNECTION

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the additional and reasonable travel fare incurred in the event that the Insured Person misses the confirmed onward travel connecting Common Carrier whilst overseas at the transfer point due to the arrival delay of the preceding incoming confirmed scheduled Common Carrier of Insured Person provided that no onward transportation is made available to the Insured Person within 6 consecutive hours on the arrival of the Insured Person. This benefit is payable only once during the insured Journey.

Payment under Section 4 - Missed Connection is subject to an excess of HK\$500 payable by Insured Person for each and every claim submitted

Exclusions Applicable to Section 4 – Missed Connection

No benefits will be provided:

1. if the preceding Common Carrier was scheduled to arrive after the stated check-in time required by the connecting Common Carrier.
2. For failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
3. For any loss arising from any event or occurrence leading up to the relevant delay already existing and known to the public before this insurance is purchased
4. For any loss arising from any event or occurrence leading up to the relevant delay already existing and known to the public before the travel ticket of the preceding Common Carrier is booked or purchased.
5. If the Common Carrier is not available for advance booking.

SECTION 5 – BAGGAGE AND PERSONAL EFFECTS

The Company will pay the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for loss of or accidental damage to baggage, clothing and personal effects, worn, carried by the Insured Person by hand, in trunks, suitcases and like receptacles owned by the Insured Person occurring during the insured Journey. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. The Company shall not be liable for more than HK\$2,000 in respect of any one (1) article, pair or set of articles and may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear and depreciation in respect of any item more than one (1) year old from the date of purchase.

Payment under this section is subject to an Excess of HK\$500 payable by the Insured Person for all losses or damage claimed under this Section arising from the same occurrence during the insured Journey.

Exclusions Applicable to Section 5 - Baggage and Personal Effects

No benefits will be provided for:

1. The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveler's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
2. Any loss or damage caused by wear and tear, gradual deterioration, mechanical or electrical breakdown, misuse, faulty design or workmanship, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.
3. Any loss of or damage to hired or leased equipment.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to

- any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.
6. Any loss of or damage to property which functions normally after it has been fixed or repaired by a third party.
7. With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
8. Any loss of the Insured Person's baggage when it is left unattended in a public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
9. Any loss of data recorded on tapes, cards, diskettes or otherwise.
10. Breakage or damage to fragile articles.
11. Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
12. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
13. Loss by any mysterious disappearance.
14. Shortage due to error, omission, exchange or depreciation in value.
15. Receipts of the claimed items submitted which are not in the Insured Person's name.
16. Any loss claimed under Section 7b (Baggage Delay).

SECTION 6 – TRAVEL DOCUMENTS

In the event that the Insured Person loses his/ her travel documents and/or travel tickets during the insured Journey as a direct result of robbery, burglary or theft, the Company will reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for: (i) the replacement cost of the travel documents and/or travel tickets; and/or (ii) reasonable additional cost of travel expenses and/or Accommodation necessarily incurred by an Insured Person for the sole purpose of making necessary travel arrangements for replacing the travel documents.

Payment under this section is subject to an Excess of HK\$500 payable by the Insured Person for all losses or damage claimed under this Section arising from the same occurrence during the insured Journey.

Exclusion Applicable to Section 6 - Travel Documents

No benefits will be provided:

1. If the loss is not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
2. If the lost travel document and/or visa and/or travel tickets are not needed by the Insured Person to complete to the insured Journey.
3. For loss by any mysterious disappearance.
4. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
5. For both the temporary and permanent versions of the same travel document. In the event of such loss, an Insured Person may claim either one (1) version but not both.

SECTION 7 - DELAY COVERAGE

7a. Travel Delay

The Company shall pay HK\$300 for the first full five (5) hours of delay, then HK\$700 for each of the following full ten (10) hours of delay up to the Maximum Benefit as stated in the Schedule of Benefits in the event that the Common Carrier in which the Insured Person has arranged to travel with travel fare pre-paid is delayed for at least five (5) hours from the departure or arrival time specified in the itinerary provided to the Insured Person by the Common Carrier, where such delay is caused directly by inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Journey.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual departure or arrival time of a) the original Common Carrier or b) the first available alternative transportation offered by that Common Carrier management.

The Insured Person can only claim for either departure or arrival delay of the same delayed Common Carrier. This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the Common Carrier by the authorized representative/management of the Common Carrier.

