閩 信 保 險 有 限 公 司
MIN XIN INSURANCE COMPANY LIMITED

Min Xin (Hong Kong) Travel Package Insurance Policy

This Min Xin「暢悠遊」Travel Package Insurance Policy is an insurance contract between Min Xin Insurance Company Limited Hong Kong Head Office (hereinafter referred to as "the Company") and the Policyholder named in the Schedule herein attached. The Company in reliance upon the statements made in the proposal form for insurance as forming a part of this Policy and in consideration of the premium paid by the Insured Person, agree to insure the Insured Person against any loss covered by this Policy subject to and in accordance with the exclusions, limitations, provisions and terms described herein.

This Policy will become effective and commence (at 12:00 a.m., Hong Kong time) on the first date of the Period of Insurance as shown in the Schedule. It will be in force in accordance with and subject to the Terms of this Policy for the Period of Insurance.

This Policy will not be valid unless a Schedule signed by an authorized representative of Min Xin Insurance Company Limited Hong Kong Head Office.

COVERAGE

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- B) Overseas Hospital Cash
- C) Medical Facility Extension

2. Personal Accident
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- G) Compulsory Quarantine Cash Allowance due to Infectious Disease

7. Legal Liability
- A) Personal Liability

8. Optional Benefits
- A) Additional Upgrade Personal Accident Benefit
  - i) Upgrade Additional Personal Accident Benefit
  - ii) Scarring of The Face Benefit

DEFINITIONS

1. A Second Degree Burn
means both the epidermis and the underlying dermis are damaged.

2. A Third Degree Burn
means the damage or destruction of the skin to its full depth and damage to the tissues beneath.

3. Accident, Accidental
means sudden, unforeseen and unexpected event which happening by chance causes Bodily Injury to the Insured Person.

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

5. Bodily Injury
Means bodily injury to the Insured Person caused by an Accident solely and independently of any other caused.

6. Burns
means tissue damage caused by the agent as heat only.

7. Chinese Medicine Practitioner
means any Chinese bonesetter, acupuncturist or Chinese herbalist who is legally registered with The Chinese Medicine Council of Hong Kong 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.

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

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MIN XIN INSURANCE COMPANY LIMITED

閩信(香港)「暢悠遊」旅遊綜合保險
Min Xin (Hong Kong) Travel Package Insurance

24小時閩信國際支援服務熱線
24-hour MIN XIN Worldwide Assistance Service Hotline

如需緊急支援，請致電
For Immediate Assistance, please call

(852) 2862 0191

9. Company

means the Hong Kong Head Office of Min Xin Insurance Company Limited.

10. Compulsory Quarantine

means the Insured Person is confined in an isolated ward of a Hospital or an isolated site appointed by the government for at least twenty-four (24) hours per day and continuously stays in there until his/her discharge from the quarantine.

11. 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 Covered Trip, and until the Insured Person's arrival at any immigration counter for returning to Hong Kong after the insured Covered 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 Covered Trip commences, or on expired date of this Policy, whichever first occurs.

12. Civil War

means an internecine war, or a war carried on between or among opposing citizens of the same country or nation.

13. Degree

means the unit of measurement for the Burns customarily used by The Hong Kong Special Administrative Region.

14. Emergency Assistance Provider

Our authorized representatives.

15. Fractured Leg or Patella with established non-union

means a complete break into two pieces; the broken leg does not mend properly and function normally, and this condition will last for the remainder of the Insured Person's life.

16. Hijack or Hijacking

means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the Insured Person is traveling.

17. Hong Kong

means the Hong Kong Special Administrative Region. If a Covered Trip does not originate from the Hong Kong Special Administrative Region, the term Hong Kong shall be understood to mean the Insured Person's place of departure, but only if the Covered Trip includes the Hong Kong Special Administrative Region as one point on its itinerary, unless approved by the company.

受保人 Insured Person:
保單號碼 Policy No.:

以下緊急援助服務由“Inter Partner Assistance”提供
The following emergency assistance services are provided by "Inter Partner Assistance"

電話醫療諮詢	Telephone Medical Advice
醫療機構轉介	Medical Referral
醫療運送及運返	Medical Evacuation & Repatriation
法律轉介	Legal Service Referral
緊急旅遊服務	Emergency Travel Service

此啫並非保單，保障詳情請參照您的保單或聯絡閩信保險有限公司。
This card is not the policy, please refer to the policy or call Min Xin Insurance Company Limited for cover details.

18. Hospital

means institution lawfully operated for the care and treatment of injured person with organized facilities for diagnosis and surgery, having twenty-hour (24) hours per day nursing services by legally qualified registered nurses and medical supervision under legally qualified Registered Medical Practitioners, but not including 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.

19. Immediate Family Member

means the Insured Person's spouse, children, siblings, parents, parents-in-law, grandparents, grandchildren and legal guardian.

20. Indemnity

means amounts the Insured Person shall be legally obligated to pay to an injured party for (a) loss or damage to property of others; (b) expenses incurred for first aid or land/marine ambulance service; or (c) expenses incurred in the conduct of suit, lawyer's fees for arbitration, compromise or conciliation, all incurred by the Insured Person with the consent of the Company.

21. Infectious Disease

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

22. Insured Person

means the person or persons named in the Schedule and for whom the required premium has been paid.

23. 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.

24. Kidnapped

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

25. 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).

26. Loss of Limb

means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

27. Loss of Sight

means complete blindness which is Permanent and incurable.

28. 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 centre in the brain, resulting in Aphasia.

29. Loss of Use

means total functional disablement and is treated like the total loss of said limb or organ.

30. Medically Necessary Expenses

means expenses incurred within 365 days of sustaining Bodily Injury or Sickness which are paid by the Insured Person to a legally Registered 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 Bodily Injury, and excluding any expenses incurred under Coverage 3A Emergency Medical Evacuation and Coverage 3B Repatriation of Mortal Remains of this Policy. All treatment must be prescribed by a Registered Medical Practitioner in order for expenses to be reimbursed under this Policy. Provided that in the event an injured 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.

31. Permanent

means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.

32. Period of Insurance

means the period specified in the Schedule agreed by the Company.

33. Permanent Total Disablement

means when as the result of injury and commencing within twelve (12) consecutive months of the date of the accident and Insured Person is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience, 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, the Company will pay, provided such disability has continued for period of twelve (12) consecutive months the Principal Sum less any other amount paid or payable under this Policy as the result of the same accident. The disability must be total, continuous and permanent at the end of the period. This condition must be certified by a Registered Medical Practitioner.

34. Policyholder

means the organization/people stated in the corresponding item in the Schedule.

35. Pre-existing Conditions

means any Sickness, disease, or other conditions of the Insured Person or an Immediate Family Member, Close Business Partner, or Traveling Companion, which known to have existed on or before the Application Date of this Policy; (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescriptions or; (c) was treated by a Registered Medical Practitioner or treatment has been recommended by a Registered Medical Practitioner.

