安盛

Travel Insurance
旅遊保險

SmartTraveller Plus
Platinum, Gold, Silver Plan
「卓越」豐盛優遊樂
優尚，精選，簡易計劃

Policy Wording

SmartTraveller Plus

Policy coverage attaching to and forming part of Policy of Insurance

Welcome to your AXA General Insurance Hong Kong Limited SmartTraveller Plus Insurance Policy.

Your Policy consists of

(a) the Policy Wording in this jacket;
(b) the Policy Schedule/Certificate of Insurance;
(c) The insurance application of the Applicant as agent for and on behalf of the Policyholder as principal (which also includes the situation where the Applicant himself is the Policyholder), declarations made by the Applicant for and on behalf of himself, Policyholders and Insured Persons, and any other information given; and
(d) Any Endorsement

Your Policy Schedule/Certificate of Insurance shows

details of your cover
the Period of Insurance
any special terms that may apply to your Policy

Please read this jacket together with your Policy Schedule/Certificate of Insurance to make sure you know what cover is provided.

The Applicant as agent for and on behalf each Policyholder as principal by an application including declarations made by the Applicant for and on behalf of himself, Policyholders and Insured Persons, which shall be the basis of each relevant contract of insurance, has applied for insurance and We have agreed to provide such insurance.

Where the application and declaration are in respect of more than one Policyholder, We further only agree to provide the insurance on the basis that this Policy, notwithstanding any other provisions, is deemed and accepted to constitute separate contracts of insurance in respect of each Policyholder.

This Policy is issued in consideration of the statements and declarations contained in the application/ application form and the Policy Schedule/Certificate of Insurance and the Applicant's payment of premium due.

Sports and Aviation Cover

We will pay benefits from the relevant sections of this Policy (if applicable) if the Insured Person suffers Accidental death or Injury as a result of taking part in the following sports in a non-professional capacity.

- **Water Sports**
  Including but not limited to swimming, cruising, sailing, fishing on boat or yacht, sliding in licensed water theme park, snorkelling, wind surfing, water surfing, water skiing, parasailing, banana boat trip, water motorcycling, rafting, jet boating, jet skiing, helmet diving, scuba diving.
- **Aviation and Related Sports**
  Including but not limited to sightseeing or rides on a hot-air balloon, helicopter, light aircraft, zip-lining (aerial runway), zip-riding, bungee jumping, sky diving(parachuting), paragliding, parasailing, hang gliding. However, this Policy does not cover Accidental death or injury of the Insured Person who is a pilot or crew member in the activity in question which involves an Aircraft. Aviation is only covered if the Insured Person is a fare-paying passenger in a fully licensed Aircraft.

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- **Winter Sports**
  Including but not limited to ice skating, tobogganing, sledging, snow tube sliding, dog sledding, snow rafting, skiing, snowboarding, snowmobiling.
- **Other sports**
  Including but not limited to cycling, racing cars at theme parks or amusement parks, racing on foot (including but not limited to amateur marathon), hiking. For the sake of clarity, racing other than on foot (including but not limited to swimming races, cycling races, boat racing and car racing) is not covered.

Please note the "Sports and Aviation Cover" is subject to terms and conditions of this Policy, including but not limited to General Exclusions (in particular Exclusion 1A(ii) and (v)).

Definitions

Certain words in the Policy have specific meanings. These words have the same meaning wherever they are used in the Policy or the Policy Schedule/Certificate of Insurance or subsequently endorsed hereon. These are given below or defined at the beginning of the appropriate Section.

Accident/Accidental	A sudden unforeseen and fortuitous event.
Applicant	The person who applies for the Policy as agent for and on behalf of the Policyholder as principal. The Applicant is named in the Policy Schedule/Certificate of Insurance.
Adult	Any person aged 18 or above.
Aircraft	A vehicle that is able to fly, including but not limited to airplanes, helicopters, airships, light aircrafts, gliders, paramotors and hot air balloons.
Assistance Company	Assistance company offering overseas medical and travel assistance as appointed by Us.
Burn	Tissue damage caused by the agent of heat only, whereas "**Second Degree Burn**" means damage to both epidermis and the underlying dermis and "**Third Degree Burn**" means damage or destruction of the skin to its full depth and damage to the tissues beneath; "**Degree**" refers to the unit of measurement for the Burns customarily used by the Hong Kong government or Hospital Authority.

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24-hour Overseas Emergency Assistance Hotline

Child/Children	Any dependent unmarried child, including any stepchild and legally adopted child of the Policyholder, who is aged equal to or more than 30 days and under 18 years old on the commencement date of this Policy as named in the Policy Schedule/Certificate of Insurance. For insured Child aged under 12, he must be accompanied by an Adult during the Journey. For insured Child who is not travelling with his parent/legal guardian, he can be insured under the Policy upon payment of necessary premium at Adult's rate and the parent/legal guardian's information being given in the application.
Chinese Medical Practitioner	A duly qualified practitioner of Chinese medicine registered and legally authorised as such under the laws of the country of his practice to render Chinese medicine and/or to render acupuncture treatment or bone- setting, in which the claim arises where the treatment takes place, but excluding the Insured Person himself, the Applicant, the Insured Person's Immediate Family Members or a relative of the Insured Person.
Close Business Partner	A business companion who travels with the Insured Person for the same business purpose, and whose presence is necessary for the Insured Person's business.
Compulsory Quarantine	The Insured Person is being confined in an isolated ward of a Hospital or an isolated site appointed by the government for at least 24 hours and continuously stays in there until discharged from the quarantine.
Contents	Household furniture and furnishing, clothing and personal effects belonging to Insured Person or to Insured Person's Family members or domestic helpers permanently residing with Insured Person and fixtures and fittings Insured Person owns (for which Insured Person is responsible) not being landlord's fixtures and fittings, excluding deeds, bonds, bills of exchange, promissory notes, cheques, traveller's cheques, securities for money, documents of any kind, cash, currency notes, articles of gold, silver or other precious metal, jewellery, furs, watches, and precious or semi-precious gems.
COVID-19	An infectious disease named by the World Health Organisation as "COVID-19" and caused by severe acute respiratory syndrome SARS-COV-2.
Endorsement	An authorised amendment to the terms of the Policy.

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Family	The Insured Person, his/her Spouse/Partner and Children (irrespective of the number) travelling with the Insured Person and/or his/her Spouse/Partner for the entire period of the Journey.
Hong Kong	The Hong Kong Special Administrative Region.
Hospital	An establishment which meets all the following requirements: • holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); • operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; • provides 24-hour a day nursing service by registered or graduated nurses; • has as staff one or more licensed physicians available at all times; • provides organised facilities for diagnosis and major surgical facilities; and • is not primarily a clinic, nursing, rest or convalescent home or similar establishment, a place for alcoholics or drug addicts.
Hospitalized / Hospitalisation	Being confined in a Hospital as a registered in-patient under the care of a Qualified and Licensed/Registered Medical Practitioner because it is Medically Necessary (and not merely for any form of nursing, convalescence, rehabilitation or extended care).
Immediate Family Member	The Insured Person's Spouse/Partner, parent, parent-in-law, grandparent, grandparent-in-law, son, daughter, brother, sister, grandchild or legal guardian.
Infectious Disease	Any kind of infectious disease which is publicly announced as such and requires quarantine by the government.
Injury	Bodily injury sustained by an Insured Person and caused solely and directly by an Accident and does not include any illness or naturally occurring medical conditions or degenerative process.
Insured/You/Your/ Yourself/Insured Person	Eligible persons for insurance cover who are named in the Policy Schedule.
Journey	Travel originating from Hong Kong and ceasing when the Insured Person returning and re-entering into Hong Kong, or in the case of one way journeys, ceasing according to the One Way Cover provision of this Policy.
Legal Guardian	A guardian appointed under or acting by virtue of the Guardianship of Minors Ordinance (cap. 13 of Laws of Hong Kong).
Loss of Hearing	Permanent irrecoverable loss of hearing rendering the Insured Person absolutely deaf in both ears irremediable by surgical or other means of treatment.
Limb	A hand or foot.
Loss of Limb	Complete severance at or above the wrist or ankle joint or the total and Permanent functional disablement of an entire hand, arm, foot or leg.

Loss of Sight	The total and irrecoverable loss of all sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment.
Loss of Speech	The disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia rendering the Insured Person absolutely loss of speech beyond remedy by surgical or other treatment.
Loss of Use	Total functional disablement.
Medically Necessary	Reasonable and essential medical services and supplies, ordered by a Qualified and Licensed/Registered Medical Practitioner or Chinese Medicine Practitioner exercising prudent clinical judgment, needed to diagnose or treat a sickness, Injury or its symptoms, and that meet generally accepted standards of medical practice.
Missed Events	Irrecoverable pre-paid deposits or charges that includes but is not limited to the tickets to local tour, theme park, concert, sports, music, or performance event which shall take place overseas during the Journey and the Insured Person must be unable to utilise the tickets.
Overseas Locations	Specific locations in Japan, Singapore, Thailand, Vietnam, and the Philippines where the virtual medical consultation is available.
Pandemic	Pandemic as announced by the World Health Organisation.
Partner	Someone with whom the Policyholder or Insured Person lives in a relationship equivalent to marriage, whether of the same or opposite gender.
Permanent	Lasting 12 consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.
Permanent Total Disablement	When as the result of Injury and commencing within 12 consecutive months from the date of the Accident, the Insured Person is totally and permanently disabled and prevented from engaging in or attending any business or occupation. If the Insured Person has no employment or occupation at the time of Injury, Permanent Total Disablement means the inability to perform to all of the daily activities in his/her daily life. Such disability must have continued for a period of 12 consecutive months and been certified by a Qualified and Licensed/Registered Medical Practitioner to be total, continuous and Permanent for the remainder of the Insured Person's life.
Policyholder	The policyholder of the Policy. If the Insured Person is an Adult, the Policyholder is the Insured Person as named in the Policy Schedule. If the Insured Person is a Child, the Policyholder is either the parent or Legal Guardian of the Insured Person, as named in the Policy Schedule/ Certificate of Insurance in relation to that Child.

Public Common Carrier	Mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire which include aeroplane, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train only.
Qualified and Licensed / Registered Medical Practitioner	A medical practitioner qualified by a medical degree and duly licensed or registered to practice medicine and who, in rendering such treatment (surgery or medical procedures for the sole purpose of cure or relief of Injury), is practicing within the scope of his or her licensing and training in the geographical area of practice, but excluding the Insured Person himself, the Applicant, the Insured Person's Immediate Family Members or a relative of the Insured Person.
Spouse	The same sex or opposite sex spouse legally married according to the law of the country in which the spouse is married.
Travel Companion	The person who commits or arranges the travel booking or reservation together with the Insured Person and accompanies the Insured Person for the whole Journey and who is also insured by Us in respect of the same Journey. The person must not be the tour guide.
We, Us, Our or Company	AXA General Insurance Hong Kong Limited.

Geographical Limits

This Policy is only valid for travel originating from Hong Kong, unless specified otherwise under the Policy Schedule/Certificate of Insurance.

Operation of Insurance

(1) For all Sections (except for Section 9 – Loss of Deposit or Cancellation of Journey stated as below), Journey refers to the Period of Insurance shown in the Policy Schedule/Certificate of Insurance. It commences when the Insured Person leaves his/her place of residence or business in Hong Kong (whichever is the earlier) to commence the Journey until the time of return to his/her place of residence or business in Hong Kong (whichever is the later) on completion of the Journey. In any event, unless specified otherwise, cover does not commence more than 24 hours prior to scheduled departure time and shall cease (i) upon the expiry of the Period of Insurance as specified in the Policy Schedule/Certificate of Insurance or (ii) 24 hours after scheduled return time to Hong Kong, or arrival at final destination, whichever is the earlier.

(2) For Section 9 – Loss of Deposit or Cancellation of Journey, cover is effective immediately after the Policy Schedule/Certificate of Insurance is issued.

(3) For Single Journey, cover is provided up to a maximum of 360 days.

(4) For Annual Cover, cover is provided up to a maximum of 90 days with policy limits applied to each Journey, irrespective of the number of Journeys that are made within the Period of Insurance. Cover ends at (i) the last day of the Period of Insurance or (ii) the ending of Insured Person's last Journey provided the Journey starts within the Period of Insurance, whichever is the later.

(5) The maximum limit, limit and sublimit as set out in each Section of benefit means each section of benefit is subject to the relevant maximum limit, limit and sublimit (as applicable).

(6) For Section 6 – Personal Money and Travel Documents, Journey commences (i) at the time when the Policy Schedule/Certificate of Insurance is issued or (ii) 24 hours before the Period of Insurance shown in the Policy Schedule/Certificate of Insurance, whichever is the later.

One Way Cover (applicable to Single Journey Only)

For Insured Person not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared Period of Insurance, whichever is the earlier.

Automatic 10 Days Extension (applicable to Single Journey Only)

This insurance will be automatically extended for a maximum period of 10 days without additional premium charged for such extension in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure due to an unexpected reason or condition, solely and independently of any other cause, entirely beyond the Insured Person's control.

Insured Person aged under 18 charged as an Adult's premium

For any Insured Person aged under 18 who is charged at Adult's premium rate, the maximum limit per Insured Person under Section 1 will be upgraded to item d) instead of item c) of the selected plan; and the Accidental death benefit under Section 3 will be upgraded to 50% of the selected plan instead of Provisions (i) under Section 3.

Benefit Table

For details, please refer to the terms and conditions of the Policy.

Summary of Benefits	Platinum Plan	Gold Plan	Silver Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Core Benefits			
Section 1 – Medical and Related Expenses			
Maximum benefit per insured person			
(a) Insured person aged 18 to 70	2,000,000	1,200,000	500,000
(b) Insured person aged over 70	1,000,000	600,000	250,000
(c) Insured person aged under 18	500,000	300,000	125,000
(d) Insured person aged under 18 and is charged at adult's premium	2,000,000	1,200,000	500,000
Sublimit			
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)	3,000 (200 per day)	Not covered
(2) Compassionate visit	40,000 (1 person)	40,000 (1 person)	20,000 (1 person)
(3) Return of unattended children	40,000	20,000	20,000
(4) Hospital admittance deposit guarantee	40,000		

Summary of Benefits	Platinum Plan	Gold Plan	Silver Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
(6) Reverting to original travel schedule/itinerary and/or rejoining the travel companions following an interruption caused by accidental injury or sickness	5,000	5,000	3,000
(7) Follow-up medical treatment in Hong Kong	10% of maximum limit		
- Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)	3,000 (200 per day)	Not covered
(8) Daily hospital cash*	5,000 (500 per day)	5,000 (500 per day)	3,000 (500 per day)
(9) Daily compulsory quarantine cash*	5,600 (800 per day)	5,600 (800 per day)	3,500 (500 per day)
** (8) and (9) cannot be claimed for the same event*			
Extensions to Section 1			
(a) Travelling expense for overseas hospital medical treatment	500		
(b) Follow-up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit		
(c) Virtual Medical Consultation via MyDoc Health Passport in Overseas Locations (Applicable to Annual Cover only)	2 consultations per Period of Insurance		
Section 2 – Overseas Emergency Assistance Service			
(1) 24-hour overseas emergency assistance hotline	Fully covered		
(2) Emergency medical evacuation/repatriation			
(3) Repatriation of remains			
Section 3 – Personal Accident			
Maximum benefit per insured person	2,000,000	1,200,000	750,000
Sublimit			
Accidental Death			
Insured person aged 18 to 70	2,000,000	1,200,000	750,000
Insured person aged over 70	1,000,000	600,000	375,000
Insured person aged under 18	100,000	100,000	100,000
Insured person aged under 18 and is charged at adult's premium	1,000,000	600,000	375,000
Permanent Total Disablement			
Insured person aged 18 to 70	2,000,000	1,200,000	750,000
Insured person aged over 70	1,000,000	600,000	375,000
Insured person aged under 18	2,000,000	1,200,000	750,000

Summary of Benefits	Platinum Plan	Gold Plan	Silver Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Extensions to Section 3			
(a) Burn Benefit			
Second degree burn	200,000	Not covered	Not covered
Third degree burn	500,000	200,000	100,000
(b) Compassionate Death Cash Benefit			
Due to accidental bodily injury	50,000	50,000	25,000
Due to sickness	20,000	20,000	10,000
(c) Credit Card Protection	50,000	50,000	30,000
(d) Disappearance	Covered as accidental death		
Section 4 – Baggage and Personal Effects			
Maximum benefit per insured person	20,000	15,000	8,000
Sublimit			
Per article or pair or set of article	3,000	2,000	1,500
Per laptop computer+	5,000		
Per tablet computer or mobile phone+	3,000	2,000	1,000
Suitcase, trunk, receptacle and the like	3,000 (2,000 per item)	2,000 (1,500 per item)	1,000 (750 per item)
+ *Up to one laptop computer or one tablet computer or one mobile phone*			
Section 5 – Baggage Delay			
Emergency purchase of essential items if baggage is delayed for at least 6 hours	2,000	1,500	1,000
Section 6 – Personal Money and Travel Documents			
Maximum benefit per insured person	6,000	6,000	4,000
Sublimit			
(a) Loss of money or unauthorised use of credit card	3,000	3,000	2,000
(b) Replacement cost of travel documents and additional travelling and accommodation expenses	3,000	3,000	2,000
Section 7 – Personal Liability			
For legal liability towards third parties for accidental bodily injury or property damage, as well as any associated legal costs and expenses	5,000,000	3,000,000	2,000,000

Summary of Benefits	Platinum Plan	Gold Plan	Silver Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Section 8 – Travel Inconvenience			
Maximum benefit per insured person	10,000	10,000	5,000
Sublimit Applicable to (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport			
(a) Cash allowance for travel delay for 6 hours or more	3,000 (300 per 6 hours)	3,000 (300 per 6 hours)	2,000 (250 per 6 hours)
(b) Due to travel delay for 6 hours or more: i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events due to travel delay	3,000	3,000	2,000
(c) Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)	10,000	10,000	5,000
(d) Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party	10,000	10,000	5,000
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party	10,000	10,000	5,000
Section 9 – Loss of Deposit or Cancellation of Journey **Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert (except for the reason of Pandemic) issued by the HKSAR at the planned destination within 7 days before departure; serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, witness summon, jury service or compulsory quarantine of the insured person, and bankruptcy of a registered travel agent within 90 days before departure; death or permanent total disablement of the insured person, his/her immediate family members, close business partner or travel companion**			
Irrecoverable deposits or charges of transportation, accommodation or missed events	100,000	50,000	25,000
Black/Red outbound travel alert	100%/50% of the irrecoverable deposits or charges		
Section 10 – Journey Curtailment **Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured persons's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent**			
Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and missed events OR additional transportation (economy class only) and accommodation expenses	100,000	50,000	25,000
Black/Red outbound travel alert	100%/50% of the irrecoverable deposits or charges		

Summary of Benefits	Platinum Plan	Gold Plan	Silver Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Section 11 – Home Care Benefit			
Loss of or damages to your home contents as a result of fire or burglary while you are overseas	20,000 (2,000 per article)	20,000 (2,000 per article)	10,000 (2,000 per article)
Section 12 – Trauma Counseling			
Counseling fees if you are the witness and/or victim of a traumatic event	25,000 (1,500 per day)	15,000 (1,000 per day)	15,000 (1,000 per day)
Section 13 – Rental Vehicle Excess and Vehicle Return Cost			
Motor insurance policy's excess and return cost for rental vehicle	10,000	10,000	6,000
Section 14 – Overseas Interpreter Service			
Interpreter service cost if you need to communicate with police, customs or other local governmental organisations	10,000	10,000	3,000
Optional Benefits			
Section A1 – Mainland China Hospital Deposit Guarantee Benefit **(Applicable for annual cover only)**			
Mainland China hospital deposit guarantee card	Applicable		
Section A2 – Enhanced Medical and Related Expenses & Personal Accident Benefit for Insured Person Aged under 18 with Parent/Legal Guardian Insured in the Same Policy			
Upgrade Section 1 – Medical and Related Expenses to 100% and Accidental Death under Section 3 – Personal Accident/ Section A3 – Enhanced Personal Accident Benefit to 50% of the maximum limit per insured person aged 18 to 70, by paying adult's premium	Applicable (refer to Sections 1 and 3)	Applicable (refer to Sections 1 and 3)	Not applicable
Section A3 – Enhanced Personal Accident Benefit			
Enhanced personal accident benefits with compensation paid according to more than 18 severity levels of permanent disablement, by paying 20% additional premium	Applicable	Applicable	Not applicable
Section B – Enhanced Cruise Benefit			
(1) Failure to start Cruise due to Public Common Carrier Delay for 6 hours or more: i) Rejoining the Cruise at the next port; OR ii) Cancellation of the Cruise	 10,000 50,000	 10,000 50,000	 10,000 50,000
(2) Curtailment of Cruise	50,000	50,000	50,000
(3) Shore Excursion Cancellation Allowance	5,000 (2,000 per excursion)	5,000 (2,000 per excursion)	5, 000 (2,000 per excursion)

Summary of Benefits	Platinum Plan	Gold Plan	Silver Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
(4) Shore Excursion Curtailment Allowance	1,000	1,000	1,000
(5) Failure to Board Cruise Ship	10,000	10,000	10,000
(6) Cruise Hijack or Kidnap	20,000 (2,000 per day)	20,000 (2,000 per day)	20,000 (2,000 per day)
(7) Satellite phone call on cruise	3,000	3,000	3,000

Section 1 – Medical and Related Expenses

Benefits (1) to (9) and Extensions to Section 1 below are payable out of the maximum limit and relevant sublimit as specified in the Benefit Table. After payment of a benefit, the maximum limit and relevant sublimit will be reduced by the amount paid. We have no further liability in relation to the Journey under Section 1 after the maximum Limit and relevant sublimits (if applicable) is exhausted.

As regards benefits (1) to (9) below respectively, if the Insured Person sustains Accidental Injury or contracts sickness during the Journey, We will pay:

(1) Medical and Related Expenses, Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment
the Medically Necessary medical, Hospital and treatment expenses including the cost of dental treatment (as a result of Accident only), incurred outside Hong Kong, within 12 consecutive months as from the date of incident giving rise to the claim as a direct result of such Accidental Injury or sickness;

Chinese bone-setting, acupuncture, physiotherapy and chiropractic treatments are further subject to the sublimit specified in the Benefit Table.