Exclusions Applicable to Section 7a - Travel Delay

No benefits will be provided for:

1. Failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
2. Any loss arising from any event or occurrence leading up to the relevant delay already existing and known to the public before this insurance is purchased.
3. Any loss arising from late arrival of Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the Common Carrier).
4. Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier.
5. Any consequential loss arising from the late arrival of a preceding Common Carrier that causes subsequent delays/misconnections of each Common Carrier in which the Insured Person has arranged to travel during the course of the insured Journey.

7b. Baggage Delay

The Company shall pay up to the Maximum Benefit as stated in the Schedule of Benefits for the actual expenses incurred for emergency purchase of essential items or requisites in consequence of temporary deprivation of the Insured Person's baggage for full ten (10) hours from the time of arrival at the destination due to the misdirection in delivery of the baggage by a Common Carrier on or in which the Insured Person is traveling during the insured Journey. This benefit can only be utilized once during the insured Journey.

Payment under this section is subject to an Excess of HK\$500 payable by the Insured Person for all losses or damage claimed under this Section arising from the same occurrence during the insured Journey.

Exclusions Applicable to Section 7b - Baggage Delay

No benefits will be provided:

1. For the failure of the Insured Person to obtain written confirmation from the Common Carrier as to the number of hours and the reason for such delay.
2. With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
3. For any loss claimed under Section 4 (Baggage and Personal Effects) arising from the same cause.

SECTION 8 - PERSONAL LIABILITY

The Company shall indemnify the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for legal liability to a third party arising during the insured Journey as a result of:

1. death or accidental bodily injury to a third party;
 2. accidental loss of or damage to property of a third party.
- However, the Insured Person must not make any offer or promise of payment or admit his/her fault to any other party, or become involved in any litigation without the Company's prior written approval.



Payment under Section 8 - Personal Liability is subject to an excess of HK\$500 payable by Insured Person for each and every claim submitted.

Exclusions Applicable to Section 8 - Personal Liability

No benefits will be provided for:

1. Property of any person who is the Insured Person, Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
2. Liability to any person who is the Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
3. Property which belongs to the Insured Person or is in his/her care of custody or control.
4. Any liability assumed under contract.
5. Liability relating to the willful, malicious, or unlawful act on the part of the Insured Person.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.
7. Liability arising from the undertaking of any trade, business or profession.
8. Liability arising from any criminal acts.
9. Any fines, penalties, aggravated or exemplary damages..

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

THE COMPANY WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS, INJURY, DAMAGE OR LIABILITY SUFFERED AND/OR SUSTAINED BY OR ARISING DIRECTLY OR INDIRECTLY AS A RESULT OF OR IN CONNECTION WITH ANY OF THE FOLLOWING:..

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. An Insured Person who travels in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
3. An Insured Person who is:
 - (i) a Terrorist;
 - (ii) a member of a terrorist organization;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons;
4. Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
5. Any prohibition or regulations by any government (except where a government is subjecting an Insured Person to Compulsory Quarantine as covered under Section 4a(ii)); any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a Common Carrier, riot or civil commotion, inclement weather, natural disasters, or epidemic;
6. Any Terrorist Act except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident).
7. The Insured Person is not taking all reasonable efforts to safeguard his/her property/money, to avoid Injury or to minimize any claim under this insurance;
8. If the Insured Person is participating in:
 - (i) Scuba diving (unless the Insured Person holds a PADI (or similar recognised qualification) or the Insured Person is diving with a qualified instructor. In these situations the maximum depth that the Company will cover is as specified under the Insured Person's PADI (or similar recognised qualification) but no deeper than thirty (30) meters and the Insured Person must not be diving alone);
 - (ii) Mountaineering or rock climbing (if ordinarily the use of climbing equipment, ropes or guides is required), off piste skiing or snowboarding, tobogganing, extreme sport or leisure activities, expeditions and the like, white water rafting or boating, ocean yachting, abseiling, bungy jumping, pot holing, caving, or trekking (including mountain trekking) above 3000 meters;
 - (iii) racing (other than on foot);
 - (iv) Motorcycling (unless the Insured Person is riding a motorcycle with an engine capacity of 200cc or less and holds a motorcycle licence as required by the country the Insured Person is in, but always excluding motorcycle racing);
 - (v) Flying, or any aerial activity (for example, hang-gliding and skydiving), unless the Insured Person is a passenger in a regular scheduled commercial passenger carrying aircraft;
 - (vi) Any sport involving projectiles (e.g. shooting and archery);
9. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
10. Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
11. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
12. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
13. Any Pre-Existing Condition, congenital and heredity condition;
14. AIDS or any Injury or Sickness commencing in the presence of a sero positive test for HIV and related disease, sexually transmitted disease;
15. Psychosis, sleep disturbance disorder, mental or nervous disorders;
16. The Insured Person engaging in naval, military or airforce service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
17. Any medical treatment received during an insured Journey which was made for the purpose of receiving medical treatment or if the insured Journey was undertaken while the Insured Person was unfit to travel; or the Insured Person is traveling against the advice of a Qualified Medical Practitioner;
18. Any loss and expenses that can be reimbursed or recovered from any other source except for Section 2 (Personal Accident) and Section 7a. (Travel Delay);