36. Public Common Carrier

means 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 only operating between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

37. Registered Medical Practitioner

means any person qualified by degree in western medicine and legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical and surgical service, but excluding a Registered Medical Practitioner who is the Insured Person, or an Immediate Family Member of the Insured Person.

38. Rental Vehicle

means a rented sedan, station wagon, hatchback or four-wheel-drive (4WD) and 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.

39. Replacement Cost

means the cost on the date of loss to repair or replace lost or damaged property with material of like kind and quality, including customs duties, but not more than the Insured Person actually spends to repair or replace the property at the same or another premises for the same use in the same country. This is no deduction for depreciation.

40. 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.

41. Schedule

means the Schedule attached to and incorporated in this Policy.

42. Serious Bodily Injury or Serious Sickness

means Bodily Injury of Sickness which requires treatment by a Registered Medical Practitioner and which results in the Insured Person being certified by that Registered Medical Practitioner as being dangerous to life and/or unfit to travel or continue with his/her original insured Covered Trip. When Serious Bodily Injury or Serious Sickness is applied to the Insured Person's Immediate Family Member(s), Close Business Partner or Traveling Companion it shall mean Bodily Injury or Sickness certificated as being dangerous to life by a Registered Medical Practitioner and which results in the Insured Person's discontinuation or cancellation of his/her original insured Covered Trip.

43. Sickness

means sickness or disease first contracted and commenced by the Insured Person during the Covered Trip that requires the treatments by a Registered Medical Practitioner.

44. Terrorism

means an act of terrorism includes any act, preparation or threat of action including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation, of any person, or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) de jure or defacto committed for political, religious, ideological, or similar purposes, and which

- involves violence against one (1) 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 or a section; or
- is designed to interfere with or disrupt an electronic system.

45. Theft

means loss of or damage to baggage or personal property caused by the taking of such baggage or personal property without the Insured Person's consent, other than Robbery.

46. Transfer

means the least expensive means of scheduled Public Common Carrier transportation available and necessary to effect Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort for the Insured Person, as per Coverage 3A, 3B, 6A and 6B.

47. Transfer Expenses

means direct out of pocket expenses determined to be reasonable and necessary to provide the Insured Person with Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort, less any monies refundable for the original return fare, as per Coverage 3A, 3B, 6A and 6B.

48. Traveling Companion

means the person who made the travel booking or reservation with the Insured Person and accompanied the Insured Person for the whole Covered Trip other than the tour guide or the tour member.

49. 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.

50. War

means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

DESCRIPTION OF COVERAGE

1. Emergency Medical

1A. Medical Expenses

In the event of an Insured Person suffering Accidental Bodily Injury or sudden Sickness on the Covered Trip, the Company will, subject to the Terms of this Policy, pay the Usual, Reasonable and Customary Medically Necessarily Expenses as defined actually incurred by the Insured Person on the Covered Trip during the Period of Insurance up to the Amount of Benefit stated in the Schedule.

Follow-up medical treatment

The Company will pay the Usual, Reasonable and Customary Medically Necessarily Expenses as defined actually incurred in Hong Kong for a maximum period of ninety (90) days upon the Insured Person's return as a direct result of Accidental Bodily Injury or sudden Sickness sustained on the Covered Trip during the Period of Insurance for which medical treatment has been initially sought overseas. For medical treatment of a Bodily Injury suffered overseas, the Company 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, the Company will reimburse the reasonable costs for up to 10% of the unused portion of the Amount of Benefit stated in the Schedule.

Such follow-up medical expenses will include expenses payable to Registered or Listed Chinese Medicine Practitioner up to HK$150 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 (applicable to 1A)

This Section does not cover any

a) subsequent medical or surgical treatments received outside Hong Kong after the Insured Person has returned to Hong Kong.
b) medical or surgical treatments, when in the opinion of the Registered Medical Practitioner treating the Insured Person, which can be reasonably delayed until the Insured Person returns to Hong Kong.
c) dental treatments not resulting directly from Accidental Bodily Injury.

1B. Overseas Hospital Cash

In the event the Insured Person being confined to a Hospital or a registered in-patient for treatment of a Bodily Injury or Sickness sustained during the Covered Trip, the Company will, subject to the Terms of this Policy, pay a daily hospitalization allowance of HK$500 up to the Amount of Benefit stated in the Schedule for the Period of Insurance.

The Company will pay the allowance only if the period of hospitalization is longer than twenty-four (24) hours and which the Hospital makes a charge for room & board for the treatment of Bodily Injury or Sickness to the Insured Person.

1C. Medical Facility Extension

If during a Covered Trip an Insured Person sustains Accidental Bodily 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 only with the controls suitably adjusted; and/or
3) a lift, necessary ramps and railings within the Insured Person usual place of residence,

the Company 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 Amount of Benefit stated in the Schedule.

2. Personal Accident

2A. Accident on Public Common Carrier or Caused by Armed Robbery (Only for Single Trip Travel Plan)

If within 365 days after the date of Accident on which the Bodily Injury, as a result of a covered Accident directly and independently of any other causes happen during the Period of Insurance, and result in any event as provided in the Compensation Table hereunder:

(i) at the time of Bodily Injury during the Covered Trip outside Hong Kong while riding solely as a fare paying passenger (not as a pilot, an 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
(ii) caused by Armed Robbery at the time of Bodily Injury during the Covered Trip outside Hong Kong. The Company will pay in accordance with the percentage stated in the Compensation Table hereunder up to the maximum benefit as stated in the Schedule of Benefit and subject to the terms of this policy.

Coverage 2A Accident on Public Common Carrier or caused by Armed Robbery does not apply to Insured Person aged 17 or below or any Insured Person aged 76 or above during the Period of Insurance.

2B. Personal Accident

In the event of death or disablement arising as a result of an Accident to the Insured Person other than Coverage 2A Accident on Public Common Carrier or caused by Armed Robbery during the Covered Trip outside Hong Kong which, directly, independently of all other causes shall result in any Event as provided in the Compensation Table hereunder, but only to the extent and within the time limits indicated and if such Bodily Injury results in loss within 365 days after the date of the Accident.

Compensation Table

Event	Percentage of Amount of Benefits
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 in both Eyes	100%
5. Permanent Total Loss of Sight in 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	100%
8. Permanent and Total Loss of Speech and Hearing	100%
9. Permanent and Total Loss of Hearing in (a) Both ears (b) one ear	 75% 15%
10. Loss of speech	50%

Compensation:

1. Compensation shall not be payable for more than one of above Events listed in the Compensation Table in respect of the same Accident which results in Bodily Injury. Should more than one of the Events occur from the same Accident, the Company will only be liable for one item of loss with the greatest amount.

2. If the Insured Person is aged 17 or below (For Single Trip Travel Plan Only) at the time of Accident which causes Death or Bodily Injury, the percentage of the Amount of Benefit payable for the covered loss shall be 50% of the percentages as shown in the Compensation Table above.

