



ZURICH®

Zurich CruisePlus Insurance Policy

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, we agree to insure the *insured person(s)* named in the *schedule* issued in relation to an *insured journey* and promise to pay indemnity for loss to the extent provided herein.

Part 1 – Definitions

Certain words in this policy have specific meanings. We have printed these words in italics throughout this policy and have given the meanings below:

Accident	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> during an <i>insured journey</i> .
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and Macau.
Compulsory Quarantine	the <i>insured person</i> is <i>confined</i> in an isolated ward of a <i>hospital</i> or an isolated site appointed by the government for at least one (1) full day and continuously stays in there until his/her discharge from the quarantine.
Confined/Confinement	the <i>insured person</i> is registered as an in-patient in a <i>hospital</i> for a medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to his/her discharge from the <i>hospital</i> . <i>Hospital</i> confinement will be evidenced by a daily room and board charge by the <i>hospital</i> .
Documents	documents include <i>schedule</i> , enrollment form, riders, endorsements, attachments and amendments.
Effective Date	when applying to <i>insured journey</i> and <i>voyage</i> , it means the application date of this policy. When applying to shore excursion(s) during the <i>voyage</i> , it means the date the excursion is booked and paid as shown on the receipt or confirmation issued by the travel agency, or tour operator, or cruise company.
Hong Kong Hospital	the Hong Kong Special Administrative Region of the People's Republic of China. an establishment which meets all the following requirements: • holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and • operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and • provides 24-hour a day nursing service by registered or graduated nurses; and • has a staff of one (1) or more licensed <i>medical practitioner</i> available at all times; and • provides organized facilities for diagnosis and major surgical facilities; and • is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
Illness	sickness or disease of the <i>insured person</i> contracted and commenced during the <i>insured journey</i> and resulting in a loss covered by this policy.
Immediate Family Member	the <i>insured person's</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
Infectious Disease	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.
Injury	bodily injury sustained in an <i>accident</i> directly and independently of all other causes during the <i>insured journey</i> resulting in a loss covered by this policy.
Insured Journey	the period of travel commencing from the time when the <i>insured person</i> departs from the immigration department office/counter of the departure country for the commencement of the <i>insured journey</i> as shown on the <i>insured person's</i> travel <i>itinerary</i> and until (1) the time when the <i>insured person</i> arrives at any immigration department office/counter in the country of final destination as shown on the <i>insured person's</i> travel <i>itinerary</i> or (2) the expiry date of this insurance as specified in the <i>schedule</i> , whichever first occurs. However, any period of insurance should not exceed one hundred and eighty (180) days. the person named in the <i>schedule</i> or subsequently endorsed hereon as insured person. the detailed plan for a journey issued and confirmed by <i>public common carrier</i> , travel agency, tour operator or cruise company, together with the payment receipt or confirmation, prior to the commencement of the <i>insured journey</i> .
Insured Person Itinerary	a laptop, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC) and tablet PC of any kinds are excluded from this category.
Lap-top Computer	<i>permanent</i> 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 (a+2b+2c+d) is above 80dB.
Loss of Hearing	loss by physical separation at or above the wrist or ankle joint.
Loss of Limb	the entire and <i>permanent</i> irrecoverable loss of sight.
Loss of Sight	the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveolalabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
Loss of Speech	<i>permanent</i> total functional disablement or complete and <i>permanent</i> physical separation at or above the wrists or ankle joints.
Loss of Use	the aggregate benefit amount of each of the benefits covered under this policy as stated in the Table of Benefits.
Maximum Benefits	expenses incurred from the first day of sustaining an <i>injury</i> or <i>illness</i> during the <i>insured journey</i> which are paid by the <i>insured person</i> to a legally qualified <i>medical practitioner</i> , physiotherapist, nurse, <i>hospital</i> and/or ambulance service for medical, surgical, X-ray, <i>hospital</i> or nursing treatment including the cost of medical supplies
Medically Necessary Expenses	

Medical Practitioner

Permanent

Permanent Total Disablement

Pre-existing Condition

Public Common Carrier

Schedule Serious Physical Injury or Serious Illness

Sinkage

Terrorism

Third Degree Burns Travel Companion

Travel Ticket Voluntary Travel Insurance Policy

Voyage

War

We, Us or Our

and ambulance hire but excluding any expenses incurred under Section 3.2 - Emergency Medical Evacuation or Section 3.3 - Repatriation of Mortal Remains of this policy. All treatments must be prescribed by a qualified *medical practitioner* in order for expenses to be reimbursed under this policy. In the event an *insured person* becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.

a person other than the *insured person* or *immediate family member*, qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.

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

when as the result of *injury* and commencing within twelve (12) consecutive months from the date of an *accident* in which the *insured person* is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the *insured person* is reasonably qualified by reason of the *insured person's* education, training or experience, or if the *insured person* has no business or occupation, it means the inability of the *insured person* to perform any activities which would normally be carried out by the *insured person* in his/her daily life.

the *insured person* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to bus, coach, ferry, cruise ship, hovercraft, hydrofoil, ship, train, tram or underground train.

the schedule attached to and incorporated in this policy.

an injury or illness as a result of which the *insured person* or the *travel companion* is certified by the *insured person's* or the *travel companion's* attending *medical practitioner* as being unfit to travel for the *insured journey* or continue with the *insured journey* and the *insured person* or *travel companion* has to be *confined* in a *hospital* for immediate medical treatment. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* or *travel companion* is being denied to board the scheduled *public common carrier* or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)*, it means injury or illness which is certified by the attending *medical practitioner* as being dangerous to life of the *immediate family member(s)* and as a result of which the *immediate family member(s)* has/have to be *confined* in a *hospital* for immediate medical treatment, and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.

complete or partial immersion of the cruise ship in the sea during *voyage* caused by *accident* and results in serious damage to the cruise ship and all passengers on board are required to immediately evacuate from the cruise ship. When sinkage is applied to personal baggage, it means salvage of the remains of the cruise ship has ceased and loss of the personal baggage is certified by the cruise company.

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 de facto 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 of the public; or
- is designed to interfere with or disrupt an electronic system.

full thickness skin destruction due to burns.

the person made the travel booking or reservation together with the *insured person* and accompanied the *insured person* for the whole *insured journey* other than the tour guide or the tour member.

a travel ticket purchased for travelling on any *public common carrier*.

travel insurance policy actually paid by the *insured person* or the proposer as stated on the application form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the *insured person* shall be excluded from this definition.

the period of travel during which the *insured person* is onboard of the cruise ship as a passenger at the first port specified in the *itinerary* supplied to the *insured person* until the *insured person* disembark from the final port specified in the *itinerary*.

a contest by force between two (2) or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (1) an interruption of peaceful relations and (2) a general contention by force, both authorized by the sovereign.

Zurich Insurance Company Ltd

Part 2 – Benefits

Table of Benefits

Section	Coverage	Maximum Benefits Per Insured Person Per Insured Journey (HKD)	
		Elite Plan	Royal Plan
Section 1 – Personal Accident The <i>insured person</i> can only make a claim under Section 1.1, 1.2 or 1.3 in respect of the same <i>accident</i> .			
1.1	<i>Accident</i> due to <i>Sinkage</i> of Cruise Ship or Kidnap by Pirates during <i>Voyage</i> • For <i>insured person</i> aged between 18 and 65 years • For <i>insured person</i> aged below 18 or over 65 years Extra Indemnity for Disappearance	1,500,000 750,000 100,000	2,000,000 1,000,000 200,000
1.2	<i>Accident</i> on <i>Public Common Carrier</i> or during Robbery • For <i>insured person</i> aged between 18 and 65 years • For <i>insured person</i> aged below 18 or over 65 years	1,000,000 500,000	1,500,000 750,000
1.3	Other <i>Accidents</i> • For <i>insured person</i> aged between 18 and 65 years • For <i>insured person</i> aged below 18 or over 65 years	500,000 250,000	1,000,000 500,000
1.4	Burns Cover • For <i>insured person</i> aged between 18 and 65 years • For <i>insured person</i> aged below 18 or over 65 years	200,000 100,000	400,000 200,000
Section 2 – Medical Cover			
2.1	Medical Expenses Inclusive of: • Submit for follow-up medical expenses due to accidental <i>injury</i> – 100% • Submit for follow-up medical expenses due to <i>sickness</i> – 10% • Overseas travelling expenses for seeking medical treatment	500,000 1,000	1,200,000 2,000
2.2	Overseas <i>Hospital</i> Daily Cash Benefit	250/day up to 10 days	500/day up to 10 days
2.3	Quarantine Cash allowance due to <i>Infectious Disease</i>	250/day up to 10 days	500/day up to 10 days
2.4	Follow-up <i>Hospital</i> Daily Cash Benefit	250/day up to 10 days	500/day up to 10 days
	Trauma Counseling Expenses	5,000	10,000
Section 3 – Emergency Assistance			
3.1	Compassionate Visit	One Economy Class round trip travel fare	
3.2	Emergency Medical Evacuation	Actual Cost	
3.3	Repatriation of Mortal Remains	Actual Cost	
3.4	Return of Unattended Children	One Economy Class one way travel fare	
3.5	Deposit Guarantee for <i>Hospital</i> Admission	78,000	
3.6	Additional Accommodation Expenses	7,800	
3.7	24-hour Telephone Hotline and Referral Services	Included	

Section	Coverage	Maximum Benefits Per Insured Person Per Insured Journey (HKD)	
		Elite Plan	Royal Plan
Section 4 – Personal Effects and Liability			
4.1	Baggage and Personal Effects Inclusive of: - Sublimit per article, pair, set or collection - Sublimit per <i>lap-top computer</i> - An aggregate maximum limit of all cameras and camcorders and their related accessories and equipment	30,000 3,000 10,000 5,000	50,000 3,000 15,000 10,000
4.2	Baggage Allowance due to <i>Sinkage</i> of Cruise Ship	1,500	3,000
4.3	Loss of Personal Money	2,000	3,000
4.4	Loss of Travel Documents and/or <i>Travel Ticket</i> Cruise Rejoining Expenses due to Loss of Travel Document during Shore Excursion - Accommodation Expenses - Travel Expenses	10,000 1,000/day up to 5 days 3,000	20,000 2,000/day up to 5 days 5,000
4.5	Unauthorized Use of Lost Credit Card	5,000	10,000
4.6	Personal Liability	1,000,000	2,000,000
Section 5 – Travel Inconvenience Cover			
5.1	Travel Delay Cover (a) Travel delay (300 for each and every 6 hours of delay) (b) Extra Hotel Cost due to Travel Delay (c) Extra Re-routing cost due to Travel Delay and Missed Connection to Cruise Ship; or (d) Cruise Cancellation due to Travel Delay	 2,000 2,000 10,000 30,000	 3,000 3,000 20,000 100,000
5.2	Baggage Delay Cover (a) Baggage Delay Allowance (for delay over 6 hours) (b) Additional Allowance for Baggage Delay after Boarding the Cruise Ship (for delay over 24 hours)	 1,000 500	 2,000 1,000
5.3	Cancellation of Trip	30,000	100,000
5.4	Curtailment of Trip	30,000	100,000
5.5	Cruise Tour Interruption Cover (a) Allowance for Missed Connection to Cruise Ship due to Travel Delay (b) Missed Boarding on Ports of Call during Voyage (c) Shore Excursion Cancellation Allowance Sublimit per Excursion (d) Shore Excursion Curtailment Allowance	 500/day up to 3 days 5,000 5,000 1,000 500	 1,000/day up to 3 days 10,000 10,000 2,000 1,000
Section 6 – Zurich Personal Care Cover			
6.1	Compassionate Death Cash	15,000	30,000
6.2	Satellite Phone on Cruise Ship	1,500	3,000
6.3	Damage of Evening Wear for Formal Dinner on Cruise Ship	500	500
6.4	Involuntary Journey Extension (a) Hotel Cost due to Involuntary Journey Extension (b) Pet Care Cover (c) Park and Fly Cover	 1,000/day up to 5 days 100/day up to 5 days 100/day up to 5 days	 2,000/day up to 5 days 150/day up to 5 days 150/day up to 5 days

Section 1 – Personal Accident

1.1 Accident due to *Sinkage* of Cruise Ship or Kidnap by Pirates during Voyage

In the event that the *insured person* suffers from *injury* during the *voyage* due to:

(i) *sinkage* of cruise ship; or

(ii) the *insured person* being kidnapped by pirates;

we will pay in accordance with the percentage of *maximum benefits* stated in the Compensation Table hereunder, up to the *maximum benefits* specified in the Table of Benefits, but only to the extent and if such *injury* results in any Event listed in the following Compensation Table within twelve (12) consecutive months after the date of the *accident*.

Extra Indemnity for Disappearance

If the body of the *insured person* has not been found within one (1) year after the date of the disappearance due to *sinkage* of the cruise ship or the *insured person* being kidnapped by pirates during the *voyage*, it will be presumed that the *insured person* suffered death resulting from an *accident* covered by this policy at the time of such disappearance. We will pay an extra indemnity to the estate of the *insured person* up to the *maximum benefits* specified in the Table of Benefits.

1.2 Accident on Public Common Carrier or during Robbery

In the event that during the *insured journey* the *insured person* suffers from *injury* while:

(i) riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*; or

(ii) being an innocent victim in a robbery or attempted robbery including escape of the perpetrators therefrom;

we will pay in accordance with the percentage of *maximum benefits* stated in the Compensation Table hereunder, up to the *maximum benefits* specified in the Table of Benefits, but only to the extent and if such *injury* results in any Event listed in the following Compensation Table within twelve (12) consecutive months after the date of the *accident*.

1.3 Other Accidents

In the event that the *insured person* suffers from *injury* resulting from *accident* other than the *accident* referred in Section 1.1 and Section 1.2 during the *insured journey*, we will pay up to the *maximum benefits* as stated in the Table of Benefits in accordance with the percentage of *maximum benefits* stated in the Compensation Table hereunder, but only to the extent and if such *injury* results in any one of the following Events contained in the following Compensation Table within twelve (12) consecutive months after the date of the *accident*.

Compensation Table		
Events		Percentage of Maximum Benefits
1.	Death	100%
2.	<i>Permanent Total Disablement</i>	100%
3.	<i>Permanent</i> and incurable paralysis of all limbs	100%
4.	<i>Permanent</i> total <i>Loss of Sight</i> of both Eyes	100%
5.	<i>Permanent</i> total <i>Loss of Sight</i> of one Eye	100%
6.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of two limbs	100%
7.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of one limb	100%
8.	<i>Loss of Speech and Hearing</i>	100%
9.	<i>Permanent</i> and incurable insanity	100%
10.	<i>Permanent</i> total <i>Loss of Hearing</i> in (i) both ears (ii) one ear	75% 15%
11.	<i>Loss of Speech</i>	50%
12.	<i>Permanent</i> total loss of the lens of one eye	50%
13.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of four fingers and thumb of (i) right hand (ii) left hand	70% 50%
14.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of four fingers of (i) right hand (ii) left hand	40% 30%
15.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of one thumb (i) both right joints (ii) one right joint (iii) both left joints (iv) one left joint	30% 15% 20% 10%
16.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of fingers (i) three right joints (ii) two right joints	15% 10%

Compensation Table		
Events		Percentage of Maximum Benefits
16.	(iii) one right joint (iv) three left joints (v) two left joints (vi) one left joint	7.5% 10% 7.5% 5%
17.	Loss of or the <i>permanent</i> total <i>Loss of Use</i> of toes (i) all toes - one foot (ii) great toe - both joints (iii) great toe - one joint	20% 7.5% 5%
18.	<i>Permanent</i> Disability not otherwise provided for under Events 10 to 17 inclusive, such percentage of the sum insured as we shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 17 inclusive.	