DEFINITIONS

"**Accident**" means an unforeseen and involuntary event which causes an Injury during an insured Journey.

"**Accommodation**" means room charge only.

"**Acquired Immune Deficiency Syndrome**" or "**AIDS**" shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

"**Chinese Medicine Practitioner**" shall mean any Chinese bonesetter, acupuncturist or Chinese medicine practitioner who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of Hong Kong), but excluding a Chinese Medicine Practitioner who is the Insured Person or an Immediate Family Member of the Insured Person.

"**Close Business Partner**" shall mean a close business partner of an Insured Person proved as such to the satisfaction of the Company on the basis of business registration or corporate registration documentation acceptable to the Company.

"**Common Carrier**" shall mean any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

"**Compulsorily Quarantined**" or "**Compulsory Quarantine**" means the Insured Person is ordered to be quarantined compulsorily by the government or other relevant authorities.

"**Effective Date**" means either 1) the issue date of the Policy or 2) the date the Journey Cancellation benefit becomes effective, whichever is later.

"**Hong Kong**" means the Hong Kong Special Administrative Region or the HKSAR.

"**Hospital**" shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24 hours nursing service and medical supervision.

"**Immediate Family Member**" means Insured Person's spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild, legal guardian.

"**Injury**" shall mean the bodily injury sustained in an Accident directly and independently of all other causes.

"**Insured Person**" shall mean the Insured Person(s) named in the Policy Schedule or subsequently endorsed herein.

"**Journey**" wherever used in this Policy shall mean the period of travel commencing from when the Insured Person leaves an immigration counter of Hong Kong for the purpose of commencement of his/ her journey until the Insured Person's arrival at any immigration counter of Hong Kong after the said journey or the expiry date of the Period of Insurance, whichever first occurs.

"**Loss of**" or "**Loss of Use**" shall mean the Permanent total functional disablement or complete and permanent physical severance of a hand at or above the wrists or of a foot at or ankle joints, and as used with reference to eyes, shall mean the entire and irrecoverable Loss of Sight.

"**Loss of Hearing**" shall mean Permanent irrecoverable loss of hearing where:

If a db - Hearing loss at 500 Hertz If b db - Hearing loss at 1,000 Hertz

If c db - Hearing loss at 2,000 Hertz If d db - Hearing loss at 4,000 Hertz

1/6 of (a+2b+2c+d) is above 80dB.

"**Loss of Speech**" shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

"**Macau**" means the Macau Special Administrative Region or the Macau SAR.

"**Malignant Neoplasm**" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency Syndrome.

"**Maximum Benefit**" means the maximum benefit amount of each of the benefits covered under this Policy as stated in the Schedule of Benefits.

"**Medically Necessary Expenses**" means expenses incurred and paid by the Insured Person to a legally Qualified Medical Practitioner, physician, surgeon, nurse, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under Section 1b. (Emergency Medical Evacuation) and Section 1c. (Repatriation of Remains) of this Policy. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy. Provided that in the event an Insured Person becomes entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other sources.

"**Opportunistic Infection**" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

"**Pandemic Influenza**" means an epidemic of an influenza virus that spreads on a worldwide scale and infects a large proportion of human population to the extent that the World Health Organization has announced that the Level of Epidemic and Pandemic Alert and Response is phase 5 or above.

"**Percentage of Principal Sum**" is the Percentage of Principal Sum as stated in the Benefit Table in Section 2 (Personal Accident) herein used to calculate the Maximum Benefits payable.

"**Period of Insurance**" means the Period of Insurance under the Policy Schedule attached to the Policy.

"**Permanent**" shall mean lasting twelve (12) consecutive months from the date of an Accident and at the expiry of the twelve (12) months period being beyond any hope of improvement.