(2) Compassionate visit
the reasonable additional accommodation and travelling expenses (confined to economy class) incurred for a relative or friend required on medical advice to travel to or remain behind with the Insured Person as a result of the Insured Person's Hospitalisation outside Hong Kong due to such Accidental Injury or sickness.

(3) Return of unattended children
the reasonable additional accommodation and travelling expenses (confined to economy class) incurred to return any insured children who are on the same Journey as the Insured Person and are left unattended as a result of the Insured Person's Hospitalisation outside Hong Kong due to such Accidental Injury or sickness back to the Insured Person's place of residence in Hong Kong.

(4) Hospital admittance deposit guarantee
the guarantee of Hospital admittance deposit required by the Hospital in the event the Insured Person is admitted into the Hospital due to such Accidental Injury or sickness.

(5) Translator/Interpreter Services in Hospital
the reasonable costs incurred by the Insured Person in engaging the services of a local translator/ interpreter in the Hospital outside Hong Kong where the Insured Person is confined caused by such Accidental Injury or sickness, which occurs or is contracted abroad during the Journey, provided

(6) Reverting to original travel schedule/itinerary and/or rejoining the travel companions
the reasonable additional accommodation and travelling expenses necessarily incurred by the Insured Person in reverting to his/her original travel schedule/itinerary and/or rejoining his/her original Travel Companions following an interruption or disruption of that schedule/itinerary caused by such Accidental Injury or sickness, which occurs or is contracted outside Hong Kong during the Journey.

(7) Follow-up medical treatment in Hong Kong
the Medically Necessary medical, Hospital and treatment expenses (including the cost of dental treatment as a result of Accident only, a private ambulance or professional home-nursing fees) reasonably incurred by the Insured Person in Hong Kong within 3 consecutive months after the Insured Person's return from abroad and such expenses having resulted from such Accidental Injury or sickness which occurs or is contracted outside Hong Kong during the Journey and which necessitated medical consultation whilst abroad. Chinese bone-setting, acupuncture, physiotherapy and chiropractic treatment are further subject to the sublimit as specified in the Benefit Table.

(8) Daily hospital cash
a daily hospital cash benefit to any Insured Person who is admitted to Hospital outside Hong Kong for more than 24 hours as a result of such Accidental Injury or sickness. This benefit is also payable to any Insured Person who, upon return to Hong Kong, is admitted to Hospital in Hong Kong for more than 24 hours as a follow-up treatment.

(9) Daily compulsory quarantine cash
We will pay a daily Compulsory Quarantine cash benefit to any Insured Person in the event such Insured Person is subject to Compulsory Quarantine due to contraction of Infectious Disease or suspicion of being contracted of Infectious Disease outside Hong Kong during the Journey or within 7 days upon completion of the Journey and returning to Hong Kong. This benefit can only be utilised once during any one Journey.

PROVISIONS TO BENEFIT (9)

(i) The Compulsory Quarantine must be executed by local authorised health department or any regulatory authority. Voluntary quarantine and/or home quarantine shall be excluded.
(ii) We will pay the daily benefit on each full 24 hours of Compulsory Quarantine.
(iii) 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 Organisation on or before the first day of Compulsory Quarantine of the Insured Person during the Journey.
(iv) 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 Journey.

The Insured Person can only claim under either benefit (8) or (9) for the same event.

EXTENSIONS TO SECTION 1

We will pay for:

(a) Travelling Expenses for Overseas Hospital Medical Treatment
any additional travelling expenses (subject to proof of receipt) up to a maximum of HKD500 incurred by the Insured Person for the purpose of seeking medical treatment in an overseas Hospital if the Insured Person suffers from Accidental Injury or contracts sickness during the Journey.

(b) Follow-up Medical Expenses in Hong Kong for Infectious Disease
any Medically Necessary medical expenses charged by a Qualified and Licensed/Registered Medical Practitioner incurred by the Insured Person in Hong Kong within 3 consecutive months for the medical treatment of the Infectious Disease even if the Insured Person has not incurred any medical expenses outside Hong Kong, provided that the Insured Person contracts the Infectious Disease during the Journey outside Hong Kong and the Qualified and Licensed/Registered Medical Practitioner's diagnosis proves that the contraction happened outside Hong Kong during the Journey and the contraction is confirmed within 7 days after the Insured Person returns to Hong Kong. The total amount payable shall not exceed the sublimit set under benefit (7) above.

(c) Virtual Medical Consultation via MyDoc Health Passport in Overseas Locations (applicable to Annual Cover only)
Eligible medical consultation fee (exclusive of medication costs and delivery fee of medication) incurred by the Insured Person (the "User") attending virtual medical consultation (the "Virtual Medical Consultation") through MyDoc Health Passport during the Journey when the Insured Person travels to Overseas Locations. The User can receive a total of 2 Virtual Medical Consultations within the Period of Insurance from the date of service activation subject to the expiry date of the Policy. In addition to Virtual Medical Consultation, the User can receive prescription of medication and delivery of prescribed medication to the User (both at the User's own costs) through MyDoc Health Passport, when the Insured Person travels to the destinations where such prescription and delivery service are available under the services of MyDoc Health Passport.

We will further extend to reimburse the costs for prescription of medication and delivery of prescribed medication under Section 1 (1), if the Insured Person suffers from Accidental bodily Injury or sickness during the Journey, subject to the maximum benefit per Insured Person as stated in the Benefit Table.

Please note that we or our affiliates are not providing medical diagnosis and does not operate the MyDoc Health Passport or any of the services provided through MyDoc Health Passport. MyDoc Health Passport is provided by a third party service provider ("Service Provider") appointed by Us. When the User uses any of the services in MyDoc Health Passport, it means the User agrees to the following provisions 1-10. If the User does not agree with all of the following provisions, the User should not use MyDoc Health Passport:-

1. MyDoc Health Passport is provided by the Service Provider to allow the User to connect with licensed medical practitioners in Hong Kong and/or Overseas Locations, as arranged by the Service Provider to obtain healthcare consultation, including medical advice, diagnosis, treatment, prescriptions and delivery of prescribed medication to the User.
2. When using MyDoc Health Passport, the User may be asked to provide payments or personal information when necessary. The User acknowledges and understands that all such provision of payment or information shall be at the User's own risk and the User should carefully read all relevant terms and conditions before providing any payment or information.
3. The User acknowledges and understands that MyDoc Health Passport or any of its services are not provided by Us. The use of MyDoc Health Passport, including any medical services, will be subject to the terms and conditions imposed by the Service Provider and any other relevant supplier(s), and such shall be at the User's own risk. We shall not be liable for any damages or losses suffered by or incurred by the Users arising out of or in connection with such use under any circumstances. The User acknowledges and understands that the User shall read carefully and agree to comply with the user guide, terms of use or other applicable policies of the Service Provider before proceeding to use their services.
4. The User shall read the appointment related policies available at MyDoc Health Passport carefully before committing the use of the services provided by Service Provider, including

and cancellation of appointments. If the User fails to provide relevant documents, reschedule or cancel the appointment before the scheduled time under the said policies: (a) no rescheduling or cancellation will be allowed; and (b) the fees for services provided by some doctors and teleconsultation will be charged from the User from the benefit limit of Section 1 under this Policy.

5. We make no warranties or representations, either expressed or implied, with respect to the type, quality or fitness of goods or services provided by or through MyDoc Health Passport. We shall not be responsible for any goods and/or services supplied by any third party supplier(s) to the Users. We reserve the right to amend the terms and conditions of such goods or services from time to time without prior notice.
6. The mode of operation, contents and general administration of MyDoc Health Passport may be changed from time to time, for any reason and without further notice.
7. To the extent permitted by law, We shall under no circumstances whatever be liable to the Users, Insured Persons, Applicant and Policyholders, whatever in contract, tort (including negligence), breach of statutory duty, or otherwise, for any loss of profit, or any indirect or consequential loss arising out of or in connection with MyDoc Health Passport or these provisions.
8. The User acknowledges and understands that the User's information, including the personal data, collected or held by the Service Provider or any other third party supplier(s) when using MyDoc Health Passport may be transferred to us. The User shall read carefully the relevant personal information collection statement provided by Service Provider or other third party supplier(s) before providing any personal data.
9. The availability of any services of MyDoc Health Passport is subject to the applicable laws and regulations.
10. We have absolute right in interpreting these provisions at our absolute discretion. Our decision shall be final and conclusive. If any of these provisions is found to be invalid or unenforceable by a court of law, such invalidity and unenforceability shall not affect the remainder of these provisions, which shall continue in full force and effect.

Exclusions applicable to Section 1

No benefit will be provided for:

1. Treatment or aid obtained in Hong Kong (except as specifically provided for in benefit (7), (8), (9) and extension (b) above).
2. Surgery or medical treatment which, in the opinion of the Qualified and Licensed/Registered Medical Practitioner treating the Insured Person, can be reasonably delayed until the Insured Person's return to Hong Kong or arrival in country of final destination for Insured Persons not returning to Hong Kong.
3. The additional cost of single or private room accommodation at a Hospital, clinic or nursing home, except where the Qualified and Licensed/Registered Medical Practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
4. Medical consultation or treatment (other than Chinese bone-setter, acupuncturist, physiotherapist or chiropractor), not received from local Qualified and Licensed/Registered Medical Practitioner and Chinese Medical Practitioner.
5. Any treatment provided by Qualified and Licensed/Registered Medical Practitioner, Chinese Medical Practitioner, Chinese bone-setter, acupuncturist, physiotherapist or chiropractor who is the Insured Person himself/herself or a relative of the Insured Person or Insured Person's Immediate Family Members.
6. Any claim directly or indirectly occasioned by, happening through or in consequence of the Insured Person's travel to a country, specific area or event when the Security Bureau of The Government

essential or all travel (Red Alert or Black Alert), unless the Security Bureau has provided exceptional permission for such travel. If travelling against such advice, only COVID-19 claims will be covered. This exclusion does not apply if the Insured Person has already started the Journey before the issuance of such travel advice. For the sake of clarity, if the event which results in a claim is not the same in nature to the event as mentioned in the said travel advice of the Security Bureau, this exclusion will not apply. For a summary of such events, please refer to www.axa.com.hk.

7. Any claim directly or indirectly occasioned by, happening through or in consequence of the vaccine-preventable diseases if:
   (i) the Insured Person fails to obtain prior to the Journey any mandatorily required vaccines, inoculations or medications by the relevant government/regulatory authority of the country/region to which the Insured Person is travelling; and/or
   (ii) the Insured Person fails to obtain prior to the Journey any mandatorily required vaccines, inoculations or medication by the Government of the Hong Kong Special Administrative Region.
8. charges in respect of private nursing; wheelchair, crutch, medical implant or any other similar equipment:
9. any cosmetic surgery, eyeglasses and refraction or hearing aids, and prescriptions thereof, except as necessitated by Accidental Injury;

Section 2 – Overseas Emergency Assistance Service

The services described in this Section must be necessitated by a medical emergency and coordinated by the Assistance Company. All the services must also be approved by the Assistance Company prior to any arrangement.

(1) 24-Hour Overseas Emergency Assistance Hotline

A 24-hour overseas emergency assistance hotline service is operated for the benefit of Insured Person so that, in the event of an emergency medical problem or situation covered herein, emergency assistance service will be given.

(2) Emergency Medical Evacuation/Repatriation

If the local medical services are inadequate or not available and the medical condition warrants emergency evacuation to another place, the Assistance Company will arrange and We will pay the incurred cost for:

(i) emergency transport includes air ambulance to the nearest and most appropriate Hospital or medical centre available to the nature of the Insured Person's Accidental Injury or sickness suffered; and
(ii) medical attendants to accompany the Insured Person enroute on the advice and/or direction of the attending Qualified and Licensed/Registered Medical Practitioner; and/or

We will pay for repatriation services arranged by the Assistance Company in respect of:

(iii) costs incurred when the Insured Person after the local treatment must fly to Hong Kong on economy class immediately on the written advice of a Qualified and Licensed/Registered Medical Practitioner; and/or
(iv) costs incurred on economy class for a Qualified and Licensed/Registered Medical Practitioner to accompany the Insured Person on the written advice of a Qualified and Licensed/Registered Medical Practitioner.

(3) Repatriation of Mortal Remains

We will pay for services arranged by the Assistance Company in respect of reasonable charges in the event of death for burial or cremation of the Insured Person in the locality where death occurs or the reasonable cost of transport of body or ashes to Hong Kong for each Insured Person.

Exclusions applicable to Section 2

No benefit will be provided:

1. for costs not approved and arranged by the Assistance Company or its authorised representative, except when We reserve the right to waive this exclusion at Our full discretion and decision.
2. for the cost of burial in Hong Kong.
3. If any exclusions in Section 1 is applicable (even if there is no claim for Section 1's benefit).
4. Any claim directly or indirectly occasioned by, happening through or in consequence of the Insured Person's travel to a country, specific area or event when the Security Bureau of the Government of the Hong Kong Special Administrative Region ("the Security Bureau") has advised against non-essential or all travel (Red Alert or Black Alert), unless the Security Bureau has provided exceptional permission for such travel. If travelling against such advice, only COVID-19 claims will be covered.
   This exclusion does not apply if the Insured Person has already started the Journey before the issuance of such travel advice. For the sake of clarity, if the event which results in a claim is not the same in nature to the event as mentioned in the said travel advice of the Security Bureau, this exclusion will not apply.
   For a summary of such events, please refer to www.axa.com.hk.
5. Any claim directly or indirectly occasioned by, happening through or in consequence of the vaccine-preventable diseases if:
   (i) the Insured Person fails to obtain prior to the Journey any mandatorily required vaccines, inoculations or medications by the relevant government/regulatory authority of the country/region to which the Insured Person is travelling; and/or
   (ii) the Insured Person fails to obtain prior to the Journey any mandatorily required vaccines, inoculations or medication by the Government of the Hong Kong Special Administrative Region.

Section 3 – Personal Accident

We will pay the following benefit per Insured Person in the event of Accidental Injury being sustained by an Insured Person during the Journey which result in death or disablement shown in the Compensation Table below, subject to the maximum limit and relevant sublimit as specified in the Benefit Table.

COMPENSATION TABLE FOR ACCIDENTAL DEATH AND PERMANENT TOTAL DISABLEMENT

Benefit		Compensation (% of the Maximum Benefit per Insured Person)
(1)	Accidental Death	100%
(2)	Permanent Total Disablement	100%
(3)	Permanent and incurable paralysis of all Limbs	100%
(4)	Permanent total Loss of Sight of both Eyes	100%
(5)	Permanent total Loss of Sight of one Eye	100%
(6)	Loss of or the Permanent total Loss of Use of two Limbs	100%
(7)	Loss of or the Permanent total Loss of Use of one Limb	100%
(8)	Permanent Loss of Speech and Loss of Hearing	100%
(9)	Permanent total Loss of Hearing in	
	(a) both ears	75%
	(b) one ear	20%
(10)	Permanent Loss of Speech	50%

EXTENSIONS TO SECTION 3

It is extended to cover

(a) Burn Benefit

(Second and Third Degree Burn are covered under Platinum Plan; Only Third Degree Burn is covered under Gold/Silver Plan).

If as a result of an Accident outside Hong Kong during the Journey the Insured Person sustains an Injury and is diagnosed by a Qualified and Licensed/Registered Medical Practitioner to have suffered any of the events listed hereunder, We will pay the Insured Person in respect of the following events as specified below.

Plan	Platinum Plan	Platinum Plan	Gold Plan	Silver Plan
	Second Degree Burn	Third Degree Burn	Third Degree Burn	Third Degree Burn
EVENTS	**COMPENSATION**			
On 45% or more of body surface	HKD 200,000	HKD 500,000	HKD 200,000	HKD 100,000
On 27% or more of body surface	HKD 120,000	HKD 300,000	HKD 120,000	HKD 60,000
On 18% or more of body surface	HKD 100,000	HKD 250,000	HKD 100,000	HKD 50,000
On 9% or more of body surface	HKD 60,000	HKD 150,000	HKD 60,000	HKD 30,000
On 4.5% or more of body surface	HKD 40,000	HKD 100,000	HKD 40,000	HKD 20,000

Compensation shall not be payable for more than one of the above events in respect of the same Accidental Injury. Should more than one of the events occur from the same Accidental Injury, We shall only be liable for the greatest compensation.

Exclusions applicable to this Extension (a)

This Extension does not cover damage or destruction of skin from sun burn.

(b) Compassionate Death Cash Benefit

We will pay the benefit in the event of the death of the Insured Person due to Accidental Injury sustained or sickness contracted outside Hong Kong during the Journey.

(c) Credit Card Protection (not applicable to Insured Person aged under 18)

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

(d) Disappearance

Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person except in the event of the total loss by sinking or wrecking of the ship or Aircraft in which the Insured Person was travelling at the material time. In such case of total loss, Accidental death payment is subject to Our receipt of a signed undertaking by the beneficiary or executor/personal representative(s) of the Insured Person's estate (depending on who receives payment under

PROVISIONS TO SECTION 3

If optional cover Section A3 is chosen, please refer to Provisions in Section A3, and the following provisions are not applicable.

(i) In respect of an Insured Person who is aged under 18, the Sum Insured of benefit (1) – Accidental Death will be limited to HKD100,000 irrespective of the plan selected.

(ii) In respect of an Insured Person who is aged over 70, the maximum amount We will pay under this Section will be limited to 50% of the above benefits (1) to (10).

(iii) No claims will be payable:
   (a) Under benefit (1) and (2) unless the death or disablement occurs within 12 months from the date of Accident;
   (b) Under benefit (3) to (10), except on proof to Us that the disablement has continued for 12 months from the date of Injury and in all probability, will continue for the remainder of the Insured Person's life.

(iv) The total amount of all benefits (1) to (10) and extension (a) "Burn Benefit" payable for one or more Injuries sustained by an Insured Person during the Journey shall not exceed HKD 2,000,000, HKD 1,200,000 and HKD 750,000 for Platinum, Gold and Silver Plan respectively in the aggregate.

(v) No interest accrued or financial charges shall be covered under extension (c).

(vi) We will not pay for extension (c) if the Insured Person is entitled to this benefit under any other source.

(vii) Extension (c) is not applicable to Insured Persons aged under 18 years of age.

(viii) This Section excludes cover for illness, sickness, disease, any pre-existing physical or mental defect or infirmity, bacterial or viral infections even if contracted by Accident. This does not exclude bacterial infection that is the direct result of an Accidental cut or wound.

(ix) When a Limb which had been partially dysfunctional or disabled prior to an Injury covered under this Policy and which becomes totally dysfunctional or disabled as a result of such Injury, the percentage of sum insured payable shall be determined by Us in Our sole discretion having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of or the Permanent total Loss of Use of one Limb which was totally dysfunctional or disabled prior to the Injury.

Section 4 – Baggage and Personal Effects

We will pay, subject to the maximum limit and the relevant sublimit as specified in the Benefit Table, for the incurred loss of or damage to baggage and personal effects of the Insured Person, taken, sent in advance or purchased on the Journey (including clothing and personal effects worn or carried on the Insured Person).

In the event that the Insured Person purchases a replacement item comparable with the original brand, style & condition of the lost article, We will only pay for the replacement cost provided the lost article is not more than 2 years old at the date of loss, except for clothing and footwear for which wear and tear is deducted. If the Insured Person cannot prove the age of the lost article or if the article is more than 2 years old or if the article is not replaced, We will assess the claim on the basis of estimated current market value of the article after deducting depreciation, or the cost of repair, whichever is the lesser.

For each Journey, the Insured Person can only claim up to one item of laptop computer or mobile phone or tablet computer.

If the lost article is replaced, the below provisions of "New for Old Cover" and "Claim with Betterment" apply.

If any article is proven to be beyond economic repair, a claim will be assessed under this Policy as if the

We have the option to indemnify the Insured Person by cash payment for the loss or damage or by repair or replacement.

In the event of loss or damage occurring whilst the insured property is in the custody or control of the Public Common Carrier, the Insured Person should firstly lodge his/her claim against that Public Common Carrier.

We shall reimburse the balance if the Insured Person is not fully compensated by the Public Common Carrier subject to the limit under this Section of the Policy.

PAIR AND SET CLAUSE

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost or damaged, without reference to any special value which such article or articles may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.

NEW FOR OLD COVER

Your Policy covers Accidental loss of or damage to baggage and personal effects on new for old (and with no better than original quality) basis: i.e. new replacement of the same kind which is of similar but not better quality/function than the original lost/damaged item, except that deduction for wear and tear of clothing and footwear will be applied. If the new replacement must be of better quality/function than the original lost/damaged item because there is no longer the same or similar model in the market with no better than original quality/function, We allow "claim with betterment" as detailed below.

CLAIM WITH BETTERMENT

a. In determining the value of the lost or damaged item, we will take reference from a new item of the same model or a similar model available in the market at the time of claim with no better quality/ function than that of the original lost/damaged item ("No Better-off Items").
b. If there is no longer any No Better-off Items in the market due to technology or product advancement, we will take reference from market price of the nearest current model available in the market at the time of claim, and then apply a reduction percentage on the market price proportional to the "betterment" of the current model over the lost or damaged item.
c. "Betterment" is the estimated extent expressed in a percentage that shows how much the current model's functionality or quality is better off than that of the model of the lost or damaged item.

Exclusions applicable to Section 4

No benefit will be provided for:

1. Loss of or damage arising from delay or confiscation or detention by Customs or other official.
2. Loss of or damage to stamps, documents, contact or conceal lenses or damage to fragile or brittle articles such as glass or crystal.
3. Loss of or damage to business goods or samples.
4. Loss or damage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
5. Loss or damage whilst in the custody of the Public Common Carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained.
6. Loss not reported to the local police within 24 hours and a report obtained, unless:
   (i) to do so would be impossible;

7. Loss of or damage to banknotes, treasury bills, currency notes or any other form of negotiable document.
8. Replacement cost of credit cards.
9. Loss of unattended properties.
10. Loss of data recovered or data recorded on tapes, cards, diskettes or laptop computer.
11. Any loss claimed under Section 5 – Baggage Delay arising from the same cause.
12. Any damage to sports and diving equipment whilst in use.

Section 5 – Baggage Delay

We will pay, up to the maximum limit as specified in the Benefit Table, for the incurred costs of emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 6 hours from time of arrival at destination abroad due to mishandling by the airlines or carrier or hijack.

PROVISIONS TO SECTION 5

All claims must be substantiated by written confirmation from the Public Common Carrier or in the case of an airline, a Property Irregularity Report obtained on the number of hours and the reason of such delay.