- (i) Benefit shall not be payable for more than one (1) of the Events listed in the above Compensation Table in respect of the same *accident*. Should more than one (1) of the said Events occur from the same *accident*, only the Event with the highest compensation will be payable under this section.
- (ii) The insurance for any *insured person(s)* under this policy shall terminate upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events listed in the above Compensation Table, but such termination shall be without prejudice to any claim originating out of the *accident* causing such loss.
- (iii) When a limb or organ which had been partially disabled prior to an *injury* covered under this policy and which becomes totally disabled as a result of such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of disablement caused by the *injury*. However, no payment shall be made in respect of the loss of a limb or organ which was totally disabled prior to the *injury*.

Special Condition applicable to Personal Accident

The *insured person* can only make a claim under either Section 1.1, 1.2 or 1.3 in respect of the same *accident*.

1.4 Burns Cover

In the event that the *insured person* suffers from *third degree burns* resulting from *accident* during the *insured journey*, we will pay up to the *maximum benefits* as stated in the Table of Benefits in accordance with the percentage of *maximum benefits* stated in the Compensation Table hereunder, but only to the extent and if such *injury* or *third degree burns* results in any one of the following Events within twelve (12) consecutive months after the date of the *accident*.

Compensation Table		
Third Degree Burns		Percentage of Maximum Benefits
Area	Damage as a percentage of total surface area	
Head	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (Exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

- (i) Benefit shall not be payable for more than one (1) of the Area listed above in respect of the same *accident*. Should more than one (1) of the Area is damaged from the same *accident*, only the Area with the highest compensation will be payable under this section.
- (ii) When a limb or organ which had been partially disabled prior to an *injury* covered under this policy and which becomes totally disabled as a result of such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of disablement caused by the *injury*. However, no payment shall be made in respect of the loss of a limb or organ which was totally disabled prior to the *injury*.

Extensions to Section 1

(a) Under this section, we extend to cover any *injury* sustained by the *insured person* while:

- (i) The *insured person* is travelling directly from his/her place of residence or place of regular employment in *Hong Kong* to *Hong Kong* Immigration Department office/counter within three (3)hours before the *insured person's* scheduled departure time of the *public common carrier* in which the *insured person* has arranged to travel for the purpose of commencing the *insured journey*; and

- (ii) the *insured person* is travelling directly from *Hong Kong* Immigration Department office/counter to his/her place of residence or place of regular employment within three (3) hours after the *insured person's* actual arrival time of the *public common carrier* in which the *insured person* has arranged to travel for returning to *Hong Kong* from the *insured journey*.
- (b) **Disappearance Clause**
If the body of the *insured person* has not been found within one (1) year after the date of the disappearance due to disappearance, sinking or wrecking of the aircraft or other *public common carrier* either on the ground or at sea in which the *insured person* was travelling at the time of the *accident* and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered death resulting from an *accident* covered by this policy at the time of such disappearance, sinking or wrecking.

Maximum Liability on Personal Accident

Where any individual life is insured under multiple policies which contain Accidental Death and *Permanent* Disablement covers and are issued by us and/or our related companies, the maximum liability in respect of any one (1) individual life under all Accidental Death and *Permanent* Disablement covers shall not exceed HKD5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Exclusions applicable to Section 1

This section does not cover any loss caused by an *injury* which is a consequence of any kind of disease and/or *illness*.

Section 2 – Medical Cover

2.1 Medical Expenses

If the *insured person* suffers from *injury* or *illness* during the *insured journey* and incurs reasonable *medically necessary expenses*, we will reimburse the actual *medically necessary expenses* to the *insured person*.

Follow-up Medical Expenses

This section also insures the *insured person* up to the sub-limit as stated in the Table of Benefits against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury* or *illness* within three (3) months after the *insured person's* return to *Hong Kong*. The Follow-up Medical Expenses shall also be extended to cover the medical expenses incurred for the same purpose paid to the Chinese medicine bone-setting or acupuncture treatment subject to an aggregate limit of HKD5,000 and a per visit and per day limit of HKD200.

We will also reimburse any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the medical treatment sought by the *insured person* for *infectious disease* that is contracted during the *insured journey* and corresponding follow-up diagnosis within ten (10) days after the *insured person's* return to *Hong Kong*. The total amount payable under this extension shall not exceed the sub-limit for follow-up medical expenses due to *illness* as stated in the Table of Benefits.

No Follow-up Medical Expenses shall be provided if the *insured person* returns to *Hong Kong* after twelve (12) consecutive months from the first day of the above *injury* or *illness* was sustained.

Overseas Traveling Expenses for Seeking Medical Treatment

We extend to reimburse any traveling expenses (subject to a receipt proof) up to a *maximum benefits* as stated in the Table of Benefits to the *insured person* for the purpose of seeking medical treatment in an overseas *hospital* if the *insured person* suffers from *injury* or *illness* during the *insured journey*.

In no event shall the total amount payable under this Section 2.1 - Medical Expenses exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

2.2 Overseas Hospital Daily Cash Benefit

If the *insured person* is *confined* in an overseas *hospital* due to an *injury* or *illness* during the *insured journey*, we will pay a daily allowance up to the *maximum benefits* as stated in the Table of Benefits.

Quarantine Cash Allowance due to Infectious Disease

In the event that the *insured person* is suspected or confirmed to have contracted *infectious disease* during the *insured journey* and results in *compulsory quarantine* by the local government, or by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay the *insured person* a daily quarantine cash allowance up to the *maximum benefits* as stated in the Table of Benefits.

In the event that more than one (1) *compulsory quarantine* has been arisen in the same *insured journey*, the maximum amount payable under this benefit shall not exceed the *maximum benefits* as stated in the Table of Benefits.

The *insured person* can claim only either the Overseas *Hospital* Daily Cash Benefit or the Quarantine Cash Allowance due to *Infectious Disease*. In no event shall the total amount payable under this extension exceed the *maximum benefits* as stated in the Table of Benefits.

Special Conditions applicable to Overseas Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease

- 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 the *insured journey*, 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*.
- Any dwelling quarantine is excluded from this benefit.
- 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 *insured journey*.

2.3 Follow-up Hospital Daily Cash Benefit

If the *insured person* is *confined* in a *hospital* in *Hong Kong* within three (3) months after the *insured person's* return to *Hong Kong* for continuation of any medical treatment due to an *injury* or *illness* during the *insured journey*, we will pay a daily allowance up to the *maximum benefits* specified in the Table of Benefits.

2.4 Trauma Counseling Expenses

If during the *insured journey*, an *insured person* is the victim of a traumatic event including, but not limited to armed hold-up, assault, natural disaster or acts of *terrorism*, we shall pay the cost of trauma counseling incurred in *Hong Kong* within three (3) months after the *insured person's* return to *Hong Kong*. The trauma counseling must be recommended by a *medical practitioner* in writing and agreed by us with our prior written consent. The maximum limit we will pay shall not exceed the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 2

This section does not cover:

- non-essential medical treatment that is not recommended by a *medical practitioner*;
- any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment;
- any follow up treatment expenses incurred outside *Hong Kong*;
- any expense incurred or services provided by another party for which the *insured person* is not liable to pay, or any expenses already included in the cost of the *insured journey*;
- dental care and treatment unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
- surgery or medical treatment which is not substantiated by a written report from a qualified *medical practitioner*;
- 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*;
- any follow-up medical expenses paid to the Chinese medicine bone-setter or acupuncturist who is the *insured person* or *immediate family member*;
- any loss if the *insured person* refuses to follow the recommendation of a qualified *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel, or
- any additional cost of single or private room accommodation at a *hospital* or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation under Section 3.2 - Emergency Medical Evacuation; non-medical personal services such as radio, telephone and the like procurement or use of special braces, appliances or equipment.

Section 3 – Emergency Assistance

Zurich Emergency Assistance will pay the following benefits in the event that the *insured person* has suffered from *injury* or *illness* during the *insured journey*:

3.1 Compassionate Visit

In the event that the *insured person* suffered from *serious physical injury* or *serious illness* and being *confined* in a *hospital* outside *Hong Kong* for over three (3) consecutive days, we will pay for one (1) economy class round-trip airfare for one (1) *immediate family member* to travel over to be with and/or take care of the *insured person*. This coverage can only be utilized once during any one (1) *insured journey*.

3.2 Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of the *insured person*. The timing, means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.

3.3 Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the *insured person's* mortal remains from the place of death back to either *Hong Kong*, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

3.4 Return of Unattended Children

Zurich Emergency Assistance will pay for a one-way economy class airfare up to the *maximum benefits* as stated in the Table of Benefits for returning the *insured person's* unattended child(ren) aged below seventeen (17) years back to *Hong Kong* in the event of death or *confinement* of the *insured person* in a *hospital* outside *Hong Kong* for over three (3) consecutive days due to *serious physical injury* or *serious illness*. If necessary, we will also arrange a qualified attendant to accompany the unattended child(ren) on the return journey.

3.5 Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, Zurich Emergency Assistance will guarantee the medical expenses incurred by the *insured person* in the *hospital* up to a limit of HKD78,000 in respect of any one (1) *insured person*. Such expenses are to be borne by the *insured person* unless otherwise covered under Section 2 - Medical Cover of this policy.

3.6 Additional Accommodation Expenses

Zurich Emergency Assistance shall pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the *insured person* related to an incident requiring emergency evacuation to resume the course of the *insured person's insured journey* or to return him/her to *Hong Kong* subject to HKD1,950 per day and up to a limit of HKD7,800. Prior approval and determination on the payment of the expenses incurred by the *insured person* shall be based on medical grounds.

3.7 24-hour Telephone Hotline and Referral Services

- Pre-trip Information Assistance
- Embassy Referral
- Medical Service Provider Referral
- Lost Passport Assistance
- Lost Luggage Assistance
- Interpreter Referral
- Lawyer Referral
- Telephone Medical Advice
- Monitoring of Medical Condition When Hospitalized
- Arrangement for Medical Expenses Guarantee

In respect of *medical practitioner* services (ix) and (x) above, hospitalization expenses or medical expenses charged to the *insured person* by a *hospital*, *medical practitioner* other than our approved doctors, or any other medical professions are to be borne by the *insured person* unless otherwise covered under this policy.

ZURICH EMERGENCY ASSISTANCE is rendered by the service provider which is nominated by Zurich Insurance Company Ltd.

Exclusions applicable to Section 3

No service will be provided or paid under this section:

- when the *insured person* is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
- for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the *insured person's* prospect;
- when the *insured person* is residing or travelling outside *Hong Kong* contrary to the advice of a *medical practitioner*; or
- when the *insured person* is residing or travelling outside *Hong Kong* for the purpose of obtaining medical treatment or for rest and recuperation following any prior injury or illness.

Section 4 – Personal Effects and Liability

4.1 Baggage and Personal Effects

We will pay the *insured person* up to the *maximum benefits* as stated in the Table of Benefits and subject to the sub-limits below, for the accidental loss of or damage to the personal possessions including luggage during the *insured journey* which are normally worn or carried by and owned by the *insured person*. We may make payment or at our option to reinstate or repair as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

Sub-limits for Personal Baggage are as follows:

- HKD3,000 for any one (1) article, pair, set or collection in respect of any one (1) *insured person*;
- HKD10,000 (for Elite Plan) or HKD15,000 (for Royal Plan) for one (1) *lap-top computer* in respect of any one (1) *insured person*; and/ or
- An aggregate maximum limit of HKD5,000 (for Elite Plan) or HKD10,000 (for Royal Plan) for all cameras and camcorders and their accessories and related equipment.

In no event shall the total amount payable under this Section 4.1 – Baggage and Personal Effects exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

Exclusion applicable to Section 4.1

This section does not cover:

- the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories make of or contain of any kind of gold, platinum, diamond, jade or pearl, mobile phone (including PDA phone, smart phone or similar device with telecommunications function and other accessories), money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
- lap-top computer* with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
- any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such local report is not obtained;
- any loss or damage caused by wear, tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
- any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; destruction under quarantine or customs regulations, confiscation or detention by customs or other government officials or risk of contraband or illegal transportation or trade;
- any loss of property not being on the same *public common carrier* of the *insured person*, or souvenirs and articles mailed or shipped separately;
- any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred to the *insured person*;
- any loss of property when it is left unattended in public place, in unlocked vehicle or in vehicle which is left unattended with no one inside;
- any loss of data recorded on tapes, cards, diskettes;
- damage to any brittle or fragile items such as glass or crystal;

- any loss of or damage to property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline;
- any loss claimed under Section 5.2 - Baggage Delay Cover arising from the same cause;
- any loss of or damage to property insured under any other insurance certificate/policy, or otherwise reimbursed by *public common carrier* or a hotel.

4.2 Baggage Allowance due to Sinkage of Cruise Ship

If the *insured person* has permanently lost his/her personal baggage due to *sinkage* of the cruise ship during the voyage, we will pay to the *insured persons* a lump sum allowance specified in the Table of Benefits.

Exclusion applicable to Section 4.2

This section does not cover any loss of property not being on the same cruise ship of the *insured person*, or souvenirs and articles mailed or shipped separately.

4.3 Loss of Personal Money

We will reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the loss of personal money, defined as cash, cheques, money order or traveler's cheques only, belonging to and being carried by the *insured person* or in a locked hotel room or in a locked cabin on a cruise ship due to robbery, burglary or theft occurring during the *insured journey*.

Exclusions applicable to Section 4.3

This section does not cover:

- In respect of loss not reported to the local police, cruise ship management, hotel management or public authority within twenty-four (24) hours upon discovery of loss and for which a relevant report is not obtained at the place of loss;
- loss of traveller's cheque not immediately reported to the local branch or agent of the issuing authority;
- shortage due to error, omission, exchange or depreciation in value; or
- any unexplained loss or mysterious disappearance.

4.4 Loss of Travel Document and/or Travel Ticket

We will pay for the replacement cost of the *Hong Kong* Identity Card, credit cards, driving license, *travel ticket* or travel document belonging to the *insured person* following the accidental loss during the *insured journey*. In the event of the accidental loss of *travel ticket* and/or travel document belonging to the *insured person* during the *insured journey*, we will also reimburse the additional travelling expenses and/or accommodation expenses incurred to the *insured person*, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the *insured journey*.

In no event shall the total amount payable under this Section 4.4 – Loss of Travel Document and/or Travel Ticket exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

Cruise Rejoining Expense due to Loss of Travel Document during Shore Excursion

In the event that the travel document of the *insured person* is accidentally lost during the *insured person's* shore excursion during a voyage, as a result of which the *insured person* stays in the place where the loss occurs for the sole purpose of obtaining the replacement of the travel document for continuation of the *insured journey*, we will reimburse the additional cost of one (1) economy class one-way *travel ticket* to enable the *insured person* to travel to the next scheduled port of call specified in the original *itinerary* of the voyage and/or reasonable actual accommodation expenses incurred by the *insured person* at the place of loss, up to the *maximum benefits* specified in the Table of Benefits.