"**Permanent Total Disablement**" shall mean disablement which commences ninety (90) days from the date of the Accident and which is Permanent and which entirely prevents an Insured Person from attending to any business or gainful occupation of any and every kind or if he/she has no business or occupation from attending to any duties, which would normally be carried out by him/her in his/her daily life.

"**Policy**" means this Policy and any other documents referred to in Clause 1 of the General Provision section.

"**Policy Schedule**" means the attachment to this Policy entitled "Policy Schedule" as maybe amended by the Company from time to time.

"**Pre-existing Condition**" means any condition for which the Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion received from or were recommended by a Qualified Medical Practitioner prior to the Effective Date of this Policy for: a) any medical treatment; b) any diagnosis; c) any consultation; or d) any prescribed drugs leading to a claim under this Policy; or any Symptom which existed prior to the Effective Date leading to a claim under this Policy.

"**Primary Residence**" means the house or building permanently occupied by the Insured Person for the sole purpose of private dwelling.

"**Principal Sum**" means the Maximum Benefit.

"**Qualified Medical Practitioner**" shall mean any person legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a qualified medical practitioner who is the Insured Person or an Immediate Family Member of the Insured Person.

"**Schedule of Benefits**" means the Schedule of Benefits under the Policy Schedule attached to the Policy and may be amended by the Company from time to time.

"**Serious Injury Or Serious Sickness**" means an injury or sickness for which the Insured Person or Traveling Companion requires treatment and which is certified by a Qualified Medical Practitioner as being dangerous to life and as rendering the Insured Person unfit to travel or continue with his/her original insured Journey. When "Serious Injury Or Serious Sickness" is applied to the Insured Person's Immediate Family Member(s) or Close Business Partner, it shall mean injury or sickness for which the Insured Person's Immediate Family Member or Close Business Partner requires treatment and certified by a Qualified Medical Practitioner as being dangerous to life and which results in the Insured Person's discontinuation or cancellation of his/her original insured Journey.

"**Sickness**" means a sickness or disease which is contracted during the insured Journey directly and independently of any other cause and which commences during the insured Journey.

"**Symptom**" means a sign or an indication of disorder or disease experienced by an individual.

"**Terrorist**" or member of a terrorist organization shall mean any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

"**Terrorist Act**" shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.

"**Third Degree Burns**" shall mean full thickness skin destruction due to burns.

"**Traveling Companion**" shall mean the person who is accompanying the Insured Person for the whole insured Journey.

"**Travel Ticket**" means an economy class travel ticket purchased for traveling on any Common Carrier.

"**Usual, Reasonable And Customary**" shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of Insured Person(s) under the care, supervision, or order of a Qualified Medical Practitioner; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

"**War**" shall mean war, whether declared or not, or any warfare activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

GENERAL CONDITIONS

1. At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured Journey, otherwise any claim could be forfeited.
2. No refund of premium is allowed once the Policy has been issued.
3. This Policy may not be renewed or extended. However, if any circumstance exists during the insured



Journey which is outside the Insured Person's control and the insured Journey is extended beyond the period of Insurance stated in the Policy Schedule, the Company will automatically extend the Period of Insurance for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's insured Journey.

4. During the Period of Insurance, if more than one Journey commenced, insured Journey shall mean and refer only to the Journey that commenced earliest.
5. The insured Journey must be commenced from Hong Kong.
6. If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
7. The Policy is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys.
8. The maximum period of an insured Journey cannot exceed one hundred and eighty-two (182) days per Journey.
9. Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The Policy Schedule, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by the Company and such approval is endorsed hereon.

2. ELIGIBILITY

Age limit: 65 or below.

3. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to the Company within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the Company.

4. FORMS FOR PROOF OF LOSS

The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.

5. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to the Company by the Insured Person at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall be shown not to have been reasonably possible to give such notice within such time by the Insured Person, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.

6. SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to the Company, with particulars sufficient to identify the Insured Person shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

7. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

9. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such claims shall be forfeited.

10. RIGHT OF RECOVERY

In the event that authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum or excess from the Insured Person.

11. RIGHTS OF THIRD PARTIES

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured Person(s) and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that the Company and the Insured Person(s) named in the Schedule alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

12. MEDICAL EXAMINATION AND TREATMENT

The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

13. SUBROGATION

In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

14. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

15. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

17. POLICY INTERPRETATION

This Policy is subject to the laws of the Hong Kong and the parties hereto agree to submit to the jurisdiction of the courts of the Hong Kong.

18. ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon the Company unless and until the original or a duplicate thereof is filed at the Home Office of AIG Insurance Hong Kong Limited, 46/F, One Island East, 18 Westlands Road, Island East, Hong Kong and the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

19. DATA PRIVACY

The Insured Person / Policyholder / Applicant agree(s) that:

- (a) the personal data collected during the application process or administration of this policy may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- (b) AIG HK may use the Insured Person's/ Policyholder's/ Applicant's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the AIG group (assuming AIG HK has obtained the agreement of the Insured Person / Policyholder / Applicant to use such contact details for this purpose).
- (c) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified:
 - i) third parties providing services related to the administration of this policy, including reinsurers (per (a) above);
 - ii) financial institutions for the purpose of processing this policy and obtaining policy payments (per (a) above);
 - iii) in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);
 - iv) for the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
 - v) another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
 - vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
- (d) The Insured Person / Policyholder / Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG HK with any comments in relation to the services it provides. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.

20. CLERICAL ERROR

Clerical errors by the Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

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Cheapticket.hk 旅遊保險計劃

旅遊保險條文及條款

當美亞保險香港有限公司(以下稱爲“本公司”)收妥保費後,即依據保障列表或批註內的定義、不保事項、限制、條款和條件,同意承保名列於保單列表內之受保人及根據本保單之條文及條款對在受保日期內所出發和發生的旅程(以下稱爲“受保旅程”)之損失作出賠償。
保障列表、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約(以下稱爲“保單”)。
此保險只適用於常規的假期旅遊及文職商務旅遊,而不適用於探險跋涉或類似旅程。

保障權益表

保障	最高賠償額 (HK\$)
第1項 - 緊急醫療費用及援助	500,000
1a. 醫療費用	
1b. 緊急醫療運送	
1c. 運返費用	
第2項 - 人身意外	1,000,000
第3項 - 旅程阻礙保障	
3a. 取消旅程	3,000
3b. 提早結束旅程	3,000
第4項 - 延誤接駁航班	3,000
第5項 - 個人行李及物品	12,000
每項限額	2,000
第6項 - 旅遊證件	3,000
第7項 - 延誤保障	
7a. 旅程延誤	3,000
7b. 行李延誤	2,000
第8項 - 個人責任	1,000,000

自負費列表

保障範圍	受保人需支付之自負費 (HK\$)
第1a項 - 醫療費用	500
第3項 - 旅程阻礙保障	500
第4項 - 延誤接駁航班	500
第5項 - 個人行李及物品	500
第6項 - 旅遊證件	500
第7b項 - 行李延誤	500
第8項 - 個人責任	500

保障範圍

第1項 - 緊急醫療費用及援助

1a. 醫療費用

在此項下,若受保人在受保旅程期間蒙受損害或疾病而引致在返回香港前治療的醫療費用,本公司將以不超過保障權益表所規定之最高賠償額賠償受保人有關醫療費用,該醫療費用必須是(i)由首次蒙受該損害或疾病起 180 日以內所引致的,及(ii)實際、合理及慣常醫療必需費用。

受保人在受保旅程期間蒙受損害或疾病而需要覆診(意即繼續接受在受保人回港前有關損害或疾病的治療),本公司將賠償不超過 HK\$50,000 的覆診費用,但該覆診費用必須是(i)返回香港後 1 個月內引致的,及(ii)由執業西醫之合格醫生收取的實際、合理及慣常醫療必需費用。此覆診費用亦包括中醫診治,每日每症最高為 HK\$150,最高累積至 HK\$1,800。

所有因相同的損害或疾病而索償的醫療費用,受保人每宗索償需支付 \$500 自負費。

1b. 緊急醫療運送

若受保人在受保旅程期間於海外蒙受損害或感染疾病,於本公司或其授權代表的意見下,認為醫療上適合將受保人運送至其他地方接受治療,或運送回香港或日常居住地,而本公司或其授權代表亦會根據受保人當時的受傷程度或病情,安排最適當之醫療運送方式,本公司則會直接支付該醫療運送所需之有關保障費用。

保障費用是指由本公司或其授權代表因緊急運送受保人而提供或安排之醫療運送、服務及設備等費用。所有醫療運送方式及最終目的地均由本公司或其授權代表決定及根據當時醫療情況安排,包括租用空中或陸上救護車、航空運輸、鐵路或其他適合的運送方式。