Memorandum (under 2B)

a) Disappearance

If the body of the Insured Person has not been found within twelve (12) consecutive months as a direct result of disappearance, sinking or wrecking of the aircraft or other conveyance either on ground or at sea in which the Insured Person was traveling at the time of the Bodily Injury. Under such circumstances, it will be presumed that Insured Person suffered loss of life resulting from Bodily Injury caused by an Accident covered by this Policy at the time of such disappearance sinking or wrecking. The Company will then pay the benefit under Coverage 2B Personal Accident 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.

b) This section is extended to cover the Bodily Injury sustained by the Insured Person (a) while he/she is traveling directly from the place of residence or place of regular employment in Hong Kong 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 to his/her place of residence or place of regular employment 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.

c) Satisfactory proof to the Company of Death or Permanent Disablement sustained by an Insured Person for which a claim is made hereunder will be provided upon demand at the Insured Person's own expenses.

2C. Burns Benefit

If as a result of Accidental Bodily Injury, the Insured Person is diagnosed by Registered Medical Practitioner to have suffered any of the Events listed hereunder, the Company will pay the Insured Person in respect of the following Events according to the percentage hereunder.

Events Burns, Second Degree or Third Degree	Percentage of Amount of Benefits
1. On 45% or more of body surface	100%
2. On 27% or more of body surface	60%
3. On 18% or more of body surface	50%
4. On 9% or more of body surface	30%
5. 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 Bodily Injury. Should more than one of the Events occur from the same Accidental Bodily Injury, the Company shall only be liable for the greatest amount.

The compensation payable for loss of life under Coverage 2A Accident on Public Common Carrier or caused by Armed Robbery (For Single Trip Travel Plan Only) and 2B Personal Accident, if any, shall be reduced by any compensation payable under Coverage 2C Burns Benefit in respect of the same Accidental Bodily Injury.

3. Worldwide Emergency Assistance Service

3A. Emergency Medical Evacuation

In the event of an Insured Person sustaining Accidental Serious Bodily Injury or sudden Serious Sickness 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 authorised medical representatives, arrange and pay for the Medically Necessary Expenses to

a) Transfer of the Insured Person to one of the nearest Hospital, or
b) Transfer of the Insured Person with necessary medical supervision to a Hospital more appropriately equipped for the particular Serious Bodily Injury or Serious Sickness, or
c) repatriation of the Insured Person with necessary medical supervision to the Hospital if the medical condition of the Insured Person has been stabilised by local medical facilities and is certified by the authorised medical representatives as being fit to fly.

All decisions as to the final destination and the means of transfer, evacuation or repatriation including but not limited to air ambulance, service ambulance, scheduled commercial flight, road ambulance or any other appropriate means will be made by the Emergency Assistance Provider and will be based solely upon medical necessity.

The Insured Person will surrender any unused portion of the travel ticket to the Emergency Assistance Provider.

This Policy will not cover any transfer, evacuation or repatriation that is not arranged by the Emergency Assistance Provider and no benefit will be payable of such expenses that are recoverable from any other sources or insurance policies.

3B. Repatriation of Mortal Remains

In the event of an Insured Person sustaining death as a result of Bodily Injury or Sickness 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 on condition that 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 and no benefit will be payable if such expenses are recoverable from any other sources or insurance policies.

3C. 24-hour MIN XIN Worldwide Assistance Services

For any emergency assistance services required during the Covered Trip, simply call to Hong Kong Alarm Centre: (852) 2862 0191 the following services will be provided to the Insured Person.

1. Telephone Medical Advice
2. Medical Referral
3. Medical Evacuation and/or Repatriation
4. Legal Service Referral
5. Emergency Travel Service

3D. Deposit Guarantee for Hospital Admission

Upon admission to a hospital, Min Xin Emergency Assistance provides guarantee for the medical expenses incurred by the insured person in the hospital up to a limit of HKD50,000 in respect of any one insured person. Such expenses are to be borne by the insured person unless otherwise covered under Coverage 1- Emergency Medical of this policy.

4. Travel Inconvenience

4A. Trip Cancellation

In the event of an Insured Person having to cancel the Covered Trip prior to its commencement in consequence of the following occurring within ninety (90) days or after policy issuance, whichever is the later:

1) death, Serious Bodily Injury or Serious Sickness of the Insured Person, Insured Person's Immediate Family Member, Close Business Partner or Traveling Companion; or
2) witness summons, jury service or compulsory quarantine of the Insured Person; or
3) sudden occurrence of strike by the employees of a Public Common Carrier, unanticipated outbreak of epidemic, riot or civil commotion, natural disaster or Terrorism at the planned destination within one week before the departure date of the Covered Trip; or
4) serious damage to the Insured Person's and/or the Traveling Companion's principal home in Hong Kong resulting from fire, flood or similar natural disaster, such as typhoon or earthquake, within one week before the departure date of the Covered Trip that requires the Insured Person's and/or Traveling Companion's continued presence on the premises on the departure date of the Covered Trip;

the Company will, subject to the Terms of this Policy and the Amount of Benefit stated in the Schedule, pay for the loss of and non-refundable travel fare and/or accommodation expenses which have been paid in advance and for which the Insured Person is legally liable.

Memorandum (under 4A)

a) The Insured Person will take all possible steps to recover the outlay for transportation, accommodation and package tour.
b) If the Insured Person is entitled to the indemnity or refund by the government program, the Public Common Carrier, the travel agent, the provider of any service forming part of the booked itinerary, any other insurance policies or sources for the same Accident or a series of Accidents arising out of one occurrence, the benefit payable by the Company under this section will be limited to the balance of the indemnity or refund by such sources.

4B. (i) Trip Curtailment

In the event of an Insured Person having to cancel the Covered Trip after its commencement consequent upon the Insured Person having to return to Hong Kong necessitated by the followings:

1) death, Serious Bodily Injury or Serious Sickness or hijack of the Insured Person, Insured Person's Immediate Family Member, Close Business Partner or Traveling Companion who is a resident in Hong Kong; or
2) sudden occurrence of strike by the employees of a Public Common Carrier, unanticipated outbreak of natural disasters, adverse weather conditions, epidemic, riot or civil commotion or Terrorism at the planned destination which prevent the Insured Person from continuing with his/her scheduled Covered Trip.

the Company will, subject to the Terms of this Policy and the Amount of Benefit stated in the Schedule, pay for the loss of travel fare and/or accommodation expenses forfeited by the Insured Person and/or additional traveling and/or accommodation expenses which have been paid in advance and for which the Insured Person is legally liable.