Exclusions applicable to Section 4.4

This section does not cover:

- any loss not reported to the local police within twenty-four (24) hours upon discovery of loss and for which such police report is not obtained at the place of loss;
- loss of any travel document and/or visa and/or *travel ticket* which is not indispensable for completing the *insured journey*;
- any unexplained loss or mysterious disappearance;
- any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
- the claim of both temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only either one (1) version.

4.5 Unauthorized Use of Lost Credit Card

We will reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the monetary loss due to unauthorized use of credit card within the *insured journey* provided that the credit card is accidentally lost when carried with the *insured person* during the *insured journey*.

Exclusions applicable to Section 4.5

This section does not cover:

- in respect of loss not reported to the local police or cruise ship management within twenty-four (24) hours upon discovery of loss and for which a relevant report is not obtained at the place of loss;
- loss of credit card not immediately reported to the local branch or agent of the issuing authority; or
- any unexplained loss or mysterious disappearance.

4.6 Personal Liability

We will indemnify any amount which the *insured person* becomes legally liable to pay as compensation for an accident occurring during the *insured journey* which causes *injury* to a third party or damage to property of a third party. However, the *insured person* must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without our prior written approval. We will pay up to the *maximum benefits* as stated in the Table of Benefits inclusive of costs agreed by us in writing.

Exclusions applicable to Section 4.6

This section does not cover liability arising directly or indirectly from:

- any employment, business, profession or trade;
- any willful, malicious or unlawful act of the *insured person* or any criminal acts;
- liability to any person who is the *immediate family member* or relative or employer or employee;
- contractual liability;
- ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
- damage to property owned by or held in trust or in the custody of the *insured person* or the *immediate family member* or relative or employer;
- any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
- any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

Section 5 – Travel Inconvenience Cover

5.1 Travel Delay Cover

(a) Travel Delay

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed for at least six (6) hours from the departure or arrival time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, we will pay HKD300 for each and every full six (6) hours of delay up to the *maximum benefits* as stated in the Table of Benefits.

The period of delay will be calculated from either:

- departure delay will be calculated from the original scheduled departure time of the *public common carrier* specified in the *itinerary* supplied to the *insured person* until the actual departure time (i) of the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated from the original arrival time specified in the *itinerary* provided by the *public common carrier* 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 that *public common carrier*.

The *insured person* can only claim for either departure or arrival delay of the same *public common carrier*.

If the *insured person* has consecutive connected flights, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be due to the above-mentioned reasons.

(b) Extra Hotel Cost due to Travel Delay

In the event that the outward or transit of the *public common carrier* in which the *insured person* has

arranged to travel abroad is delayed for more than six (6) hours from the time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, we will pay the additional, reasonable and irrecoverable accommodation expenses incurred outside *Hong Kong*, up to the *maximum benefits* as stated in the Table of Benefits.

(c) Extra Re-routing Costs due to Travel Delay and Missed Connection to Cruise Ship

In the event that the *public common carrier* in which the *insured person* has scheduled to travel is cancelled as a consequence of the *public common carrier* being delayed for more than six (6) hours after the *insured person's* check-in due to strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier* and that *public common carrier* fails to arrange an alternative transportation, we will pay up to the *maximum benefits* as stated in the Table of Benefits for the additional costs of *travel ticket* (economy class only) incurred by the *insured person* to reach the planned destination as specified in his/her original *itinerary*.

In the event that the *public common carrier* which the *insured person* has arranged for traveling to the scheduled cruise ship is delayed for more than six (6) hours after the *insured person's* check-in due to strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier* and as a result of which, the *insured person* fails to board the scheduled cruise ship, we will pay up to the *maximum benefits* specified in the Table of Benefits for the additional costs of one (1) economy class one-way *travel ticket* incurred by the *insured person* to enable the *insured person* to travel to the next scheduled port of call specified in the original *itinerary* of the voyage.

(d) Cruise Cancellation due to Travel Delay

In the event that the cruise ship is located overseas at the relevant time, and the *public common carrier* which the *insured person* has arranged for traveling to the cruise ship is delayed in excess of ten (10) hours from the scheduled arrival time specified in the *itinerary* due to adverse weather condition, natural disaster, *terrorism* or strike or other industrial action by the employees of the *public common carrier*, as a direct result of which the *insured person* fails to board the scheduled cruise ship and cancel the cruise, we will reimburse the forfeited fees incurred by the *insured person* arising from the cancellation of the cruise up to the *maximum benefits* specified in the Table of Benefits provided that such forfeited fees are not recoverable from any other source.

Special Conditions for Section 5.1

- The *insured person* must check-in in accordance with the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the duration and the reason for such delay.
- The *insured person* may make a claim pursuant to either Section 5.1 (c) or 5.1 (d), but not both Section 5.1 (c) and 5.1 (d), in respect of any losses arising from the same cause.

Exclusions applicable to Section 5.1

This section does not cover:

- any circumstances leading to the relevant delay of the *insured journey* which is existing or announced before the *effective date*;
- any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking except for the late arrival due to strike by the employees of the *public common carrier*);
- any loss in relation to alteration to the original *itinerary* that is not verified by the airline, travel agency, cruise ship company, or other relevant organizations;
- any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (except for Section 5.1(a) - Travel Delay);
- any losses claimed under Section 5.3 arising from the same cause (applicable to Section 5.1(d) – Cruise Cancellation due to Travel Delay only); or
- any loss arising from any circumstances if the *insured person* refuses to take the first available alternative transportation offered by the original *public common carrier*.

5.2 Baggage Delay Cover

(a) Baggage Delay Allowance

In the event of the *insured person's* checked-in baggage being delayed for over six (6) hours after the *insured person's* arrival at the scheduled destination abroad, we will pay a lump sum allowance to the *insured person* as stated in the Table of Benefits.

(b) Additional Allowance for Baggage Delay after Boarding the Cruise Ship

In the event that the *public common carrier* which the *insured person* has arranged for traveling and carrying his/her checked-in baggage to the scheduled cruise ship is delayed, and the baggage is not delivered within twenty-four (24) hours after the *insured person* has boarded the cruise ship, we will pay a lump sum allowance to the *insured person* specified in the Table of Benefits.

Special Condition for Section 5.2

All claims must be substantiated by written confirmation from the *public common carrier* on the duration and the reason for such delay.

Exclusions applicable to Section 5.2

These sections do not cover:

- any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
- in respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade; or
- any loss claimed under Section 4.1 - Baggage and Personal Effects arising from the same cause.

5.3 Cancellation of Trip

In the event that the *insured person* has to cancel the *insured journey* as a result of any of the following:

- death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion* occurring within one hundred and eighty (180) days before the commencement date of the *insured journey*;
- witness summons, jury service which require the *insured person's* presence in *Hong Kong* during the *insured journey*;
- compulsory quarantine* of the *insured person* within one (1) week before the commencement date of the *insured journey*; or
- unexpected outbreak of strike, riot, civil commotion, *terrorism*, *infectious disease*, adverse weather conditions or natural disaster at any of the planned destinations arising within one (1) week before the commencement date of the *insured journey*;

we will pay the loss of unused travel fare and/or accommodation expenses and/or cruise fare which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources, up to the *maximum benefits* specified in the Table of Benefits.

5.4 Curtailment of Trip

In the event that the *insured person* has to abandon the *insured journey* and return to *Hong Kong* after the *insured journey* has begun due to:

- death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion*;
- unexpected outbreak of strike, riot, civil commotion, *terrorism*, *infectious disease*, adverse weather conditions or natural disaster at any of the planned destinations which prevents the *insured person* from continuing with his/her scheduled journey; or
- serious damage to the *insured person's* principal home in *Hong Kong* arising from fire, flood or burglary;

we will pay for the loss of unused travel fare and/or accommodation expenses and/or cruise fare for which the *insured person* is legally liable and which is not recoverable from any other sources, or additional actual travel fare and accommodation expenses reasonably and necessarily incurred.

The amount of benefit payable under this Section 5.4 will be calculated in proportion to the number of unused days of the *insured journey* after the relevant interruption in view of the original *itinerary* of the *insured journey*. The *insured person* can only claim either the forfeited expenses for unused days of the *insured journey* or additional expenses incurred for the curtailment. In no event shall the total amount payable under Section 5.4 – Curtailment of Trip exceed the *maximum benefits* specified in the Table of Benefits.

Exclusions applicable to Section 5.3 and Section 5.4

These sections do not cover:

- any circumstances leading to the cancellation or curtailment of the *insured journey* which is existing or announced before the *effective date*;

2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any medical condition or other circumstances known to have existed before the *effective date*;
4. any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise ship company, *public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
5. failure to notify the travel agency, tour operator, cruise ship company, *public common carrier* and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
6. any loss in relation to cancellations or curtailments to schedules that is not verified by the airline, travel agency, cruise ship company or other relevant organizations;
7. any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, travel agency, cruise ship company or any other provider of transportation and/or accommodation;
8. failure to obtain a written medical report from the *medical practitioner*;
9. any expenses incurred for services provided by a third party for which the *insured person* is not liable to pay and/or any expenses already included in the cost of a scheduled *insured journey*;
10. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 5.4 - Curtailment of Trip only);
11. in respect of losses claimed under Section 5.1 - Travel Delay Cover arising from the same cause (applicable to Section 5.4 - Curtailment of Trip only); or
12. in respect of losses claimed under Section 5.1(d) - Cruise Cancellation due to Travel Delay arising from the same cause (applicable to Section 5.3 - Cancellation of Trip only)

5.5 Cruise Tour Interruption Cover

(a) Allowance for Missed Connection to Cruise Ship due to Travel Delay

In the event that the *public common carrier* which the *insured person* has arranged for traveling to the scheduled cruise ship is delayed for more than six (6) hours due to the causes stated in Section 5.1 – Travel Delay Cover and as a result of which, the *insured person* fails to board the scheduled cruise ship, we will pay to the *insured person* a daily allowance specified in the Table of Benefits for each day during which the *insured person* has missed the cruise until the *insured person* has boarded the cruise ship at the next scheduled port of call specified in the original *itinerary* of the *voyage*, up to a maximum of three (3) days.

(b) Missed Boarding on Ports of Call during Voyage

If the *insured person* leaves the cruise ship for shore excursion at the ports of call during *voyage* and is unable to board to the cruise ship as a result of the *insured person's* failure to return to the relevant port of call on or before the scheduled departure time at the relevant port to continue with the *voyage* as a result of:

- (i) unexpected strike or other industrial action of the *public common carrier* on which the *insured person* is travelling during the shore excursion ;
- (ii) unexpected outbreak of strike, riot, civil commotion, *terrorism*, adverse weather conditions or natural disaster at the destination of the shore excursion;
- (iii) serious traffic accident of the *public common carrier* on which the *insured person* is travelling during the shore excursion;
- (iv) the *insured person* suffers from *injury* during the shore excursion which requires the *insured person* to be confined in the *hospital* at the scheduled departure time of the cruise ship at the relevant port;

we will pay the additional costs of one (1) economy class one-way *travel ticket* to enable the *insured person* to travel to the next scheduled port of call specified in the original *itinerary* of the *voyage* and/or reasonable actual accommodation expenses incurred by the *insured person* at the relevant port of call, up to the *maximum benefits* specified in the Table of Benefits.

(c) Shore Excursion Cancellation Allowance

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

- (i) death, *serious physical injury* or *serious illness* of the *insured person* or *travel companion* during the *voyage*;
- (ii) unexpected outbreak of strike, riot, civil commotion, *terrorism*, *infectious disease*, adverse weather conditions or natural disaster at the destinations of the excursion occur one (1) day before the departure date of the shore excursion;

we will pay a lump sum allowance for each cancelled excursion up to the *maximum benefits* specified in the Table of Benefits.

(d) Shore Excursion Curtailment Allowance

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

Exclusions applicable to Section 5.5

This section does not cover:

1. any loss arising from any circumstances leading to the relevant delay or interruption of the *insured journey* or *voyage* or shore excursion which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the port (i.e. arrival at a time later than the boarding time for the cruise or the time required for check-in, whichever is the earlier) except for the causes specified in each of the benefits above as stated in Section 5.5;
3. any loss in relation to alterations to original *itinerary* or scheduled shore excursion that is not accepted before commencement of the relevant shore excursion by the airline, travel agency, cruise company, or other relevant organizations;
4. any loss arising from any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator, cruise ship company, or other provider of any service forming part of the scheduled *itinerary* (applicable to Section 5.5(b) - Missed Boarding on Ports of Call during Voyage only); or
5. in respect of losses claimed under Section 5.1 - Travel Delay Cover arising from the same cause (applicable to Section 5.5(b) - Missed Boarding on Ports of Call during Voyage only).

Section 6 - Zurich Personal Care Cover

6.1 Compassionate Death Cash

In the event that the *insured person* dies (naturally or due to an *injury* or *illness*) during the *insured journey*, we will pay the compassionate death cash as stated in the Table of Benefits to the estate of the *insured person*.

Exclusions applicable to Section 6.1

This section does not cover:

1. death when the *insured person* is residing or traveling outside *Hong Kong* contrary to the advice of a *medical practitioner*; or
2. death when the *insured person* is residing or traveling outside *Hong Kong* for the purpose of obtaining medical treatment or for rest and recuperation following any injury or illness sustained prior to the *insured journey*.

6.2 Satellite Phone on Cruise Ship

In the event that the *insured person* must return directly to *Hong Kong* following *injury* or *illness* of the *insured person* or *travel companion* which prevents the *insured person* from continuing the *insured journey*, we will pay up to *maximum benefits* stated in the Table of Benefits for satellite phone call expenses incurred by the *insured person* whilst on board a cruise ship after the occurrence of *injury* or *illness* during the *insured journey*.

Exclusions applicable to Section 6.2

This section does not cover:

1. for failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by the *insured person*;
2. for failure to obtain and provide a written report from the qualified *medical practitioner* certifying the *injury* or *illness* suffered by the *insured person* or *travel companion* whilst on board the cruise;
3. that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, *public common carrier*, travel agency or any other provider of travel and/or accommodation;
4. that arises from any circumstances leading to the disruption of his/her *insured journey* known to have existed before the *effective date*.

6.3 Damage of Evening Wear for Formal Dinner on Cruise Ship

In the event that the evening wear which the *insured person* has worn for the formal dinner during the *voyage* is permanently damaged by the laundry service provided on the cruise ship, we will pay the *insured person* a lump sum allowance specified on the Table of Benefits for the damage.

In this section, permanent damage shall mean:

1. any crevice (exclude the original seams) over ten (10) centimeters in length on the fabric of the evening wear; or
2. a surface area of more than ten (10) square centimeters of the evening wear is bleached as a result of which the color of the evening wear differs from that of the original fabric, or
3. deformation from original shape or size obviously.

Exclusions applicable to Section 6.3

This section does not cover:

1. any damages which result from the use of self-service laundry on the cruise ship; or
2. any damages which result from failure to follow the care symbols on the evening wear.

