



ALLIANZ TRAVEL INSURANCE

ALL YOU NEED TO KNOW

This booklet explains your new insurance policy, so keep it safe in case you need it.

This Allianz Travel insurance policy is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch.

Allianz Worldwide Partners (Hong Kong) Limited is the administrator of this insurance policy.

Allianz 

Content

Your Policy Wording

INTRODUCTION	03	14. Journey Re-route	20
GENERAL DEFINITIONS	04	15. Rental Vehicle Excess	21
TRAVEL INSURANCE TERMS AND CONDITIONS	08	16. Credit Card Protection	21
BENEFITS (SECTION I – 18)	09	17. Missed Event	21
1. Medical Expenses	09	18. Loss of Home Content	22
2. Overseas Hospital Daily Cash	10	19. GENERAL CONDITIONS	22
3. Emergency Medical Assistance	10	20. GENERAL PROVISIONS	23
4. Personal Accident	12	21. GENERAL EXCLUSIONS	25
5. Baggage and Personal Effects Cover	13	22. ONGOING DUTY OF DISCLOSURE	27
6. Theft of Mobile Device	15	23. PERSONAL INFORMATION COLLECTION AND USE STATEMENT	27
7. Loss of Personal Money	15	CHINESE VERSION	28
8. Loss of Travel Document	16		
9. Personal Liability	16		
10. Travel Delay	17		
11. Baggage Delay Allowance	17		
12. Cancellation of Journey	18		
13. Curtailment of Journey	19		



Allianz Travel Insurance Policy Wording v1.0 (AZTI1.0A)

Thank you for choosing Allianz Travel Insurance.

Please read this Policy Wording carefully to make sure that You have the coverage You need.

Your Policy consists of:

- The terms and conditions as shown in the Policy Wording (i.e. this document);
- The Certificate of Insurance.

Your Certificate of Insurance shows:

- Insured Details
- Schedule of Benefit
- Policy wording

If You have any queries, please refer the contact details on Your Certificate of Insurance.

GENERAL DEFINITIONS

For the purpose of this Policy:

“Accident” means an unforeseen and involuntary event which causes an Injury during the Journey.

“Accommodation” means room charge only.

“Acquired Immune Deficiency Syndrome” or **“AIDS”** has the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a seropositive test for HIV.

“Amber Travel Alert” means the amber travel alert issued by the Hong Kong Security Bureau under the Outbound Travel Alert (OTA) System. This definition may be changed by the Company from time to time based on changes to the OTA System communicated by the Hong Kong Security Bureau.

“Assistance Hotline” means the 24/7 call center provided by the Company or its Authorized Representative.

“Authorized Representative” means Allianz Worldwide Partners (Hong Kong) Limited as appointed by the Company as its agent and authorized representative in Hong Kong with address at Suite 304-306, 3rd Floor, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

“Baggage and Personal Effects” means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You including Your valuables. It does not include any bicycle, business samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, check, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on Your Certificate of Insurance and Policy wording.

“Black Travel Alert” means the black travel alert issued by the Hong Kong Security Bureau under the Outbound Travel Alert (OTA) System. This definition may be changed by the Company from time to time based on changes to the OTA System communicated by the Hong Kong Security Bureau.

“Certificate of Insurance” means a document issued to the Insured Person showing details of cover including Schedule of Benefits.

“Child(ren)” means minors under the age of 18.

“Chinese Medicine Practitioner” means any Chinese bonesetter, acupuncturist or Chinese medicine practitioner duly registered as a Chinese medicine practitioner according to the Chinese Medicine Ordinance (Cap. 549), but excluding a Chinese Medicine Practitioner who is You or Your Immediate Family Member.

“Chronic Diseases” means conditions that last 1 year or more and require ongoing medical attention or limit activities of daily living or both, including but not limited to cardiovascular and cerebrovascular diseases, hypertension, diabetes.

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

“Confinement” or **“Confined”** means the period the Insured Person is registered as an in-patient in a Hospital because of a medical necessity under the professional care of a Qualified Medical Practitioner and which the Hospital levies a charge for room and board for the treatment of an Injury or Sickness for such Confinement.