受保人或其代表必須致電 Travel Guard 國際支援熱線 (852) 3516 8699 作出有關安排。

1c. 運返費用

若受保人在受保旅程期間蒙受損害或感染疾病而死亡,本公司或其授權代表將安排運返受保人之遺體返回香港或日常居住地。本公司將直接支付有關保障費用。

此外,本公司將賠償由當地殯儀承辦者提供及執行的棺材、防腐和火化事宜上的實際費用。

受保人或其代表必須致電 Travel Guard 國際支援熱線 (852) 3516 8699 作出有關安排。

在任何情況下,第 1 項「緊急醫療費用及援助」的總賠償額不可超過保障權益表所規定最高賠償額。

適用於第 1 項 - 緊急醫療費用及援助的不保事項

以下情況不受保障:

- 根據合格醫生之意見,在合理的情況下該項手術或治療可延期至返回香港後進行。
- 受保人旅遊之目的為醫治疾病或受保人違反合格醫生之勸告出外旅遊。
- 一切項須由受保人支付及/或已包括於旅遊費用中的支出。
- 未能提供合格醫生之醫療報告。
- 受保人拒絕依循 Travel Guard 或合格醫生之建議返回香港繼續治療,或在身體狀況許可下,拒絕繼續其受保旅程。
- 任何不經由本公司或其授權代表同意及提供服務的費用,除非受保人或其旅遊夥伴在緊急及不能控制的情況下無法致電 Travel Guard 國際支援熱線,在此情形下,本公司只補償受保人在同一情況下本公司或其授權代表會提供的服務而衍生的費用(只適用於第 1b 項「緊急醫療運送」)。
- 未經由本公司或其授權代表允許及安排之遺體運返(只適用於第 1c 項「運返費用」)。
- 任何於受保旅程完結後於香港以外地方的覆診費用。
- 任何醫院內獨立或私人房間、特別或私家看護的額外費用;非醫療用的個人服務,包括收音機、電話(第 1 項「海外住院現金津貼除外」)及類似的物品;採購或採用特別支架、儀器或裝置的額外費用。
- 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的驗光單,但於受保旅程期間因意外蒙受損害所引致的除外。

第 2 項 - 人身意外

若受保人在受保旅程期間發生意外,於事故發生當日起計 90 天內在直接及並無其他原因下引致以下之損害事項,本公司將依據保障表及其保額百分比賠償予受保人。

保障表

損害事項	保額百分率	
意外死亡及永久傷殘		
1. 死亡	100%	
2. 永久完全殘廢	100%	
3. 永久及無法痊癒之四肢癱瘓	100%	
4. 一眼或雙眼永久完全失明	100%	
5. 喪失任何一肢或任何一肢永久完全喪失功能	100%	
6. 喪失任何雙肢或任何雙肢永久完全喪失功能	100%	
7. 雙耳完全失聰及喪失言語能力	100%	
8. 永久完全失聰		
(a) 雙耳	75%	
(b) 單耳	15%	
三級程度殘廢		
部位	受損佔有關部位總面積之百分比	保額百分率
1. 頭部	達頭部總面積之 8% 或以上	100%
	達頭部總面積之 5% 至 8% 以下	75%
	達頭部總面積之 2% 至 5% 以下	50%
2. 身體 (頭部以外)	達其餘身體部份總面積之 20% 或以上	100%
	達其餘身體部份總面積之 15% 至 20% 以下	75%
	達其餘身體部份總面積之 10% 至 15% 以下	50%

賠償:

1. 於同一次損害中,本公司只負責賠償以上任何一項之損害事項,若遭受多於一項損害事項,本公司則以最高賠償額(即最高保額百分率)的事項及以不超過列於保障權益表所載之最高賠償額為賠償依據。

2. 倘本公司已賠償以上保障表其中一項的損害事項,受保人所有的保障會即時終止,但不會影響該意外所導致之損害賠償事宜。

3. 倘受保人蒙受損害前局部手足或器官已喪失功能,而在損害後變成全部殘廢,本公司會決定保額百分率作為賠償該損害所引致的殘廢部份,而於受保意外發生前已永久喪失功能的部份則不獲賠償。

4. 此保單生效日期時,受保人年齡為 17 歲以下,本公司會根據第 2 項「人身意外保障」之保障表的損害事項及其保額百分率作出賠償,最高賠償至 HK\$250,000。

此部份提供額外保障予受保人在以下期間蒙受的損害:

1. 當受保人在原定公共交通工具出發前 3 小時內直接由日常香港住所或工作地點前往香港入境事務處的期間以開始其旅程;