6.4 Involuntary Journey Extension

(a) Hotel Cost due to Involuntary Journey Extension

In the event the *insured person* needs to stay in the planned destination involuntarily due to unexpected outbreak of strike, riot, civil commotion, *terrorism*, *compulsory quarantine*, adverse weather conditions or natural disaster at the planned destination which prevent the *insured person* to complete the *insured journey* within the period stated in the original official *itinerary*, we will reimburse the actual accommodation expenses incurred by the *insured person*, subject to the maximum limits on the amount of benefit payable per day and the number of days specified in the Table of Benefits.

Exclusions applicable to Section 6.4(a)

This section does not cover

1. any loss arising from any circumstances which is existing or announced before the *effective date*;
2. any loss arising from any circumstances if the *insured person* refuses to take the first available alternative transportation offered by the original *public common carrier*;
3. any loss directly or indirectly arising from any government's regulations, control or act, or from the bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise company, *public common carrier* and/or other provider of any service forming part of the scheduled *itinerary* of the *insured journey*;
4. any loss arising from any circumstances if the *insured person* fails to notify the travel agency, tour operator, cruise company, *public common carrier* and/or other provider of any service forming part of the *itinerary* of the *insured journey* of the cancellation of any travel arrangement or to notify these provider of the need to make any alternative arrangement immediately when it is found necessary to do so;
5. any loss in relation to alterations to the original *itinerary* that is not accepted by the airline, travel agency, cruise company, or other relevant organizations before commencement of the scheduled event;
6. any expenses incurred for services provided by a third party for which the *insured person* is not liable to pay and/or any expenses already included in the cost of a scheduled *insured journey*;
7. any loss claimed under Section 5.1(b) – Extra Hotel Cost due to Travel Delay arising from the same cause.

(b) Pet Care Cover

In the event that the claim(s) made under Section 6.4(a) – Hotel Cost due to Involuntary Journey Extension is/are accepted, we will also reimburse the actual accommodation expenses (accommodation only and exclude any other costs and expenses including meals and food charges) incurred by the *insured person* for his/her pet to extend its stay in a pet hotel in *Hong Kong* during the *insured person's* involuntary journey extension, subject to the maximum limits on the amount of benefit payable per day and the number of days specified in the Table of Benefits.

Exclusions applicable to Section 6.4(b)

This section does not cover:

1. any expenses incurred for the pet if it does not reside in the pet hotel during the entire *insured journey*;
2. any claim for which the *insured person* fails to furnish an official receipt issued by the pet hotel which states the check-in and check-out dates of the pet.

(c) Park and Fly Cover

In the event that the claim(s) made under Section 6.4(a) – Hotel Cost due to Involuntary Journey Extension is/are accepted, we will also reimburse the actual parking fee incurred by the *insured person* during the involuntary journey extension if the private vehicle of the *insured person* is parked in the car parks of *Hong Kong International Airport* during the *insured journey*, subject to the maximum limits on the amount of benefit payable per day and the number of days specified in the Table of Benefits.

Exclusions applicable to Section 6.4(c)

This section does not cover:

1. any expenses incurred by the *insured person* if the *insured person's* private vehicle is not parked in the car parks of *Hong Kong International Airport* for the entire *insured journey*;
2. any claim for which the *insured person* fails to furnish an official receipt issued by the car park in *Hong Kong International Airport*.

Part 3 – General Exclusions

This policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any *pre-existing condition*, congenital and hereditary condition;
2. any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
3. the *insured person* is not taking all reasonable efforts to safeguard his/her property/money, or to avoid *injury* to minimize any claim under this insurance;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
5. suicide or intentional self-inflicted injury;
6. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified *medical practitioner*), alcoholism, drug addiction or solvent abuse;
7. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
8. any home leave while the *insured person* is confined to a *hospital* as an in-patient;
9. being a crew member or an operator of any air carrier;
10. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
11. 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 an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or airforce service or operations or armed force services;
12. any *injury*, *illness*, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named;
13. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
14. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 30 meters below sea level;
15. any terrorism except for Section 1 - Personal Accident, Section 2 - Medical Cover, Section 3 - Emergency Assistance, Section 5 - Travel Inconvenience Cover and Section 6.4 – Involuntary Journey Extension;
16. 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 travelling against the advice of a *medical practitioner*;
17. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - (a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

- (b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
18. any expenses that can be compensated from any other sources except for Section 1 - Personal Accident, Section 2.2 - Overseas Hospital Daily Cash Benefit, Section 2.3 - Follow-up Hospital Daily Cash Benefit, Section 4.2 - Baggage Allowance due to Sinkage of Cruise Ship, Section 5.1(a) - Travel Delay, Section 5.2 - Baggage Delay Cover, Section 5.5(a) - Allowance for Missed Connection to Cruise Ship due to Travel Delay, Section 5.5(c) - Shore Excursion Cancellation Allowance, Section 5.5 (d) - Shore Excursion Curtailment Allowance, Section 6.1 - Compassionate Death Cash and Section 6.3 - Damage of Evening Wear for Formal Dinner on Cruise Ship;
19. any *insured person* who is a holder of the People's Republic of China passport and travels to/within China. However, this exclusion will be waived if the *insured person* mentioned in the aforesaid has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country of such government but travelling with a passport of the People's Republic of China.

Part 4 – General Conditions

- At the time of effecting this policy the *insured person* must be fit to travel; otherwise any claims shall result in *our* right to repudiate liability under this policy.
- For *insured journey* which is not departing from Hong Kong, all the words "Hong Kong" which appears in the policy (Except for the definition of "China" and "Hong Kong" under Part 1, Section 6.4(b) and 6.4(c) under Part 2 and Part 5) shall be changed to read as "Departure Country" except for the currency, and provided that the travel arrangements must be made and paid in Hong Kong. The following benefits shall not be available unless the *insured journey* is departing from and returning to Hong Kong: follow-up Medical Expenses under Section 2.1 - Medical Expenses, Section 2.3 - Follow-up Hospital Daily Cash Benefit and Section 6.4 (b) - Pet Care Cover and Section 6.4(c) - Park and Fly Cover.
- No refund of premium is allowed once the policy has been issued and the policy cannot be renewed once expired.
- If the *insured person's insured journey* cannot be completed within the period stated in the original *itinerary* issued by the travel agent, *public common carrier* or cruise ship company due to any circumstances beyond the *insured person's* control, we will automatically extend the cover period of insurance, subject always to a maximum of ten (10) calendar days, without charge for such a period as is reasonably necessary for completion of the *insured person's insured journey*.
- The maximum period of the *insured journey* cannot exceed one hundred and eighty (180) days.
- The insurance is only valid for conventional leisure travel or business travel (limited to administrative work only). The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.
- If the same *insured person* is insured by more than one (1) *voluntary travel insurance policy* underwritten by us or our affiliated companies and claims for the same cover under such policies due to any one (1) *accident*:
 - For covers other than medical expenses cover and personal accident cover, only the policy with the greatest compensation for the same cover shall apply.
 - For medical expenses cover, *our* maximum liability to such *accident* for the same *insured person* shall not exceed an aggregate limit of HKD1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - For personal accident cover, *our* maximum liability to such *accident* for the same *insured person* shall not exceed an aggregate limit of HKD2,000,000 (or HKD1,000,000 for the *insured person* aged 66 years or above or aged 17 years or below) or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - For the Chinese medicine bone-setting or acupuncture treatment under the sub-limit for follow-up medical expenses in medical expenses cover, *our* maximum liability to such *accident* for the *insured person* is subject to an aggregate limit of HKD5,000 in any one (1) *accident per insured person*.

Part 5 – General Provisions

- Entire Contract**
This policy including all *documents*, will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.
- Age Limit**
The insurance shall apply to any *insured person* at all ages except for *insured person* who is aged over seventy-five (75) years or below eighteen (18) years and travel alone, he/she can only apply for Elite Plan.
- Misstatement of Age**
If the *insured person's* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the *insured person's* age has been misstated and if, according to the correct age, the coverage provided by this policy would not have become effective, or would have ceased prior to the acceptance of premium, then *our* liability during the period that the *insured person* is not eligible for coverage shall be limited to the refund of all premiums paid for the period covered by this policy.
- Notice of Claims**
Written notice of claim must be given to *us* within thirty (30) days of the date of the incident causing such loss. In the event of accidental death, immediate notice thereof must be given to *us* by the *insured person's* legal representative.
- Proof of Loss**
Written proof of loss must be furnished to *us* within thirty (30) days from *our* receipt of the claim form provided by *us*. Failure to furnish such proof within the time required shall not invalidate any claims if it was not reasonably practicable to give proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as we may reasonably require shall be furnished without expense to *us*.
- Medical Examination**
We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by *us* whenever required and in the event of death to have a post-mortem examination at *our* expense.
- Payment of Claims**
Indemnity for death of the *insured person* is payable to the estate of the *insured person*. All other indemnities are payable to the *insured person* except under Section 3.2 - Emergency Medical Evacuation and Section 3.3 - Repatriation of Mortal Remains where the benefits will be paid based on actual cost directly to the provider of service.
- Liability Claims**
The *insured person* must not admit, deny, or settle a claim without *our* consent.
- Misrepresentation**
If the *insured person* or anyone acting for the *insured person* makes a statement in the application form or in connection with any claim knowing the statement is false, we will not be liable for any claim and all covers under this policy shall cease.
- Legal Action**
No legal action shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within one (1) years from the expiration of the time within which proof of claims is required.
- Governing Law and Jurisdiction**
This policy shall be governed by and interpreted in accordance with the laws of Hong Kong and subject to the exclusive jurisdiction of the Hong Kong courts.
- Subrogation**
We have the right to proceed at *our* own expense in the name of the *insured person* against third parties who may be responsible for an occurrence giving rise to a claim under this policy.

13. Alternative Dispute Resolution

In the event of a dispute arising out of this policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609), Laws of Hong Kong as amended from time to time. The arbitration shall be conducted in Hong Kong by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if the Insurers deny or reject liability for any claim under this policy and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *our* disclaimer, the *insured person's* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this policy.

14. Compliance with General Provisions

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

15. Zurich Emergency Assistance

The service provider in respect of Zurich Emergency Assistance is an independent service provider providing such respective services to the *insured person* upon his/her request. We or any of our affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

16. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as being claimed under this policy, we will only be liable for *our* proportionate share (except for Section 1 - Personal Accident, Section 2.2 - Overseas Hospital Daily Cash Benefit, Section 2.3 - Follow-up Hospital Daily Cash Benefit Section 5.1(a) - Travel Delay, Section 5.2 - Baggage Delay Cover, Section 5.5(a) - Allowance for Missed Connection to Cruise Ship due to Travel Delay, Section 5.5(c) - Shore Excursion Cancellation Allowance, Section 5.5 (d) - Shore Excursion Curtailment Allowance, Section 6.1 - Compassionate Death Cash and Section 6.3 - Damage of Evening Wear for Formal Dinner on Cruise Ship).

Claims Procedure

Step 1: Notify *us* within thirty (30) days of any occurrence likely to give rise to a claim.

Step 2: Fill in a claim form and supply the following documents.

Personal Accident

- Certificate issued by a *medical practitioner* certifying the degree or severity of disability
- Police report, where relevant

Accidental Death/ Compassionate Death Cash

- Death certificate
- Coroner's report
- (in the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one year due to sinking or wrecking of the transportation means
- Letters of Administration or Grant of Probate

Medical Expenses/ Trauma Counseling

- Diagnosis and treatment, including the *insured person's* name, diagnosis and date of diagnosis certified by *medical practitioner*, and receipt
- Original *hospital* bill with itemized list/receipts issued by a clinic or *hospital*
- Written referral letter from a *medical practitioner* for the trauma counseling

Baggage and Personal Effects, Loss of Personal Money, Travel Document and/or Travel Ticket

- Receipts, including date of purchase, price, model and type of items lost or damaged
- Official documentation such as property irregularity report from *airline/public common carrier* and their official acknowledgement in writing when loss or damage has occurred in transit
- Police report (which must be made within 24 hours of the occurrence)
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence)

Baggage Allowance due to Sinkage of Cruise

- Official documentation such as property irregularity report from the cruise ship company including date of the *sinkage* and confirmation of inability to find the baggage for the *insured person*

Unauthorized use of Lost Credit Card

- Police report (which must be made within 24 hours of the occurrence)
- Customer copy of the credit card sales slip, bill, invoice and/or payment receipt

Personal Liability

- Statement of the nature and circumstances of the incident or event (no admission of liability or settlement can be made or agreed to without *our* written consent)
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

Travel Delay/ Extra Re-routing Costs due to Travel Delay/ Cruise Rejoining Expense due to Loss of Travel Document during Shore Excursion

- Official documentation such as delay confirmation report from the *airline/public common carrier* including date, times and duration of the delay, ticket for original *itinerary*, and ticket for the alternative means of reaching the planned destination

Baggage Delay/ Extra Baggage Delay Allowance after On Board of Cruise Ship

- Official documentation such as property irregularity report from *airline/public common carrier* including date, times and duration of the delay
- Official documentation issued by the cruise ship company with the date and time the delayed baggage are received on the cruise ship

Involuntary Journey Extension

- Official documentation such as delay confirmation report from the *airline/public common carrier* including date, times and duration of the delay, ticket for original *itinerary*, and ticket for the alternative means of reaching the planned destination
- Official receipt of the extra hotel cost payment including the daily accommodation coast, check-in and check-out date issued by the relevant hotel
- Official receipt of the daily accommodation cost payment to the pet hotel including check-in and check-out date issued by the relevant pet hotel
- Official receipt of the parking fee to the car park in Hong Kong International Airport including daily parking rate, check-in and check-out date issued by the relevant car park company inside the Hong Kong International Airport

Trip Cancellation/ Curtailment/ Shore Excursion Cancellation or Curtailment

- All bills, receipts, coupons, credit card invoices or presentation of the actual ticket
- Diagnosis and treatment, including the *insured person/immediate family member/travel companion's* name, diagnosis and date of diagnosis certified by *medical practitioner*, and receipt
- Summons to a witness or jury service or subpoena or *compulsory quarantine*
- Written confirmation from the *public common carrier/ cruise company* including date, times in the event of mechanical and/or electrical breakdown

Satellite Phone on Cruise Ship

- Official receipt issue by the satellite phone service provider as a proof of satellite phone call expenses incurred
- Written report from *medical practitioner* certifying the *injury* or *illness* suffered by the *insured person* or *travel companion* on cruise

Damage of Evening Wear for Formal Dinner on Cruise Ship

- Official document from the cruise management indicating that the evening wear is damaged while using the laundry service (other than self-service laundry facility) with details of the permanent damage
- Proof (e.g. photograph) showing the evening wear was wore for the "Dinner with Captain" Night

What To Do When the Insured Person Needs Help

In a medical or other emergency, call *our* 24-hour Emergency Assistance hotline in Hong Kong +852 2886 3977 and quote the *insured person's* name and the policy number printed on the *schedule*. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call *our* claims hotline on +852 2903 9388. For *our* customer service, call *our* enquiry hotline on +852 2968 2288. *Our* office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.