4B. (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 delayed by Public Common Carrier over twenty four (24) hours which cause to miss the next scheduled conveyance, unanticipated outbreak of natural disasters, epidemic, riot, civil commotion or adverse weather conditions or Terrorism at the planned destination which prevent the Insured Person from continuing with his/her scheduled Covered Trip, the Company will, subject to the Terms of this Policy and the Amount of Benefit stated in the Schedule, pay for the additional travel fare and/or accommodation expenses for which by the Insured Person is legally liable.

Memorandum (under 4B)

a) The Insured Person will take all possible steps to recover the outlay for transportation, accommodation and package tour.
b) In respect of curtailment claim for package tour expenses, the calculation of benefit payable by the Company will be in proportion to the unused days.
c) 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 (applicable to 4A & 4B)

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

a) government's regulation, control or act.
b) 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.
c) strike, riot, civil commotion or other circumstances giving rise to a claim under this Section known to have existed at the time of application for this Policy.
d) disinclination to travel or the financial circumstance of the Insured Person.
e) 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.
f) 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.

4C. Travel Delay

In the event of an Insured Person being delayed by a booked Public Common Carrier for at least six (6) hours from the time specified by the scheduled Public Common Carrier as a result of sudden occurrence of strike by the employees of the Public Common Carrier, natural disasters, adverse weather conditions, Terrorism, hijack or equipment failure of such Public Common Carrier during the Covered Trip, the Company will, subject of the Terms of this Policy, pay HK$500 for each full six (6) hours that the Insured Person is delayed.

Memorandum (under 4C)

a) The period of delay will be calculated from the original scheduled arrival time of the Public Common Carrier at the destination specified in the itinerary supplied to the Insured Person until the actual arrival time of (i) the original Public Common Carrier or (ii) the first available alternative transportation offered by such Public Common Carrier.
b) The Insured Person must obtain written confirmation from the Public Common Carrier stating the period of delay and the reason of such delay in order to claim under this section.

Exclusions (applicable to 4C)

This section does not cover any delay arising from or due to

a) government's regulation, control or act.
b) 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.
c) strike, industrial action, riot, civil commotion or other circumstances giving rise to a claim under this section known to have existed at the time of application for this Policy.
d) failure of the Insured Person to check-in according to the itinerary supplied to him/her.
e) late arrival of the Insured Person at the airport or port after check-in or booking in time.
f) the Insured Person does not get on-board on the first available alternative transportation offered by the Public Common Carrier.

4D. Baggage Delay

In the event of an Insured Person's checked-in baggage being delayed due to misdirection or temporarily displace caused by Public Common Carrier for at least six (6) hours after the arrival of the Insured Person at the scheduled destination outside Hong Kong during the Covered Trip, the Company will, subject to the Terms of this Policy, reimburse for the expense of emergency purchases of essential clothing or toiletries necessarily and reasonably incurred by the Insured Person outside Hong Kong up to the Amount of Benefit stated in the Schedule.

If loss occurs while the Insured Person is returning to Hong Kong, the Company will only be liable up to 50% of the Amount of Benefit stated in the Schedule.

Memorandum (under 4D)

a) The period of delay will be calculated from the actual arrival time of the Public Common Carrier.
b) The Insured Person must obtain written confirmation from the Public Common Carrier stating the period of delay and the reason in order to claim under this section.
c) The Insured Person cannot claim for under both benefits of Coverage 5A Personal Baggage and Coverage 4D Baggage Delay for the same loss.

Exclusions (applicable to 4D)

This section does not cover any delay or loss

a) arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.
b) of luggage sent in advance, mailed or shipped separately.

5. Personal Belongings

5A. Personal Baggage

The Company will, subject to the Terms of this Policy, pay for sudden Accidental physical loss of or damage to personal baggage or personal belongings (other than money) being carried by an Insured Person during the Covered Trip up to the Amount of Benefit stated in the Schedule.

The Company shall not be liable for more than HK$3,000 in respect of any one article, pair or set of articles, including Tablet PC; HK$5,000 in respect of any one pair or set of sport equipment and HK$10,000 in respect of any Lap-top Computer (including accessories) in respect of any one Insured Person.

Memorandum (under 5A)

a) The Company may make payment or at the Company's option reinstate or repair subject to due allowance for depreciation, wear and tear.
b) 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.
c) In respect of loss of or damage to property whilst in the custody of hotel or Public Common Carrier, the Insured Person must obtain written confirmation from the hotel or Public Common Carrier stating the loss or damage.
d) No benefit will be payable for the same loss under both Coverage 5A Personal Baggage and Coverage 4D Baggage Delay.

Exclusions (applicable to 5A)

This section does not cover any

a) loss of or damage to
   1) foodstuffs, pet or animal, business goods or sample, household furnitures, antiques, artificial teeth or limbs, money (including cheques, traveller's cheques, etc.), plastic money (including credit value of credit card, Octopus cards, etc.), securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, mobile phone (including PDA phone, smart phone or similar phone device with telecommunications functions and other accessories).
   2) contact lens, denture or prosthesis.
   3) laptop computer with any problems or defects triggered by software and malicious code (including but not limited to download of such software)
   4) data of any kind, including data recovery on data recorded on tapes, cards diskettes.
   5) hired or leased equipment or property.
   6) baggage sent in advance, souvenir or property mailed or shipped separately.
   7) baggage or property left unattended in any public place as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
   8) any damage to sports equipment whilst in use.
b) loss or damage arising from or due to
   1) wear and tear, depreciation, scratching, marring, denting, gradual deterioration, corrosion, oxidation, rust, atmospheric condition, action of light, process of heating, drying, cleaning or dyeing.
   2) insect, vermin, rot, mildew or fungus.
   3) alteration, repair or maintenance.
   4) breakdown or misuse.
   5) faulty material, workmanship or design.
c) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government of officials.
d) loss not reported to the local police, public authority, hotel or Public Common Carrier within twenty-four (24) hours after the incident and supported by a valid police report or Property Irregularity Report if occurred in airline;
e) unexplained loss or mysterious disappearance.
f) loss or damage more specifically insured by any other insurance policies or otherwise reimbursed by Public Common Carrier or a hotel.
g) damage to any brittle or fragile items such as glass or crystal.
h) replacement cost of Credit Cards

5B. Personal Money

The Company will, subject to the Terms of this Policy, pay for loss of cash, bank note, traveler's cheque or money order carried by an Insured Person as a result of Theft, Robbery or burglary occurring during the Covered Trip up to the Amount of Benefit stated in the Schedule.

Exclusions (applicable to 5B)

This section does not cover any

a) shortage due to error, omission, exchange or depreciation in value.
b) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.
c) loss not reported to the local police or public authority within twenty-four (24) hours of after the incident.
d) unexplained loss or mysterious disappearance.
e) loss more specifically insured by any other insurance policies.

5C. Loss of Travel Document

In the event of sudden Accidental physical loss of or damage to Hong Kong Identity Card, passport, entry visa, travel tickets, or other travel documents that are necessary for immigration clearance and leads to delay of the Covered Trip, the Company will, subject to the Terms of this Policy, pay for the replacement cost of such personal documents, as well as additional travel expenses and hotel accommodation incurred to replace for the loss of travel documents and such loss must be reported to the police having jurisdictions at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police and the Company shall be liable up to the Amount of Benefit stated in the Schedule.