Exclusions applicable to Section 5

No benefit will be provided for:

1 Any loss claimed under Section 4 – Baggage and Personal Effects arising from the same cause.
2. Any baggage not being on the same Public Common Carrier of the Insured Person or souvenirs and articles mailed or shipped separately.

Section 6 – Personal Money and Travel Documents

We will pay, subject to the maximum limit and relevant sublimit as specified in the Benefit Table, for the incurred loss/cost in relation to the below circumstances:

(a) Personal Money and Unauthorised Use of Credit Cards
We will pay the incurred loss of money owned by the Insured Person (including cash, bank or currency notes, cheques, traveller's cheques, postal or money orders) during the Journey, or loss of and unauthorised use of credit cards or debit cards owned by the Insured Person during the Journey by any person not related to, or residing with, the Insured Person.

(b) Travel Documents
We will pay the actual replacement cost of travel documents including passports, Hong Kong Identity Card or the like, applicable entry visas, credit cards, driving licences, travel ticket and other travel documents belonging to the Insured Person following the Accidental loss during the insured Journey. In the event of the loss of travel ticket and/or other travel documents belonging to the Insured Person during the Journey, We will also reimburse the additional travelling expenses and/or accommodation expenses incurred by 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 Journey.

Exclusions applicable to Section 6

No benefit will be provided for:

1. Loss not reported to the local police within 24 hours or for which a relevant police report is not obtained.
2. Shortages due to error, omission, exchange or depreciation in value.
3. Loss or damage arising from delay or confiscation or detention by Customs or other official.
4. Loss of traveller's cheques not immediately reported to the local branch or agent of issuing authority.
5. Any unexplained loss or mysterious disappearance.
6. Loss of credit cards or debit cards not immediately reported to the local branch or agent of issuing authority.
7. Loss of credit cards or debit cards not complying with the terms and conditions of the issuing authority.
8. Loss of membership cards of any kind.
9. Loss of any travel document and/or visas and/or travel ticket which is not necessary to complete the Journey.
10. Any fine or penalties incurred due to non-replacement or late replacement of the documents by the Insured Person.
11. For the claim of both temporary and permanent version of the same travel document. In the event of such loss, the Insured Person may claim either one version.

Section 7 – Personal Liability

We indemnify the Insured Person against his/her legal liability towards third parties, up to the maximum limit as specified in the Benefit Table, during the Journey as a result of:

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

Such indemnification shall include payments made in respect of:

(3) third parties costs and expenses recoverable from the Insured Person either under common law or under the law of the country where the Accident, loss or damage occurs; and
(4) the Insured Person's costs and expenses incurred with Our prior written consent.

Exclusions applicable to Section 7

No benefit will be provided for claims arising directly or indirectly from, in respect of or due to:

1. Employers' liability, contractual liability or liability to a member of an Insured Person's Family or Travel Companion.
2. Property belonging to or held in trust or in the care, custody or control of an Insured Person.
3. Any wilful, malicious or unlawful act.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or building (other than occupation only of any temporary residence).
6. Ownership, possession or use of vehicles, drone, Aircraft or watercraft (other than small non-mechanical sailing craft, canoes, dinghies and the like).
7. Legal costs, fines, penalties or the like resulting from any criminal proceedings.
8. The Insured Person being under the influence of drugs or intoxicating liquor.
9. The Insured Person's admission of liability or enter into any settlement without obtaining Our written consent.

Section 8 – Travel Inconvenience

Provided that the situations as stated in the following subsections (a) Travel Delay, (b) Extra Overseas Accommodation Expenses or Irrecoverable Pre-paid Accommodation Deposits or Charges and Missed Events due to Travel Delay, and (c) Trip Re-routing Travel Costs due to Travel Delay are a direct 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 or closure of the airport", and subject to the maximum limit and relevant sublimit as specified under this section in the Benefit Table,

(a) Cash Allowance for Travel Delay

We will pay the cash allowance amount for each and every full 6 hours of delay in the event that the Public Common Carrier in which the Insured Person has arranged to travel during the Journey is delayed for at least 6 hours from the departure or arrival time specified in the Insured Person's original itinerary.

The period of delay will be calculated from EITHER:

- Departure delay – the original scheduled departure time of the Public Common Carrier specified in the itinerary supplied to the Insured Person until the actual departure time of (i) the original Public Common Carrier or (ii) the first available alternative transportation offered by that Public Common Carrier; or
- Arrival delay – the original arrival time of the Public Common Carrier specified in the itinerary supplied to the Insured Person until the actual arrival time of (i) the original Public Common Carrier or (ii) the first available alternative transportation offered by that Public Common Carrier.

The Insured Person can only claim for either Departure delay or Arrival delay of the same Public Common Carrier, but not both. 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 Overseas Accommodation Expenses OR Irrecoverable Pre-paid Accommodation Deposits or Charges and Missed Events 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 during the Journey is delayed for more than 6 hours from the time specified in the Insured Person's original itinerary or if there is cancellation of the whole or part of the Journey by the Insured Person, We will pay:

(i) the additional, reasonable and irrecoverable accommodation expenses incurred outside Hong Kong;
OR
(ii) the irrecoverable pre-paid deposits or charges or contracted to be paid for accommodation for the benefit of the Insured Person incurred outside Hong Kong.
AND
(iii) the irrecoverable pre-paid deposits or charges or contracted to be paid for Missed Events for the benefit of the Insured Person incurred outside Hong Kong.

The Insured Person can only claim for either (i) or (ii) above.

(c) Trip Re-routing Travel Costs due to Travel Delay

In the event that the Public Common Carrier in which the Insured Person has scheduled to travel during the Journey is cancelled as a consequence of the Public Common Carrier being delayed for more than 6 hours after the Insured Person checks in, We will pay the additional and irrecoverable costs of travel ticket (economy class only) incurred by the Insured Person to reach the planned destination as specified in his/her original itinerary by an alternative means of Public Common Carrier. This benefit can only be utilised once during any one Journey.

(d) Missed Journey

In the event that the Insured Person fails to board the Public Common Carrier during the Journey due to missed transportation connection for which the Insured Person has obtained a confirmed reservation, We will pay, subject to the maximum limit and relevant sublimit as specified in the Benefit Table, for expenses reasonably incurred for the accommodation and meals outside Hong Kong, if it is not provided or compensated by the Public Common Carrier or any third party.

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

(e) Overbooking

In the event that the Insured Person fails to board the Public Common Carrier during the Journey due to overbooking on which the Insured Person has obtained a confirmed reservation, We will pay, subject to the maximum limit and relevant sublimit as specified in the Benefit Table, for expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the Public Common Carrier or any third party.

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

Exclusions applicable to Section 8

No benefit will be provided for claims arising from:

1. Failure of the Insured Person to check in according to the itinerary supplied to him/her, and failure to obtain written confirmation from the Public Common Carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
2. Any circumstances leading to the relevant delay of the Journey which is existing or announced on or before the application date of this Policy (for Single Journey) or either before (i) the application date of this Policy or (ii) the date of booking of the scheduled Journey.
3. Late arrival of the Insured Person at the airport, port, train station or other place of boarding after check-in or booking-in-time (except for the late arrival caused by events beyond reasonable control of the Insured Person).
4. Any loss in relation to alteration schedules that is not verified by the Public Common Carrier, travel agency or other relevant organisations.
5. Any circumstances covered by 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 (a) Travel Delay).
6. Any loss claimed under Section 10 – Journey Curtailment arising from the same cause.

Section 9 – Loss of Deposit or Cancellation of Journey

We will pay, up to the maximum limit and relevant sublimit as specified in the Benefit Table, for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid to the tour operator, Public Common Carrier, provider of accommodation on the Journey or organiser of Missed Events prior to the scheduled Journey for the benefit of the Insured Person as a result of cancellation of the Journey, in the event that any of the following events occurs after Our approval of the application (for Single Journey) or after the date of booking the scheduled Journey (for Annual Cover):

Within 7 days before commencement of the Journey (for (i), (ii) and/or (iii)),

(i) unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions at the planned destination.
(ii) serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary which requires the Insured Person's presence in Hong Kong on the departure date of the Journey for the purpose of police investigation.
(iii) the Government of the Hong Kong Special Administrative Region issuing a "Red" or "Black" alert (except for the reason of Pandemic) for the planned destination, according to the "Outbound Travel Alert System", notwithstanding General Exclusions 1A(iii)).

Within 90 days before commencement of the Journey (for (iv), (v) and/or (vi)),

(iv) serious physical Injury or serious illness of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion.
(v) witness summons, jury service or Compulsory Quarantine of the Insured Person that is not made known to him before Our approval of the application (for Single Journey) or before the date of booking the scheduled Journey (for Annual Cover) as the case may be.
(vi) bankruptcy of a travel agent licensed by the Registrar of Travel Agents, and who is a member of the Travel Industry Council of Hong Kong to whom the Insured Person has made travel deposits or travel fares to.

Before commencement of the Journey (for (vii)),

(vii) death or Permanent Total Disablement of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion.

Exclusions applicable to Section 9

No benefit will be provided for:

1. Please refer to Exclusions (Applicable to Sections 9 and 10) stated under Section 10 – Journey Curtailment.
2. Any loss claimed under Section 8 (benefit (b)) or Section 10 arising from the same cause.
3. Any loss arising directly or indirectly from the fact that the Insured Person cannot travel or chooses not to travel because the Security Bureau of The Government of Hong Kong Special Administrative Region has advised against non-essential or all travel (Red Alert or Black Alert) due to a Pandemic before the Journey. (Applicable to Section 9 – Loss of Deposit or Cancellation of Journey only).

Section 10 – Journey Curtailment

We will pay, up to the maximum limit and relevant sublimit as specified in the Benefit Table, for the unused irrecoverable prepaid cost of the booked itinerary as shown on the booking invoice, including but not limited to those of travel tickets and the Missed Events during the Journey, calculated at pro-rata for each complete day of the booked itinerary lost, or additional incurred travel costs (confined to economy class) and accommodation expenses reasonably and necessarily incurred, in the event that the Insured Person has to abandon the Journey and return to Hong Kong after the Journey has begun due to:

(i) unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions at the planned destination which prevents the Insured Person from continuing with his/her scheduled Journey.
(ii) serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary.
(iii) notwithstanding General Exclusions 1A(iii), the Government of the Hong Kong Special Administrative Region issuing a "Red" or "Black" alert for the planned destination, according to the "Outbound Travel Alert System", during the Journey.
(iv) death, serious physical Injury or serious illness of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion.
(v) bankruptcy of a travel agent licensed by the Registrar of Travel Agents and who is a member of the Travel Industry Council of Hong Kong to whom the Insured Person has made travel deposits or travel fares.

The Insured Person can only claim either the above-mentioned irrecoverable prepaid cost of the booked itinerary or the above-mentioned additional incurred travel costs and accommodation expenses for the same incident arising from the above-mentioned abandonment of Journey.

Exclusions applicable to Section 9 and 10

No benefit will be provided for claims arising directly or indirectly from, in respect of or due to:

1. Any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, Public Common Carrier and/or other provider of any service forming part of the booked itinerary, except bankruptcy of the licensed travel agent as specified above.
2. Disinclination to travel or financial circumstances of the Insured Person.
3. Any unlawful act or criminal proceedings of any Insured Person on whom the Journey depends, other than attendance under subpoena as a witness at a court of law.
4. Failure to notify the travel agency, tour operator, 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.
5. Any circumstances leading to the cancellation or curtailment of the Journey which is existing or announced on or before the application date of this Policy (for Single Journey) or the date of booking the scheduled Journey (for Annual Cover).
6. Any medical condition or other circumstances known to have existed on or before the application date of this Policy (for Single Journey) or the date of booking the scheduled Journey (for Annual Cover).
7. Any loss which will be paid or refunded by any existing insurance scheme, government programme, Public Common Carrier, travel agency or any other provider of transportation and/or accommodation.
8. Any loss in relation to cancellations or curtailments to schedules that is not verified by the Public Common Carrier, travel agency or other relevant organisations.
9. Failure to obtain a written medical report from the Qualified and Licensed/Registered Medical Practitioner.

10. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Journey.
11. Any loss if the Insured Person refuses to follow the recommendation of the Qualified and Licensed/ Registered Medical Practitioner and to return to Hong Kong on Insured Person's own decision, or refuses to continue the Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel (Applicable to Section 10 – Journey Curtailment only).
12. Any claim under Section 8 – Travel Inconvenience or Section B(1) under Enhanced Cruise Benefit arising from the same event(Applicable to Section 10 – Journey Curtailment only).
13. Any training or studying courses fee and/or deposits.

Section 11 – Home Care Benefit

We will, in the event of any Accidental fire and/or burglary, provide indemnity to Insured Person by cash payment, repair or reinstatement, at Our option, against physical loss of or damage to the Contents within Insured Person's principal residence in Hong Kong which is left vacant when Insured Person is on a Journey, up to the maximum limit and relevant sublimit as specified in the Benefit Table.

In the event of loss of or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than HKD2,000 in respect of any one article or pair or set of articles.

Exclusions applicable to Section 11

We will not pay for claims arising directly or indirectly from, in respect of, or due to:
1. Wear, tear, depreciation, the process of cleaning, dyeing repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
2. Any loss or damage occasioned through the willful act of the Insured Person or with the connivance of the Insured Person.
3. Any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
4. Electrical or mechanical breakdown.
5. Business or professional use in respect of photographic or sporting equipment, its accessories, or musical instruments.
6. Motor vehicles, boats, bicycles and any equipment or accessories relating thereto.

Section 12 – Trauma Counseling

We will pay, up to the maximum limit and relevant sublimit as specified in the Benefit Table, for the cost of trauma counseling as recommended by the Qualified and Licensed/Registered Medical Practitioner in the event that the Insured Person witnesses and/or is the victim of a traumatic event which is rape, armed hold up (including hijack/kidnap), assault, natural disasters or acts of terrorism only during the Journey.

Section 13 – Rental Vehicle Excess and Vehicle Return Cost

We will pay, up to the maximum limit as specified in the Benefit Table:

(i) Rental Vehicle Excess
The motor insurance policy's excess or deductibles incurred by the Insured Person in the event that the Insured Person is involved in a collision whilst the rental vehicle is driven by the Insured Person or the rental vehicle is stolen or parking damaged during the Journey;

(ii) Vehicle Return Cost
The reasonable cost incurred to return the rental vehicle to the nearest hire depot due to overseas Hospital confinement of the Insured Person who sustains Accidental Injury or contracts sickness during the Journey outside Hong Kong and who is the named driver or co-driver of the rental vehicle.

Benefit (i) and (ii) are subject to the conditions that

- such vehicle is rented from a licensed rental vehicle company; and
- a rental agreement between the Insured Person and the licensed rental vehicle company is signed; and
- a relevant comprehensive motor insurance policy covering the rental vehicle is in effect during the rental period.

Exclusions applicable to Section 13

No benefit will be provided for:

1. Loss arising from any condition under the influence of alcohol or drugs of the Insured Person who is controlling the rental vehicle during the rental period.
2. Loss arising from operation of the rental vehicle which is in violation of the terms of the rental agreement or applicable comprehensive motor insurance.
3. Any illegal or unlawful use of the rental vehicle by the Insured Person during the rental period.
4. The situation in which the Insured Person is not holding a valid driving license for the country.
5. Liability other than loss of or damage to the rental vehicle.
6. The rental of the following types of vehicles: motorcycles, mopeds, motorbikes, trailers or caravans, motor homes, trucks, commercial vehicles, recreational vehicles, off-road vehicles, vans and vehicles with more than 9 seats.
7. Any vehicle return cost in case the Insured Person's Hospital confinement is not covered under Section 1 – Medical and Related Expenses (applicable to vehicle return cost benefit only).

Section 14 – Overseas Interpreter Service

(1) Interpreter Services Benefit
We will pay, up to the maximum limit as specified in the Benefit Table, for the cost of interpreter service in the event that the Insured Person encounters difficulty in communicating with the police, customs or other local governmental organisations during the Journey overseas.

(2) Interpreter Referral
In the case that the interpreter referral is needed, the Assistance Company will assist You in arranging interpreter services.

Exclusions applicable to Section 14

This benefit does not cover:

1. All the costs and charges incurred in using the service provided by the interpreter or other service providers unless otherwise covered under benefit (1).
2. Any consequential loss or damage arising out of the service provided by the interpreter or other service providers referred by the Assistance Company.

Section A1 – Mainland China Hospital Deposit Guarantee Benefit

(Only applicable if mentioned in the Certificate of Insurance or Policy Schedule)

DEFINITIONS APPLICABLE TO SECTION A1

a. "China" means the People's Republic of China (but excluding Hong Kong Special Administrative Region and Macao Special Administrative Region).
b. "Hospital Network" means the network of Hospitals in China which joins the Assistance Company's Hospital Network scheme, accepts the China Card (as defined below) issued by Us and allows the Insured Person to be admitted into the Hospitals without paying the admission deposit. A list of Hospital Network can be referred to Our website at www.axa.com.hk
c. "Country of Residence" means the Hong Kong Special Administrative Region.

In the event of Accidental Injury sustained or sickness contracted by the Insured Person during the Journey and as a result of which the Insured Person is admitted into a Hospital under Hospital Network in China, the Assistance Company will, on Our behalf, guarantee to the Hospital under the Hospital Network the amount of admission deposit upon presenting the Mainland China Hospital Deposit Guarantee Card ("China Card") by the Insured Person to the Hospital.

PROVISIONS TO SECTION A1

(i) This benefit applies only within China.
(ii) For checking the nearest Hospital under Hospital Network, the Insured Person may call 24-hour overseas emergency assistance hotline at (852) 2894 4660. The Insured Person is required to provide the information including but not limited to the name of the Insured Person, Policy Number, the contact number of the Insured Person or his/her representative, the location of the Insured Person and the brief description of the Accident/sickness and the nature of help required for verification. Upon the confirmation of the coverage, the Assistance Company will refer a Hospital under the Hospital Network to the Insured Person.
(iii) The Insured Person is required to present the China Card and his/her identity card or any relevant travelling documents with his/her name and photo to the staff of accident & emergency department under the Hospital Network. The Assistance Company will on behalf of the Insured Person issue the deposit guarantee for hospital admission to the Hospital under the Hospital Network.
(iv) The Insured Person or his/her representative shall fully and directly settle the medical expenses including the deposit guarantee for hospital admission by the Assistance Company when the Insured Person is discharged.

(v) While the Assistance Company will exercise its best endeavor to refer the Insured Person to the medical facilities in China, it is understood that the physicians, Hospitals and any kind of professionals to whom the Insured Person will be referred to by the Assistance Company are independent contractors responsible for their own acts and are not employees, agents or servants of the Assistance Company. Any Hospitals or physicians referred by the Assistance Company and chosen by the Insured Person shall also be acting as the principal party in giving their medical services. We and the Assistance Company will not be liable for any default in their medical services provided.

(vi) In the event of the loss or damage of the physical China Card, the Insured Person shall report to Us in writing as soon as possible. A physical replacement card will be issued upon receiving a replacement card fee of HKD50 from the Insured Person.

Section A2 – Enhanced Medical and Related Expenses & Personal Accident Benefit for Insured Person Aged under 18 with parent/ legal guardian insured in this Policy

(Only applicable to Platinum/Gold Plan – Single Journey/Annual Cover and applicable only if mentioned in the Certificate of Insurance or Policy Schedule)

For any Insured Person aged under 18 and charged at an Adult's premium rate, the maximum limit per Insured Person under Section 1, as specified in the Benefit Table, will be increased to 100% of item (a) of the selected plan for Insured Persons aged 18 to 70; and item (1) the Accidental Death benefit under Compensation Table of Section 3 or of Section A3 whichever is applicable will be upgraded to 50% of the selected plan for Insured Persons aged 18 to 70.

Section A3 – Enhanced Personal Accident Benefit

(Only applicable to Platinum/Gold Plan – Single Journey/Annual Cover and applicable only if mentioned in the Certificate of Insurance or Policy Schedule)

DEFINITIONS

"Disability" means any of the disabilities (including Accidental Death) listed in the Compensation Table below which must be resulted from an Injury of the Insured Person.

"Loss of Fingers or Toes" means complete severance through or above the metacarpophalangeal joints or metacarpophalangeal joints.

If the Applicant has selected this option and paid the required additional premium, the Compensation Table and Provisions under Section 3 – Personal Accident are deemed to be deleted and replaced by the following:

COMPENSATION TABLE

Benefit	Compensation (% of the Maximum Benefit per Insured Person)
(1) Accidental Death	100%
(2) Permanent Total Disablement	100%
(3) Permanent and incurable paralysis of all Limbs	100%
(4) Permanent total Loss of Sight of both Eyes	100%
(5) Permanent total Loss of Sight of one Eye	100%
(6) Loss of or the Permanent total Loss of Use of two Limbs	100%
(7) Loss of or the Permanent total Loss of Use of one Limb	100%
(8) Permanent Loss of Speech and Loss of Hearing	100%
(9) Permanent and incurable insanity	100%
(10) Permanent total Loss of Hearing in	
(a) both ears	75%
(b) one ear	20%
(11) Permanent Loss of Speech	50%
(12) Permanent total loss of the lens of one eye	50%
(13) Loss of or the Permanent total Loss of Use of four Fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
(14) Loss of or the Permanent total Loss of Use of four Fingers of	
(a) right hand	40%
(b) left hand	30%
(15) Loss of or the Permanent total Loss of Use of one thumb	
(a) both right joints	30%
(b) one right joint	15%
(c) both left joints	20%
(d) one left joint	10%
(16) Loss of or the Permanent total Loss of Use of Fingers	
(a) three right joints	15%
(b) two right joints	10%
(c) one right joint	7.5%
(d) three left joints	10%
(e) two left joints	7.5%
(f) one left joint	5%
(17) Loss of or the Permanent total Loss of Use of Toes	
(a) all – one foot	20%
(b) great – both joints	7.5%
(c) great – one joint	5%
(d) any other toe	3%
(18) Fractured Leg or Patella with Established Non-Union	15%
(19) Shortening of leg by at least 5cm	10%
(20) Permanent disablement not falling under Disability (2) to (19) inclusive, We may, at Our absolute discretion, pay the Insured Person a sum of compensation which shall be calculated by Us and by reference to the degree of such a Disability and being in Our opinion not inconsistent with the Disability (2) to (19) inclusive.	