ZURICH®

蘇黎世

蘇黎世「安心暢郵」郵輪假期保險計劃

當「本公司」收妥保費後，即依據本保單或批註內的定義、不承保事項、限制、條款和條件，同意承保名字列於「附表」內之「受保人」及對有關「受保旅程」之損失作出賠償。

第一部份 — 詞彙的定義

本保單內某些詞彙具有指定含意，釋義已分別列明於下。為方便識別有關詞彙，特將此等詞彙全部加上引號。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「受保人」蒙受「損傷」之突發事件。 指中華人民共和國，惟不包括「香港」及澳門。
「中國」	是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整天，並連續逗留於該隔離地點直至可以離開隔離區為止。
「強制隔離」	因「損傷」或「疾病」而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「住院」	包括「附表」、申請表、附加契約、批單、附件及修訂本。
「文件」	於「受保旅程」及「海上旅遊」中，指本保單的申請日期。於「海上旅遊」期間的岸上觀光行程中，指旅行社、旅遊承辦商或郵輪公司所發出收據或確認書註明的觀光行程預訂及付費日期。
「生效日期」	中華人民共和國香港特別行政區。
「香港」	符合下列條件的機構： - 持牌醫院(如所在國家或司法管轄區規定領有牌照)； - 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務； - 駐有註冊護士或合格護士每天24小時提供看護服務； - 有一名或以上持牌「醫生」時刻駐院； - 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及 - 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「醫院」	「受保人」於「受保旅程」中感染或開始患上的疾病或病症，以致構成本保單所承保的損失。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖父母、子女、兄弟姐妹、孫子女或合法監護人。
「傳染病」	指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
「損傷」	「受保人」於「受保旅程」中純粹因「意外」而非任何其他事故下所蒙受之身體損傷，以致構成成本保單所承保的損失。
「受保旅程」	指「受保人」離開列明於「行程表」內之出境國家的入境事務處/櫃檯以開始其受保旅程起，直至「受保人」(1)返回「行程表」上列明之行程最後目的地國家並抵達入境事務處/櫃檯為止或(2)於「附表」註明的保單到期日，二者取其較早。 然而任何旅遊計劃的保險日數不可超過一百八十天。
「受保人」	「附表」或批註內註明為受保人之人士。
「行程表」	在「受保旅程」開始前已由「公共交通工具」機構、旅行社、旅遊承辦商或郵輪公司確定，並連同付款收據或確認文件一同簽發的詳細計劃行程。
「手提電腦」	手提電腦、記事簿型電腦或迷你記事簿型電腦，惟不包括個人數碼助理(PDA)，掌上電腦(HHC)或任何類型的平板電腦。
「失聰」	「永久」及無法恢復之聽力，如： - a - 分貝 = 500赫茲失聰 - b - 分貝 = 1,000赫茲失聰 - c - 分貝 = 2,000赫茲失聰 - d - 分貝 = 4,000赫茲失聰 即1/6 (a + 2b + 2c + d)高於80分貝。
「斷肢」	失去手腕或足踝處或其以上的肢體部份。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語言中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。
「殘廢」	「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。

第二部份 — 保障

保障表

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港元)	
		優尚計劃	尊貴計劃
第 1 節 — 個人「意外」 「受保人」只可就同一宗「意外」索償第1.1、1.2或1.3節的保障。			
1.1	「海上旅遊」期間郵輪「沉船」或被海盜綁架引致「意外」 - 十八歲至六十五歲之「受保人」 - 十八歲以下或六十五歲以上之「受保人」 失蹤額外保障	1,500,000 750,000 100,000	2,000,000 1,000,000 200,000
1.2	乘坐「公共交通工具」或遇劫時發生之「意外」 - 十八歲至六十五歲之「受保人」 - 十八歲以下或六十五歲以上之「受保人」	1,000,000 500,000	1,500,000 750,000
1.3	其他「意外」 - 十八歲至六十五歲之「受保人」 - 十八歲以下或六十五歲以上之「受保人」	500,000 250,000	1,000,000 500,000
1.4	燒傷保障 - 十八歲至六十五歲之「受保人」 - 十八歲以下或六十五歲以上之「受保人」	200,000 100,000	400,000 200,000
第 2 節 — 醫療保障			
2.1	醫療費用 包括： 「損傷」之覆診費用限額 — 100% 「疾病」之覆診費用限額 — 10% - 海外求診之交通費用	500,000	1,200,000
2.2	海外「住院」現金津貼保障 「傳染病」引致的隔離現金津貼	1,000 每日250 最高至10日 每日250 最高至10日	2,000 每日500 最高至10日 每日500 最高至10日
2.3	覆診「住院」現金津貼保障	每日250 最高至10日	每日500 最高至10日
2.4	創傷輔導服務保障	5,000	10,000
第 3 節 — 緊急支援			
3.1	近親探望	一張來回經濟客位機票	
3.2	緊急醫療運送	實際費用	
3.3	遺體運返	實際費用	
3.4	隨行兒童運送	一張單程經濟客位機票	
3.5	入院保證金	78,000	
3.6	額外住宿費用	7,800	
3.7	24小時電話熱線諮詢及轉介服務	包括	

「最高賠償額」
「醫療必需費用」

列於本保險單的保障表內每項受保障的合共賠償額。
是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予合格「醫生」、物理治療師、護士、「醫院」及/或救傷車服務的費用，包括醫藥、手術、X光檢查、「醫院」或護理治療包括醫療用品及租用救傷車的費用，但不包括本保單內第3.2節-緊急醫療運送及第3.3節-遺體運返兩項保障所需的任何費用。
本保單僅負責賠償經由合格「醫生」所處方或治療的費用。倘「受保人」可從其他來源取回全部或部份費用，「本公司」則根據保單條款負責賠償剩餘的費用。

「醫生」

擁有西方醫藥學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，惟「受保人」或「直系親屬」除外。
「意外」事故發生之日起計，損害情況持續至少十二個月，並於此段時間終結時沒有改善之跡象。

「永久」

「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續十二個月內完全不能從事任何根據「受保人」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「受保人」並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。

「永久完全傷殘」

指「受保人」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。
任何由個別公司或個人持牌出租的機動客運交通工具，包括但不限於公共巴士、旅遊巴士、渡輪、郵輪、氣墊船、水翼船、輪船、火車、電車、地下火車。

「投保前已存在的傷疾」

「公共交通工具」

隨附本保單名為「Schedule」並構成保單一部份之附表。
指經由「受保人」或「同行人士」的主診「醫生」證實其損傷或疾病不適宜展開或繼續「受保旅程」，而「受保人」或「同行人士」必須即時在「醫院」「住院」接受治療。嚴重損傷或嚴重疾病亦包括「受保人」或「同行人士」因損傷或疾病遭任何司法、政府或機場管理機構拒絕登上原訂之「公共交通工具」或拒絕入境到原定目的地。嚴重損傷或嚴重疾病若套用於「直系親屬」，是指經由主診「醫生」證實會構成生命危險並需即時在「醫院」「住院」接受治療，以致「受保人」需要停止或取消原定「受保旅程」。

「附表」
「嚴重損傷」或
「嚴重疾病」

指郵輪在「海上旅遊」途中，因「意外」於海上完全或部份沉沒，導致郵輪嚴重受損，船上所有乘客必須即時緊急撤離郵輪。若套用於個人行李，是指打撈郵輪剩餘部份已停止及郵輪公司證實行李已遺失。

「沉船」

恐怖活動包括任何人或團體為達到政治、宗教、思想或同類目的作出的行動、策劃或威脅活動，包括意圖影響任何國家法律上或實際上的政府或其政治部門，及/或威脅任何國家的公眾或部份公眾，不論是獨自行動又或代表或聯同任何組織或法律上或實際上的政府亦然。「恐怖活動」包括：

「恐怖活動」

- 涉及以暴力對待一人或多人；或
- 涉及財物損毀；或
- 危害生命但不包括執行行動的人；或
- 對健康或公眾或部份公眾的安全製造風險；或
- 設計去干擾或破壞某電子系統。

「三級燒傷」
「同行人士」

皮膚所有皮層被燒毀。
與「受保人」一同報名參加或預訂旅遊行程的人士，於整個「受保旅程」一直與「受保人」同行，而非其導遊或團友。

「旅行票」
「自願性旅遊保險保單」

用以乘坐任何「公共交通工具」的旅行票。
由「受保人」或列明於保單申請表上之申請人(the proposer)實際購買及繳付之旅遊保險保單。惟任何由公司、團體或機構實際購買及繳付而保障「受保人」之團體旅遊保險保單並不包括於此定義內。

「海上旅遊」

「受保人」以乘客身份登上郵輪的旅遊期間，由「受保人」於「行程表」內註明的第一個郵輪港口登船開始，直至「受保人」在「行程表」註明的最後一個郵輪港口離船終止。

「戰爭」

兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或非正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(1)宣佈終止和平關係；及(2)陷入武裝敵對局面。

「本公司」

蘇黎世保險有限公司。

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港元)	
		優尚計劃	尊貴計劃
第 4 節 — 個人財物及責任			
4.1	行李保障 包括： ● 每件、每對、每套或每組物品限額 ● 「手提電腦」限額 ● 所有相機及攝錄機及其有關配件及裝備之合共總限額	30,000 3,000 10,000 5,000	50,000 3,000 15,000 10,000
4.2	因郵輪「沉船」之行李津貼	1,500	3,000
4.3	遺失個人現金	2,000	3,000
4.4	遺失旅遊證件及/或「旅行票」 岸上觀光期間遺失旅行證件引致重新接駁郵輪之費用 ● 住宿費用 ● 交通費用	10,000 每日1,000 最高至5日 3,000	20,000 每日2,000 最高至5日 5,000
4.5	遺失之信用卡被盜用保障	5,000	10,000
4.6	個人責任	1,000,000	2,000,000
第 5 節 — 旅程阻礙保障			
5.1	旅程延誤 (a) 旅程延誤 (每滿6小時之延誤賠償300港元) (b) 因旅程延誤引致之額外酒店費用 (c) 因旅程延誤之更改行程費用及重申接駁郵輪之費用；或 (d) 因旅程延誤取消郵輪旅程保障	2,000 2,000 10,000 30,000	3,000 3,000 20,000 100,000
5.2	行李延誤 (a) 行李延誤津貼 (延誤超過6小時) (b) 登上郵輪後的行李延誤額外津貼 (延誤超過24小時)	1,000 500	2,000 1,000
5.3	取消行程	30,000	100,000
5.4	縮短行程	30,000	100,000
5.5	郵輪旅程阻礙保障 (a) 因旅程延誤錯過郵輪假期之津貼 (b) 「海上旅遊」期間於停泊港口時錯過登船 (c) 取消岸上觀光津貼 ● 每個岸上觀光限額 (d) 縮短岸上觀光津貼	每日500 最高至3日 5,000 5,000 1,000 500	每日1,000 最高至3日 10,000 10,000 2,000 1,000
第 6 節 — 蘇黎世關懷您保障			
6.1	身故恩恤金	15,000	30,000
6.2	郵輪衛星電話費用	1,500	3,000
6.3	郵輪正式晚宴禮服損毀	500	500
6.4	非自願性滯留保障 (a) 因非自願性滯留引致之額外酒店費用 (b) 寵物照顧服務保障 (c) 機場泊車保障	每日1,000 最高至5日 每日100 最高至5日 每日100 最高至5日	每日2,000 最高至5日 每日150 最高至5日 每日150 最高至5日

第1節 — 個人「意外」

1.1 「海上旅遊」期間郵輪「沉船」或被海盜綁架引致「意外」

如於「海上旅遊」期間「受保人」因以下事故蒙受「損傷」：

- (i) 郵輪「沉船」；或
- (ii) 「受保人」被海盜綁架；

而該「損傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以保障表所載之「最高賠償額」為上限。

失蹤額外賠償

如「受保人」因「海上旅遊」期間郵輪「沉船」或被海盜綁架並導致失蹤，而「受保人」之遺體於事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本保單承保的「意外」事故中死亡而支付額外賠償予「受保人」的遺產承辦人，最高金額為保障表列明的「最高賠償額」。

1.2 乘坐「公共交通工具」或遇劫時發生之「意外」

如「受保人」在「受保旅程」中乘坐「公共交通工具」或遇劫時因以下情況中發生「意外」而蒙受「損傷」：

- (i) 以乘客身份(並非操作員、機師或機員)乘坐、登上或離開任何「公共交通工具」時；或
- (ii) 於遇劫或被企圖行劫事故中，包括於逃離有關事故時，成為無辜受害者；而該「損傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以保障表所載之「最高賠償額」為上限。

1.3 其他「意外」

如「受保人」在「受保旅程」中因「意外」而蒙受「損傷」，但並非因第1.1節及1.2節之「意外」導致，而該「損傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以保障表所載之「最高賠償額」為上限。

賠償表		
保障項目		「最高賠償額」百分比
1.	死亡	100%
2.	「永久完全傷殘」	100%
3.	「永久」及無法痊癒之四肢癱瘓	100%
4.	雙眼「永久」完全「失明」	100%
5.	單眼「永久」完全「失明」	100%
6.	喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7.	喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	「永久」及無法痊癒之精神錯亂	100%
10.	「永久」完全「失聰」：	
	(i) 雙耳	75%
	(ii) 單耳	15%
11.	完全「喪失說話能力」	50%
12.	「永久」完全喪失一眼晶狀體	50%
13.	喪失四隻手指及姆指或「永久」完全「殘廢」	
	(i) 右手	70%
	(ii) 左手	50%
14.	喪失四隻手指或「永久」完全「殘廢」	
	(i) 右手	40%
	(ii) 左手	30%
15.	喪失一隻姆指「永久」完全「殘廢」	
	(i) 兩個右關節	30%
	(ii) 一個右關節	15%
	(iii) 兩個左關節	20%
	(iv) 一個左關節	10%
16.	喪失手指或「永久」完全「殘廢」	
	(i) 三個右關節	15%
	(ii) 兩個右關節	10%
	(iii) 一個右關節	7.5%

賠償表		
保障項目		「最高賠償額」百分比
16.	(iv) 三個左關節 (v) 兩個左關節 (vi) 一個左關節	10% 7.5% 5%
17.	喪失腳趾或「永久」完全「殘廢」 (i) 所有腳趾 — 一隻腳 (ii) 腳拇趾 — 兩個關節 (iii) 腳拇趾 — 一個關節	 20% 7.5% 5%
18.	倘「完全」傷殘狀況並未包括於上述保障項目10至17內，「本公司」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償投保額之百分比，但不會與以上第10至17項之百分比不一致。	

- (i) 同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一次「意外」事件中遭受多於一項保障項目，則只會獲得較高賠償之保障項目。
- (ii) 任何「受保人」就上述任何一項保障項目獲得賠償後，其保障在本保單下即時終止，但不會影響該「意外」所導致的索償事宜。
- (iii) 如「受保人」蒙受「損傷」前局部手足或器官已喪失功能，而在「損傷」後變成全部「殘廢」，「本公司」會決定「最高賠償額」之百分比作為賠償該「損傷」所引致的殘廢部份。倘若於「損傷」之前手足或器官已完全喪失功能，則有關之殘廢不獲賠償。

個人「意外」之特別條款

「受保人」只可就同一宗「意外」索償第1.1、1.2或1.3節其中一項保障。

1.4 燒傷保障

如「受保人」在「受保旅程」中因「意外」而蒙受「三級燒傷」，而該「損傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以保障表所載之「最高賠償額」為上限。