5D. 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, the Company will pay HK$500 each calendar day, up to the maximum Amount of Benefit stated in the Schedule until the earliest of the following: a) the document is replaced or recovered; or b) the Insured Person can continue the Covered Trip; or c) the Insured Person can leave the place where loss occurred. Such loss must be reported to the police having jurisdiction over the place of loss. The police report should be filed within 24 hours of the loss.

Exclusions (applicable to 5C and 5D)

This section does not cover any

a) fine or penalty incurred due to non-replacement or late replacement of the documents by the Insured Person.
b) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.
c) loss not reported to the local police or public authority within twenty-four (24) hours of after the incident and a police report obtained.
d) unexplained loss or mysterious disappearance.
e) loss or damage more specifically insured by any other insurance policies. (applicable to 5C only)

6. Special Care

6A. Compassionate Visit

In the event of an Insured Person sustaining Accidental Serious Bodily Injury or sudden Serious Sickness or death during the Covered Trip resulting in Hospital confinement outside Hong Kong, the Company will, subject to the Terms of this Policy, arrange and pay for the reasonable hotel accommodation and traveling expenses necessarily incurred by one of the Immediate Family Member or one Traveling Companion of the Insured Person to travel to or stay behind, to be with and/or take care of the injured Insured Person. All decisions as to the selection of airline and the selection of hotel will be made by the Emergency Assistance Provider. This Policy will not cover any visit that is not arranged by the Emergency Assistance Provider.

6B. Child Escort

If an Insured Person is aged 17 or below, and is left unattended by the hospitalization or death of the accompanying insured adult, the Company 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. The Company's liability for all Transfers as described above shall not exceed the maximum Amount of Benefit stated in the Schedule.

6C. Credit Card Protection

The Company will pay up to the Amount of Benefit stated in the Schedule for the outstanding balance of the Insured Person's credit card(s) for purchases during a Covered Trip and service charges, if the Insured Person suffers loss of life due to Accident or Sickness sustained during a Covered Trip, where 1) Benefit under Coverage 2B Personal Accident is payable and 2) the Insured Person is legally liable to the outstanding balance and services charges.

6D. Consolation Benefit

In the event of the Insured Person suffers loss of life during a Covered Trip resulting from Accident or Sickness, the Company will pay the Amount of Benefit stated in the Schedule.

6E. Hospital Income Plus

The Company will pay the Insured Person HK$300 each calendar day up to the maximum Amount of Benefit stated in the Schedule for the Insured Person's confinement, within a 90 days period after returning to Hong Kong, as a result of an covered Accidental Bodily Injury or Sickness 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.

6F. Rental Vehicle Excess

If during the Period of Insurance, an Insured Person rents or hires a Rental Vehicle in the course of a Covered Trip which is involved in a collision whilst under the control of the Insured Person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition) which makes such Insured Person liable for the loss or damage of the Rental Vehicle, the Company will reimburse him/her for the Rental Vehicle Excess chosen up to the maximum Sum Insured stated in the Schedule or subsequent endorsement(s) (if any). This benefit shall be payable once per 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 (applicable to 6F)

1) Any use of the Rental Vehicle that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
2) The Insured Person being in charge of a Rental Vehicle whilst under the influence of alcohol or a drug not prescribed by a Registered Medical Practitioner with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;
3) The illegal or criminal use of a Rental Vehicle by an Insured Person;
4) The use of the Rental Vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
5) The use of the Rental Vehicle by an Insured person without holding a valid license for the country the motor vehicle is being operated in;
6) Any Rental Vehicle that is not comprehensively insured.

6G. Compulsory Quarantine Cash Allowance due to Infectious Disease

If the Insured Person is confined in a Hospital due to Infectious Disease during Covered Trip, the Company will pay a daily hospital confinement allowance as shown in the Schedule. In the event that the Insured Person is suspected or confirmed to have contracted Infectious Disease during Covered Trip and results in Compulsory Quarantine by the local government, or by the Hong Kong Government within seven (7) days upon completion of Covered Trip and returning to Hong Kong, the Company will pay the Insured Person a quarantine allowance HK$500 per day and up to not exceeding ten (10) days for each and every day of such Compulsory Quarantine.

In the event that more than one (1) Compulsory Quarantine has been arisen as a result of the same Covered Trip, the maximum amount payable under this benefit shall not exceed the benefit period as shown in the Schedule in aggregate.

Special Conditions applicable to Section 6G

1) This benefit is only payable when the Infectious Disease has been rated at phase 5 or above under the Epidemic and Pandemic Alert and Response by the World Health Organization on or before the first day of Compulsory Quarantine of the Insured Person during Covered Trip, or the Hong Kong Government has activated the Government's Preparedness Plan for Influenza Pandemic to the highest level – Emergency Response Level on or before the first day of Compulsory Quarantine of the Insured Person in Hong Kong.
2) Any dwelling quarantine is excluded from this benefit.
3) 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.

7 Legal Liability

7A. Personal Liability

The Company will, subject to the Jurisdiction Clause and the Terms of this Policy, indemnify the Insured Person against all sums for which the Insured Person may be legally liable in his/her personal capacity in respect of

a) Accidental death or Bodily Injury (whether fatal or not); or
b) Accidental loss of or damage to property to the third party occurring on the Covered Trip during the Period of Insurance up to the Amount of Benefit stated in the Schedule.

Jurisdiction Clause

The indemnity provided by this Section will not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong nor to orders obtained in the said court for the enforcement of judgements made outside Hong Kong whether by way of reciprocal agreement or otherwise.

If the Company is liable to indemnify more than one party, the total amount of indemnity to all such parties will not exceed the amount of Benefit stated in the Schedule.

Memorandum (under 7)

a) In respect of a claim to which the indemnity expressed in this section applies, the Company will, subject to the Amount of Benefit stated in the Schedule, pay 1) all costs and expenses recovered by any claimant from the Insured Person; 2) all costs and expenses incurred with the written consent of the Company.
b) In the event of death of the Insured Person, the Company will, in respect of the liability incurred by the Insured Person, indemnify the Insured Person's legal personal representatives in the terms of and subject to the limitations of this section, provided that such legal personal representatives will as though they were the Insured Person observe, fulfill and be subject to the Terms of this Policy in so far as they can apply.
c) 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' prior written approval. The Company has the right to take over the conduct of any proceeding, settle or defend the claim on behalf of the Insured.