PROVISIONS

(i) In respect of an Insured Person who is aged under 18, the Sum Insured of benefit (1) will be limited to HKD100,000 irrespective of the plan selected.

(ii) In respect of an Insured Person who is aged over 70, the maximum amount We will pay under this Section will be limited to 50% of the above benefits (1) to (20).

(iii) No claims will be payable:
   (a) Under benefit (1) and (2) unless the death or disablement occurs within 12 months from the date of Accident;
   (b) Under benefit (3) to (20), except on proof to Us that the disablement has continued for 12 months from the date of Injury and in all probability, will continue for the remainder of the Insured Person's life.

(iv) Compensation payable in respect of "right hand" and "left hand" under benefit (13) to (16) inclusive of the Compensation Table shall be reversed if the Insured Person is left-handed.

(v) If the Insured Person suffers from a loss of or the Permanent total Loss of Use of Limb and a toe(s) or a finger(s) of the same Limb which gives rise to compensate being payable under the Compensation Table, the Insured Person will only be entitled to the compensation in respect of the loss of or the Permanent total Loss of Use of one Limb under the Compensation Table.

(vi) Where the aggregate amount of compensation paid in respect of the Insured Person is equal to or exceed the maximum benefit per Insured Person, We shall be under no further liability under this Policy in respect of the same Insured Person for Injury sustained thereafter in respect of the relevant Journey. Where the aggregate amount of compensation paid in respect of the Insured Person is less than the maximum benefit per Insured Person, the Disability as stated in the Compensation Table applicable to that Insured Person shall be reduced to the amount of original sum insured that remains unpaid.

(vii) When a Limb or organ which had been partially dysfunctional or disabled prior to an Injury covered under this Policy and which becomes totally dysfunctional or disabled as a result of such Injury, the percentage of sum insured payable shall be determined by Us in Our sole discretion having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of or the Permanent total Loss of Use of one Limb or organ which was totally dysfunctional or disabled prior to the Injury.

(viii) The total amount of all benefits (1) to (20) and extension (a) under Section 3 (Burn Benefit) payable for one or more Injuries sustained by an Insured Person during the Journey shall not exceed HKD2,000,000 and HKD1,200,000 for Platinum Plan and Gold Plan respectively in the aggregate.

(ix) No interest accrued or financial charges shall be covered under extension (c) – credit card protection.

(x) We will not pay for extension(c) – credit card protection if the Insured Person is entitled to this benefit under any other source.

(xi) Extension (c) – credit card protection is not applicable to Insured Persons aged under 18 years of age.

(xii) This section exclude cover for illness, sickness, disease, any pre-existing physical or mental defect or infirmity, bacterial or viral infections even if contracted by Accident. This does not exclude bacterial infection that is the direct result of an Accidental cut or wound.

Section B – Enhanced Cruise Benefit

(Only applicable if mentioned in the Certificate of Insurance or Policy Schedule)

DEFINITIONS

"Cruise" means the cruise 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 disembarks from the final port specified in the itinerary.

The Insured Person will be covered, after the Journey begins, for the accidents in relation to the Cruise:

Before the Cruise starts:

(1) Failure to start Cruise due to Public Common Carrier Delay
In the event that the Public Common Carrier which the Insured Person has arranged for travelling to start the Cruise is delayed from the scheduled arrival time 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 or closure of the airport and as a result of which, the Insured Person fails to board the scheduled cruise ship, we will pay up to the maximum limit specified in the Benefit Table for

(i) Rejoining the Cruise at the next port
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 Cruise.

or

(ii) Cancellation of the Cruise
the forfeited fees incurred by the Insured Person arising from cancellation of the Cruise,

Special Conditions for Section B(1)
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.
2. The Insured Person may only make a claim pursuant to either (i) or (ii) arising from the same cause.

During the Cruise:

(2) Curtailment of Cruise
In the event that the Insured Person, after boarding the cruise ship, has to abandon the Cruise and go directly enroute to the end point of the Cruise or return to Hong Kong due to:

(1) mechanical breakdown of the cruise ship
(2) the cruise ship being under compulsory detention by local government authorities when moored in the port

we will pay for the unused irrecoverable prepaid cost of the booked itinerary as shown on the booking invoice, including but not limited to those of travel tickets and the Missed Events during the Cruise, calculated at pro-rata for each complete day of the booked itinerary lost, or additional incurred travel costs (confined to economy class) and accommodation expenses reasonably and necessarily incurred.

The Insured Person can only claim either the above-mentioned irrecoverable prepaid cost of the booked itinerary or the above-mentioned additional incurred travel costs and accommodation expenses for the same incident arising from the above-mentioned abandonment of Cruise.

(3) 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 Cruise, is cancelled as a result of:

(i) death, serious physical injury or serious illness of the Insured Person or Travel Companion during the Cruise;

(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 day before the departure date of the shore excursion;

we will pay a lump sum allowance for each cancelled excursion as specified in the Benefit Table.

(4) Shore Excursion Curtailment Allowance

In the event that the Insured Person has to abandon the shore excursion and return to the cruise ship 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 as specified in the Benefit Table.

(5) Failure to Board Cruise Ship

In the event that the Insured Person fails to board the scheduled cruise ship after shore excursion due to the following causes, We will reimburse the additional cost of additional transportation expenses reasonably incurred to enable the Insured Person to travel to the next scheduled port of call specified in the original itinerary of the Cruise and/or reasonable actual accommodation expenses incurred by the Insured Person , up to the maximum limit specified in the Benefit Table:

(1) serious traffic accident of the Public Common Carrier on which the Insured Person is travelling during the shore excursion;

(2) Accidental Injury during the shore excursion which requires the Insured Person or his/her Travel Companion to be confined in the Hospital at the scheduled departure time of the cruise ship at the relevant port.

(6) Cruise Hijack or Kidnap

We will pay a daily cash compensation up to the maximum limit as specified in the Benefit Table for each 24 consecutive hours of hijack or kidnap of cruise ship where the Insured Person is on board as a fare-paying passenger during the Cruise, provided that the hijack or kidnap prohibits the Insured Person from arriving at the scheduled port.

(7) Satellite phone call on cruise

As a result of serious Accidental Injury sustained or serious illness contracted by the Insured Person or his/her Travel Companion which prevents the Insured Person from continuing the Cruise, provided that the Insured Person must return directly to Hong Kong following such interruption. We will pay the satellite phone call expenses reasonably incurred while on board the cruise ship, subject to the maximum benefit per Insured Person stated in the Benefit Table.

Exclusions applicable to Section B

No benefit will be provided for claims arising directly or indirectly from, in respect of or due to:

1. any delay which is existing or announced before the Journey;
2. refusal of the Insured Person in the case of travel delay to take the first available alternative transportation offered by the original Public Common Carrier.
3. 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 circumstances mentioned in benefit (1) to (5) above);

4. any expenses incurred for services provided by another party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Journey.
5. Any loss that is not verified by the airline, cruise, travel agency or other relevant organisations.
6. Any loss which will be paid or refunded by any existing insurance scheme, government programme, cruise, travel agency or any other service providers or from any other sources.
7. Any claim under Section 8 – Travel Inconvenience (except Section 8(a)), Section 9 – Loss of Deposit or Cancellation of Journey, or Section 10 – Journey Curtailment (applicable to Section B(1)) arising from the same event.
8. failure to provide a written report from the Qualified and Licensed/Registered Medical Practitioner certifying the serious Accidental Injury or serious illness under Section B(7).

General Exclusions

1 This Policy does not cover claims:

A. Directly or indirectly occasioned by, happening through or in consequence of:
   (i) any Injury, illness, disease, infirmity, physical defect or condition which existed prior to the Journey.
   (ii) the Insured Person engaging in sports or games in a professional capacity.
   (iii) war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, riot or civil commotion (except as specified under individual Sections), military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
   (iv) the Insured Person's direct participation in terrorist acts.
   (v) Accidents whilst the Insured Person is engaging in racing other than on foot (including but not limited to swimming races, cycling races, boat races, car racing), motor rallies and motor competitions, or aviation (other than as a fare-paying passenger in a fully licensed Aircraft).
   (vi) wilfully self-inflicted injury or illness, insanity, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Qualified and Licensed/Registered Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life or property).
   (vii) non-terrorist event, directly or indirectly caused by or arising from or in consequence of or contributed to by:
      (a) nuclear weapons material;
      (b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusion 1A. (vii), combustion shall include any self-sustaining process of nuclear fission;
      (c) nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.

B. In respect of any property more specifically insured or any claim which, but for the existence of this Policy, would be recoverable under any other policy of insurance.

C. In relation to incidents which may give rise to a claim not notified directly in writing to Us within 31 days of the expiry of the individual scheduled travel itinerary.

D. If the Insured Person is travelling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment or for migration.

E. For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).

F. For pregnancy, miscarriage, childbirth and all complications thereof.

G. Arising directly or indirectly as a result of the Insured Person engaging in any kind of labor or manual work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort during the Period of Insurance.

H. When there is "Black" alert for the planned destination, according to the "Outbound Travel Alert System", in existence prior to
   1. the issuance of the Policy Schedule/Certificate of Insurance (applicable to Single Journey); or
   2. the date of booking the scheduled Journey (applicable to Annual Cover).

I. Arising directly or indirectly as a result of any incidents/circumstances which is existing or announced or publicly known on or before the date of booking the scheduled Journey (applicable to Annual Cover)/or before the Period of Insurance of the Policy (applicable to Single Journey).

2 Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General Conditions

1 Compliance with Conditions

The due observance and fulfilment of all the terms and conditions of this Policy by the Policyholder and Insured Person, or anyone acting on his/her behalf insofar as they relate to anything to be done or complied with by the Policyholder and Insured Person, or anyone acting on his/her behalf shall be a condition precedent to any liability of Us to make any payment under this Policy.

2 Reasonable Care

The Policyholder and Insured Person shall act in a prudent manner and exercise reasonable care and prevent Accidents, Injury, illness, loss or damage.

3 Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made, then this Policy shall be void and no claim shall be payable.

4 Claim

In the event of a claim, the Policyholder should:

(a) advise Us in writing as soon as possible but always subject to 1C under General Exclusions.

(b) provide all documents, information and evidence as may be required by Us at the expense of the Policyholder, Insured Person or his/her legal representatives.

(c) in the case of loss of or damage to baggage whilst in the custody of carriers or loss of baggage or money, obtain a report from the carrier, the police or other proper authority and provide a copy when claiming to Us.

(d) in the event of travel delay, obtain written confirmation from the Public Common Carrier for the reason and duration of the delay.

(e) in the event of loss of money, report the loss to the local police within 24 hours of discovery and obtain a report.

(f) not admit liability or to give any representations or other undertakings binding upon the

5 Our Rights after a Claim

We shall be entitled to conduct, in the name of and on behalf of the Insured Person and/or Policyholder, the defense or settlement of any legal action and take proceedings at Our own expenses and for Our own benefit but in the name of the Policyholder and/or Insured Person to recover compensation from any third party in respect of anything covered by this Policy and to instruct solicitors of Our own choice for this purpose. In the event of the death of the Insured Person, We shall have the right to have a post mortem at Our own expense.

6 Arbitration

All differences arising out of this Policy shall be referred to the decision of an arbitrator to be appointed in writing by both parties or if they cannot agree upon a single arbitrator, to the decision of two arbitrators of whom one shall be appointed in writing by each of the party within two calendar months after having been required to do so in writing by the other part and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall be appointed in writing by the arbitrators before entering on the reference and an award by arbitration shall be a condition precedent to any right of action or suit upon this Policy as regards any dispute regarding the amount of Our liability under this Policy. The seat of arbitration shall be Hong Kong.

7 Premium

No refund of premium is allowed once the Policy Schedule/Certificate of Insurance has been issued (except for Annual Cover).

8 Payment of Benefit

(i) If the Insured Person is aged below 18 on the commencement date of period of insurance, We will pay all benefits (except Extension to Section 1(c), Section 2(2) and Section 2(3)) to the Insured Person's parent/Legal Guardian or the Applicant. If the Insured Person is aged 18 or above on the commencement date of Period of Insurance, We will pay all benefits (except Extension to Section 1(c), Section 2(2) and Section 2(3)) to the Insured Person or the Applicant.

(ii) Benefits under Extension to Section 1(c) of Medical and Related Expenses, Section 2(2) and Section 2(3) of Overseas Emergency Assistance Service will be paid directly to the Service Provider/Assistance Company.

(iii) Notwithstanding paragraph 8(i) above, in the event of accidental death of the Insured Person, We will pay all the pending benefits to the estate of the Insured Person.

(iv) Any receipt given to Us by the person indicated under paragraph 8(i) or 8(iii) above shall be deemed a final and complete discharge of all liability of the Company.

9 Subrogation

We have the right to proceed at Our own expense in the name of the Insured Person and/or Policyholder against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

10 This policy shall be governed and construed in accordance with the laws of Hong Kong and any dispute or difference that arises under this Policy shall be settled in accordance with the laws of Hong Kong.

11 Applicable to Annual Cover Only

(a) Cancellation

We may cancel this Policy by sending 30 days' notice by email to the Applicant's last known email address or by registered letter to the Applicant at his/her last known address and, in such event, the Applicant shall become entitled to the return of a proportionate part of the premium corresponding to the unexpired portion of the Period of Insurance.

The Applicant may also cancel the Policy by sending 30 days' written notice to Us. We shall then refund (provided no claim has arisen during the current Period of Insurance) the unexpired portion of premium of the Period of Insurance to the Applicant subject to a minimum premium of 50% of the annual premium paid.

(b) Addition of Insured Person

No person added to any group in the Policy Schedule/Certificate of Insurance shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy.

(c) Additional Premium

Additional premium will be charged on a pro-rata basis for each additional Insured Person included under this Policy after the commencement of the Period of Insurance or at the time of renewal of this Policy (except for Family Plan).

(d) Renewal

Before renewal of this Policy, the Applicant must give notice to Us of any sickness or physical defect or infirmity of any Insured Person which the Applicant and/or Policyholder has become aware of during the preceding Period of Insurance.

12 Age Limit

For Single Journey, Insured Person must be aged at 30 days or above on the commencement date of the Period of Insurance of the Policy.

For annual cover, the Insured Person must be at or below 75 years of age on the first commencement date of the Policy, and renewal is allowed up to the age of 80 years old.

All benefits would be payable according to the age of the Insured Person on the commencement date of the Period of Insurance.

13 Duplicate Cover

If the Insured Person is insured with Us by more than one travel insurance (except all group travel insurance which is actually paid by any company, group or association to insure the Insured Person) covering the same Journey, then We will only be liable to pay for the loss up to the limit of the policy which provides the greatest coverage.

14 The total amount payable under each Section shall not exceed the maximum limit as stated in each Section respectively.

15 Prohibition on Trust or Assignment

This Policy is not assignable and the Policyholder warrants that the Policy is not subject to a trust and will not be made subject to a lien or charge and that the Policy will be kept in the Policyholder's possession throughout the currency of the Policy.

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

17 Applicant's representation, warranty and undertaking

The Applicant hereby represents, warrants and undertakes to the Company that: (a) he is duly authorised by all Policyholder and Insured Persons to act for them to apply for, make change to, administer, terminate, renew (if necessary) and/or accept service of notice and proceedings in relation to this Policy; and (b) except for claims handling or resolving dispute, the Applicant is the only person that the Company needs to communicate with in relation to this Policy, and that the Company does not need to communicate with the Policyholder and Insured Persons.

All Policyholder and Insured Persons agree with the above representation, warranty and undertaking of the Applicant.

18 Refund of Premium

Notwithstanding any other provisions, if the Company is required to refund any of the premium, the refund shall be made to the Applicant.

19 Who are the Policyholder and Insured Person

The Policyholder of this Policy is the person who owns this Policy. If Insured Person is an Adult, he is the Policyholder. If the Insured Person is a Child, the Policyholder is either his parent or Legal Guardian, as named in the Policy Schedule/Certificate of Insurance in relation to him.

20 Interpretation

In interpreting this Policy, unless the context otherwise requires, the singular shall include the plural and vice versa and words denoting any gender shall include all genders.

PERSONAL INFORMATION COLLECTION STATEMENT

AXA General Insurance Hong Kong Limited (referred to hereinafter as the **"Company"**) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (**"PDPO"**). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (**"Purposes"**), including:

1 offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (**"our affiliates"**) or our business partners (see **"Use and provision of personal data in direct marketing"** below), and administering, maintaining, managing and operating such products/services;
2 processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3 providing subsequent services to you, including but not limited to administering the policies issued;
4 any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5 detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6 evaluating your financial needs;
7 designing products/services for customers;
8 conducting market research for statistical or other purposes;
9 matching any data held which relates to you from time to time for any of the purposes listed herein;
10 making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
11 conducting identity and/or credit checks and/or debt collection;
12 complying with the laws of any applicable jurisdiction;
13 carrying out other services in connection with the operation of the Company's business; and
14 other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1 any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2 any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
3 any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or

4 credit reference agencies or, in the event of default, debt collection agencies;
5 any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
6 any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and.
7 the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below **"Use and provision of personal data in direct marketing"**.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing: The Company intends to:
1 use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2 conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
   a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
   b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3 the above products and services may be provided by the Company and/or:
   a) any of our affiliates;
   b) third party financial institutions;
   c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
   d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4 in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on **"Access**

Access and correction of personal data: Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer
AXA General Insurance Hong Kong Limited
5/F AXA Southside,
38 Wong Chuk Hang Road,
Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

Caring for Our Customers

We at AXA General Insurance Hong Kong Limited make every effort to provide a good standard of service to all our policyholders. If on any occasion our service falls below the standard You would expect Us to meet, the procedure below explains what You should do

- Your first point of contact should always be Your insurance agent or broker. Alternatively, You may submit Your feedback to the AXA Manager in charge of the matter You are raising.
- If, following contact with the above, You feel that You require further assistance then please write to Us:

  AXAGI – CCGM,
  PO Box 94, General Post Office,
  Hong Kong

  We value your feedback which will help us serve you better. We assure you that we will handle every complaint fairly and promptly.
  An acknowledgement that Your complaint has been received will be sent to You within two working days following which Your complaint will be investigated.
- AXA General Insurance Hong Kong Limited is a member of the Insurance Complaints Bureau.
  If Your complaint concerns an insurance dispute and after following the above procedure Your complaint has not been resolved to Your satisfaction, You may write to the Insurance Complaints Bureau at the following address

  Insurance Complaints Bureau
  29/F, Sunshine Plaza
  353 Lockhart Road
  Wanchai, Hong Kong

If the Insurance Complaints Bureau decides that our handling of Your claim has been unreasonable or technically incorrect, their decision is binding on Us by the terms of an agreement We have signed.

Important – Please remember to quote Your Policy reference in any communication.

Note: All amounts are in Hong Kong Dollars.

「卓越」豐盛優遊樂

附錄於保險保單並構成其一部份的保單承保條款

歡迎選用安盛保險有限公司的「卓越」豐盛優遊樂保險計劃。

您的保單包含下列文件：

(a) 本保單的保單內文；
(b) 承保表/保險證書；
(c) 保險申請人(作為代理)代表保單持有人(作為主事人，亦包括申請人本人為保單持有人的情況)提交的投保申請書、申請人代表本人、保單持有人及受保人作出的聲明，以及所提供的任何其他資料；及
(d) 任何批單

您的承保表/保險證書顯示：

您投保的項目詳情
保險期
任何可能適用於您的保單的特別承保條款

請閱讀本保單及您的承保表/保險證書，以確保您知悉所獲提供的保障範圍。

申請人(作為代理)已透過遞交投保申請書(包括申請人代表本人、保單持有人及受保人作出的聲明，而該等聲明將成為個別有關保險合約的依據)代表每名保單持有人(作為主事人)申請保險，而我們已同意提供該項保險。

若投保申請書和聲明涉及多於一名保單持有人，即使任何其他條文另有規定，我們進一步同意只於本保單被視為並接受為構成每名保單持有人的個別保險合約的前提下提供保險。

本保單是基於投保申請書/申請表及承保表/保險證書內所載的陳述及聲明，以及申請人在到期時繳付保費的情況下而簽發。

運動及飛行保障

若受保人因以非職業身份參與以下運動而意外死亡或受傷，我們將支付本保單相關章節的賠償(若適用)：

- **水上運動**
  包括但不限於游泳、乘搭郵輪、風帆、在小船或遊艇上釣魚、在持牌水上主題樂園滑滑梯、浮潛、滑浪風帆、衝浪、滑水、水上滑翔傘、乘坐香蕉船、水上電單車、激流、噴射快艇、水上摩托車、頭盔深潛(海底漫步)、水肺潛水。
- **飛行及相關運動**
  包括但不限於乘坐熱氣球、直升機或小型飛機或在其上觀光、高空滑索、高空飛索、吊索跳崖、花式跳傘(跳降落傘)、滑翔傘、水上滑翔傘、懸掛式滑翔。然而，若受保人在涉及飛機的相關活動中擔任機師或機組人員，則本保單不承保其意外死亡或受傷。受保人須為支付費用乘搭全面持牌飛機的乘客，方會獲得飛行保障。

- **冬季運動**
  包括但不限於溜冰、平底雪撬滑雪、滑雪撬、雪地滑雪胎、乘坐狗拉雪橇、橡皮艇雪橇、滑雪、滑雪板滑雪、雪地摩托車。
- **其他運動**
  包括但不限於踏單車、主題樂園或遊樂場賽車、賽跑(包括但不限於業餘馬拉松)、遠足。為求清晰起見，賽跑以外的速度比賽(包括但不限於游泳比賽、單車比賽、划艇比賽及賽車)不受保障。

敬請注意，「運動及飛行」保障受本保單的條款及條件限制，包括但不限於一般不受保項目(尤其不受保項目1A(ii)及(v))。

定義

保單內某些詞語具有特定涵義。這些詞語在保單或承保表/保險證書內任何部份使用時，或於後來作為保單或承保表/保險證書批單時均具相同涵義。有關詞語的涵義已列於下文，或於適當章節的開首處作出界定。

意外	一件不可預見及偶然發生的事件。
申請人	代表保單持有人(作為主事人)申請本保單的人士(作為代理)。申請人列明於承保表/保險證書內。
成人	年齡為18歲或以上的任何人士。
飛機	能飛行的交通工具，包括但不限於飛機、直升機、飛船、小型飛機、滑翔機、動力傘和熱氣球。
援助機構	本公司委任提供海外醫療及旅遊援助的援助機構。
燒傷	只包括因熱力造成的組織破壞，其中「**二級程度燒傷**」是指表皮及表皮下面的真皮受到損害，而「**三級程度燒傷**」是指整個皮膚層受到損害或破壞，及皮膚層下面組織受到損害；「**程度**」是指香港政府或醫院管理局慣常用以量度燒傷的單位。