賠償表		
「三級燒傷」		「最高賠償額」百分比
頭部	部位 燒傷部位佔表面總面積的百分比	百分比
	(a) 燒傷佔頭部表面總面積達12%或以上	100%
	(b) 燒傷佔頭部表面總面積達8%或以上，但不足12%	75%
	(c) 燒傷佔頭部表面總面積達5%或以上，但不足8%	50%
	(d) 燒傷佔頭部表面總面積達2%或以上，但不足5%	25%
身體 (不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

- (i) 同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一次「意外」事件中遭受多於一項保障項目，則只會獲得較高賠償之保障項目。
- (ii) 如「受保人」蒙受「損傷」前局部手足或器官已喪失功能，而在「損傷」後變成全部「殘廢」，「本公司」會決定最「最高賠償額」之百分比作為賠償該「損傷」所引致的殘廢部份。倘若於「損傷」之前手足或器官已完全喪失功能，則有關之殘廢不獲賠償。

第1節的額外保障

- (a) 於本節中，「本公司」提供額外保障予「受保人」於以下時間蒙受的任何「損傷」：
 - (i) 「受保人」於安排乘坐的「公共交通工具」預定離港時間前三小時內，直接從「香港」住所或慣常工作地點啟程到香港入境事務處/櫃檯以開始「受保人」的「受保旅程」；及
 - (ii) 「受保人」在結束「受保旅程」時，於安排乘坐的「公共交通工具」實際抵港時間後三小時內，直接從香港入境事務處/櫃檯返回「受保人」的「香港」住所或慣常工作地點。
- (b) 失蹤條款
倘若「受保人」乘搭之飛機、陸上或海上之「公共交通工具」發生「意外」，並導致失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本保單承保的「意外」事故中死亡而作出賠償。

個人「意外」之最高賠償責任

如任何個別受保人士同時受保於多張由「本公司」及/或其有關公司所簽發含有意外死亡及「永久」傷殘保障的保單，則所有簽發含有意外死亡及「永久」傷殘保障的保單對該名個別受保人士之合共總賠償額不可超過5,000,000港元，而每份保單的賠償將根據總賠償額按比例分配。

第1節的不承保事項

本節並不承保一切由病毒及/或疾病引致的「損傷」。

第2節 — 醫療保障

2.1 醫療費用

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需支付合理的「醫療必需費用」，「本公司」會賠償有關實際之「醫療必需費用」予「受保人」。

覆診費用

本節亦承保「受保人」於返回「香港」後三個月內，因以上的「損傷」或「疾病」需要繼續接受「醫生」的醫療治療，「本公司」將負責賠償「受保人」所需的實際「醫療必需費用」，但不超過保障表所規定之覆診費用上限。而覆診費用當中亦包括中醫跌打或針灸治療費用，每日每次上限為200港元，最高累積至5,000港元。

「本公司」將支付「受保人」於「受保旅程」中已感染但返回「香港」後十日內才確診感染之「傳染病」，於合格「醫生」的「醫療必需費用」。本額外保障的總賠償額將不超過保障表所載「疾病」之覆診費用上限。

如「受保人」於蒙受上述「損傷」或感染上述「疾病」當日起計連續十二個月後返回「香港」，則不會獲得任何覆診費用之賠償。

海外求診之交通費用

「本公司」將支付「受保人」於「受保旅程」中蒙受「損傷」或感染「疾病」而需往海外「醫院」求診之實際額外交通費用(索償時需提供有關交通費用之發票及/或收據)，賠償額將不超過保障表所載之「最高賠償額」。

在任何情況下，第2.1節-醫療費用的合共總賠償額不可超過保障表所規定之「最高賠償額」。

2.2 海外「住院」現金津貼保障

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需於海外「醫院」「住院」，「本公司」將支付每日現金津貼及以保障表所載之「最高賠償額」為限。

「傳染病」引致的隔離現金津貼

如「受保人」於「受保旅程」中因被懷疑或確診感染「傳染病」而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「受保人」可於被「強制隔離」期間獲得每日隔離現金津貼及以保障表所載之「最高賠償額」為限。如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共「最高賠償額」以保障表所載之「最高賠償額」為上限。
「受保人」只可索償海外「住院」現金津貼或「傳染病」引致的隔離現金津貼其中一項。在任何情況下，此保障的總賠償額不可超過保障表所規定之「最高賠償額」。

「傳染病」引致的海外「住院」或隔離現金津貼之特別條款

- 此保障只適用於「受保人」於「受保旅程」中被「強制隔離」當日(以首日計)或之前，世界衛生組織將「傳染病」列為「流感大流行警戒級別」五級或以上，或「受保人」於「香港」被「強制隔離」當日(以首日計)或之前，「香港」特區政府已啟動「流感大流行應變計劃」中最高的緊急應變級別。
- 任何家居隔離並不包括於此保障之內。
- 如於「受保旅程」出發當日或之前，有關之行程目的地已被宣佈為疫埠，則不會獲得任何保障。

2.3 覆診「住院」現金津貼保障

如「受保人」返回「香港」後三個月內在「香港」「醫院」「住院」以繼續治療其在「受保旅程」期間蒙受的「損傷」或患上的「疾病」，「本公司」會支付每日津貼，上限為保障表列明的「最高賠償額」。

2.4 創傷輔導服務保障

如「受保人」在「受保旅程」期間成為創傷性事件的受害人，包括但不限於持械行劫、襲擊、天災或「恐怖活動」，「本公司」會支付「受保人」返回「香港」後三個月內的創傷輔導費用。創傷輔導費用必須由「醫生」以書面建議並在事前獲「本公司」書面同意。「本公司」的賠償上限為「保障表」列明的「最高賠償額」。

第2節的不承保事項

本節並不承保：

- 非必要及未經任何「醫生」建議的醫療治療；
- 任何有違「醫生」之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用；
- 「香港」以外的覆診治療費用；
- 一切由第三者提供之服務或開支而毋須由「受保人」支付及/或已包括於「受保旅程」費用中的支出；
- 牙科護理及治療，除非此等費用是於「受保旅程」中因「損傷」而導致「受保人」原本健全及天然之牙齒必須接受治療；
- 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必須診治費用；
- 任何未能提供合格「醫生」的醫療報告佐證的手術或治療；
- 根據合格「醫生」的意見，在合理情況下該手術或治療可延期至「受保人」返回「香港」後進行；
- 任何覆診費用支付予同時為「受保人」或「直系親屬」之中醫跌打師或針灸師；
- 在身體狀況許可下，「受保人」拒絕依循「醫生」之建議返回「香港」繼續治療，或繼續其「受保旅程」；或
- 任何「醫院」內獨立或私人房間住宿、特別或私家看護的額外費用，惟第3.2節-緊急醫療運送所述的緊急醫療運送或運返所需費用除外；非醫療用的個人服務，包括收音機、電話及類同的物品；採購或採用特別支架、儀器或裝置的額外費用。

第3節 — 緊急支援

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」，蘇黎世緊急支援將支付以下保障所需費用：

3.1 近親探望

如「受保人」在「受保旅程」中遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上，「本公司」將支付一張來回經濟客位機票予一名「直系親屬」前往該地以陪伴及/或照顧「受保人」。本保障只可在同一「受保旅程」中索償一次。

3.2 緊急醫療運送

支付有關「受保人」因緊急醫療運送或運返所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由蘇黎世緊急支援服務完全根據醫療需要作出決定。

3.3 遺體運返

將「受保人」之遺體由身故地點運送回「香港」所引致合理及無可避免的開支，又或經蘇黎世緊急支援服務批准於身故地殮葬的費用。

3.4 隨行兒童遺送

如「受保人」在「受保旅程」中死亡、或遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上，其同行之十七歲以下之兒童因此而失去照顧，「本公司」將支付一張單程的經濟客位機票予該名(等)兒童返回「香港」，最高至保障表所載之「最高賠償額」。如有需要，蘇黎世緊急支援亦可安排一名合資格的服務員陪伴該名(等)兒童返回「香港」。

3.5 入院保證金

蘇黎世緊急支援將支付每名「受保人」因入住「醫院」而需繳付的「醫院」醫藥費用保證金，惟不超過78,000港元。如該等醫療費用並非本保障第2節-醫療保障承保之項目，則一律由「受保人」自付。

3.6 額外住宿費用

蘇黎世緊急支援將支付「受保人」因必要及無可避免的事件而須緊急醫療運送以恢復「受保旅程」的行程或返回「香港」所引致的額外酒店住宿費用。本節的賠償上限為7,800港元，而每日賠償額為1,950港元。惟此事件必須基於醫療理由及預先得知蘇黎世緊急支援批核及確認。

3.7 24小時電話熱線諮詢及轉介服務

- 啟程前諮詢援助
- 轉介領使館
- 轉介醫療服務人員或機構
- 遺失護照援助
- 遺失行李援助
- 轉介傳譯服務
- 轉介律師
- 電話醫療顧問服務
- 住院期間監察病情
- 醫療費用保證金安排

除非本保障已訂明承保，否則有關以上(i)及(x)項的服務，「受保人」必須負責支付「醫院」、醫療人員(「本公司」指定的醫生除外)或任何其他醫療專業團體或人士收取的費用。

蘇黎世緊急支援服務由蘇黎世保險有限公司所委任的服務機構提供。

第3節的不承保事項

「本公司」不會就下列情況提供本節任何服務或支付其費用：

- 如「受保人」身處的地點有爆發「戰爭」的危險或政治危機，以致無法或實際上不提供本節訂明的服務；
- 事前未經蘇黎世緊急支援服務書面同意及/或未經由蘇黎世緊急支援服務安排緊急醫療運送或遺體運返或其他費用。如「受保人」必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援服務，鑒於任何延誤可能危害「受保人」性命或構成嚴重影響，則屬例外；
- 任何有違「醫生」勸喻，而到「香港」境外的國家旅遊或居住；或
- 「受保人」離開「香港」旅行或居住之目的為啟程前已發生的意外或疾病而接受治療、休養或療養。

第4節 — 個人財物及責任

4.1 行李保障

如「受保人」正常穿戴或攜帶及屬於「受保人」的個人財物，包括行李，於「受保旅程」中意外遺失或損毀，「本公司」將根據以下個別限額上限，但以不超過保障表所列的「最高賠償額」作出賠償。「本公司」有權根據其損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「本公司」於處理該賠償申請時會視該物品已遺失。

個人行李的個別限額如下：

- 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為3,000港元。
- 每位「受保人」每部「手提電腦」最高賠償限額為10,000港元(優尚計劃)或15,000港元(尊貴計劃)。
- 所有相機及攝錄機及其有關之配件及裝備的合共總限額為5,000港元(優尚計劃)或10,000港元(尊貴計劃)。

在任何情況下，第4.1節-行李保障的合共總賠償額不可超過保障表所列之「最高賠償額」上限。

第4.1節的不承保事項

本節並不承保：

- 以下之物品：商務貨品或樣本、食品或飲料及/或藥物、隱形眼鏡、假牙及/或其配備、動物、汽車(包括配件)、電單車、單車、船、發動機、或任何交通工具、家用傢具、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的手飾或配件、任何手提電話(包括電子手帳電話，任何擁有對話功能之類似儀器及其他配件)、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
- 「手提電腦」因軟件或病毒問題故障或操作不善(包括但不限於下載軟件)；
- 任何在發現遺失後二十四小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失；
- 任何由於磨損、逐漸退化、蟲蛀、侵蝕、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、或在加熱、弄乾、清潔、染色、更換或維修過程中、刮損、凹痕、故障、用不當、手工或設計欠佳、使用有問題物料、造成或引致的損失或損毀；
- 任何直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、對或防禦此等動亂所引起的損失；由於被海關條例而遭破壞或檢疫；政府充公之違禁品或非法律攜帶或交易的物品；
- 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引致的損失；
- 已獲第三者或機構提供維修服務，使操作回復正常的物品，而「受保人」並不需要支付任何額外費用；
- 任何在公眾場所因無人看管下而遺失的物品，或在沒上鎖的車輛內或無人在車內看管的車輛內引致遺失的物品；
- 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
- 任何易碎或易破物品的損毀，如玻璃或水晶；
- 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如該機構為航空公司，亦需獲得財物紊亂報告；
- 任何基於同一原因於第5.2節-行李延誤同時提出的索償；
- 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失。

4.2 因郵輪「沉船」之行李津貼

如「受保人」因在「海上旅遊」期間郵輪「沉船」而永久失去個人行李，「本公司」會向「受保人」支付保障表列明的一筆現金津貼。

第4.2節之不承保事項

本節不承保並非由「受保人」共同乘坐之郵輪所載運之行李的任何損失，或因獨立郵寄或付運紀念品與物件所引致的損失。

4.3 遺失個人現金

如「受保人」在「受保旅程」中因搶劫、爆竊或偷竊而損失隨身攜帶或放在已鎖的酒店客房內或已鎖的郵輪客房內的現金、支票、匯票或旅行支票，「本公司」將根據保障表所列的「最高賠償額」為上限作出賠償。

第4.3節的不承保事項

本節並不承保：

- 任何在發現遺失後二十四小時內未向當地警方、郵輪公司管理或酒店管理或公共機構報告及未能提供有關報告的任何損失；
- 在發現遺失旅行支票後，未即時向當地有關簽發機構或代理公司報告；
- 因錯誤、遺漏、兌換或貶值而減少的金額；或
- 任何原因未明的遺失或神秘消失。

4.4 遺失旅遊證件及/或「旅行票」

若「受保人」的香港身份證、信用卡、駕駛執照、「旅行票」或旅遊證件於「受保旅程」中意外遺失，「本公司」將支付其補領費用。如「受保人」於「受保旅程」中意外遺失「旅行票」及/或旅遊證件，「本公司」將支付因此而衍生的額外交通及/或住宿費用，惟此交通座位及住宿房間等級不能比「受保人」原定「受保旅程」中的交通座位及/或住宿房間等級為高。

在任何情況下，第4.4節-遺失旅遊證件及/或「旅行票」的合共總賠償額不可超過保障表所列之「最高賠償額」上限。

岸上觀光期間遺失旅行證件引致重新接駁郵輪之費用

如「受保人」於「海上旅遊」期間在岸上觀光行程中意外遺失旅行證件，導致「受保人」必須於當地停留而目的純粹為補領旅行證件以便繼續其「受保旅程」，「本公司」會賠償「受保人」前往往明於原定「海上旅遊」「行程表」「行程表」的下個停泊港口所需之額外「旅行票」(只限經濟客位)及/或於當地的合理實際住宿費用，最高金額為保障表列明的「最高賠償額」。

第4.4節的不承保事項

本節並不承保：

1. 任何在發現遺失後二十四小時內未向當地警方報失及未能提供有關報告的任何損失；
2. 與是次「受保旅程」無關之旅遊證件及/或簽證及/或「旅行票」；
3. 任何原因未明的遺失或神秘消失；
4. 因「受保人」未有或延誤補領證件而需繳納的任何罰款；或
5. 同時索償臨時或永久但屬相同性質的旅遊證件，此情況下，「受保人」只能選擇索償其中一款。

4.5 遺失之信用卡被盜用保障

如「受保人」在「受保旅程」中因意外遺失信用卡而導致信用卡於「受保旅程」期間被盜用所引致的金錢損失，「本公司」將根據保障表所列的「最高賠償額」為上限作出賠償。

第4.5節不承保事項

本節並不承保

1. 任何在發現遺失後二十四小時內未向當地警方、或郵輪公司管理報告及未能提供有關報告的任何損失；
2. 在發現遺失信用卡後，未即時向當地有關發機機構或代理公司報告；或
3. 任何原因未明的遺失或神秘消失。