2. 受保旅程完畢,當受保人回香港後 3 小時內直接由香港入境事務處返回日常住所或工作地點的期間。

暴露 - 倘受保人在受保旅程期間發生意外,及在無法避免的情況下身處於自然環境中(包括但不限於長期及嚴酷的天氣或環境狀況),並於意外發生後 12 個月內直接因此無法避免的情況下引致死亡或傷殘,本公司將按照保障表賠償予受保人。

失蹤處理 - 倘受保人在旅程中所乘搭之公共交通工具發生意外而導致失蹤、墮毀或沉沒,受保人因而失蹤及於該次意外事件發生後連續 12 個月內仍無法尋回,則本公司有理由相信受保人已因該次意外死亡,並作出人身意外保障的賠償。但受保人的遺產管理員必須先填妥及遞交保證書,同意日後如發現受保人並未因該次意外導致死亡,將退回此項賠償予本公司。

適用於第 2 項 - 人身意外保障的不保事項

1. 於此第 2 項保障,本公司不負責一切由疾病或病毒引致的損害。

第 3 項 - 旅程阻礙保障

3a. 取消旅程

若受保人在原定受保旅程出發前 90 天內因下列原因(以下(ii)及(iv)除外)而需要取消受保旅程,本公司以不超過保障權益表內所規定之最高賠償額賠償受保人無法由其他途徑取回其已支付及法律上須負責支付之旅費及/或住宿費用:

i. 受保人、其直系親屬、密切商業夥伴或旅遊夥伴死亡、遭受嚴重損害或患上嚴重疾病;

ii. 受保人收到傳票需出庭作證、當陪審員或需被隔離;

iii. 受保人於原定受保旅程出發前 1 星期內,突然爆發公共交通工具機構員工罷工、目的地廣泛性爆發傳染病、暴動或民亂。

iv. 受保人及其旅遊夥伴之香港主要住所於受保旅程出發前 1 星期內因火災、水淹、地震或類似的天然災害,導致嚴重損毀,需要受保人及其旅遊夥伴於出發當日留於該處。

若受保人已開始其受保旅程,此第 3a 項「取消旅程」保障便不再生效。

3b. 提早結束旅程

若受保人在受保旅程期間,因下列 i 至 iii 受保事項其中一項而必須結束及縮短受保旅程返回香港,本公司將以不超過保障權益表的最高賠償額賠償受保人:

• 未享用的基本團費及/或住宿費用

• 在受保旅程開始後合理及必須的額外旅遊票及/或住宿費用

受保事項:

i. 在未能預料情況下,受保人死亡、蒙受嚴重損害或患上嚴重疾病或遭遇劫掠;

ii. 在未能預料情況下,受保人的直系親屬或旅遊夥伴死亡、蒙受嚴重損害或患上嚴重疾病;

iii. 在未能預料情況下,原定受保旅程突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病,以致受保人不能繼續原定的旅程。

有關此第 3b 項「提早結束旅程」保障所賠償未享用的基本團費及/或住宿費用將按日數比例賠償有關受保旅程後的剩餘旅程日數。有關此第 3b 項「提早結束旅程」保障所賠償的額外旅遊票及/或住宿費用將為實際需由受保人所支付的有關額外旅遊票及住宿費用支出,但不可超過保障權益表所載的最高賠償額。

但是請注意本公司有關此第 3b 項「提早結束旅程」保障所賠償的金額將扣減受保於其他保險、政府計劃的賠償或已獲得(或將會獲得)公共交通工具、旅行社、其他航運機構或酒店的退款。此外,如受保人沒有購買來回機票(即只為此受保旅程購買單程機票),但之後需在第 3b 項「提早結束旅程」



The following "Important Matters" is for reference only and does not form a part of the Policy.
以下之“重要事項”只供參考及不會構成保單之一部份。