安盛保險有限公司
AXA General Insurance Hong Kong Limited

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安盛保險有限公司
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「卓越」豐盛優遊樂
SmartTraveller Plus

24小時海外緊急援助熱線
24-hour Overseas Emergency Assistance Hotline

兒童	列明於承保表/保險證書內，於本保單生效當日年齡由30日或以上及18歲以下的任何受供養未婚子女(包括保單持有人任何繼子女和合法領養的子女)。12歲以下的受保兒童在旅程中必須由成人陪同。若受保兒童在旅途中並非與其父母/合法監護人同行，受保兒童需繳付成人保費及在投保申請書提供其父母/合法監護人的資料後，方可按本保單受保。
中醫	符合引起索償並給予治療的執業所在國家所訂的適當資格，並根據該國法律註冊及獲合法授權提供中醫及/或針灸治療或跌打的中醫，但不包括受保人本人、申請人、受保人的直系親屬或親屬。
緊密商業夥伴	與受保人為同一商業目的同行的商業夥伴，而其同行對受保人的業務而言是必需的。
強制隔離	受保人被安排入住在醫院的隔離病房或政府指定的隔離地點至少24小時，並連續逗留在該處直至隔離解除後始獲准離開。
家居財物	家用傢具及陳設、屬於受保人或長期與受保人同住的家屬或家庭僱傭的衣服及個人財物及受保人擁有的裝置及設備(由受保人自行負責)，而並非屬於業主的裝置及設備，不包括契據、債券、匯票、承兌票據、支票、旅行支票、貸款抵押品、任何種類的文件、現金、貨幣票據、黃金、銀或其他貴金屬製品、珠寶、皮草、腕錶及珍貴或半珍貴寶石。
2019冠狀病毒病	指由世界衛生組織命名為「2019冠狀病毒病」(COVID-19)及由嚴重急性呼吸綜合症冠狀病毒2 (SARS-COV-2)導致的傳染病。
批單	本保單條款的經授權修訂。

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家庭	受保人、其配偶/伴侶及子女(人數不限),並於整個旅程中與受保人及/或其配偶/伴侶同行。
香港	香港特別行政區。
醫院	符合下列所有條件的機構: ・持有醫院牌照(若有關國家或政府規定須持有有關牌照) ・主要以住院形式接待、護理及治療患病、不適或受傷的人士; ・由註冊護士或護士畢業生每日24小時提供護理服務; ・有一名或以上持牌醫生作為員工隨時候命; ・提供有系統的診斷設施及大型手術設施;及 ・基本上並非診所、醫護、休養中心或療養院或類似機構、吸毒者或酗酒者的治療所。
住院	因醫療上必需(而並非只為任何形式的醫護、療養、復康或延續護理)而作為登記住院病人入住醫院接受合資格及持牌/註冊醫生治理。
直系親屬	受保人的配偶/伴侶、父母、配偶的父母、祖父母/外祖父母、配偶的祖父母/外祖父母、兒子、女兒、兄弟、姊妹、孫/外孫或合法監護人。
傳染病	政府公佈並需要實施隔離的任何種類的傳染病。
受傷	完全及直接因意外對受保人造成的人身傷害,但不包括任何疾病或自然發生的醫學情況或退化過程。
投保人/您/您的/受保人	於承保表內列明的合資格受保人士。
旅程	由受保人從香港出發開始,直至受保人返回及重新進入香港境內為止,或若為單段旅程,則直至根據本保單的單段旅程條文完結為止。
合法監護人	根據《未成年人監護條例》(香港法例第13章)委任或憑藉該條例行事的監護人。
失聰	永久喪失聽力而無法痊癒,令受保人雙耳完全失聰並不能透過手術或其他治療方式恢復聽力。
肢體	手部或腳部。
失去肢體	在手腕或足踝關節或其以上位置或整個手部、臂部、腳部或腿部完全及永久喪失功能。

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失明	一隻眼睛完全喪失視力而無法痊癒，致使受保人該隻眼睛在不能以手術或其他治療補救的情況下完全失明。
喪失語言能力	無法發出語言的四種聲音(例如唇音、牙糟唇音、硬顎音及軟顎音)之中的任何三種，或完全失去聲帶，或控制語言的腦區受損而導致失語症，致使受保人在不能以手術或其他治療補救的情況下完全喪失語言能力。
喪失使用功能	完全機能性傷殘。
醫療上必需	由合資格及持牌/註冊醫生或中醫行使審慎臨床判斷下認為診斷或治療疾病、受傷或其徵狀所需，指示使用符合公認醫療標準的合理和必需的醫療服務及用品。
缺席活動	已繳付且不能取回的訂金或費用，包括但不限於在旅程中於海外進行的當地旅遊團、主題樂園、音樂會、體育、音樂或表演活動的門票，而受保人必須無法使用該門票。
海外地點	在日本、新加坡、泰國、越南及菲律賓提供遙距視像診症服務的特定地點。
大流行疫症	經由世界衛生組織宣佈的大流行疫症。
伴侶	與保單持有人或受保人以等同婚姻的關係一起生活的人士，無論是同性或異性。
永久	由意外發生當日起計連續12個月，於此段時間屆滿時，受傷情況並無改善跡象。
永久完全傷殘	由於受傷緣故，並且於發生意外當日起計連續12個月內，受保人完全及永久無法從事或履行任何業務或工作。若受保人在受傷時並無受僱從事工作或職業，「永久完全傷殘」是指受保人無法進行其所有日常活動。有關傷殘情況必須已經持續連續12個月，並由合資格及持牌/註冊醫生證明受保人將會在其餘生繼續永久完全傷殘。
保單持有人	本保單的保單持有人。若受保人為一名成人，則保單持有人為於承保表內列明的受保人。若受保人為一名子女，則保單持有人為於其相關承保表/保險證書內的其父母或合法監護人。

公共交通工具	任何由持牌出租載客的公司或個別人士營運的機械驅動交通工具，惟只包括飛機、巴士、旅遊車、小輪、氣墊船、水翼船、輪船、火車、電車或地下火車。
合資格及持牌/註冊醫生	獲取醫學學士學位資格及正式獲發牌照或註冊執業行醫的醫生，並於其執業地區提供其獲發牌照及所接受的訓練範圍以內的治療(純粹為治癒或減輕傷患而進行的手術或醫療程序)，但不包括受保人本人、申請人、受保人的直系親屬或親屬。
配偶	根據結婚所在國家的法律合法結婚的同性或異性配偶。
旅遊夥伴	與受保人一同預訂或安排預訂旅程或預留座位，並在整個旅程中與受保人同行及亦就同一旅程向我們投保的人士。該名人士不得為導遊。
我們、我們的或本公司	安盛保險有限公司。

地域限制

除非承保表/保險證書內特別註明，否則本保單只適用於由香港出發的旅程。

保險的運作

(1) 就各節而言(下文所述的「第九節 — 損失訂金或取消旅程」除外)，旅程是指承保表/保險證書內所述的保險期。保險期於受保人離開其香港住所或營業地點(以較早者為準)展開旅程開始，直至受保人返回其香港的住所或營業地點(以較遲者為準)時完結。在任何情況下，除非另有說明，否則有關保障不會在原定離境時間前超過24小時生效，而其屆滿時間則為(i)於承保表/保險證書內列明的保險期屆滿時或(ii)原定回港時間後的24小時或抵達最終目的地時間(以較早者為準)。

(2) 就「第九節 — 損失訂金或取消旅程」而言，保障於承保表/保險證書發出後即時生效。

(3) 就單次旅程而言，最長保障期為360日。

(4) 就全年保障而言，保單規定每次旅程的最長保障期為90日，保險期內的旅程次數不限。保單保障的完結時間為(i)保險期最後一日或(ii)受保人的最後一次旅程(惟有關旅程必須於保險期內展開)結束時(以較後者為準)。

(5) 於各節保障所列的最高賠償額、限額及次限額是指各節的保障以相關最高賠償額、限額及次限額(若適用)為限。

(6) 就「第六節 — 遺失現金及旅遊證件」而言，旅程的開始為(i)保單附表/保險證明書發出時或(ii)承保表/保險證明書所述的保險期24小時前，以較後者為準。

單段旅程保障(只適用於單次旅程)

若受保人並非返回香港，保險保障的終止時間為不遲於原定抵達最終目的地國家後7日或原本聲明的保險期屆滿(以較早者為準)。

自動延長10日保障期(只適用於單次旅程)

倘若因任何意料之外的原因或情況，而該原因或情況單獨及獨立於任何其他因由，並且完全在受保人的控制範圍以外，導致受保人在出發前原定行程受到無可避免的延誤，本保險將會自動延長最多10日，受保人無須繳付額外保費。

繳付成人保費的18歲以下的受保人

若任何18歲以下的受保人繳付成人保費，根據第一節，每名受保人的最高賠償額將升級至所選計劃項目(d)而非項目(a)；而第三節的意外死亡保障將升級至所選計劃的50%而非第三節條文(i)的賠償額。

承保範圍表

詳情請參閱本保單的條款及細則。

保障摘要	優尚計劃	精選計劃	簡易計劃
	每名受保人每次旅程的最高賠償額(港元)		
主要保障			
第一節 — 醫療及相關費用			
每名受保人的最高賠償額			
(a) 18歲至70歲的受保人	2,000,000	1,200,000	500,000
(b) 70歲以上的受保人	1,000,000	600,000	250,000
(c) 18歲以下的受保人	500,000	300,000	125,000
(d) 18歲以下及繳付成人保費投保的受保人	2,000,000	1,200,000	500,000
分項限額			
(1) 跌打、針灸、物理治療或脊椎治療	3,000 (每日200)	3,000 (每日200)	不受保障
(2) 親屬探訪	40,000 (1人)	40,000 (1人)	20,000 (1人)
(3) 護送兒童返港	40,000	20,000	20,000
(4) 入院保證金	40,000		
(5) 醫院的翻譯/傳譯服務	5,000(每日500)		

保障摘要	優尚計劃	精選計劃	簡易計劃
	每名受保人每次旅程的最高賠償額(港元)		
(6) 重新繼續因意外受傷或患病導致而中斷的原定旅程日程/行程，及/或與旅遊夥伴會合	5,000	5,000	3,000
(7) 回港覆診費用	最高賠償額的10%		
- 跌打、針灸、物理治療或脊椎治療	3,000 (每日200)	3,000 (每日200)	不受保障
(8) 每日住院現金津貼*	5,000 (每日500)	5,000 (每日500)	3,000 (每日500)
(9) 每日強制隔離現金津貼*	5,600 (每日800)	5,600 (每日800)	3,500 (每日500)
** (8)及(9)不可就同一事件提出索償*			
第一節的附加保障			
(a) 在海外醫院求診的交通費用	500		
(b) 如在香港境外感染傳染病並在回港後的七日內被確診的覆診費用，即使沒有衍生海外醫療費用，受保人仍可獲得賠償在港的診治費用	最高賠償額的10%		
(c) 在海外地點透過MyDoc旅行醫療通行證接受遙距視像診症服務(只適用於全年保障)	每個保險期兩次診症服務		
第二節 — 海外緊急援助服務			
(1) 24小時海外緊急援助熱線	全面保障		
(2) 緊急醫療運送/遣送回國			
(3) 遺體運返			
第三節 — 人身意外			
每名受保人的最高賠償額	2,000,000	1,200,000	750,000
分項限額			
意外死亡			
18歲至70歲的受保人	2,000,000	1,200,000	750,000
70歲以上的受保人	1,000,000	600,000	375,000
18歲以下的受保人	100,000	100,000	100,000
18歲以下及繳付成人保費投保的受保人	1,000,000	600,000	375,000
永久完全傷殘			
18歲至70歲的受保人	2,000,000	1,200,000	750,000
70歲以上的受保人	1,000,000	600,000	375,000
18歲以下的受保人	2,000,000	1,200,000	750,000
18歲以下及繳付成人保費投保的受保人	2,000,000	1,200,000	750,000

保障摘要	優尚計劃	精選計劃	簡易計劃
	每名受保人每次旅程的最高賠償額(港元)		
第三節的附加保障			
(a) 燒傷保障			
二級程度燒傷	200,000	不受保障	不受保障
三級程度燒傷	500,000	200,000	100,000
(b) 死亡恩恤現金賠償			
意外受傷引致	50,000	50,000	25,000
疾病引致	20,000	20,000	10,000
(c) 信用卡保障	50,000	50,000	30,000
(d) 失蹤	視為意外死亡保障		
第四節 — 行李及個人財物			
每名受保人的最高賠償額	20,000	15,000	8,000
分項限額			
每件/每對/每套物品	3,000	2,000	1,500
每部手提電腦+	5,000		
每部平板電腦或手提電話+	3,000	2,000	1,000
手提箱、大衣箱、容器或類似物件	3,000 (每件物件2,000)	2,000 (每件物件1,500)	1,000 (每件物件750)
+ *只限其中一部手提電腦或平板電腦或手提電話*			
第五節 — 行李延誤			
行李延誤至少6小時而導致須購買基本物品應急	2,000	1,500	1,000
第六節 — 個人金錢及旅遊證件			
每名受保人的最高賠償額	6,000	6,000	4,000
分項限額			
(a) 遺失現金及信用卡盜用	3,000	3,000	2,000
(b) 補領遺失旅遊證件所需的費用及需額外支付的交通及住宿費用	3,000	3,000	2,000
第七節 — 個人責任			
賠償受保人因意外而導致第三者身體受傷或財物受損的法律責任	5,000,000	3,000,000	2,000,000

保障摘要	優尚計劃	精選計劃	簡易計劃
	每名受保人每次旅程的最高賠償額(港元)		
第八節 — 旅程受阻			
每名受保人的最高賠償額	10,000	10,000	5,000
分項限額 適用於(a)、(b)及(c)：就罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義活動、惡劣天氣、自然災難、公共交通工具的機械及/或電力故障或機場關閉提供保障			
(a) 旅程延誤6小時或以上的現金津貼	3,000 (每6小時300)	3,000 (每6小時300)	2,000 (每6小時250)
(b) 旅程延誤6小時或以上引致： i) 額外支付的海外住宿費用；或 ii) 不能取回住宿訂金或費用；及 iii) 因旅程延誤而不能取回的缺席活動訂金或費用	3,000	3,000	2,000
(c) 因旅程延誤6小時或以上而需要更改行程的額外支付交通費用(只限經濟客位)	10,000	10,000	5,000
(d) 行程誤點：因錯過了銜接的交通而未能登上公共交通工具的住宿及膳食費用(如第三者已作出賠償則不適用)	10,000	10,000	5,000
(e) 超額訂票：因超額訂票而未能登上公共交通工具的住宿及膳食費用(如第三者已作出賠償則不適用)	10,000	10,000	5,000
第九節 — 損失訂金或取消旅程 **在旅程開始前7日內，就罷工、暴亂、民眾騷亂、恐怖主義活動、劫持事件、自然災難或惡劣天氣、受保人的居所發生火災、水災或被爆竊引致嚴重損毀、香港特別行政區政府對受保人計劃前往的目的地發出「紅色」或「黑色」外遊警示(因大流行疫症引致者除外)提供保障；在旅程開始前90日內，就受保人、其直系親屬、緊密商業夥伴或旅遊夥伴嚴重受傷或患上嚴重疾病、受保人被傳召作證人、出任陪審員或遭強制隔離及註冊旅行代理商破產提供保障；就受保人、其直系親屬、緊密商業夥伴或旅遊夥伴身故或永久完全傷殘提供保障**			
不能取回的交通、住宿或缺席活動訂金或費用	100,000	50,000	25,000
「黑色」/「紅色」外遊警示	不能取回的訂金或費用的100%/50%		
第十節 — 提早結束旅程 **就罷工、暴亂、民眾騷亂、恐怖主義活動、劫持事件、自然災難或惡劣天氣；受保人的居所發生火災、水災或被爆竊引致嚴重損毀；香港特別行政區政府對受保人計劃前往的目的地發出「紅色」或「黑色」外遊警示；受保人、其直系親屬、緊密商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病；及註冊旅行代理商破產提供保障**			
按比例計算已就計劃假期繳付而不能取回的有關旅費，包括但不限於外遊票券及缺席活動或需額外支付的交通費用(只限經濟客位)及住宿費用	100,000	50,000	25,000
「黑色」/「紅色」外遊警示	不能取回的訂金或費用的100%/50%		

保障摘要	優尚計劃	精選計劃	簡易計劃
	每名受保人每次旅程的最高賠償額(港元)		
第十一節 — 家居財物保障			
受保人離港期間，在港的空置居所因火災或爆竊事件而引致的損失	20,000 (每件物品2,000)	20,000 (每件物品2,000)	10,000 (每件物品2,000)
第十二節 — 創傷輔導			
受保人在旅程中因目睹及/或親歷創傷，而需接受輔導治療的費用	25,000 (每日1,500)	15,000 (每日1,000)	15,000 (每日1,000)
第十三節 — 租車自負額及退還車輛費用			
汽車保單自負額及租用車輛的歸還費用	10,000	10,000	6,000
第十四節 — 海外傳譯服務			
受保人需與警察、海關或其他當地政府機構溝通的傳譯服務費用	10,000	10,000	3,000
自選保障			
第A1節 — 中國內地住院按金保證保障 **(只適用於全年保障)**			
中國內地住院按金保證卡	適用		
第A2節 — 與父母/合法監護人受同一保單保障的18歲以下受保人的醫療及相關費用及人身意外升級保障			
只需繳付成人保費，「第一節 — 醫療及相關費用」的最高賠償額即可升級至100%，而「第三節 — 人身意外」/「第(A3節—人身意外升級保障」下的意外死亡保障即可升級至18至70歲受保人最高賠償額的50%	適用 (請參閱第一節及第三節)	適用 (請參閱第一節及第三節)	不適用
第A3節 — 人身意外升級保障			
只需額外繳付20%保費，人身意外保障即可提升至根據超過18個傷殘情況支付賠償	適用	適用	不適用
第B節 — 郵輪旅程升級保障			
(1) 因公共交通工具延誤而無法展開郵輪旅程6小時或以上： i) 在下一個港口重新參與郵輪旅程；或 ii) 取消郵輪旅程	 10,000 50,000	 10,000 50,000	 10,000 50,000
(2) 提早結束郵輪旅程	50,000	50,000	50,000
(3) 取消岸上觀光津貼	5,000 (每次觀光2,000)	5,000 (每次觀光2,000)	5,000 (每次觀光2,000)

保障摘要	優尚計劃	精選計劃	簡易計劃
	每名受保人每次旅程的最高賠償額(港元)		
(4) 提早結束岸上觀光津貼	1,000	1,000	1,000
(5) 無法重新登上郵輪	10,000	10,000	10,000
(6) 郵輪被劫持或綁架	20,000 (每日2,000)	20,000 (每日2,000)	20,000 (每日2,000)
(7) 在郵輪上使用衛星電話	3,000	3,000	3,000

第一節 — 醫療及相關費用

承保範圍表訂明下文保障(1)至(9)及第一節的附加保障的最高賠償額及相關分項限額。在支付賠償後，最高賠償額及相關分項限額將扣減已支付的賠償額。在最高賠償額及相關分項限額(如適用)用盡後，我們將無須再承擔第一節之下有關旅程的責任。

就下文保障(1)至(9)而言，若受保人在旅程中意外受傷或患病，我們將就以下各項作出賠償：

(1) 醫療及相關費用、跌打、針灸、物理治療或脊椎治療
受保人因有關意外受傷或患病在醫療上必需的索償，並在事故當日起連續12個月內於香港境外招致的醫療、住院及治療費用，包括牙科治療(只因意外導致的)費用；

跌打、針灸、物理治療及脊椎治療進一步受承保範圍表訂明的分項限額所限。

(2) 親屬探訪
受保人於香港境外因意外受傷或患病住院而按照醫生意見需要一名親屬或朋友前往受保人身處地或逗留在受保人身邊的合理額外住宿及交通費用(只限經濟客位)。

(3) 護送兒童返港
受保人因意外受傷或患病於香港境外住院而導致與其同行的任何受保兒童無人照顧所引致護送受保兒童返回受保人的香港住所所引致的合理額外住宿費用及交通費用(只限經濟客位)。

(4) 入院保證金
倘若受保人因意外受傷或患病而入院，醫院要求繳付的入院按金。

(5) 醫院的翻譯/傳譯服務
受保人在旅程中於香港境外意外受傷或患病，導致受保人需要住院，於醫院內聘用當地翻譯員/傳譯員提供服務所引致的合理費用，惟住院期必須超過24小時。

(6) 重新繼續原定旅程日程/行程，及/或與旅遊夥伴會合

受保人因在旅程中於香港境外意外受傷或患病，導致其原定的旅程日程/行程中斷或被干擾之後重新繼續該旅程日程/行程及/或與其原本的旅遊夥伴會合而招致的必須而合理的額外住宿及交通費用。

(7) 回港覆診費用

受保人從海外回港後連續3個月內於香港支付在醫療上必需的合理醫療、住院及治療費用(包括只因意外導致的牙科治療費用、私營救護車或專業家居護理費用)，而有關費用是由於受保人在旅程中於香港境外意外受傷或患病而必須在海外接受醫療諮詢所致。跌打、針灸、物理治療及脊椎治療進一步受承保範圍表訂明的分項限額所限。

(8) 每日住院現金津貼

若任何受保人因意外受傷或患病而需於香港境外住院超過24小時，可獲得每日住院現金津貼。若任何受保人於返抵香港時入住香港的醫院超過24小時進行覆診，亦可獲得此項保障。

(9) 每日強制隔離現金津貼

倘若任何受保人因在旅程中於香港境外感染傳染病或懷疑感染傳染病或在旅程完結及返回香港後7日內被強制隔離，我們將向該受保人支付每日強制隔離現金津貼。本保障只可在任何一次旅程申領一次索償。

保障(9)的條文

(i) 強制隔離必須由當地獲授權衞生部門或任何監管機關執行。此項保障並不包括自願隔離及/或家居隔離。
(ii) 強制隔離每滿24小時，我們便會支付每日津貼。
(iii) 受保人只會在以下所述情況下方可獲得此項保障：受保人在旅程中被強制隔離第一日或之前，有關傳染病被世界衞生組織評為「流行性及大流行性疾病的預警和應對」的第5級或以上。
(iv) 若受保人在旅程出發日期或之前，其計劃前往的目的地已被宣佈為疫區，受保人將無法獲得此項保障。