4.6 個人責任

如「受保人」在「受保旅程」中發生「意外」令第三者蒙受「損傷」或財物損失，以致必須承擔法律賠償責任，「本公司」將作出賠償。惟在未得到「本公司」書面同意前，「受保人」不可向他人承認責任、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。「本公司」的賠償，包括「本公司」以書面同意之費用，將以保障表所載之「最高賠償額」為限。

第4.6節的不承保事項

本節並不承保因下列原因直接或間接引起的責任：

1. 任何商業、專業或貿易活動；
2. 「受保人」任何故意、蓄意及不法行為或刑事行為；
3. 「受保人」對任何「直系親屬」或親友或僱主或僱員的責任；
4. 合約責任；
5. 擁有、佔用、使用或控制任何陸路、空中、水中的駕駛或運載工具、土地、建築物、槍械或動物；
6. 「受保人」或「直系親屬」或親友或僱主擁有、持控托管或保管的財物損毀；
7. 任何「恐怖活動」，不論損失是由同時或連接發生之其他原因或事故所引致；或
8. 任何「恐怖活動」或因政府意圖抑制、防止、鎮壓、報復或回應此等動亂所引起的損失。

第5節 — 旅程阻礙保障

5.1 旅程延誤

(a) 旅程延誤

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時，則每滿六小時的延誤，「本公司」會賠償300港元，惟以保障表所載之「最高賠償額」為上限。

延誤時間將以下列其中一項方式計算：

- 出發延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的開出時間，直至 (i) 該「公共交通工具」的實際開出時間或 (ii) 由該「公共交通工具」機構安排的首班取替交通工具的實際開出時間作出計算；或
- 到達延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的到達時間，直至 (i) 該「公共交通工具」的實際到達時間或 (ii) 由該「公共交通工具」機構安排的首班取替交通工具的實際到達時間作出計算。

在同一班次的「公共交通工具」延誤下，「受保人」只可索償出發延誤或到達延誤其中一項。假如「受保人」有連續的接駁航班，則不可累積計算每段航班的延誤時間，而延誤的主因必須為上述事故所導致。

(b) 因旅程延誤引致之額外酒店費用

如「受保人」安排乘坐及列明於「行程表」上為出發或過境之海外「公共交通工具」因員工罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時，「本公司」將支付「受保人」於「香港」境外所引致的額外及合理而且無法從其他途徑取回之額外住宿費用，惟以保障表所載之「最高賠償額」為上限。

(c) 因旅程延誤之更改行程費用及重新接駁郵輪之費用

「受保人」於辦理登機手續後，其安排乘坐的「公共交通工具」因員工罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時後被取消，而該「公共交通工具」機構未有安排其他取替交通工具予「受保人」，「本公司」將支付「受保人」因乘搭其他「公共交通工具」前往列明於原定「行程表」內目的地所需之「旅行票」（只限經濟客位），惟以不超過保障表所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

如「受保人」安排乘坐接駁其郵輪假期的「公共交通工具」於「受保人」辦理登乘手續後，因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時，以致「受保人」無法登上原定之郵輪，「本公司」會賠償「受保人」前往列明於原定「海上旅遊」「行程表」內的下個停泊港口所需之額外「旅行票」（只限單程經濟客位），惟以不超過保障表所載之「最高賠償額」為上限。

(d) 因旅程延誤取消郵輪旅程保障

如於有關時間郵輪處於海外，因「受保人」安排乘坐接駁其郵輪假期的「公共交通工具」因惡劣天氣、天災、「恐怖活動」、「公共交通工具」的員工罷工或其他工業行動而比列明於原定「行程表」到達時間延誤超過十小時及直接導致「受保人」無法登上原定郵輪及需要取消郵輪假期，「本公司」會賠償「受保人」因取消郵輪行程而被沒收及無法從其他途徑追討但已支付的郵輪假期費用，惟以不超過保障表所載之「最高賠償額」為上限。

第5.1節的特別條款

1. 「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。
2. 就同一事故所引致的損失，「受保人」只能索償第5.1節(c)或第5.1節(d)其中一項保障而不可同時索償此兩項保障。

第5.1節的不承保事項

本節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」延誤的情況；
2. 因「受保人」遲到機場或碼頭所引起的任何損失(即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外)；
3. 任何未經航空公司、旅行社、郵輪公司或其他有關機構證實的更改或取消行程的損失；
4. 任何受保於其他保險計劃的事項，政府計劃所承保的項目或已由旅行社、旅遊承辦商或旅遊行程內提供服務的機構/人士承諾賠償或退款(第5.1節(a) - 旅程延誤除外)；
5. 任何就第5.3節所獲得賠償的損失(只適用於第5.1(d)節 - 因旅程延誤取消郵輪旅程保障)；或
6. 任何情況下，「受保人」拒絕接受由原定「公共交通工具」機構安排之首個取替交通工具所引致的損失。

5.2 行李延誤

(a) 行李延誤津貼

如「受保人」已登記寄艙的行李於「受保人」抵達海外目的地後超過六小時，該行李仍未送抵，「本公司」會向「受保人」支付保障表列明的一筆現金津貼。

(b) 登上郵輪後的行李延誤額外津貼

如「受保人」已登記寄艙的行李被其所安排乘坐接駁其郵輪假期的「公共交通工具」延誤

送達，導致「受保人」登上郵輪後逾二十四小時仍未能取得其隨行行李，「本公司」會向「受保人」支付保障表列明的一筆現金津貼。

第5.2節的特別條款

於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

第5.2節的不承保事項

本節並不承保：

1. 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引致的損失；
2. 直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府充公之違禁品或非法攜帶或交易的物品；或
3. 任何基於同一原因於第4.1節 - 行李保障同時提出的索償。

5.3 取消行程

如「受保人」因以下任何一項事故必要取消「受保旅程」：

- (i) 「受保人」、「直系親屬」或「同行人士」於「受保旅程」開始前一百八十天內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 「受保人」被傳召作證人或需履行陪審員責任，以致必須在「受保旅程」期間留在「香港」；
 - (iii) 「受保人」於「受保旅程」開始前一星期內被「強制隔離」；或
 - (iv) 「受保旅程」開始前一星期內計劃旅遊的任何一個目的地突然發生不可預見的罷工、騷亂、暴亂、「恐怖活動」、「傳染病」、惡劣天氣或天災；
- 「本公司」會根據保障表列明的「最高賠償額」為上限，賠償「受保人」未有使用及無法從其他途徑追討但已依法支付或預付的旅行或住宿費用及/或郵輪假期費用。

5.4 縮短行程

如「受保人」於「受保旅程」啟程後因以下事故而必需放棄行程返回「香港」：

- (i) 「受保人」、「直系親屬」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 「受保旅程」的任何一個計劃的目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、「恐怖活動」、「傳染病」、惡劣天氣或天災，以致「受保人」未能繼續其已計劃的行程；或
 - (iii) 「受保人」在「香港」的「主要居所」因火災、水浸或盜竊而遭嚴重損毀；
- 「本公司」會賠償「受保人」未有使用及無法從其他途徑追討但已依法支付的旅行或住宿費用及/或預付郵輪假期費用，或額外衍生的合理及必要實際交通及/或住宿費用。有關第5.4節之賠償將根據「受保旅程」中斷後按原定「行程表」內列明之「受保旅程」尚剩餘之日數按比例計算。「受保人」只可索償「受保旅程」尚剩餘日數內被沒收之費用，或因縮短行程而額外衍生的費用其中一項。於任何情況下，第5.4節縮短行程的賠償總額亦不可超過保障表列明的「最高賠償額」。

第5.3及第5.4節的不承保事項

此兩節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」取消或中斷的任何情況；
2. 「受保旅程」之目的為接受醫療治療或違反「醫生」之勸告進行「受保旅程」；
3. 於「生效日期」前已發生或已得知的任何身體醫療狀況或情況；
4. 任何因政府法例及規條限制：因旅行社、旅遊承辦商、郵輪公司、「公共交通工具」及/或於旅行行程內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
5. 「受保人」已知必須取消或縮短行程但未有即時通知旅行社、旅遊承辦商、郵輪公司、「公共交通工具」及/或於旅行行程內提供服務的機構/人士；
6. 任何未經航空公司、旅行社、郵輪公司或其他有關機構證實的取消或縮短行程的損失；
7. 任何受保於其他保險計劃的事項，政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商、郵輪公司或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
8. 未能提供「醫生」之醫療報告之情況；
9. 一切毋須由「受保人」支付及/或已包括於「受保旅程」中的費用；
10. 「受保人」拒絕依循「醫生」之建議返回「香港」接受治療，或在身體狀況許可下，拒絕繼續其「受保旅程」(只適用於第5.4節 - 縮短行程)；
11. 基於同一原因已於第5.1節 - 旅程延誤獲得賠償的損失(只適用於第5.4節 - 縮短行程)；或
12. 任何已就同一事故於第5.1(d) - 因旅程延誤取消郵輪旅程保障獲得賠償的損失(只適用於第5.3節 - 取消行程)。

5.5 郵輪旅程阻礙保障

(a) 因旅程延誤錯過郵輪假期之津貼

如「受保人」安排乘坐接駁其郵輪假期的「公共交通工具」因第5.1節旅程延誤所述之事故延誤超過六小時，以致「受保人」未能登上該郵輪，「本公司」會按照保障表所定，於「受保人」錯過郵輪假期期間，賠償錯過郵輪假期之每天津貼予「受保人」直至「受保人」登上在列明於「海上旅遊」「行程表」的下個停泊港口為止，最長為期三天。

(b) 「海上旅遊」期間於停泊港口時錯過登船

如「受保人」在「海上旅遊」期間，於停泊港口離船登岸到岸上觀光，而因下列事故未能有關港口原定的啟程時間前返回船上繼續其「海上旅遊」：

- (i) 岸上觀光期間「受保人」乘坐的「公共交通工具」突然發生罷工或其他工業行動；
- (ii) 岸上觀光目的地突然發生罷工、暴動、動亂、「恐怖活動」、惡劣天氣或天災；
- (iii) 「受保人」於岸上觀光期間乘坐的「公共交通工具」發生嚴重交通「意外」；
- (iv) 「受保人」於岸上觀光期間蒙受「損傷」，以致需要在郵輪原訂有關港口啟程的時間於「醫院」「住院」；

「本公司」會賠償「受保人」前往列明於原定「海上旅遊」「行程表」內的下個停泊港口所需之額外「旅行票」（只限單程經濟客位）及/或於當地的合理額外住宿費用，最高金額為保障表列明的「最高賠償額」。

(c) 取消岸上觀光津貼

如「受保人」於「海上旅遊」啟程前預訂並已付款的岸上觀光行程因下列事故取消：

- (i) 「受保人」或「同行人士」於「海上旅遊」期間死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 岸上觀光目的地在觀光行程出發前一天突然發生不可預見的罷工、暴亂、動亂、「恐怖活動」、「傳染病」、惡劣天氣或天災；

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

(d) 縮短岸上觀光津貼

如岸上觀光行程開始後「受保人」因為觀光地點突然發生不可預見的天氣惡劣或發生天災，以致「受保人」必需放棄岸上觀光行程及返回「海上旅遊」，「本公司」會支付一筆縮短行程的現金津貼。

第5.5節的不承保事項

本節不承保下列事項：

1. 任何於「生效日期」前已存在或宣佈而導致「受保旅程」或「海上旅遊」或岸上觀光行程相關延誤或中斷的損失；
2. 「受保人」遲到抵達港口所引起的任何損失(即在最後登船或報到時間後才到達，以較早者為準，惟以上第5.5節之各項保障各自訂明的原因所致除外)；
3. 於有關岸上觀光出發前而未經航空公司、旅行社、郵輪公司或其他相關機構證實接受更改原定「行程表」或已安排之岸上觀光造成的損失；
4. 任何受保於其他保險計劃的事項，政府計劃所承保的項目或已由旅行社、旅遊承辦商、郵輪公司或原定「行程表」內提供服務的機構/人士承諾賠償或退款的損失(只適用於第5.5(b)節 - 「海上旅遊」期間於停泊港口時錯過登船)；或
5. 任何基於同一原因於第5.1節 - 旅程延誤獲得賠償的損失。(只適用於第5.5(b) - 「海上旅遊」期間於停泊港口時錯過登船)。

第6節 — 蘇黎世關懷您保障

6.1 身故恩恤金

如「受保人」在「受保旅程」中死亡(自然死亡或因「損傷」或「疾病」)，「本公司」將根據保障表所列支付一筆身故恩恤金予其遺產承辦人。

第6.1節的不承保事項

本節並不承保：

- 「受保人」沒想到遵從「醫生」勸喻，而到「香港」境外的國家旅遊或居住時身故；或
- 「受保人」到「香港」境外旅遊或居住時身故而其旅遊之目的是為「受保旅程」前已發生損傷或疾病而接受治療、休養或療養。

6.2 郵輪衛星電話費用

於受保之郵輪旅程期間，如「受保人」或其「同行人士」因「損傷」或「疾病」而導致「受保人」不能繼續其「受保旅程」及必須返回「香港」，「本公司」會以不超過列於保障表所規定之「最高賠償額」賠償「受保人」因此而需於郵輪上使用衛星電話的費用。

第6.2節的不承保事項

本節並不承保：

- 「受保人」未能提供證明由衛星電話服務供應商發出證明使用衛星電話費用的正式收據；
- 未能提供由郵輪上的合格「醫生」發出的書面報告證明「受保人」或「同行人士」之「損傷」或「疾病」是於郵輪上發生；
- 受保於其他保險或政府計劃，或將會獲得郵輪公司、酒店、航空公司、「旅行社」、其他航運機構或旅館的賠償或退款；或
- 任何於「生效日期」前已存在而可能引致取消或中斷旅程的情況。

6.3 郵輪正式晚宴禮服損毀

如「受保人」曾穿著出席「海上旅遊」郵輪的正式晚宴禮服因郵輪的洗衣服務不善而永久損毀，「本公司」會根據保障表所列，支付一筆現金津貼予「受保人」。

於本節，永久損毀指：

- 禮服布料破口超過十厘米(不包括原有接縫)；或
- 禮服表面被漂染超過十平方厘米，而導致禮服顏色與原布料不同；或
- 完全變形，明顯地與原本形狀或尺碼不同。

第6.3節的不承保事項

本節不承保下列事項：

- 因使用郵輪上的自助洗衣服務引致的損毀；或
- 未有依照禮服護理標籤指引而引致的損毀。

6.4 非自願性滯留保障

(a) 因非自願性滯留引致之額外酒店費用

如「受保人」因計劃旅遊的目的地突然發生罷工、暴亂、動亂、「恐怖活動」、「強制隔離」、「惡劣天氣或天災」，以致被迫滯留在該地而無法於原定「行程表」列明的時間內完成其「受保旅程」，「本公司」會賠償「受保人」因而導致之額外實際的住宿費用，惟賠償以保障表列明的每日賠償上限及保障期為限。