IMPORTANT MATTERS

- I. Medical Security Service**
In the event of a serious Injury or Sickness which requires hospital confinement in overseas, the Company or its authorized representative will arrange payment to the hospital. You just contact the Travel Guard Assistance Hotline which helps those in need of medical care to get to the most appropriate medical facilities available.
- II. Emergency Medical Evacuation & Repatriation**
Please contact Travel Guard Assistance Hotline for arrangements.
- III. Travel Insurance Claims Procedures**
To ensure prompt processing of your claim, it is important that you submit a completed claim form with (1) the original or copy of your Policy, (2) proof of departure and arrival dates e.g. travel document, air ticket or train ticket copy, (3) together with all supporting documentation (please refer the following items). You should always retain copies for your records.
- Medical Expenses**
A full physician's report stipulating the diagnosis of the condition treated and the date the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered together with all original bills, receipts and tickets.
- Child Guard**
All related documents such as medical reports, proof of the relationship between parent(s) and child(ren), receipts of all accommodation and tickets should be submitted with your claim.
- Personal Accident**
Hospital and Physicians Reports giving details of the nature of the loss, police report where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.
- Journey Cancellation & Interruption**
All related documents such as medical reports and receipts of all forfeited and additional accommodation and tickets should be submitted with your claim.
- Delay Coverage**
A proof of such loss must be obtained in writing from the common carrier management.
- Personal Effects**
(1) while the baggage or personal effect is/are in the hotel or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management and such proof must be provided to the Company;
(2) as the result of loss of the baggage or personal effects, personal money, travel document, such loss must be reported to the police having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police.
- Personal Liability**
Please immediately contact Travel Guard Assistance Hotline for legal advice. Please note: any offer or promise of payment or admit of fault to any other party, or any involvement in any litigation must not be undertaken without the Company's written approval.
The Company has the right to commence or take-over any legal proceedings to defend the Insured Person provided the Company choose to do so and to take any action to recover any payment made under this Policy. The Insured Person must co-operate with the Company to this end and do nothing to prejudice their rights.

重要事項

- I. 一般住院保證服務**
如受保人在旅遊期間需要入住醫院，本公司或其授權代表可提供協助受保人支付醫療費用予有關醫院。受保人只須在入院前致電 Travel Guard 國際支援熱線安排此項服務。
- II. 緊急醫療運送及運返保障**
受保人須致電 Travel Guard 國際支援熱線，以安排一切交通及醫療所需。
- III. 旅遊保障計劃申請賠償手續**
如需要申請賠償，請填妥賠償表格連同(1)保單正本或副本，(2)出入境證明如旅遊證件副本，飛機票，車票等及(3)有關所需文件(請參考下列所需文件)送交本公司，請自留影印本備查。
- 醫療費用**
如申請醫療費用賠償，受保人須附上醫生填寫之報告列明病名 / 受傷情況，病發原因 / 受原因 及日期，處方藥物詳情及其他有關證明文件正本。
- 子女護送**
如申請子女護送，受保人需附上一切有關文件如醫生證明，父母子女關係證明，交通或住宿費收據等。
- 人身意外保障**
一切醫院收據和醫生報告並需列明受傷之性質及傷殘程度等。如遭遇死亡，必須附上死亡證之副本及驗屍官之報告。
- 旅程阻礙保障**
受保人需附上一切有關文件如醫生證明及向旅行社索取文件證明已退回之定金，額外住宿費收據等。
- 延誤保障**
如申請此項賠償，受保人須向有關運輸公司取得報告，其報告需列明事發日期，原因及阻延的時間。
- 個人財物保障**
(1) 如在酒店或運輸公司內，引致行李損毀及遺失，受保人應向酒店或運輸公司管理人員報告行李損毀及遺失，並取得管理人員填寫之報告包括事發日期及經過。受保人應連同損失物品的付款收據，有關證明一併送回本公司。
(2) 如行李金錢/旅遊證件遺失或被盜竊，受保人須於 24 小時內向當地警局報告，並取有關報告。
- 個人責任**
請立即致電 Travel Guard 國際支援熱線查詢有關法律責任問題。請注意:如未經本公司的同意，受保人不可向第三者作出任何法律責任的承諾，或同意賠償。在法律上本公司擁有為受保人辯護的權利，而受保人必須與本公司合作，不可作任何行動以阻止本公司在這方面的權益。

Address 地址: 46/F, One Island East, 18 Westlands Road, Island East, Hong Kong
香港島東華蘭路18號港島東中心46樓
Enquiry Hotline 查詢電話: (852) 3666 7022 Fax 傳真: (852) 2838 4180
Claims Hotline 索償熱線: (852) 3666 7090

Travel Guard Services
Travel Guard 國際支援服務
(852) 3516 8699

For Emergency assistance, please call our Travel Guard Assistance Hotline.
在旅程中，如有任何緊急事故，請致電Travel Guard國際支援熱線。

- Evacuation and Repatriation Service 醫療運送及運返
- Referral of Legal Service 法律轉介服務
- Pre-Trip Assistance Service 出發前所需的諮詢
- Medical Assistance Service 醫療服務諮詢
- Baggage Service 行李服務
- Emergency Ticket Service 緊急訂票服務