“COVID-19” means severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).

“Departure Date” means the date where Insured Person departs from Hong Kong (or the Place of Departure if the Journey commences from a place other than Hong Kong) to their destination.

“Effective Date” means the date of the Period of Insurance starts as stated in the Certificate of Insurance.

“Epidemics” means a contagious disease that spreads rapidly and widely among the population in a geographic area or region.

“Expedition” means any journey to high risk, inaccessible and/or inhospitable

locations including but not limited to privately organized kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean Trekking and travel, outside of these previously given examples, provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warning), but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

“Extreme Sports and Sporting Activities” means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing; winter activities like luge, bobsleighbing, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; diving to a depth greater than 30 meters below sea level; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator/activity provider but always providing that Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

“Expiry Date” means the date the Period of Insurance ends as stated in the Certificate of Insurance.

“Hong Kong” means the Hong Kong Special Administrative Region.

“Hong Kong Security Bureau” means The Security Bureau of the Government of the Hong Kong Special Administrative Region.

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

“Immediate Family Member” means Insured Person’s spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

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

“Insured Person” means the Insured Person(s) named in the Certificate of Insurance or subsequently endorsed herein.

“Journey” means the insured Journey with the period of travel commencing from when the Insured Person leaves the immigration counter of Hong Kong (or the Place of Departure if the Journey commences from a place other than Hong Kong) on the Departure Date for the purpose of commencement of his/her Journey and until Expiry Date or the Insured Person’s arrival at the immigration counter of Hong Kong for returning (or the Place of Departure if the Journey commences from a place other than Hong Kong) after the Journey, whichever first occurs.

For one-way single trip travel plan, Journey means the period of travel commencing from when the Person leaves the immigration counter of Hong Kong (or the Place of Departure if the Journey commences from a place other than Hong Kong) immigration counter and until the time when the Insured Person arrives at any immigration counter of the final destination shown on the booking itinerary.

“Loss of” or **“Loss of Use”** means the Permanent total functional disablement or complete and Permanent physical severance through or above the wrists or ankle joints, and as used with reference to eyes, means the entire and irrecoverable loss of sight.

“Loss of Hearing” means Permanent total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment.

“Loss of Sight” means Permanent total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment.

“Loss of Speech” means Permanent total and irrecoverable loss of speech beyond remedy by surgical or other treatment.

“Mobile Device” means a portable computing device such as smartphone, laptop, smart watch or tablet computer.

“Medically Necessary Expenses” means expenses incurred and paid by the Insured Person to a legally Qualified Medical Practitioner, physician, surgeon, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital

or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under Section 3.1 (Emergency Medical Evacuation) and Section 3.2 (Repatriation of Mortal Remains) of this Policy. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy. Provided that in the event an Insured Person becomes entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other sources.

“Mountaineering” means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead rope to top-rope anchoring equipment.

“Natural Disaster” means a large-scale extreme weather or environmental event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.

“Opportunistic Infection” includes but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/ or disseminated fungi infection.

“Pandemics” means a form of an epidemic that extends throughout an entire continent, even the entire human race.

“Percentage of Principal Sum” is the Percentage of Principal Sum as stated in the Benefit Table in Section 4 (Personal Accident) herein used to calculate the compensation payable.

“Period of Insurance” means as follows:

- (a) For Benefits Section 12 - CANCELLATION OF JOURNEY, the period of insurance starts from the Policy Issue Date shown on the Certificate of Insurance, or 30 days prior to the Departure Date, whichever is later. For Benefits Section 12, the cover expires on the Departure Date, at the moment of the Journey commencement.
- (b) For all other Benefits, the period of insurance starts on the Departure Date, at the moment of the Journey commencement. The cover expires upon any

of the following (whichever comes first)

- i. The Expiry Date stated on Your Certificate of Insurance
- ii. Your return back to Hong Kong (or the Place of Departure if the Journey commences from a place other than Hong Kong);
- iii. When the insurer determines that You should return to Hong Kong or the Place of Departure (if the Journey commences from places other than Hong Kong) for treatment.