受保人只可就同一事件根據保障(8)或(9)提出索償。

第一節的附加保障

我們將會就以下情況作出賠償：

(a) 在海外醫院求診的交通費用

若受保人在旅程中意外受傷或患病而須到海外醫院接受醫學治療的額外交通費用(必須提供收據以作證明)，最高賠償額為500港元。

(b) 在港診治傳染病的覆診費用

即使受保人並無於香港境外招致任何醫療費用，但仍可獲賠償受保人在香港連續3個月內接受合資格及持牌/註冊醫生的傳染病醫學治療所需支付予有關醫生的任何醫療上必需的費用，惟受保人必須在旅程中於香港境外感染有關傳染病，而該名合資格及持牌/註冊醫生的診斷亦須證明受保人在回港後7日內被確診受保人在旅程中於香港境外感染該傳染病。最高賠償總額不得超過上述保障(7)的分項限額。

(c) 在海外地點透過MyDoc旅行醫療通行證接受遙距視像診症服務(只適用於全年保障)

在受保人到海外地點旅行的旅程期間，受保人(「使用者」)透過MyDoc旅行醫療通行證接受遙距視像診症服務而引致的合資格醫療診症費用(不包括藥物費用及送藥費)。在保險期內，由服務啟動日至保單屆滿日期間，使用者可接受合共兩次遙距視像診症服務。除遙距視像診症服務外，使用者亦可透過MyDoc旅行醫療通行證獲取處方藥物及利用向使用者運送處方藥物的服務(費用均由使用者承擔)，前提是受保人的旅遊目的地屬MyDoc旅行醫療通行證提供處方藥物及送藥服務的地區。

若受保人在旅程期間意外身體受傷或患病，我們將進一步按第一節(1)項彌償處方藥物及送藥費，惟須受承保範圍表訂明每名受保人的最高賠償額所限。

請注意本公司或安盛關聯方概不提供醫療診斷，亦不營運MyDoc旅行醫療通行證或透過MyDoc旅行醫療通行證提供的任何服務。MyDoc旅行醫療通行證由本公司委任的一家第三方服務供應商(「服務供應商」)提供。使用者使用MyDoc旅行醫療通行證的任何服務，代表使用者同意以下1至10項條文。若使用者不同意以下所有條文，則不應使用MyDoc旅行醫療通行證：

1. MyDoc旅行醫療通行證由服務供應商提供，讓使用者與服務供應商安排的香港及/或海外地點持牌醫生聯繫，以獲取醫療諮詢，包括醫療建議、診斷、療治、藥物處方及向使用者運送處方藥物。
2. 如有需要，使用者在使用MyDoc旅行醫療通行證時，可能被要求付款或提供個人資料。使用者確認及明白，所有付款或提供資料的風險須由使用者承擔，使用者在支付任何款項或提供任何資料前，應細閱所有相關條款及條件。
3. 使用者確認及明白，MyDoc旅行醫療通行證或其任何服務並非由本公司提供。使用MyDoc旅行醫療通行證，包括任何醫療服務，將受服務供應商及任何其他相關供應商施加的條款及條件約束，且有關風險應由使用者承擔。在任何情況下，本公司概不就因使用MyDoc旅行醫療通行證或與之相關而令使用者遭受或引致的任何損害或損失承擔責任。使用者確認及明白，在使用服務供應商提供的服務前，應細閱並同意遵守服務供應商的使用者指引、使用條款或其他適用政策。
4. 在承諾使用服務供應商提供的服務前，使用者應細閱MyDoc旅行醫療通行證提供與預約相關的政策，包括但不限於與付款、提供文件、重新預約及取消預約相關的政策。若使用者未能根據所述政策提供相關文件，在原定時間前重新預約或取消預約：(a)將不可重新預約或取消預約；以及(b)一些醫生和遙距諮詢的服務費用將向使用者收取，並從本保單第一節所載保障限額中扣除。

5. 本公司概不就由或透過MyDoc旅行醫療通行證提供的產品或服務的種類、質素或合適性作出任何明示或暗示的保證或陳述，且概不就任何第三方供應商向使用者提供的任何產品及/或服務負責。本公司保留權利不時修訂該等產品或服務的條款及條件，無須事先通知。
6. MyDoc旅行醫療通行證的運作方式、內容及一般行政管理可因任何原因不時更改，無須進一步通知。
7. 在法律允許的範圍內，本公司在任何情況下概不就因MyDoc旅行醫療通行證或此等條文引起或與之相關的任何利潤損失或任何間接或相應損失，不論是合約、侵權（包括疏忽）、違反法定責任或其他方式，而向使用者、受保人、申請人及保單持有人負責。
8. 使用者確認及明白，在使用MyDoc旅行醫療通行證時，服務供應商或任何其他第三方供應商收集或持有的使用者資料（包括個人資料）可轉交本公司。使用者在提供任何個人資料前，應細閱服務供應商或其他第三方供應商提供的相關個人資料收集聲明。
9. MyDoc旅行醫療通行證提供的任何服務受適用法律及法規所約束。
10. 本公司擁有絕對權利，可絕對酌情詮釋此等條文。本公司的決定將為最終及不可推翻。若任何此等條文被法院裁定無效或不可強制執行，該等被裁定無效或不可強制執行的條文不應對其餘條文構成影響，其餘條文應繼續具十足效力和作用。

適用於第一節的不受保項目

我們將不會作出以下賠償：

1 在香港接受的治療或協助（上述保障(7)、(8)、(9)及附加保障(b)明確規定者除外）。

2 合資格及持牌/註冊醫生認為受保人可合理地延遲至受保人返回香港或抵達最終目的地國家（若不返回香港）才接受的手術或醫學治療。

3 除非治療受保人的合資格及持牌/註冊醫生認為受保人需要入住醫院、診所或療養院的單人或私人病房，否則我們不會賠償入住有關病房的額外費用。

4 並非由當地合資格及持牌/註冊醫生及中醫提供的醫療諮詢或治療（跌打中醫師、針灸師、物理治療師或脊醫除外）。

5 由身為合資格及持牌/註冊醫生、中醫、跌打中醫師、針灸師、物理治療師或脊醫的受保人或其親屬或直系親屬提供的任何治療。

6 由於直接或間接因受保人前往某一國家、個別地區或活動，而香港特別行政區政府保安局（「保安局」）建議暫停非必需或所有旅遊（紅色外遊警示或黑色外遊警示）（除非保安局就該次旅遊發出特別許可），而引致、發生的醫療及相關費用，以及海外緊急援助服務。若旅遊違反該建議，只有2019冠狀病毒病(COVID-19)的索償將獲得保障。若受保人在該旅遊建議發出前已展開旅程，則此不受保項目並不適用。為求清晰起見，若導致索償的事件與上述保安局的旅遊建議所述事件的性質並不相同，則此不受保項目將不適用。
如欲查閱該等事件概覽，請瀏覽www.axa.com.hk。

7 在以下情況下，直接或間接因疫苗可預防疾病而引致、發生或導致的任何醫療及相關費用，以及海外緊急援助服務：
   (i) 受保人在旅程前並無接受受保人前往的國家/地區之相關政府/監管機關強制要求的任何疫苗接種、防疫注射或藥物治療；及/或
   (ii) 受保人在旅程前並無接受香港政府強制要求的任何疫苗接種、防疫注射或藥物治療。
8. 私家看護、輪椅、拐杖、醫學植入物或任何其他類似設備的收費；
9. 任何醫學美容、眼鏡及視力或聽力協助，以及其藥物處方，因意外受傷而必須者則除外；

第二節 — 海外緊急援助服務

本節所述的服務必須是因醫療緊急情況所導致的必要服務，並由援助機構提供。此外，在作出任何安排前，所有服務必須經援助機構批准。

(1) 24小時海外緊急援助熱線

倘若受保人遇上緊急醫療問題或情況，而有關問題或情況屬本保單的保障範圍之內，我們將會為受保人提供24小時海外緊急援助熱線服務，以提供緊急援助服務。

(2) 緊急醫療運送/遣送回國

若當地醫療服務不足或並無提供醫療服務，而受保人因其醫療狀況而必須被緊急移送至另一地方，援助機構將會作出有關安排，而我們亦會支付下列事宜所引致的費用：

(i) 緊急運送包括以空中救護飛機將受保人送到因應其意外受傷或患病性質提供治療的最就近及最適當的醫院或醫療中心；及

(ii) 按照合資格及持牌/註冊醫生的建議及/或指示沿途陪伴受保人的醫療護理人員；及/或

我們將會支付援助機構就下列情況安排的遣送回國服務費用：

(iii) 按照合資格及持牌/註冊醫生的書面建議，受保人在當地接受治療後必須立即乘搭飛機經濟艙返港所引致的費用；及/或

(iv) 按照合資格及持牌/註冊醫生的書面建議陪同受保人乘搭飛機返港的一名合資格及持牌/註冊醫生引致的經濟客位費用。

(3) 遺體運返

我們會支付援助機構就下列事宜安排的服務費用倘若受保人身故而在當地下葬或火化的合理費用，或將每名受保人遺體或骨灰運返香港的合理費用。

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適用於第二節的不受保項目

我們將不會作出以下賠償：

1. 並非由援助機構或其授權代表批准及安排的服務費用，除非我們行使完全酌情權及決定權豁免有關不受保項目的權利。
2. 在香港下葬遺體的費用。
3. 任何第一節的不受保項目，如適用(即使並無就第一節的保障索償)。
4. 由於直接或間接因受保人前往某一國家、個別地區或活動，而香港特別行政區政府保安局(「保安局」)建議暫停非必需或所有旅遊(紅色外遊警示或黑色外遊警示)(除非保安局就該次旅遊發出特別許可)，而引致、發生的任何賠償。若旅遊違反該建議，只有2019冠狀病毒病(COVID-19)的索償將獲得保障。若受保人在該旅遊建議發出前已展開旅程，則此不受保項目並不適用。為求清晰起見，若導致索償的事件與上述保安局的旅遊建議所述事件的性質並不相同，則此不受保項目將不適用。如欲查閱該等事件概覽，請瀏覽www.axa.com.hk。
5. 在以下情況下，直接或間接因疫苗可預防疾病而引致、發生或導致的任何索償：
   (i) 受保人在旅程前並無接受受保人前往的國家/地區之相關政府/監管機關強制要求的任何疫苗接種、防疫注射或藥物治療；及/或
   (ii) 受保人在旅程前並無接受香港政府強制要求的任何疫苗接種、防疫注射或藥物治療。

第三節 — 人身意外

倘若受保人在旅程中因意外受傷而導致死亡或傷殘，我們將根據以下賠償表所示按每名受保人支付下列賠償，惟須受承保範圍表訂明的最高賠償額及相關分項限額所限。

意外死亡及永久完全傷殘的賠償表

保障		賠償 (每名受保人的最高賠償百分率)
(1)	意外死亡	100%
(2)	永久完全傷殘	100%
(3)	永久及無法治癒的四肢癱瘓	100%
(4)	永久及完全雙目失明	100%
(5)	永久及完全單目失明	100%
(6)	失去雙肢或雙肢永久完全喪失其使用功能	100%
(7)	失去單肢或單肢永久完全喪失其使用功能	100%
(8)	永久喪失語言能力及失聰	100%
(9)	永久及完全失聰	
	(a) 雙耳	75%
	(b) 單耳	20%
(10)	永久喪失語言能力	50%

第三節的附加保障

附加保障包括：

(a) 燒傷保障

（優尚計劃保障二級及三級程度燒傷；精選/簡易計劃則只保障三級程度燒傷）

若受保人因在旅程中於香港境外意外受傷，並被合資格及持牌/註冊醫生診斷為蒙受下列任何一項事故，我們會向受保人支付下列註明的事故賠償。

計劃	優尚計劃	優尚計劃	精選計劃	簡易計劃
	二級程度燒傷	三級程度燒傷	三級程度燒傷	三級程度燒傷
事故	賠償			
45%或以上身體表面	200,000 港元	500,000 港元	200,000 港元	100,000 港元
27%或以上身體表面	120,000 港元	300,000 港元	120,000 港元	60,000 港元
18%或以上身體表面	100,000 港元	250,000 港元	100,000 港元	50,000 港元
9%或以上身體表面	60,000 港元	150,000 港元	60,000 港元	30,000 港元
4.5%或以上身體表面	40,000 港元	100,000 港元	40,000 港元	20,000 港元

我們不會就同一宗意外受傷而引起的上述超過一項事故支付賠償。若同一宗意外受傷引起超過一宗事故，我們只會就賠償額最高的事故負責。

適用於本附加保障(a)的不受保項目

本附加保障不承保因曬傷而對皮膚層造成的損害或破壞。

(b) 死亡恩恤現金賠償

倘若受保人因在旅程中於香港境外意外受傷或患病而死亡，我們將支付賠償。

(c) 信用卡保障（不適用於18歲以下的受保人）

若受保人在旅程中因受傷而直接造成或導致其死亡，我們會支付任何已故受保人截至意外當日其信用卡的購物及雜項物品的任何未償還結餘，惟有關意外死亡賠償必須是就同一宗受傷而支付或應付。

(d) 失蹤

意外死亡無論如何不得以受保人失蹤為由推定，除非受保人在關鍵時刻乘搭的輪船或飛機沉沒或失事導致完全損毀，則作別論。在有關完全損毀的情況下，我們於收到受保人的受益人或遺囑執行人/遺產代理人（視乎根據一般條款8由誰人收取付款而定）簽署的承諾書後，方會支付意外死亡賠償。若後來發現受保人仍然生還，並無因有關意外而身故，則有關身故賠償必須退還給我們。

第三節的條文

若選擇第A3節的自選保障，請參閱第A3節的條文，以下條文並不適用。

(i) 就18歲以下的受保人而言，無論選擇哪項計劃，保障(1)「意外死亡」的最高賠償額均為100,000港元。

(ii) 就70歲以上的受保人而言，我們就本節支付的最高賠償額為上述保障(1)至(10)的50%。

(iii) 我們將不會作出以下賠償：

(a) 根據保障(1)及(2)，除非身故或傷殘於意外日期起計12個月內發生，否則我們不會就有關保障作出賠償；

(b) 根據保障(3)至(10)，除非向我們證明傷殘由受傷日期起計持續12個月，而且很大可能在受保人的餘生持續傷殘，否則我們不會就有關保障作出賠償。

(iv) 我們就受保人在旅程中因一項或多項受傷而支付所有保障(1)至(10)及附加保障(a)「燒傷保障」，最高賠償總額分別為2,000,000港元（優尚計劃），1,200,000港元（精選計劃）及750,000港元（簡易計劃）。

(v) 附加保障(c)的保障範圍並不包括累算利息或財務費用。

(vi) 若受保人可循任何其他途徑獲得附加保障(c)的賠償，我們將不會就附加保障(c)支付賠償。

(vii) 附加保障(c)並不適用於18歲以下的受保人。

(viii) 本節保障並不承保因疾病、患病、任何受保前已存在的身體或精神缺陷或衰弱、細菌或病毒性感染（即使受保人因意外感染）。但若因意外切傷或傷口直接導致的細菌感染除外。

(ix) 當受保人在遭受本保單保障的受傷之前一肢已喪失部份功能或部份傷殘，而該肢因有關受傷而完全喪失功能或完全傷殘，我們有絕對酌情權根據因有關受傷而導致的傷殘程度決定應支付的賠償額的百分率。若受保人在遭遇有關受傷而喪失或永久完全喪失一肢使用功能之前，該肢已經完全喪失功能或完全傷殘，我們不會就此支付賠償。

第四節 — 行李及個人財物

我們將會賠償受保人攜帶、預先寄運或在旅程中購買的行李及受保人的個人財物（包括受保人穿著或佩戴的衣服及個人財物）所引致的遺失或損毀，惟須受承保範圍表訂明的最高賠償額及相關分項限額所限。

倘若受保人購買與其遺失物品原本的品牌、款式及狀況相若的替換品，我們只會賠償該替換品的費用，惟受保人購買該遺失物品的日期距離遺失該物品當日必須少於2年，但會從賠償額扣減衣服及鞋履正常使用所造成的損耗。若受保人未能證明何時購買該遺失物品或受保人已購買該物品超過2年或受保人並無購買該物品的替換品，我們將會以該物品扣除折舊後的估計現行市值或維修該物品的費用（以較少者為準）作為評估有關索償的基礎。

就每次旅程而言，受保人只限其中一部手提電腦或手提電話或平板電腦作索償。

若遺失物品獲替換，以下「『舊換新』保障」及「以較佳物品賠償」的條文將適用。

若證明任何物品的維修費並不合乎經濟原則，我們會把有關物品視作已經遺失以評估索償。

我們可選擇以現金或以維修方式或替換品彌償受保人的損失或損毀。

若受保財產是在公共交通工具的保管或控制期間遺失或損毀，受保人應先向該公共交通工具進行索償。

若受保人並未獲得有關公共交通工具支付全數賠償，我們將會支付有關餘額，惟賠償額以本保單本節規定的金額為限。

一對及一套條款

當投保項目包含一對或一套物品時，在不參考其作為該一對或一套物品的其中一部份可能具有特別價值的情況下，我們根據本節支付的最高賠償額將不會超過可能遺失或損毀的一個或多個部份的價值，亦不會超過一個與該對或該套物品的投保價值成正比的金額。

「舊換新」保障

您的保單保障會以舊換新的方式(而非高於原有質素)賠償行李和個人財物的意外損失或損毀，即以質素/功能與原有損失/損毀物品相若但並非較佳的同類新物品替換，但會從賠償額扣減衣服及鞋履正常使用所造成的損耗。若由於市面上不再提供相同或類似型號，而新的替換品質素/功能必須高於原有損失/損毀物品，我們允許根據下文所詳述「以較佳物品賠償」。

以較佳物品賠償

a. 於釐定損失或損毀物品的價值時，我們將參考於賠償當時市面上相同或類似型號，而質素/功能並非比原有損失/損毀物品較佳的新物品(「非較佳物品」)。
b. 若由於科技或產品進步，市面上不再提供任何非較佳物品，我們將參考賠償當時市面上最接近現有型號的市場價格，並按照與現有型號相比之損失或損毀物品的「改善」比例，於其市場價格扣減某一百分比。
c. 「改善」是指以百分比表示現有型號的功能或質素相比損失或損毀物品的型號較佳的估計程度。

適用於第四節的不受保項目

我們將不會作出以下賠償：

1 因海關或其他官方的延誤或被其充公或扣留而引致的遺失或損毀。
2 郵票、文件、隱形眼鏡或隱蔽鏡片的遺失或損毀，或易碎或脆弱物品(例如玻璃或水晶)的損毀。
3 商業用品或樣本的損失或損毀。
4 因正常使用所造成的損耗、逐漸退化或機械或電力故障或擾亂造成的損失或損毀。
5 在公共交通工具保管期間發生的遺失或損毀，除非在發現後立即報告及(若為航空公司)取得航空公司的行李遺失報告，則不在此限。
6 未有於24小時內向當地警方報失並取得報告，除非：-
   (i) 無法報失並取得報告；
   (ii) 向警方報失並取得報告會引起根據本保單另一節提出的另一宗索償。

7 鈔票、國庫券、貨幣票據或任何其他形式的可轉讓票據的遺失或損毀。
8 補領信用卡費用。
9 因無人看管以致財產遺失。
10 記錄在錄音帶、記憶卡、軟盤或筆記本電腦內的數據遺失及復原數據。
11 由於同一原因而根據「第五節 — 行李延誤」提出的任何損失索償。
12 使用中的運動及潛水設備的任何損毀。

第五節 — 行李延誤

我們將會賠償受保人因航空公司或運輸公司的處理不當或劫持事件而從抵達海外目的地後超過至少6小時暫時未能取回行李而導致須購買基本物品或衣服或必需品應急的費用，惟不多於承保範圍表訂明的最高賠償額。

第五節的條文

所有索償必須提交由公共交通工具發出的書面確認，若有關公共交通工具是航空公司，則必須取得行李遺失報告，當中列明延誤時數及原因。

適用於第五節的不受保項目

我們將不會作出以下賠償：
1 由於同一原因而根據「第四節 — 行李及個人財物」提出的任何損失索償。
2 並非與受保人在同一公共交通工具上的任何行李或另行郵寄或運送的紀念品及物品。

第六節 — 個人金錢及旅遊證件

我們將會賠償與以下情況相關而引致的損失/費用，惟須受承保範圍表訂明的最高賠償額及相關分項限額所限。

(a) 個人金錢及信用卡盜用
我們將會賠償受保人在旅程中遺失其擁有的金錢(包括現金、鈔票或貨幣票據、支票、旅行支票、郵政匯票或匯票)，或任何與受保人無關或並非與受保人同住的人士盜用受保人擁有的信用卡或扣賬卡的損失。

(b) 旅遊證件
我們將會賠償受保人在投保旅程中意外遺失其旅遊證件(包括護照、香港身份證或類似文件)、適用的入境簽證、信用卡、駕駛執照、外遊票券及其他旅遊證件的實際補領費用。倘若受保人在旅程中遺失其外遊票券及/或其他旅遊證件，我們亦會賠償受保人因此而支付的額外交通費用及/或住宿費用，惟有關的座位等級及/或房間類別不可優於該旅程中原本的座位等級及/或

適用於第六節的不受保項目

我們將不會作出以下賠償：

1 未能在24小時內向當地警方報失或取得相關警方報告。
2 因錯誤、遺漏、匯兌或貶值而引致的損失。
3 因海關或其他官方的延誤或被其充公或扣留而引致的遺失或損毀。
4 並無立即向旅行支票發行機構設於當地的分行或代理商報失。
5 任何未有解釋的損失或神秘消失。
6 遺失信用卡或扣賬卡，但並無立即向信用卡或扣賬卡發卡機構設於當地的分行或代理商報失。
7 遺失信用卡或扣賬卡，但未有遵守發卡機構發出有關信用卡的條款及細則。
8 遺失任何種類的會員證。
9 遺失任何並非完成旅程所必需的旅遊證件及/或簽證及/或外遊票券。
10 因受保人並無補領或延遲補領文件而招致的任何罰款或罰金。
11 就同一旅遊證件的臨時證及永久證提出的申索，倘若遺失有關證件，受保人只可就其中一種性質的證件提出索償。