Exclusions (applicable to 7)

The Company will not be liable in respect of

a) death or Bodily Injury to any person being
    1) a member of the family; or
    2) at the time of sustaining such injury
        i) an employee of the Insured Person, or
        ii) engaged in and upon the service of the Insured Person.
b) loss of or damage to property belong to or in the charge of or under the control of the Insured Person, any member of the family, any employee or any person in and upon the service of the Insured Person.
c) liability arising out of or incidental to
    1) Insured Person's profession, business or trade.
    2) ownership, occupation or use of any land, building or premises.
    3) ownership, possession or use of lift, elevator, motor vehicle, aircraft, watercraft or mechanically and/or electrically propelled vehicle, firearms, pet or animal.
    4) infringement of plan, copyright, patent, trade mark or registered design.
    5) libel or slander.
d) liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement. Damage relating to any liability assumed under contract.
e) fine, penalty or punitive damages of any kind.
f) damage to property which belongs to the Insured Person or is in his/her care custody or control.
g) damage relating to the wilful, malicious, or unlawful act on the part of the Insured Person.
h) any criminal proceedings.
i) liability more specifically insured by any other insurance policies.
j) any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.

8. Optional Benefits (If applied)

Ai) Upgrade Additional Personal Accident Benefit

It is hereby noted and agreed that with effect from inception, Compensation Table of "Section 2B" is deemed to be deleted and replaced by the following:-

Event	Percentage of Amount of Benefits
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 Benefits 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

a) Compensation shall not be payable for more than one of above Events 1 to 9 in respect of the same Bodily Injury.

b) After the occurrence of any one of the Events 2 to 9 or the total compensation payable for the Events 10 to 20 equals to 100% whichever the first occur save for the liability already incurred hereunder, there shall be no further liability under this Policy in respect of the same Insured Person for Bodily Injury sustained thereafter.

c) 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.

Aii) Scarring of The Face Benefit

If during the Covered Trip an Insured Person suffers Bodily Injury resulting in Permanent disfigurement or Permanent scarring of the face of at least one square centimeter or two centimeters in length to be certified by physician, the Company will pay the Amount of Benefit up to HK$20,000. The Amount of Benefit payable will not take into account any psychological effects.

GENERAL EXCLUSIONS (applicable to all sections)

This policy will not cover

a) war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion.
b) ionising, radiation or contamination by radioactivity from any nuclear fuel, from any nuclear waste, from the combustion of nuclear fuel (and for the purposes of this exclusion, combustion will include any self-sustaining process of nuclear fission or fusion), from any nuclear weapons material or from any nuclear or radioactive material.
c) committing crime, taking part in unlawful acts, wilful, malicious or illegal activity, resistance to arrest or fighting of any kind (except in bona fide self-defense)
d) suicide, attempted suicide, intentional self-injury or wilful exposure to danger (other than in an attempt to save human life).
e) Human immunodeficiency Virus (HIV), HIV related Sickness including Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), any mutant derivatives or variations however caused.
f) mental defect, nervous disorders, insanity or infirmity of any kind.
g) abortion, miscarriage, pregnancy or childbirth and Bodily Injury or Sickness associated with pregnancy or childbirth sexually transmitted disease.
h) engaging in regular or temporary service or duty with any disciplinary forces, military, naval, air force or armed force services of any kind.
i) flying or taking part in any other aerial activities except whilst travelling 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.
j) engaging in any kind of sport in a professional capacity or where the Insured Person would or could earn any income or remuneration from engaging in such kind of sport, racing of any kind (except on foot) or mountaineering or rock climbing necessitating the use of guides or ropes and competition.
k) any Pre-existing, congenital or heredity conditions;
l) any medical treatment received during a Covered Trip which was made for the purpose of receiving medical treatment or if the Covered Trip was undertaken while the Insured Person was unfit to travel;
m) traveling abroad contrary to the advice of a Registered Medical Practitioner, or for the purpose of obtaining medical treatment or services.
n) dental care (unless resulting from Accidental Bodily Injury to sound and natural teeth).
o) actions of the Insured Person whilst under the influence of alcohol or drugs to the extent of legal impairment.
p) any kind of manual, labour or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works, aerial photography, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide and tour escort.
q) failing to take reasonable care and precautions to avoid or minimize a claim under this Policy following the warning of any strike, industrial action, riot, civil commotion, adverse weather conditions, natural disaster, epidemic or any other circumstances through or by general mass media.
r) prohibition or regulation by any government or customs detention.
s) the Insured's actions in the cause of committing a felony or while under arrest by authorities because of commission of a felony.

GENERAL CONDITIONS (applicable to all sections)

Age Limit

For Single Trip Travel Plan, there is no age limit under this Policy. For accompanying children, the age limit is aged 17 or below. For Plan I and Plan II, Insured Person who is aged 76 or above is not applicable. For Insured Person aged 17 or below, the maximum benefit for coverage 2B Personal Accident will be 50% of Amount of Benefit stated in the Schedule and is not applicable for coverage 2A Accident on Public Common Carrier or caused by Armed Robbery.

For Annual Travel Plan, coverage is available to Insured Person from 18 to 72 years of age. Under Family Plan, children cover is entitled from 1 to 17 years of age.

Assignment and Beneficiary Change

No 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 Company. The Company does not assume any responsibility for the validity of an assignment. No change of Beneficiary under this Policy shall bind the Company, unless consent thereto is formally endorsed herein by the Company.

Beneficiary

The Amount of Benefit of death will be paid to the Insured Person's legal estate. All other Amounts of Benefit are paid to the Insured Person, except the Amount of Benefit payable under Coverage 3A, 3B, 3D, 6A and 6B which are paid to IPA or other provider of services rendered to the Insured Person.

Cancellation

For Single Trip Travel Plan and Annual Travel Plan, the Company may cancel this Policy at any time by written notice delivered to the Policyholder and/or the Insured Person or mailed to the Policyholder's and/or Insured Person's last known address as shown in the Company's records. The notice shall state when such cancellation shall be effective. Upon Cancellation, the Company shall promptly thereafter return the pro-rata unearned portion of the premium actually paid by the Insured Person. Such cancellation shall be without prejudice to any claim originating prior thereto.

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, the Policyholder may cancel this Policy by giving seven (7) days notice to the Company and in such event the Policyholder shall be entitled to a return of actual paid premium less premium at the Company's short period rates for the time this Policy has been in force during the period of insurance. No paid premium should be refunded to the Policyholder in the event of any claim incurred during the period of insurance.

Period	Short Period Rates
1. 2 months (minimum)	40%
2. 3 months	50%
3. 4 months	60%
4. 5 months	70%
5. 6 months or over	100%

Change of Risk (For Annual Travel Plan)

The Policyholder has to notify the Company by written notice once the Insured Person's place of residence and/or occupation especially the job nature has been changed. If such risk is not accepted by the Company, the coverage provided by the Policy would not have become effective, or would have ceased from the date of change of risk. In the event of such cancellation, the Company will return promptly the pro rata unearned portion of any premium actually paid by the Policyholder. However, the Company shall not return such unearned premium in case the Company has ever compensated for any loss to the Policyholder during the effective period of the Policy.