“Permanent” means lasting twelve (12) consecutive months from the date of an Accident and at the expiry of the twelve (12) months period being beyond any hope of improvement.

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

“Place of Departure” means a place other than Hong Kong where an Insured Person commences the Journey.

“Pre-Existing Condition” means any condition for which the Insured Person or Immediate Family Member received from or were recommended by a Qualified Medical Practitioner prior to the Effective Date of this Policy for:

- (a) Any medical treatment;
- (b) Any diagnosis;
- (c) Any consultation; or
- (d) Any prescribed drugs leading to a claim under this Policy; or any Symptom which existed prior to the Effective Date leading to a claim under this Policy.
- (e) Pre-Existing Condition” includes Chronic Diseases.

“Principal Home” means an Insured Person’s primary place of residence in Hong Kong.

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

“Red Travel Alert” means the Red Travel Alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System. This definition may be changed by the Company from time to time based on changes to the OTA System communicated by the Security Bureau of the Hong Kong Government.

“Rental Vehicle” means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, coupe, hatchback, station wagon, SUV, four-wheel- drive or mini bus/people mover rented from a licensed motor vehicle rental company.

“Schedule of Benefits” means the table of benefits presented in the Certificate of Insurance that sets out the coverage that is provided under each policy and the limits We will pay in total for all claims under each section.

“Serious Injury or Serious Sickness” means an injury or sickness for which the Insured Person requires treatment and which is certified by a Qualified Medical Practitioner as being dangerous to life and as rendering the Insured Person unfit to travel or continue with his/her original Journey. When “Serious injury or Serious Sickness” is applied to the Insured Person’s Immediate Family Member(s), it means Injury or Sickness for which the Insured Person’s Immediate Family Member requires treatment and certified by a Qualified Medical Practitioner as being dangerous to life and which results in the Insured Person’s discontinuation or cancellation of his/ her original Journey.

“Severe Weather” means hazardous weather conditions including but not limited to windstorms, typhoons, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.

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

“Sum Insured” means the maximum amount of each of the benefits covered under this Policy as stated in the Schedule of Benefits.

“Symptom” means a sign or an indication of disorder or disease experienced by an individual.

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

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

“Traveling Companion” means the person who is accompanying the Insured Person for the whole Journey.

“Trekking” means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means, including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For purpose of clarity it does not mean Mountaineering.

“Usual, Reasonable And Customary” means an expense which:

- (a) Is charged for treatment, supplies or medical services medically necessary for caring of the Insured Person(s) under the care, supervision, or order of a Qualified Medical Practitioner;
- (b) Does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- (c) Does not include charges that would not have been made if no insurance existed.

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

“We” or **“Our”** or **“Us”** or **“The Company”** means Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch

“Your” means the Insured Person(s) named in the Certificate of Insurance or subsequently endorsed herein.

TRAVEL INSURANCE TERMS AND CONDITIONS

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch (hereinafter called “the Company”) agrees to provide insurance to the Insured Person(s) named in the Certificate of Insurance issued in relation to the Journey that commenced and occurred within the Period of Insurance subject to terms and conditions of this Policy and promises to pay indemnity for loss to the extent provided herein.

The Company has appointed Allianz Worldwide Partners (Hong Kong) Limited as its agent and Authorized Representative, to provide You with claim and assistance services, and for the administration of Your Policy.

The Certificate of Insurance, this Policy Wording and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the “Policy”). Please be sure to read Your Certificate of Insurance and this Policy Wording, and pay attention to the sections “General Exclusions” and “General Provisions” herein which apply in all instances.

The Certificate of Insurance indicates the Schedule of Benefits, and You will find the important information such as enrolled plan type, Period of Insurance and details for Assistance Hotline therein.

This Policy is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this Policy. However, there are some circumstances where cover cannot be provided.