第七節 — 個人責任

我們會就受保人在旅程中因下列情況而導致受保人須向第三者所負的法律責任彌償受保人，惟不多於承保範圍表訂明的最高賠償額：

(1) 意外導致任何第三者受傷(包括身故)。
(2) 意外導致第三者財產損失或損毀。

該等彌償應包括就下列情況支付的款項：

(3) 第三者可循普通法或有關意外遺失或損毀發生地的法律向受保人追討的訴訟費及開支；及
(4) 受保人在事先取得我們書面同意下支付的訴訟費及開支。

適用於第七節的不受保項目

我們將不會就下列情況直接或間接產生、涉及或招致的索償作出賠償：

1 作為僱主的法律責任、合約上的法律責任或對受保人的家庭或旅遊夥伴的法律責任。
2 屬於受保人或受到受保人託管、看管、保管或控制的財產。
3 任何蓄意、惡意或違法行為。
4 從事貿易、商業或專業活動。
5 擁有或佔用土地或建築物(只為暫時居住而佔用者除外)。
6 車輛、無人駕駛飛機、飛機或船隻(小型非機動帆船、獨木舟、小艇之類除外)的擁有權、管有權或使用權。
7 因任何刑事訴訟而導致的法律費用、罰款、罰金或類似費用。
8 受保人處於受藥物或酒精影響的情況。
9 受保人在未取得我們書面同意前承認責任或達成任何協議。

第八節 — 旅程受阻

在以下(a)旅程延誤，(b)因旅程延誤而需額外支付的海外住宿費用或已繳付且不能取回的住宿訂金或費用及缺席活動；及(c)因旅程延誤而需要更改行程的額外支付交通費用分節所示的情況下，而旅程受阻須因「罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義活動、惡劣天氣、自然災難、公共交通工具的機械及/或電力故障或機場關閉」直接引致，惟須受承保範圍表本節下訂明的最高賠償額及相關分項限額所限。

(a) 旅程延誤的現金津貼

倘若受保人已安排在旅程中乘搭的公共交通工具比受保人原定行程內所訂明的出發或抵達時間延誤至少6小時，我們將按每延誤滿6小時作出現金津貼賠償。

延誤的時間將由以下其中一個情況開始計算：

- 出發時間的延誤 — 受保人行程內訂明的公共交通工具的原定出發時間直至(i)原本的公共交通工具或(ii)由該公共交通工具提供首先可接載受保人的另一種運輸工具的實際出發時間；或
- 抵達時間的延誤 — 受保人行程內訂明的公共交通工具的原定預定抵達時間直至(i)原本的公共交通工具或(ii)由該公共交通工具提供首先可接載受保人的另一種運輸工具的實際抵達時間。

受保人只可就同一公共交通工具的出發時間延誤或抵達時間延誤的其中一項提出索償，而不可同時就兩項提出索償。若受保人有連續而銜接的航班，每段延誤時間不可累積計算及延誤的近因必須為上述原因。

(b) 因旅程延誤而需額外支付的海外住宿費用或已繳付且不能取回的住宿訂金或費用及缺席活動

倘若受保人原訂在旅程中乘搭的公共交通工具的出發或過境時間較受保人原定行程內所訂明的時間延誤超過6小時，或若受保人取消整個或部份旅程，我們會賠償因而招致的以下費用：

(i) 於香港境外招致的額外、合理且不能取回的住宿費用；或
(ii) 於香港境外招致已就住宿繳付且不能取回的訂金或費用或為受保人約定的未付訂金或費用。及
(iii) 於香港境外招致已就缺席活動繳付且不能取回的訂金或費用或為受保人約定的未付訂金或費用。

受保人只可就上述(i)或(ii)其中一項提出索償。

(c) 因旅程延誤而需要更改行程的額外支付交通費用

倘若受保人在辦理登記手續後，其原訂乘搭的公共交通工具在旅程中因延誤了超過6小時而取消，我們將就受保人因而需要乘搭另一種公共交通工具前往其原定行程內所訂明的計劃目的地而額外支付且不能取回的外遊票券(只限經濟客位)的費用作出賠償。本保障只可在任何一次旅程申領一次索償。

(d) 旅程誤點

倘若受保人已獲確認其所預留的公共交通工具座位，但因其錯過了銜接的交通運輸而未能在旅程中登上該公共交通工具，而受保人未於香港境外獲該公共交通工具或任何第三者提供住宿及膳食或補償，我們將會賠償受保人因此而支付的合理開支，惟須受承保範圍表訂明的最高賠償額及相關分項限額所限。

若因錯過旅程中的銜接交通運輸而未能登上有關公共交通工具，必須由該公共交通工具以書面證明屬實。

(e) 超額訂票

倘若受保人已獲確認其所預留的公共交通工具座位，但因超額訂票而未能在旅程中登上該公共交通工具，而受保人未獲該公共交通工具或任何第三者提供住宿及膳食或補償，我們將會賠償受保人因此而支付的合理開支，惟須受承保範圍表訂明的最高賠償額及相關分項限額所限。

若因超額訂票而未能登上有關公共交通工具，必須由該公共交通工具以書面證明屬實。

適用於第八節的不受保項目

我們將不會就因以下情況引致的索償作出賠償：

1 受保人未能按照其行程辦理登記手續，亦未能取得有關公共交通工具(或為他們負責處理有關事宜的代理)就有關延誤時數及原因發出的書面確認。

2 任何導致旅程延誤，而有關情況在本保單的申請日期或之前(單次旅程)已經存在；或在(i)本保單的申請日期前或(ii)就原定旅程的預訂日期前已經存在或宣佈。

3 受保人在辦理乘搭飛機/船/車的登記手續後遲到抵達機場、港口、火車站或其他登機/船/車地點(因受保人能力合理控制範圍以外的事件造成的遲到除外)。

4 任何因未獲公共交通工具、旅行社或其他相關機構核實的行程改動而蒙受的損失。

5 若任何損失已受保於其他保險計劃、政府計劃，或將會獲得旅行社、旅行團營運商或構成預訂行程一部份的任何服務的其他提供者賠償或退款，則不會支付此項賠償((a)「旅程延誤」除外)。

6 由於同一原因而根據「第十節 — 提早結束旅程」提出的任何損失索償。

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第九節 — 損失訂金或取消旅程

倘若在我們批核投保申請書(單次旅程)後或在預訂原定旅程當日(全年保障)後發生以下任何事件，我們將會在原定旅程前賠償受保人由於取消旅程而不能從旅行團營運商、公共交通工具、旅程住宿提供者或缺席活動的主辦商取回為受保人預先支付的訂金或約定支付的費用損失，惟不多於承保範圍表訂明的最高賠償額及相關分項限額：

在旅程開始前7日內(就(i)、(ii)及/或(iii)而言)

(i) 計劃前往的目的地發生不可預見的罷工、暴亂、民眾騷亂、恐怖主義行動、劫持事件、自然災難或惡劣天氣。
(ii) 受保人在香港的主要居所發生火災、水災或被爆竊引致嚴重損毀，受保人因而需要在計劃旅程出發當日留港協助警方調查。
(iii) 香港特別行政區政府按照「外遊警示制度」對受保人計劃前往的目的地發出「紅色」或「黑色」警示(因大流行疫症引致者除外)，儘管受「一般不受保項目1A(iii)」的限制。

在旅程開始前90日內(就(iv)、(v)及/或(vi)而言)

(iv) 受保人、其直系親屬、緊密商業夥伴或旅遊夥伴嚴重受傷或患上嚴重疾病。
(v) 受保人被傳召作證人、出任陪審員或遭強制隔離，而受保人在我們批核投保申請書(單次旅程)之前或預訂原定旅程當日(全年保障)之前並不知悉。
(vi) 獲旅行代理商註冊主任發牌，為香港旅遊業議會會員，並已獲受保人繳付旅行訂金或旅費的旅行代理商破產。

在旅程開始前(就(vii)而言)

(vii) 受保人、其直系親屬、緊密商業夥伴或旅遊夥伴身故或永久完全傷殘。

適用於第九節的不受保項目

我們將不會作出以下賠償：
1. 請參閱「第十節 — 提早結束旅程」所述的不受保項目(適用於第九節及第十節)。
2. 由於同一原因而根據第八節(保障(b))或第十節提出的任何損失索償。
3. 因香港政府保安局在旅程之前基於大流行疫症建議「如非必要，避免前赴」或「不應前赴」(「紅色」警示或「黑色」警示)，受保人無法展開旅程或選擇不展開旅程而直接或間接產生的損失。(只適用於第九節—損失訂金或取消旅程)。

第十節 — 提早結束旅程

倘若受保人因下列情況而須在已經展開旅程之後放棄旅程並返回香港，我們會根據受保人損失的預訂行程以完整日數按比例計算，賠償受保人預訂發票上所示其已就預訂行程繳付而未經使用且不能取回的有關費用，或需額外支付的合理交通費用(只限經濟客位)及住宿費用，包括但不限於已就在旅程中的外遊票券及缺席活動繳付而未經使用且不能取回的費用，惟不多於承保範圍表訂明的最高賠償額及相關分項限額：

(i) 受保人計劃前往的目的地發生不可預見的罷工、暴亂、民眾騷亂、恐怖主義行動、劫持事件、自然災難或惡劣天氣，令受保人無法繼續其原定旅程。
(ii) 受保人在香港的主要居所發生火災、水災或被爆竊引致嚴重損毀。
(iii) 儘管受「一般不受保項目1A(iii)」的限制，在旅程中，香港特別行政區政府按照「外遊警示制度」對受保人計劃前往的目的地發出「紅色」或「黑色」警示。
(iv) 受保人、其直系親屬、緊密商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病。
(v) 獲旅行代理商註冊主任發牌，為香港旅遊業議會會員，並已獲受保人繳付旅行訂金或旅費的旅行代理商破產。

受保人只可就上述預訂行程不能取回的預繳費用或就上述同一事故放棄旅程而產生的額外交通費用和住宿費用提出索償。

適用於第九節及第十節的不受保項目

我們將不會就下列情況直接或間接產生、涉及或招致的索償作出賠償：

1 任何政府的規管管制或行為、任何旅行社、旅行團營運商、公共交通工具及/或構成預訂行程一部份的服務的提供者破產、清盤、錯誤、疏忽或失責，惟上述列明的持牌旅行代理商破產除外。
2 受保人不願繼續旅程或其他經濟因素所引致的情況。
3 任何受保人展開旅程屬違法行為或面臨刑事訴訟程序，惟按傳召出庭令出席作供除外。
4 受保人發現需要取消或提早結束旅程時並無即時通知有關旅行社、旅行團營運商、公共交通工具及/或構成預訂行程一部份的服務的其他提供者。
5 任何導致旅程取消或提早結束的情況，而有關情況在本保單申請日期(單次旅程)或在預訂原定旅程的日期(全年保障)或之前已經存在或宣佈。
6 任何在本保單申請日期(單次旅程)或在預訂原定旅程的日期(全年保障)或之前已知存在的身體狀況或其他已知情況。
7 任何將會獲現有的保險計劃、政府計劃或公共交通工具、旅行社或任何其他運輸及/或住宿提供者賠償或退款的損失。
8 任何因未獲有關公共交通工具、旅行社或其他相關機構核實的取消或提早結束行程而蒙受的損失。
9 未能向合資格及持牌/註冊醫生取得書面醫療報告。

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10 由其他人士提供服務所引致而受保人無責任支付的任何開支及/或已包括在原定旅程費用內的任何開支。
11 若受保人拒絕遵照合資格及持牌/註冊醫生的建議並自行決定返回香港，或受保人在獲提供有關醫療建議時其身體狀況適宜旅行但受保人拒絕繼續旅程而導致的任何損失(只適用於「第十節 — 提早結束旅程」)。
12 由於同一事件根據「第八節 — 旅程受阻」或郵輪旅程升級保障項下第B(1)節提出的索償(只適用於「第十節 — 提早結束旅程」)。
13 任何培訓或進修課程費用及/或訂金。

第十一節 — 家居財物保障

倘若受保人離港旅遊期間，其在港的空置主要居所因任何意外失火及/或爆竊事件而對該居所內的家居財物造成實質損害或損毀，我們將會以現金彌償受保人、對有關損害或損毀作出維修或重置，賠償方式由我們選擇，惟不多於承保範圍表訂明的最高賠償額及相關分項限額。

倘若任何一對或一套財產的其中一部份遺失或損毀，我們須支付的最高賠償額為與該對或該套財產的價值成正比的金額。我們就任何一件物品或一對或一套物品支付的最高賠償額為2,000港元。

適用於第十一節的不受保項目

我們將不會對下列情況直接或間接產生、涉及或招致的索償支付賠償：
1 任何物品正常使用造成的損耗、折舊、清潔、染色、維修或修復、光線作用或氣候的情況、蟲蛀、昆蟲、害蟲或任何其他逐漸發揮作用的情況引起的損失。
2 因受保人的蓄意行為或縱容而導致任何損失或損毀。
3 因受保財產或其任何部份被政府機關充公、徵用、扣留或有關財產或任何置存有關財產的處所、車輛或物件被合法或非法佔用而造成的任何損失(無論暫時或永久)。
4 電力或機械故障。
5 用作商業或專業用途的攝影或體育設備、其配件或樂器。
6 車輛、小船、單車及任何有關的設備或配件。

第十二節 — 創傷輔導

倘若受保人在旅程中因目睹及/或親歷創傷性事件，即強姦、持槍搶劫(包括劫持/綁架事件)、襲擊、自然災難或恐怖主義行動，而須接受輔導治療，我們將支付由合資格及持牌/註冊醫生建議受保人接受的創傷輔導的費用，惟不多於承保範圍表訂明的最高賠償額及相關分項限額。

第十三節 — 租車自負額及退還車輛費用

我們將會就以下情況作出賠償，惟不多於承保範圍表訂明的最高賠償額：

(i) 租車自負額
倘若受保人涉及撞車，而租用車輛由受保人駕駛，或租用車輛在旅程中於停泊期間遭到盜竊或損毀，我們將賠償受保人招致的汽車保單自負額或免賠額。

(ii) 退還車輛費用
倘受保人因在旅程中於香港境外意外受傷或患病而在海外住院，無法歸還租用車輛，而受保人為該租用車輛的駕駛者或聯名駕駛者，我們將賠償把租用車輛歸還至最近的出租車站招致的合理費用。

保障(i)及(ii)須符合以下條件：

- 該車輛必須是從持牌租用車輛公司租賃；及
- 受保人與該持牌租用車輛公司已簽訂租賃協議；及
- 具有一份相關的綜合汽車保險保單於有關租賃期內保障該租用車輛。

適用於第十三節的不受保項目

我們將不會作出以下賠償：

1 在租賃期內，在任何情況下，受保人控制租用車輛時受到酒精或藥物影響所引致的任何損失。
2 在違反租賃協議或適用的綜合汽車保險的條款的情況下操作該租用車輛而導致的損失。
3 在租賃期內，受保人作出任何非法或違法使用該租用車輛。
4 受保人並無持有該國家的有效駕駛執照。
5 該租用車輛的損失或損毀以外的責任。
6 租用下列類型的車輛：摩托車、摩托自行車、小型摩托車、拖車或旅行拖車、露營車、卡車、商用車輛、野營車、越野車、客貨車及超過9個座位的車輛。
7 任何退還車輛費用 — 若受保人住院並不受保於「第一節 — 醫療及相關費用」。(只適用於退還車輛費用保障。)

第十四節 — 海外傳譯服務

(1) 傳譯服務保障
倘若在海外旅程期間，受保人與警察、海關或其他當地政府機構溝通出現困難，我們將會支付傳譯服務費用，惟不多於承保範圍表訂明的最高賠償額。

(2) 傳譯人員轉介
倘若有需要轉介傳譯人員，援助機構將會協助您安排傳譯服務。

適用於第十四節的不受保項目

我們不會就以下各項作出賠償：

1. 使用傳譯人員或其他服務提供者提供的服務所引致的所有費用及收費，除非屬保障(1)的保障範圍內。
2. 因援助機構轉介的傳譯人員或其他服務提供者提供的服務而引致的任何相應損失或損害。

第A1節 — 中國內地住院按金保證保障

（只在保險證書或承保表內列明時適用）

適用於第A1節的定義

a. 「中國」是指中華人民共和國（但不包括香港特別行政區及澳門特別行政區）。
b. 「網絡醫院」是指參與援助機構的網絡醫院計劃、接受我們發出的中國卡（定義見下文），及容許受保人在並無支付住院按金的情況下入院的中國的醫院網絡。受保人可登入我們的網站www.axa.com.hk參考網絡醫院名單。
c. 「居住地區」是指香港特別行政區。

倘若受保人因在旅程中意外受傷或患病而入住中國任何一間網絡醫院，只要受保人向該醫院出示中國內地住院按金保證卡（「中國卡」），援助機構便會代表我們向該網絡醫院作出住院按金保證。

第A1節的條文

(i) 本保障只在中國境內適用。
(ii) 如欲查詢最就近的網絡醫院，受保人可致電24小時海外緊急援助熱線(852) 2894 4660。受保人必須提供下列資料以供核實，包括但不限於受保人姓名、保單號碼、受保人或其代表的聯絡電話、受保人身處地點及有關意外／疾病的簡單描述及受保人要求提供協助的性質。一旦確認受保人可獲得有關保障，援助機構便會轉介受保人到網絡醫院。
(iii) 受保人必須向網絡醫院的職員出示其中國卡及身份證或具有其姓名及相片的任何相關旅遊證件。援助機構將代表受保人向該網絡醫院作出住院按金保證。
(iv) 當受保人出院時，受保人或其代表必須直接全數清繳其醫療開支，包括援助機構作出的住院按金保證。

(v) 儘管援助機構將會竭力為受保人尋找中國境內的醫療設施，惟必須理解受保人將獲援助機構轉介的醫生、醫院及任何種類的專業人士均為獨立承辦商，而非援助機構的僱員、代理或受僱人，他們必須為自己的行為負責。由援助機構轉介並獲受保人選用的醫院或醫生亦須作為其所提供醫療服務的主要參與人。我們及援助機構將不會就他們所提供的醫療服務中出現的任何過失負責。

(vi) 倘若遺失實體中國卡或中國卡損毀，受保人應盡快以書面向我們報告。我們將會於收取受保人補領費用50港元後向受保人補發新的實體卡。

第A2節 — 與父母/合法監護人受本保單保障的18歲以下受保人的醫療及相關費用及人身意外升級保障

（只適用於優尚/精選計劃 — 單次旅程/全年保障，及只在保險證書或承保表內列明時適用）

就收取成人保費的任何18歲以下的受保人而言，每名受保人根據第一節的最高賠償額（於承保範圍表訂明）將增加至所選計劃項目(a)18歲至70歲的受保人的100%；及第三節或第A3節（以適用者為準）賠償表下的項目(1)意外死亡保障將升級至所選計劃18歲至70歲的受保人的50%。

第A3節 — 人身意外升級保障

（只適用於優尚/精選計劃 — 單次旅程/全年保障，及只在保險證書或承保表內列明時適用）

定義

「傷殘」是指列於下列賠償表內的任何一項或多項傷殘情況（包括意外身故），而有關傷殘情況必須因受保人受傷而導致。

「喪失手指或腳趾」是指掌骨與指骨關節之間或以上被完全切除或距骨與趾骨關節之間或以上被完全切除。

若申請人已選擇本選項及繳付所需的額外保費，「第三節 — 人身意外」的賠償表及條文會被視為已刪除並以下文取代：

賠償表

保障		賠償 （每名受保人的最高賠償百分率）
(1)	意外死亡	100%
(2)	永久完全傷殘	100%
(3)	永久及無法治癒的四肢癱瘓	100%
(4)	永久及完全雙目失明	100%
(5)	永久及完全單目失明	100%
(6)	失去雙肢或雙肢永久完全喪失其使用功能	100%
(7)	失去單肢或單肢永久完全喪失其使用功能	100%
(8)	永久喪失語言能力及失聰	100%
(9)	永久及無法治癒的精神失常	100%
(10)	永久及完全失聰	
	(a) 雙耳	75%
	(b) 單耳	20%
(11)	永久喪失語言能力	50%
(12)	永久完全失去一隻眼睛的晶狀體	50%
(13)	失去四隻手指及大拇指或永久完全喪失其使用功能	
	(a) 右手	70%
	(b) 左手	50%
(14)	失去四隻手指或永久完全喪失其使用功能	
	(a) 右手	40%
	(b) 左手	30%
(15)	失去一隻大拇指或永久完全喪失其使用功能	
	(a) 兩個右骨節	30%
	(b) 一個右骨節	15%
	(c) 兩個左骨節	20%
	(d) 一個左骨節	10%
(16)	失去手指或永久完全喪失其使用功能	
	(a) 三個右骨節	15%
	(b) 兩個右骨節	10%
	(c) 一個右骨節	7.5%
	(d) 三個左骨節	10%
	(e) 兩個左骨節	7.5%
	(f) 一個左骨節	5%
(17)	失去腳趾或永久完全喪失其使用功能	
	(a) 一隻腳的所有腳趾	20%
	(b) 大趾兩個骨節	7.5%
	(c) 大趾一個骨節	5%
	(d) 任何其他腳趾	3%
(18)	腿部或膝蓋骨骨折並被確定不能癒合	15%
(19)	腿部縮短至少5厘米	10%
(20)	就不屬於保障(2)至(19)(首尾兩項包括在內)的傷殘情況，我們有絕對酌情權決定是否支付一筆賠償金予受保人，而有關賠償金的金額必須由我們根據有關傷殘的程度計算，並以我們認為有關傷殘並無抵觸保障(2)至(19)(首尾兩項包括在內)傷殘情況為基礎。	