第6.4(a)節的不承保事項

本節不承保下列事項：

- 任何於「生效日期」前已存在或宣佈的情況所引致的損失；
- 「受保人」拒絕接受由原定「公共交通工具」機構安排之首個取替交通工具而導致的損失；
- 任何因政府法例規條限制或行動：因旅行社、旅遊承辦商、郵輪公司、「公共交通工具」及/或原定「行程表」內提供服務的機構/人士破產、清盤、錯誤、疏忽或錯失而直接或間接招致的損失；
- 如「受保人」已知必須取消原定旅遊安排但未有即時通知旅行社、旅遊承辦商、郵輪公司、「公共交通工具」及/或原定「行程表」內提供服務的機構/人士以作即時更改安排而引致之任何損失；
- 於有關原訂行程出發前而未經航空公司、旅行社、郵輪公司或其他相關機構實接受更改原訂行程導致的損失；
- 一切由第三者提供之服務或開支而毋須由「受保人」支付及/或已包括於「受保旅程」費用中的支出；或
- 任何基於同一原因於第5.1節(b) - 因旅程延誤引致之額外酒店費已獲賠償的損失。

(b) 寵物照顧服務保障

如於第6.4節(a)因非自願性滯留引致之額外酒店費用提出索償並被接納，「本公司」亦會賠償「受保人」於此延長旅程期間其寵物必須延長入住「香港」寵物酒店所導致的寵物酒店費用(只限住宿費，並不包括任何其他費用及開支包括膳食費用)，惟賠償以保障表列明的每日賠償上限及保障期為限。

第6.4(b)節的不承保事項

本節不承保下列事項：

- 如寵物並非在整個「受保旅程」期間入住寵物酒店而導致之任何費用；
- 未能提供寵物酒店發出的正式收據，註明寵物的入住及退住日期而提出之索償。

(c) 機場泊車保障

如於第6.4節(a)因非自願性滯留引致之額外酒店費用提出索償並被接納，而「受保人」的私家車在「受保旅程」期間停泊於「香港」國際機場停車場內，「本公司」亦會賠償於延長旅程期間所導致的實際泊車費用，惟賠償以保障表列明的每日賠償上限及保障期為限。

適用於第6.4(c)節的不承保事項

本節不承保下列事項：

- 「受保人」的私家車並非在整個「受保旅程」期間停泊於「香港」國際機場停車場而衍生之任何費用；
- 未能提供「香港」國際機場停車場發出的正式收據而提出之索償。

第三部份 — 不承保事項

本保單將不會承保直接或間接由下列項目所引致的損失或責任：

- 任何「投保前」已存在的傷疾、先天及遺傳性疾病；
- 「受保人」任何違法或非法行為，或海關或其他機關充公、扣留、毀滅的財物；
- 「受保人」並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受「損傷」以減低對本保險提出索償機會；
- 以乘客或司機身份參與任何形式的賽車，又或參加職業體育活動或「受保人」可能或可以賺取收入或報酬的體育活動；
- 自殺或蓄意自我傷害；
- 神經錯亂、心智或精神不正常、受到酒精或藥物影響(除非由合格「醫生」處方)、酗酒、濫用藥物或其他溶劑；
- 任何因妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；
- 「受保人」以病人身份在「醫院」「住院」期間離院返家；
- 出任為任何空中乘載工具的機務人員或操作員；
- 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i) 是以付費乘客身份在持牌航空公司航機或包機上，或(ii) 所參予之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權；
- 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
- 由於HIV（人類免疫力缺乏症病毒）及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何「損傷」、「疾病」、死亡、損失、費用或其他責任；

- 「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件；
- 在海拔五千米以上進行高山遠足，或在海平面三十米水深以下潛水；
- 任何「恐怖活動」，惟第1節 - 個人「意外」、第2節 - 醫療保障、第3節 - 緊急支援、第5節 - 旅程阻礙保障、第6.4節 - 非自願性滯留保障除外；
- 「受保人」旅遊目的為醫藥治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
- 直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何財產損失或損毀：
(a) 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
(b) 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質；
- 已從其他方面獲得的賠償，惟第1節 - 個人「意外」、第2.2節 - 海外「住院」現金津貼保障、第 2.3節 - 覆診「住院」現金津貼保障、第 4.2節 - 因郵輪「沉船」之行李津貼、第5.1節(a) - 旅程延誤、第 5.2節 - 行李延誤、第 5.5節(a) - 因旅程延誤錯過郵輪假期之津貼、第 5.5節(c) - 取消岸上觀光津貼、第5.5節(d) - 縮短岸上觀光津貼、第 6.1節 - 身故恩恤金 及第6.3節 - 郵輪正式晚宴禮服損毀除外；或
- 任何持有中華人民共和國護照及以往往返「中國」之「受保人」，但若該「受保人」同時擁有由其他國家政府（「中國」除外）所簽發的法定文件證明為該地合法居民，則本項不適用。

第四部份 — 一般條款

- 本保單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保單的賠償款項。
- 若旅遊人士之啟程地點不在「香港」、本保單內(惟不包括以下部份：第一部份的「香港」及「中國」定義、第二部份的第6.4(b)及6.4(c)節及第五部份)所提供「香港」的字詞(貨幣除外)將更改為出境國家，但該行程必須經「香港」安排及付款。除非「受保旅程」的啟程及回程兩個地點均為「香港」，否則下列之保障亦不適用：第2.1節 - 覆診費用、第2.3節 - 覆診「住院」現金津貼保障、第6.4節(b) - 寵物照顧服務保障及第6.4節(c) - 機場泊車保障。
- 保單一經簽發，恕不退還任何保費，而保單於到期後亦不能續保。
- 如「受保人」因不能控制的事故而未能於由旅行社「公共交通工具」機構或郵輪公司原本發出的「行程表」之日期完成其「受保旅程」，「本公司」會免費延長保險的受保期至「受保人」能合理及必需地完成其「受保旅程」，惟最長以十日為上限。
- 最長「受保旅程」期限不得超過一百八十天。
- 本保險只適用於常規的假期旅遊及文職商務旅遊，而本保險不適用於探險、跋涉、附有裝備之登山運動或類似旅程。
- 若「受保人」為同一「受保旅程」購買多於一份由「本公司」或「本公司」之附屬公司承保的「自願性旅遊保險保單」及於同一意外索償相同之保障：
(a) 除醫療費用保障及個人「意外」保障外，賠償均以有關相同保障中最高保障額的一份保單為準。
(b) 於醫療費用保障中，「本公司」對同一「意外」所負之責任及合共總賠償不會超過 1,500,000港元，或以最高保障額的一份保單為限，以較高者為準。
(c) 於個人「意外」保障中，「本公司」對同一意外所負之責任及合共總賠償不會超過 2,000,000港元(如「受保人」年齡為六十六歲或以上或十七歲或以下，則為 1,000,000港元)，或以最高保障額的一份保單為限，以較高者為準。
(d) 醫療費用中的覆診費用內包括之中醫跌打或針灸治療費用中，「本公司」對同一意外所負之責任及合共總賠償不會超過5,000港元。

第五部份 — 基本條款

1. 整體協議

本保單包括所有「文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保單如有任何修改，必須獲得「本公司」的授權人士批准並簽發批單作實，方始生效。

2. 年齡限制

本保險提供保障予任何年齡之「受保人」，但如「受保人」年齡為七十五歲以上，或「受保人」年齡為十八歲以下及單獨旅遊，則只可投保優尚計劃。

3. 年齡錯誤陳述

如「受保人」年齡被錯誤陳述，「本公司」會按正確年齡應付之保費而退回或收取保費的差額。倘「受保人」投保時的正確年齡未符合本保單的要求或已超出限制，「本公司」只會退回保費而不負責任何承保責任。

4. 索償通知

「受保人」必須於引致損失的事件發生後三十天內向「本公司」遞交索償通知書。如「受保人」意外死亡，其合法代理人必須立刻通知「本公司」。

5. 損失證明

所有損失證明文件需於「本公司」收到賠償申報表後三十日內呈交給「本公司」。倘有合理的緣由不能於限期內將有關證明文件送交「本公司」，但已盡可能於限期後立即送出，且不超過一百八十日之限，則不會被視為放棄申請賠償的權利。「本公司」所需之證據、資料及證據，須依據「本公司」所定之形式及性質提交，「本公司」概不會負責任何費用。

6. 身體檢查

如「受保人」蒙受非致命「損傷」，「本公司」有權按需要要求由「本公司」指定的醫療機構為「受保人」進行身體檢查。如「受保人」身故，「本公司」有權自費進行驗屍。

7. 支付索償

如「受保人」身故，「本公司」將支付賠償予「受保人」的遺產承辦人。所有其他賠償一律付予「受保人」，惟第3.2節 - 緊急醫療運送及第3.3節 - 遺體運返則實報實銷，直接付予服務提供者。

8. 責任索償

「受保人」未經「本公司」同意，不可承認、否認或解決任何索償。

9. 虛報資料

如「受保人」或任何「受保人」的代表於投保表格或就任何索償知情地作出任何虛假聲明，「本公司」概不就任何索償履行賠償責任，本保單規定之所有保障亦停止生效。

10. 法律訴訟

依據本保單規定，當索償證明文件送交「本公司」後，六十日內不得進行法律訴訟以要求賠償。此外，「受保人」亦不得在「本公司」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

11. 管轄法律及司法裁判權

本保單受「香港」法律管轄及按其詮釋，並且服從「香港」的專有司法裁判權。

12. 代位權

「本公司」有權自費以「受保人」名義對任何導致索償的承保事件的第三者進行追討。

13. 替代性爭議解決方案

如有任何關乎本保單出現的爭議，爭議各方可根據香港司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。所有未能解決之爭議，一律按照香港法例第609章《仲裁條例》及不時生效的修訂本以仲裁方式裁定。整個仲裁過程必須在「香港」進行，並由爭議各方同意之單一仲裁人裁定。現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決「受保人」追索本保單之任何責任，而並未能於「本公司」所發出之通知十二個月內按以上規定展開仲裁，「受保人」之賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

14. **遵從基本條款**
如「受保人」違反本保單任何條款，所有就本保單提出的索償均告無效。
15. **蘇黎世緊急支援服務**
受委任提供服務之蘇黎世全球緊急支援機構乃是一間獨立公司，為「受保人」提供服務。如該機構之員工、代理或代表有任何錯漏或疏忽，皆與「本公司」、「本公司」的附屬機構、代理或旗下的員工無關。
16. **其他保險**
如「受保人」於索償時同時受保於其他保險公司保單內的相同保障，「本公司」只會按比例作出賠償(惟第1節- 個人「意外」、第2.2節- 海外「住院」現金津貼保障、第2.3節- 覆診「住院」現金津貼保障、第4.2節- 因郵輪「沉船」之額外行李津貼、第5.1節(a)- 旅程延誤、第5.2節- 行李延誤、第5.5節(a) - 因旅程延誤錯過郵輪假期之津貼、第5.5節(c) - 取消岸上觀光津貼、第5.5節(d) - 縮短岸上觀光津貼、第6.1節- 身故恩恤金及第6.3節-郵輪正式晚宴禮服損毀除外)。

賠償程序

步驟1：於可能導致索償的事件發生後30天內通知「本公司」。
步驟2：填寫賠償申報表及提交下列適當證明文件。

個人「意外」

- 「醫生」簽發的證明書，證明傷殘的嚴重程度
- 如適用者，提供警方報告

意外死亡/身故恩恤金

- 死亡證
- 法醫官報告
- (如屬失蹤) 因所乘搭的交通工具發生沉沒或撞毀，引致法院宣佈「受保人」假設死亡的證明或以致屍體失蹤一年的證明文件
- 身故者之遺產管理書或遺囑認證書

醫療費用/創傷輔導服務保障

- 經「醫生」證明的診斷及治療，包括「受保人」的姓名、症狀、診治日期及收據
- 詳列各項費用之診所或「醫院」正本賬單
- 創傷輔導服務必須要「醫生」的轉介信

行李保障、個人現金、遺失旅遊證件及/或「旅行票」

- 收據，包括遺失或損壞物件之購買日期、價格、型號及類別
- 如行李在轉境時遺失，提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構的正式通知或確認書
- 警方報告 (必須於事發後24小時內發出)
- 致旅行支票簽發機構之遺失通知書副本 (必須於事發後24小時內發出)

因郵輪「沉船」之額外行李津貼

- 提交由郵輪公司發出的正式文件通知或確認書，列明有關「沉船」事故之日期及未能尋回「受保人」之行李

遺失之信用卡被盜用保障

- 警方報告 (必須於事發後24小時內發出)
- 以信用卡簽賬的持卡人存根、票據、單據及/或付款收據

個人責任

- 事發或事件經過及聲明(未經「本公司」書面同意，不得承認責任或作出解決或協議)
- 就事發或事件收到的所有有關文件(包括任何法院傳票副本、所有法院文件、律師函件及其他法律往來文件)

旅程延誤/因旅程延誤引致之更改行程費用/岸上觀光期間遺失旅行證件引致重新接駁郵輪之費用

- 提交正式文件如航空公司的延誤報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間、未使用原定行程的票據、為抵達預先計劃目的地而更改原本「行程表」的票據

行李延誤/登上郵輪後的行李延誤額外津貼

- 提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間
- 由郵輪公司發出證明該被延誤之行李到達郵輪之時間及日期

非自願性滯留保障

- 提交正式文件如航空公司的延誤報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間、未使用原定行程的票據、為抵達預先計劃目的地而更改原本「行程表」的票據
- 由有關酒店發出之正式收據列明每日之住宿費用、入住及退房日期
- 由有關寵物酒店發出之正式收據列明每日之住宿費用、入住及退房日期
- 由香港國際機場內之泊車公司發出之收據列明每日之泊車費用、泊入及駛出日期

取消/縮短行程或取消/縮短岸上觀光

- 所有賬單、收據、代用券、信用卡繳費單或呈交實際的門票
- 經「醫生」證明的診斷及治療，包括「受保人」/「直系親屬」/「緊密商業夥伴」/「同行人士」的姓名、症狀、診治日期及收據
- 證人/陪審員傳票或傳召出庭令或強制隔離檢疫之文件
- 「受保人」的「主要居所」損毀證明
- 提交「公共交通工具」機構/郵輪公司所發出的正式文件證明其機械及/或電路故障，並包括日期及時間

郵輪衛星電話費用

- 由提供郵輪衛星電話服務公司發出之收據列明使用郵輪衛星電話的費用、日期及時間
- 「醫生」的報告證明「受保人」或「同行人士」於郵輪上所診斷之「損傷」或「疾病」

郵輪正式晚宴禮服損毀

- 由郵輪公司發出之正式文件證明有關之晚宴禮服於使用郵輪的洗衣服務而損壞及詳細列明損壞程度(不包括使用郵輪上自助洗衣服務引致的損壞)
- 證明該晚宴禮服是於「與船長晚餐」時穿著(如相片)

求助須知

如「受保人」急需協助，可致電「香港」蘇黎世24小時緊急支援熱線：+852 2886 3977，說出「受保人」姓名及載於本保單上的保單號碼。「本公司」的資深援助主任將處理提供協助予「受保人」的查詢。如需索償，請致電「本公司」賠償熱線：+852 2903 9388。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2968 2288。辦公時間為星期一至星期五上午九時至下午五時三十分。

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文為準。