These limits, exclusions and conditions are described in this Policy Wording. However, We draw Your attention to some important points below:

- (a) This Policy covers residents of Hong Kong travelling overseas.
- (b) This Policy does not cover any Pre-Existing Condition. This does not apply to Section 3.2 (Repatriation of Mortal Remains).
- (c) This Policy does not cover certain activities or travel, including but not

limited to:

- i Extreme Sport or Sport Activities or competing in sporting competitions;
 - ii Expeditions;
 - iii Manual work; or
 - iv Missionary or humanitarian travel
- (d) We will not accept liability for any losses incurred in the sanctioned countries. For details please refer to paragraph 21.1.2 of this document.
 - (e) The terms and conditions in the Chinese policy wording is translated from this English version only for Your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

COVID-19 extension. This Policy may provide partial coverage for COVID-19. Please refer to Your Certificate of Insurance and paragraphs 1.1.3, 2.1, 3, 12.1.9, 13.1.6 for the details

Please read this Policy Wording carefully to make sure that You have the coverage You need. Following payment of the premium stated in the Certificate of Insurance, We will provide insurance as described in these terms and conditions of this Policy for the coverage You have chosen.

BENEFITS (SECTIONS 1 – 18)

1. SECTION 1 – MEDICAL EXPENSES

1.1 Overseas Medical Expenses. Under this Section, if the Insured Person sustains an Injury or Sickness during the Journey and as a result the Insured Person incurs medical expenses for treatment of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the Insured Person up to the Sum Insured stated in the Schedule Of Benefits for that portion of the medical expenses which:

- 1.1.1** Are incurred by the Insured Person within one-hundred and eighty (180) days from his/her first sustaining the said Injury or Sickness; and
- 1.1.2** Constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner at the place of the treatment
- 1.1.3** Are incurred by the Insured Person being diagnosed with the COVID-19. This cover ceases on the day on which Qualified Medical Practitioner considers that it is possible for Insured Person to be released from medical care or to be discharged from Confinement (whichever is earlier). The Insured Person must not have travelled against the advice from the Government of the Hong Kong Special Administrative Region or any local authority at Journey destination. This is COVID-19 extension (supersede general exclusion 21.1.18). All other terms and conditions of this Policy apply.

1.2 Follow-up Medical Expenses. In the event that the Insured Person, following his/her return to Hong Kong, requires follow-up medical treatment for the Injury or Sickness referred to in Section 1.1. (i.e. in addition to the treatment for the Injury or Sickness received prior to the Insured Person's return), then the Company shall also reimburse the Insured Person up to the limit stated in the Schedule of Benefits for that portion of the follow-up medical expenses which i) are incurred within 3 months of the Insured Person's return to Hong Kong and ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner.

Where specified in the Schedule of Benefits, follow-up medical costs incurred through Chinese Medical Practitioners are also covered. Please refer to Schedule Of Benefits for limitations.

In no event, however, shall the total amount payable under this Section 1 ("Medical Expenses") exceed 100% of the Sum Insured as stated in the Schedule of Benefits.

1.3 Exclusions Applicable to Section 1- Medical Expenses.

No benefits will be paid:

- 1.3.1** For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- 1.3.2** If the purpose of the Journey is to obtain medical treatment or the Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- 1.3.3** For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the scheduled insured Journey.
- 1.3.4** For failure to obtain a written medical report from the Qualified Medical Practitioner.
- 1.3.5** If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- 1.3.6** For the follow up treatment expenses obtained outside Hong Kong.
- 1.3.7** For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
- 1.3.8** For any cosmetic surgery, refractive errors of eyes, hearing- aids, and prescriptions therefor except necessitated by accidental Injury occurring during the Journey.
- 1.3.9** Any loss and expenses that can be reimbursed or recovered from any local health insurance.
- 1.3.10** For COVID-19 testing expenses unless the Insured Person is diagnosed with COVID-19

2. SECTION 2 – OVERSEAS HOSPITAL DAILY CASH

- 2.1 Overseas Hospital Daily Cash.** The Company will pay the Insured Person the daily limit stated in the Schedule of Benefits for each complete and consecutive 24 hours period of overseas Hospital Confinement up to the Sum Insured as stated in the Schedule of Benefits in the event that the Insured Person is Confined in an overseas Hospital due to an Injury or Sickness sustained during the Journey.