Claims Investigation
In the event of a claim the Company may make any investigation it deems necessary and both the Insured Person and the Policyholder shall co-operate fully with such investigation. Failure by the Insured Person or the Policyholder to co-operate with the Company's investigation may result in denial of the claim or cancellation of the Policy.

Compliance with Policy Provisions
Failure by the Policyholder or the Insured Person to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

Duplicate Coverage
If the Insured Person effects coverage under more than one Min Xin Travel Insurance policy, annual or for single trip, for the same Covered Trip, then the Company will only be liable to pay for one covered loss under all such policies, whichever is highest.

Entire Contract and Changes
This Policy, together with the Schedule, all amendments 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 the Company in writing and unless such approval is endorsed hereon or attached hereto and signed by an authorized representative of the Company. If a proposal form is completed by the Policyholder or the Insured Person, that proposal form will be part of the Policy.

Examination of Books and Records
The Company may examine the Insured Person's or the Policyholder's books and records relating to this Policy at any time during the Policy term and up to three (3) years after the expiration of the Policy or until final adjustment and settlement of all claims under the Policy.

Fraud
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 with the making of any claim under this Policy will render this Policy null and void and all claims, premiums or any part thereof paid hereunder will be forfeited.

Grace Period (For Annual Travel Plan only)
A grace period of thirty-one (31) days will be granted from the date when the Premium for the renewal thereof falls due. This Policy will remain in force during the grace period notwithstanding any outstanding Premium thereof. Upon the expiry of the grace period, this Policy will automatically lapse if the Premium due remains unpaid. Notwithstanding the foregoing, the grace period will not apply if, at least seven (7) days before the expiry of the Period of the Insurance, the Company will not renew this Policy. For the avoidance of doubt, if the Insured Person suffers a Bodily Injury or loss covered under Policy during the grace period, the Company will be liable for the payment benefit under this Policy in accordance with the Terms of this Policy net of any premiums due and unpaid.

Jurisdiction
This policy shall be governed and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute under this Policy shall be settled in accordance with the laws of Hong Kong Special Administrative Region.

Legal Actions
No action at law or in equity will be brought against the Company to recover any benefit payable under 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 will be brought after the expiration of two (2) years after the time written proof of loss is required to be furnished.

Legality
This insurance shall not apply to the extent it is illegal in any jurisdiction, outside the Hong Kong Special Administrative Region, for the citizens of such jurisdiction to be insured by an insurer which is not registered within such jurisdiction.

Maximum Liability to The Whole Family (For Annual Travel Plan only)
The maximum limit per Family Plan for a claim arising from the same cause shall not exceed three hundred percent (300%) of the relevant section's Amount of Benefits as stated in the Schedule of Benefit.

Medical Examinations and Autopsy
The Company at its own expense will have the right to request the Insured Person to examine as often as it may reasonably require when a claim is still pending hereunder. The Company at its expense will have the right to make an autopsy in case of the death of the Insured Person where it is not forbidden by law before it is liable to pay any benefit hereunder.

Notice of Claim
Written notice of claim must be given to the Company within thirty (30) days after occurrence of any event likely to give rise to a claim under this Policy or as soon thereafter as is reasonably possible. Notice given by or on behalf of an Insured Person to the Company at the address of the managing agents with information sufficient to identify the Insured Person, shall deemed notice to the Company.

Other Insurance (Applicable to sections 1A, 4A, 4Bi, 4Bii, 4D, 5A, 5B, 5C, 6C, 6F)
If a covered loss under this Policy is insured under any other valid policy, prior or current, then this Policy shall cover such loss, subject to its limitations, exclusions, conditions, provisions and other terms, only to the extent that the amount of such loss is in excess of the amount of payment from such other insurance, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise.

Reinstatement (For Annual Travel Plan only)
When this Policy terminates by the reason of non-payment of premium, any subsequent acceptance of a premium shall constitute reinstatement of this Policy by the Company, and shall only cover loss commencing after the date of such reinstatement.

Renewal (For Annual Travel Plan only)
This Policy may be renewed for one (1) further consecutive year by the premium paid on or before the effective date of the renewal at the Company's premium rate in force at the time of renewal, subject to the Company's consent.

Rights of Recovery
In the event that authorization of payment and/or payment is made by the Company or on its behalf by its authorised representatives, to include Inter Partner Assistance Hong Kong Limited, the Company reserves the right to recover against the Insured Person the full sum which has been paid, or for which the Company is liable, to a Hospital to which the Insured Person has been admitted, less the Company's liability under the terms of the Policy.

Subrogation
(Applicable to all coverage except 1B, 2A, 2B, 4C, 5D, 6D, 6E, 6G, 8Ai, 8Aii)
In the event of any payment made under the Policy, the Company shall be subrogated to all the Insured Person's right of recovery and indemnity 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 to prejudice such rights.

Territory
Worldwide outside the territories of Hong Kong

To Whom Amount of Benefit Payable
Any Amount of Benefit paid for loss of life shall be payable to the Insured Person's estate. All amounts of Benefits unless otherwise noted, shall be payable to the Insured Person except under Section 3A, 3B and 6A whether Amount of Benefit will be paid based on actual cost directly to Emergency Assistance Provider.

緊急援助及索償須知 Assistance Services and Claims Procedures

如遇上緊急事故需要協助，請遵照以下指引；如需索取賠償，請填妥索償申請表連同保單證書及有關證明文件正本送本公司，並請自留影印本備查。
In case of emergency, please follow the directions below. To ensure prompt claim processing, it is important that you submit a completed claim form together with all supporting documentation. Please retain copies for your records.
(The below is a general claim guidelines. Further document/information may be required if necessary)

醫療費用
- 顯示醫療費用及診斷之醫療單據正本
- 請詳細說明意外受傷之過程，醫療診斷及所接受之治療
- 轉介信及磁力共振 / X 光檢查 / 物理治療之醫療報告副本
- 閣下是否需要在香港繼續治療 / 應診？ 是 / 否

Medical Expenses
- Original medical bills/receipts showing the medical expenses and diagnosis
- Please specify in details how the accident happened, medical diagnosis and treatment received
- Copy of referral letters and medical reports for MRI / X-ray / Physiotherapy treatment
- Do you need to attend follow up treatment / consultation in Hong Kong? Yes/No

人身意外
- 死亡證副本
- 醫療報告 / 法醫官報告副本
- 警方報告副本，如有
- 遺產管理書之正本 / 核實副本

Personal Accident
- Copy of death certificate
- Copy of medical report / coroner's report
- Copy of police report, if any
- Original / Certified true copy for the Letters of Administration

個人行李遺失 / 損毀
- 遺失 / 損毀物品之購買收據正本
- 顯示損毀物品程度的相片
- 當地警方及其他有責任的機構如航空公司及酒店等發出之書面報告副本
- 損毀物品之維修報價單
- 有責任的機構如航空公司或酒店有否作出賠償？ 有 / 否
  如有，請詳述