條文

(i) 就18歲以下的受保人而言，無論選擇哪項計劃，保障(1)的最高賠償額均為100,000港元。
(ii) 就70歲以上的受保人而言，我們就本節支付的最高賠償額為上述保障(1)至(20)的50%。
(iii) 我們將不會作出以下賠償：
  (a) 根據保障(1)及(2)，除非身故或傷殘於意外日期起計12個月內發生，否則我們不會就有關保障作出賠償；
  (b) 根據保障(3)至(20)，除非向我們證明傷殘由受傷日期起計持續12個月，而且很大可能在受保人的餘生持續，否則我們不會就有關保障作出賠償。
(iv) 若受保人為左撇子，根據賠償表保障(13)至(16)（首尾兩項包括在內）應支付的「右手」及「左手」的賠償金額須對調。
(v) 若受保人失去單肢及同一肢的一隻或多隻腳趾或一隻或多隻手指，或單肢及同一肢的一隻或多隻腳趾或一隻或多隻手指永久完全喪失使用功能，因而導致我們須根據賠償表支付賠償，受保人將只能獲支付賠償表內有關「失去單肢或單肢永久完全喪失其使用功能」的賠償。
(vi) 若支付給受保人的賠償總額等同或超過每名受保人的最高賠償額，本公司將不會再就同一名受保人其後就相關旅程受傷根據本保單支付賠償。若支付給受保人的賠償總額少於每名受保人的最高賠償額，列於賠償表內適用於該名受保人的傷殘情況的賠償額須減少至仍未繳付的原本保額。
(vii) 當受保人在遭受本保單保障的受傷之前一肢或一個器官已喪失部份功能或部份傷殘，而該肢或器官因有關受傷而完全喪失功能或完全傷殘，我們有絕對酌情權根據因有關受傷而導致的傷殘程度決定應支付的賠償額的百分率。若受保人在遭遇有關受傷而喪失或永久完全喪失一肢或一個器官的使用功能之前，該肢或器官已經完全喪失功能或完全傷殘，我們不會就此支付賠償。
(viii) 我們就受保人在旅程中因一項或多項意外受傷而支付的第三節所有保障(1)至(20)及附加保障(a)「燒傷保障」，優尚計劃及精選計劃的最高賠償額分別為2,000,000港元及1,200,000港元。
(ix) 附加保障(c)「信用卡保障」的保障範圍並不包括累算利息或財務費用。
(x) 若受保人可循任何其他途徑獲得附加保障(c)「信用卡保障」的賠償，我們將不會就有關保障支付賠償。
(xi) 附加保障(c)「信用卡保障」並不適用於18歲以下的受保人。
(xii) 本節保障並不承保因疾病、患病、任何受保前已存在的身體或精神缺陷或衰弱、細菌或病毒性感染（即使受保人因意外感染）。但若因意外切傷或傷口直接導致的細菌感染除外。

第B節 — 郵輪旅程升級保障

（只在保險證書或承保表內列明時適用）

定義

「郵輪旅程」是指受保人以乘客身份在提供予受保人的行程中指定的第一個港口登上郵輪起，直至行程指定的最後一個港口下船期間的郵輪旅行。

在旅程開始後，受保人將會獲得與郵輪旅程相關意外的保障：

在郵輪旅程開始前：

(1) 因公共交通工具延誤而無法展開郵輪旅程
倘若受保人安排前往展開郵輪旅程的公共交通工具，因罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義活動、惡劣天氣狀況、自然災難、公共交通工具的機械及/或電力故障或機場關閉，在受保人辦理登記手續後較原定到達時間延遲超過六(6)小時，因而導致受保人未能登上原定的郵輪，我們將會就下列各項支付不多於承保範圍表訂明的最高賠償額：

(i) 在下一個港口重新參與郵輪旅程
讓受保人前往郵輪原定行程訂明的下一個指定停靠港口的一(1)張經濟客位單程機票的額外費用。

或

(ii) 取消郵輪旅程
因受保人取消郵輪旅程而被沒收的費用。

就第B(1)節而言的特別情況
1. 受保人必須根據原定的公共交通工具辦理登記手續，而且所有索償必須由該公共交通工具提供的書面確認證實有關延誤持續的時間及原因。
2. 受保人只可由於同一原因根據(i)或(ii)提出索償。

在郵輪旅程期間：

(2) 提早結束郵輪旅程
倘若受保人在登上郵輪後，由於下列原因必須放棄郵輪旅程並直接前往郵輪的最終目的地或返回香港：

(1) 郵輪機械故障
(2) 郵輪在港口停泊時被當地政府機關強制扣留

我們會根據受保人損失的預訂行程以完整日數按比例計算，賠償受保人預訂發票上所示其已就預訂行程繳付而未經使用且不能取回的有關費用(包括但不限於在郵輪旅程中的外遊票券及缺席活動)，或需額外支付的合理交通費用(只限經濟客位)及住宿費用。

受保人只可就上述預訂行程不能取回的預繳費用或就上述同一事故放棄郵輪旅程而產生的額外交通費用和住宿費用提出索償。

(3) 取消岸上觀光津貼

倘若受保人在郵輪旅程開始日期前已預訂並繳付費用的岸上觀光因下列原因而取消：

(i) 在郵輪旅程期間，受保人或旅遊夥伴身故、嚴重受傷或患上嚴重疾病；

(ii) 在岸上觀光出發日期前一日，觀光目的地發生不可預見的罷工、暴動、民眾騷亂、恐怖主義活動、爆發傳染病、惡劣天氣狀況或自然災難；

我們將會就每項被取消的觀光活動支付承保範圍表訂明的一筆過津貼。

(4) 提早結束岸上觀光津貼

倘若在觀光活動開始後，因觀光地點發生不可預見的惡劣天氣狀況或自然災難，導致受保人無法繼續而須放棄岸上觀光並返回郵輪，我們將會就提早結束岸上觀光支付承保範圍表訂明的一筆過津貼。

(5) 無法重新登上郵輪

倘若受保人在岸上觀光後，因下列原因而無法登上原定郵輪，我們將會彌償使受保人前往郵輪原定行程訂明的下一個指定停靠港口而合理引致的額外交通費用及／或受保人合理引致的實際額外住宿費用，惟不多於承保範圍表訂明的最高賠償額：

(1) 受保人在岸上觀光期間乘搭的公共交通工具發生嚴重交通意外；

(2) 在岸上觀光期間意外受傷，使受保人或其旅遊夥伴在郵輪於相關港口的原定出發時間須住院治療。

(6) 郵輪被劫持或綁架

我們將會就受保人作為付款乘客登上的郵輪在郵輪旅程期間被劫持或綁架的每24小時支付每日現金補償，惟不多於承保範圍表訂明的最高賠償額，前提是有關劫持或綁架事件導致受保人無法抵達原定港口。

(7) 在郵輪上使用衛星電話

受保人或其旅遊夥伴因嚴重意外受傷或患上嚴重疾病，而導致受保人無法繼續郵輪旅程，前提是受保人必須在旅程中斷後直接回港，我們將會支付在郵輪上合理地引致的衛星電話費用，惟須受承保範圍表訂明每名受保人的最高賠償額所限。

適用於第B節的不受保項目

我們將不會就直接或間接源自、涉及或基於下列情況而提出的索償作出賠償：

1. 在旅程前已經存在或宣佈的任何延誤；
2. 就旅遊延誤而言，受保人拒絕乘搭原本公共交通工具首先提供的另一種交通工具。
3. 受保人延遲抵達機場或港口而導致的任何損失（即抵達時間遲於辦理登記或預訂手續所須的時間，上述保障(1)至(5)所述的情況除外）；

4. 由其他人士提供服務所引致而受保人無責任支付的任何開支及/或已包括在原定旅程費用內的任何開支。
5. 未獲航空公司、郵輪公司、旅行社或其他相關機構核實的任何損失。
6. 將會獲任何現有保險計劃、政府計劃、郵輪公司、旅行社或任何其他服務供應商或任何其他來源賠償或退款的任何損失。
7. 由於同一事件而根據「第八節 — 旅程受阻(第八(a)節除外)」、「第九節 — 損失訂金或取消旅程」或「第十節 — 提早結束旅程(適用於第B(1)節)」提出的任何索償。
8. 未能根據第B(7)節提供由合資格及持牌/註冊醫生發出證明嚴重意外受傷或患上嚴重疾病的書面報告。

一般不受保項目

1 本保單不會就下列情況作出賠償：

A. 直接或間接因下列情況引致、因下列情況而發生或由於下列情況而致的索償：
   (i) 展開旅程之前已經受傷、存在疾病、患病、衰弱、身體上的缺陷或情況。
   (ii) 受保人以職業身份參與體育運動或活動。
   (iii) 戰爭、侵略、外敵行為、敵對行為或類似戰爭行動(無論有否宣戰)、內戰、叛變、暴亂或民眾騷亂(除非於個別章節註明)、兵變、起義、叛亂、革命、軍權或政權篡奪、軍法統治、任何政府或公共或地方機關對財產實施或頒令將其充公或收歸國有或徵用或毀壞或損毀。
   (iv) 受保人直接參與恐怖主義行動。
   (v) 當受保人正在參與賽跑以外的速度比賽(包括但不限於游泳比賽、單車比賽、划艇比賽、賽車)、汽車拉力賽及汽車競賽或飛行活動(若受保人為支付費用乘搭全面持牌飛機的乘客除外)時發生的意外。
   (vi) 蓄意自我傷害或令自己患病、精神失常、受酒精影響(暫時或其他性質)、或使用藥物(根據處方治療及在合資格及持牌/註冊醫生指示下服用而非用作戒毒治療的藥物除外)、令自己暴露於不需要的嚴重風險(試圖拯救他人生命或財產除外)。
   (vii) 直接或間接因下列情況造成、引致、導致或促成的非恐怖主義事件：
      (a) 核武器物料；
      (b) 電離輻射，或任何核能燃油或由燃燒核能燃油產生的任何核廢料所釋出的輻射污染。僅就本不受保項目1A.(vii)而言，燃燒須包括自發的核子分裂；
      (c) 核子反應、核子輻射或輻射污染，不管是否有其他同時或按任何其他次序促成有關損失的成因。

B. 任何更為明確地投保的財產，或任何若非本保單的存在則可透過任何其他保險保單獲得賠償的索償。

C. 可能導致索償而我們在個別原定旅遊行程完結日後的31日內未有獲書面直接通知的事故。

D. 受保人未有遵照醫生建議或為了獲得醫學治療或為了移民所進行的旅程而引致的索償。

E. 就性病或性傳播疾病包括愛滋病(後天免疫力缺乏症)及愛滋病相關併發症提出的索償。

F. 就懷孕、流產、分娩及其所有併發症提出的索償。

G. 若受保人在保險期因參與任何種類的勞動或體力工作；參與海上活動，例如商業潛水、石油鑽探、採礦或空中攝影；處理爆炸品；作為男/女演員進行演出；作為工地工人、漁民、廚師或廚房工人；導遊或領隊而直接或間接引致的索償。

H. 由於在以下時間之前已經存在，按照「外遊警示制度」對受保人計劃前往的目的地發出「黑色」警示的情況引致的索償。
   1 承保表/保險證書發出時(適用於單次旅程)；或
   2 預訂原定行程當日(適用於全年保障)。

I. 因在預訂原定行程當日(適用於全年保障)/保單保險期(適用於單次旅程)或之前已經存在或宣佈或為公眾所知的任何事故/情況直接或間接引致的索償。

2 制裁責任限制及除外條款

倘若保險公司會因所提供的保障、賠償款項或利益而面臨聯合國決議下的任何制裁、禁令或限制，或遭受歐盟、英國或美國的法律、法規、貿易或經濟下的制裁，保險公司將不會視作提供任何保障，及無須承擔任何賠償或提供任何利益之責任。

一般條款

1 遵守條款

保單持有人、受保人或其任何代表適當地遵循及履行本保單內所有有關保單持有人、受保人或其任何代表應進行或遵從的條款，為我們根據本保單有責任作出任何賠償的先決條件。

2 合理程度的謹慎

保單持有人及受保人應審慎地行事及採取合理程度的謹慎防止意外、受傷、疾病、損失或損毀的情況發生。

3 欺詐行為

若任何索償屬欺詐或蓄意誇大性質，或若投保人作出任何虛假聲明或陳述，則本保單將會作廢，而我們亦將不會支付任何索償。

4 索償

倘若出現索償情況，保單持有人應：

(a) 盡快以書面通知我們，但必須符合「一般不受保項目」第1C項。

(b) 提供我們可能要求提供的所有文件、資料及證據，而有關費用須由保單持有人、受保人或其法律代表承擔。

(c) 當受保人的行李在運輸機構保管期間遺失或損毀或受保人遺失行李或金錢，受保人必須向有關運輸機構、警方或其他適當的機關索取報告，並於向我們提出索償時提供該報告的副本。

(d) 倘若出現旅程延誤，請向有關公共交通工具索取書面確認，當中列明延誤原因及時間。

(e) 倘若遺失金錢，必須於發現有關遺失後24小時內向當地警方報失並取得報告。

(f) 除非取得我們書面同意，否則不可承認任何責任或作出聲明或對其他保單持有人及/或受保人具約束力的承諾。

(g) 在我們進行有關索償的調查或評估期間提供全面的合作。

5 我們在索償後的權利

我們有權以受保人及/或保單持有人的名義及代表其處理任何法律訴訟的抗辯或和解，並為了我們的利益但以保單持有人及/或受保人的名義提出訴訟，就本保單的任何保障範圍內的情況向任何第三者追討賠償，有關費用將由我們承擔，及為此目的委託我們選用的律師。倘若受保人身故，我們將有權進行驗屍，有關費用將由我們承擔。

6 仲裁

因本保單而引起的所有分歧，將提交由雙方書面委任的仲裁人決定，或倘若雙方無法就委任單一名仲裁人達成協議，則各自須在對方書面要求後兩個曆月內以書面委任一名仲裁人，並將有關分歧交由該兩名仲裁人決定；倘若該等仲裁人之間出現意見分歧，則在進行轉介之前，該項分歧須交由仲裁人以書面委任的公斷人決定。對於我們在本保單下承擔責任的金額所產生的任何爭議，仲裁裁決須作為就本保單提出任何訴訟或起訴的權利的先決條件。仲裁地須為香港。

7 保費

承保表/保險證書一經發出(全年保障除外)，受保人將不獲退還已支付的保費。

8 賠償付款

(i) 若在保險期生效日，受保人的年齡低於18歲，本公司將會把所有賠償(第一節的附加保障(c)、第二節保障(2)及(3)除外)支付予受保人的父母/合法監護人或申請人。若在保險期生效日，受保人的年齡為18歲或以上，本公司將會把所有賠償(第一節的附加保障(c)、第二節的保障(2)及(3)除外)支付予受保人或申請人。

(ii) 第一節 – 醫療及相關費用下的附加保障(c)、第二節 – 海外緊急援助服務下的保障(2)及(3)的賠償將直接支付予服務供應商/援助機構。

(iii) 儘管受上文第8(i)段限制，倘若受保人意外身故，本公司將會向受保人的遺產支付所有有待支付的賠償。

(iv) 任何由上述第8(i)段或第8(iii)段註明的人士向本公司發出的收據，均被視為本公司最終和完全履行所有法律責任。

9 代位求償

我們有權以受保人及/或保單持有人的名義，對可能須就引致根據本保單提出索償的事故負上責任的第三者提出訴訟，有關費用將由我們承擔。

10 本保單須受香港法律規限並根據香港法律詮釋，而因本保單引起的任何爭議或分歧必須根據香港法律解決。

11 只適用於全年保障

(a) 取消

我們可透過電郵方式寄往申請人最後告知我們的電郵地址，或透過掛號方式寄往申請人最後告知我們的地址，予以申請人30日通知期取消本保單。在此情況下，申請人將可按比例獲退還其仍未屆滿的保險期相應的部份保費。

申請人亦可以書面通知給予我們30日通知期取消本保單。然後我們會向申請人退還(於當前的保險期必須並無出現索償情況)仍未屆滿的保險期的保費，保費退還額最高為申請人已支付全年保費的50%。

(b) 額外受保人

除非被明確列為受保人並已附於本保單的書面批單證明有關情況，否則被額外加入承保表/保險證書內任何組別的人士均無法獲得本保單提供的保障。

(c) 額外保費

額外保費將會以本保單的保險期生效後或本保單續期時(家庭計劃除外)加入本保單的每名額外受保人人數而按比例收取。

(d) 續保

在本保單續保前，申請人必須通知我們申請人及/或保單持有人於之前的保險期內有否發現任何受保人患上任何疾病或身體出現任何毛病或虛弱情況。

12 年齡限制

就單次旅程而言，受保人在保單保險期生效日的年齡必須為30日或以上。

就全年保障而言，受保人在保單最初生效日前必須為75歲或以下，並可續保至80歲。

我們將會根據受保人於保險期生效日的年齡提供所有保障。

13 重複保障

若受保人就同一旅程向我們購買超過一份旅遊保險(所有實際上由任何公司、團體或組織付款為受保人投保的團體旅遊保險除外)，我們就有關損失負責賠償的最高金額將為保障範圍最大的保單內所訂的金額。

14 各節的賠償總額不得超過各節分別訂明的最高賠償額。

15 禁止信託或轉讓

本保單不得轉讓，而保單持有人保證本保單不受信託的規限，亦不會受留置權的規限或用作抵押，以及在本保單的有效期內，本保單將由保單持有人管有。

16 任何並非本保單某一方的人士或實體，不得根據《合約(第三者權利)條例》(香港法例第623章)強制執行本保單的任何條款。

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17 申請人的聲明、保證及承諾

申請人謹此向本公司聲明、保證及承諾：(a)申請人已獲保單持有人及受保人全體正式授權代表他們行事，以就本保單提出申請、更改、管理、終止、續保(若必需)及/或接收有關本保單的通知及法律程序文件的送達；及(b)除處理或解決爭議的索償外，申請人為本公司需要就本保單發出通知的唯一人士，而本公司無須向保單持有人及受保人發出通知。

保單持有人及受保人全體同意申請人的上述聲明、保證及承諾。

18 退還保費

即使任何其他條文另有規定，但若本公司須退還任何保費，則須退還給申請人。

19 誰是保單持有人及受保人

本保單的保單持有人為擁有本保單的人士。若受保人為一名成人，則保單持有人為受保人。若受保人為一名子女，則保單持有人為列明於其相關承保表/保險證書內的其父母或合法監護人。

20 詮釋

在詮釋本保單時，除非文義另有所指，否則單數的詞彙亦包括眾數，反之亦然，而表達性別的詞彙則包括所有性別。

收集個人資料的聲明

安盛保險有限公司(下稱**"本公司"**)明白其就《個人資料(私隱)條例》(香港法例第486章)(**"條例"**)收集、持有、處理、使用和/或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

目的：本公司不時有必要收集閣下的個人資料(包括信用資料和以往申索紀錄)，並可能因下列各項目的(**"有關目的"**)而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

1 向閣下推介、提供和營銷本公司、安盛集團的其他公司(**"安盛關聯方"**)或本公司的商業合作夥伴(參閱下文**"在直接促銷中使用及將其個人資料提供予其他人士"**部份)之產品/服務，以及提供、維持、管理和操作該等產品/服務；
2 處理和評估閣下就本公司及安盛關聯方所提供之產品/服務提出的任何申請或要求；
3 向閣下提供後續服務，包括但不限於執行/管理已發出的保單；
4 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；
5 偵測和防止欺詐行為(無論是否與就由本公司及/或安盛關聯方提供的產品/服務有關)；
6 評估閣下的財務需求；
7 為客戶設計產品/服務；
8 為統計或其他目的進行市場研究；
9 不時就本條款所列的任何目的核對所持有的與閣下有關的任何資料；
10 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
11 進行身份和/或信用核查和/或債務追收；
12 遵守任何適用的司法管轄區的法律；
13 開展與本公司業務經營有關的其他服務；及
14 與上述任何目的直接有關的其他目的。

個人資料的轉移：個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

1 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
2 與就本公司和/或安盛關聯方提供的任何產品/服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士(包括私家偵探)；
3 在香港或香港以外其他地方向本公司和/或安盛關聯方提供行政，技術或其他服務(包括直接促銷服務)並對個人資料負有保密義務的任何代理、承包商或第三方；

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4 信貸資料機構或(在出現拖欠還款的情況下)追討欠款公司；
5 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；
6 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關；及
7 在有合理需要履行任何上述有關目的段落2, 3, 4及5之情況下，以下人士：保險理算人、代理和經紀、僱主、醫護專業人士、醫院、會計師、財務顧問、律師、整合保險業申訴和承保資料的組織、防欺詐組織、其他保險公司(無論是直接地，或是通過防欺詐組織或本段中指名的其他人士)、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文**"在直接促銷中使用及將其個人資料提供予其他人士"**部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士

本公司有意：

1 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷；
2 就本公司，安盛關聯方，本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷(包括但不限於提供獎賞、客戶或會員或優惠計劃)：
   a) 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
   b) 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品；
3 以上服務及產品將會由本公司及/或以下機構提供：
   a) 任何安盛關聯方；
   b) 第三方金融機構；
   c) 提供上文2.所列之服務及產品之本公司及/或安盛關聯方的商業合作夥伴或合作品牌夥伴；
   d) 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
4 除由本公司促銷上述服務及產品外，本公司亦有意將上文1.段部份所述的資料提供予上文3.段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意(包括表示不反對)。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前，本公司須獲得閣下的書面同意，及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意，請發信至下文**"個人資料的查閱和更正"**部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正：根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：

香港黃竹坑黃竹坑道38號安盛匯5樓
安盛保險有限公司
個人資料保護主任

本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

我們對客戶的關懷

我們安盛保險有限公司致力為所有保單持有人提供高質素服務。若在任何時候，我們所提供的服務未達您預期的水平，您可按以下程序反映意見

- 您應先與您的保險代理或經紀聯絡。您亦可選擇向負責處理您所提及事宜的AXA安盛保險經理反映意見
- 若您與上述人士接觸後認為需要進一步協助，請致函：

  AXAGI – CCGM
  香港郵政總局94號信箱

  我們重視您的意見，這將有助我們為您提供更佳服務。我們向您保證會公平及迅速處理每宗投訴。
  我們將會於兩個工作日內知會您以確認收到您的投訴，之後便會就您的投訴展開調查。
- 安盛保險有限公司是保險投訴局的成員。
  若您的投訴與賠償有關，而經過上述程序之後，您的賠償仍未能獲得圓滿解決，您可致函保險投訴局，地址如下

  保險投訴局
  香港灣仔駱克道353號
  三湘大廈29樓

若保險投訴局決定我們在處理您的賠償時有不合理或技術上不正確的情況，他們的決定將會基於我們已簽訂的協議條款而對我們具有約束力。

重要事項：請謹記在任何與我們的通訊中註明您的保單號碼。

註：所有金額均以港元計算。

此中文譯本只供參考之用，如有歧異，概以英文版本為準。

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AXA General Insurance Hong Kong Limited
香港黃竹坑黃竹坑道38號安盛匯5樓
5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong
電話 Tel : (852) 2523 3061

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