Loss / Damage of Personal Baggage
- Original purchase receipts for the lost / damaged item(s)
- Photographs showing the extent of damage to the claim item(s)
- Copy of written report issued by local police and other responsible parties such as the airline company and hotel
- Copy of repair quotation for the damaged item(s)
- Did the responsible parties offer any compensation? Yes/No
  If yes, please specify

個人現金或旅行證件損失
- 警方報告副本 / 口供紙
- 額外住宿費用或交通費用收據
- 補發遺失之旅行證件收據正本
- 兌換收據 / 提款記錄

Loss of Personal Money or Travel Documents
- Copy of police report / statement
- Original official receipts for extra accommodation fee or traveling expenses
- Original official receipt for replacement of lost travel documents
- Foreign currency exchange slip / withdrawal records

租車自負額保障
- 租車綜合保單條款副本
- 租車合約副本
- 自負額收據及租車收據之正本
- 損壞事故報告副本

Rental Vehicle Excess
- Copy of comprehensive insurance policy for rental vehicle
- Copy of vehicle rental agreement
- Original excess receipt and rental receipt
- Copy of incident report and damage report

旅程 / 行李延誤 / 更改旅程
- 航空公司發出有關行程 / 行李延誤原因及時間之書面報告副本
  (請詳細說明原定出發 / 到達日期及時間、實際出發 / 到達日期及時間、總延誤時間、延誤原因等)
- 因行李延誤而緊急購買必需品之收據正本
- 顯示所有航班的登機證及預定行程之副本
- 有關公共交通工具公司發出之書面報告副本以證明延誤原因及時間
- 因航班延誤而引致額外住宿費用之收據正本
- 重新計劃行程所須費用之收據正本

Travel / Baggage Delay / Trip Re-arrangement
- Copy of written report issued by the airline company specifying the reason and period of travel / baggage delay
  (Please specify in details Original departure/arrival date and time, Actual departure/arrival date and time, Total delay duration, Reason of delay, etc.)
- Original receipts for emergency purchase of essential items due to baggage delay
- Copy of boarding passes showing all the incurred flights and the scheduled itinerary
- Copy of written report from the related public common carrier with reason and duration for the delay
- Original receipts for the extra accommodation expenses due to travel delay
- Original receipts for the re-routing costs

取消旅程 / 行程受阻
- 有關取消行程理由之文件，如醫療報告或死亡證副本
- 關係證明文件副本（如出世紙、結婚證明書等）
- 航空公司 / 公共交通工具公司及旅遊公司發出之有否退還已付旅費的書面報告副本
- 已付旅費及 / 或住宿及 / 或旅行團行程收據正本

Trip Cancellation / Trip Interruption
- Documents in relation with trip cancellation, such as copy of medical report or death certificate
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate etc.)
- Copy of written report issued by airlines / public common carriers and travel agent indicating whether there is any refund for the paid travel fare
- Original official receipts for the paid travel fare and/or accommodation and/or travel tour

個人責任
- 請說明事件發生之詳情
- 警方報告或有關機構發出之事件報告副本
- 所有與事件有關之第三者索償文件副本（如法院傳票、法院文件、律師函件等）
  (如未經本公司書面同意，受保人不可回覆第三者及作出任何法律責任或賠償的承諾。如需要法律意見，可致電 24 小時閩信國際支援服務熱線尋求轉介)

Personal Liability
- Please specify the details of incident
- Copy of police report or incident report issued by relevant authority
- Copy of all documents from third party in related to this incident (such as Summons, Writ, all court documents, solicitors' correspondences etc.)
  (Any reply, offer or promise of payment or admit of fault to any other parties, or any involvement of litigation must not be undertaken without the Company's written consent. If legal advice is required, call 24-hour MIN XIN Worldwide Assistance Service Hotline for referral)

海外旅遊期間因意外身故的信用咭保障
- 死亡證副本
- 醫療報告 / 法醫官報告副本
- 警方報告副本，如有
- 遺產管理書之正本 / 核實副本
- 已身故信用咭持有人之信用咭月結單

Credit Card Protection for the death due to accident abroad during the period of covered trip
- Copy of death certificate
- Copy of medical report / coroner's report
- Copy of police report, if any
- Original / Certified true copy for the Letters of Administration
- Copy of statements issued by the credit card issuing authority to the decease (credit card holder)

恩恤保障
- 死亡證副本
- 醫療報告 / 法醫官報告副本
- 警方報告副本，如有
- 遺產管理書之正本 / 核實副本

Consolation Benefit
- Copy of death certificate
- Copy of medical report / coroner's report
- Copy of police report, if any
- Original / Certified true copy for the Letters of Administration

住院保證 / 緊急醫療運送 / 遺體運返 / 親屬探望 / 子女護送 / 其它緊急援助服務
- 致電 24 小時閩信國際支援服務熱線 (852) 2862 0191，並提供下列資料
  - 受保人的保險單號碼、姓名、身份證號碼及聯絡電話
  - 身處的地點 (如醫院名稱、酒店)
  - 所需支援服務
- 可致電當地相關機構 / 部門，如警方、醫院、救護中心等
- 所有服務必須由指定的緊急支援服務供應商審核和安排

Hospital Admission / Medical Evacuation / Repatriation of Remains / Compassionate Visit / Child Escort/ Other emergency assistance services
- Call 24-hour MIN XIN Worldwide Assistance Service Hotline at (852) 2862 0191 and provide the following information
  - Name, ID Card No., contact number and policy number of Insured Person
  - Location of the incident (e.g. name of hospital, hotel)
  - Nature of assistance service required
- Call the relevant authority or department, e.g. police, hospital or medical emergency unit, etc.
- All the services must be approved and arranged by nominated Emergency Assistance Provider

Personal Information Collection Statement

a) From time to time, it is necessary for you to supply Min Xin Insurance Company Limited (the "Company") with data about yourself(ves), policyholder(s), life insured(s), beneficiary(ies), claimant(s), and/or other relevant individual (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, enquires, 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 enquires and complaints), 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;
   xii) direct marketing of insurance and/ or other related products and services subject to your prior prescribed consent (if any), and you can exercise the right of opt-out by notifying the Company at any time;
   xiii) statistical or actuarial research of the Company, relevant insurance industry associations or federations, supervisory authority, government department and/or other competent authority;
   xiv) 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 is expected to comply with, including, without limitation, making disclosures of the relevant information; and
   xv) fulfilling any other purposes directly relating to (i) to (xiv) above.

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;
   iv) persons to whom the Company is 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 is expected 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;
   vi) lawful successors or assigns of the Company; and
   vii) persons who owe a duty of confidentiality to the Company.

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
   Min Xin Insurance Company Limited
   17/F Fairmont House,
   8 Cotton Tree Drive,
   Central, Hong Kong