COVID-19 extension (supersede general exclusion 21.1.18). If the Insured Person is diagnosed with COVID-19 at overseas Hospital Confinement or confinement of individual quarantine, the Company will provide coverage up to the limit stated in the Schedule of Benefits for each complete and consecutive 24 hours period. The Insured Person must not have travelled against the advice from the Government of the Hong Kong Special Administrative Region or any local authority at Journey destination. All other terms and conditions of this Policy apply.

- 2.2 Exclusions Applicable to Section 2 - Overseas Hospital Daily Cash.** No benefits will be paid:

- 2.2.1** For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- 2.2.2** If the purpose of the Journey is to obtain medical treatment or the Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- 2.2.3** For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the scheduled Journey.
- 2.2.4** For failure to obtain a written medical report from the Qualified Medical Practitioner.
- 2.2.5** If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

- 2.2.6** For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

- 2.2.7** For any cosmetic surgery, refractive errors of eyes, hearing- aids, and prescriptions therefor except necessitated by accidental Injury occurring during the Journey

- 2.2.8** For any quarantine that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where the person is traveling to, from, or through.

- 2.2.9** For any quarantine which is applied without positive COVID-19 test

3. SECTION 3 – EMERGENCY MEDICAL ASSISTANCE

COVID-19 extension (supersede general exclusion 21.1.18). The Company will provide coverage up to the limit stated in the Schedule of Benefits if the Insured Person is diagnosed with COVID-19. The Insured Person must not have travelled against the advice from the Government of the Hong Kong Special Administrative Region or any local authority at Journey destination. All other terms and conditions of this Policy apply

- 3.1 Emergency Medical Evacuation.** When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling overseas during the Journey and if in the opinion of The Company or its Authorized Representative, it is medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Hong Kong or his/her habitual residence, the Company or its Authorized Representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's physical condition. The Company shall pay directly to the medical service provider the covered expenses up to the Sum Insured stated in the Schedule of Benefits for such evacuation.

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

The means of evacuation arranged by the Company or its Authorized Representative may include air ambulance, surface ambulance,

regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Company or its Authorized Representative and will be based solely upon medical necessity.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

- 3.2 Repatriation of Mortal Remains.** When, as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the Journey, the Insured Person dies during the course of the Journey, the Company or its Authorized

Representative shall make the necessary arrangements for the return of the Insured Person's remains to Hong Kong or his/her habitual residence. The Company shall pay the actual cost incurred up to the Sum Insured stated in the Schedule of Benefits for such repatriation.

In addition, the Company shall reimburse up to the Sum Insured stated in the Schedule of Benefits for expenses actually incurred at the place of death outside Hong Kong for the reasonable cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement

- 3.3 Compassionate Visit.** Under this Section, if the Insured Person sustains an Injury or Sickness during the Journey and as a result the Insured Person incurs an in Hospital medical treatment which is expected to exceed 7 days and Insured Person is unable to take care of him/herself of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for one Immediate Family Member to travel from his/her regular residence to the place of the Insured Person to visit and take care of the Insured Person.

The Company shall also reimburse the Insured Person's visitor's associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of HK\$1,000 per night up to seven (7) consecutive nights.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

Maximum amount paid by the Company for this section 3.3 is limited up to the Sum Insured as stated in the Schedule of Benefits.

- 3.4 Compassionate Return.** Under this Section, if the Insured Person's Immediate Family Member sustains an Injury or Sickness in Hong Kong and as a result dies during the Journey period in Hong Kong, the Company shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the Insured Person to travel back to Hong Kong.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

Maximum amount paid by the Company for this section 3.4 is limited up to the Sum Insured as stated in the Schedule of Benefits.

- 3.5 Return of Unattended Child(ren).** When, traveling overseas with effective documents and as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the Journey, which leads to non-attendance of his/her accompanying Child(ren), the Company or its Authorized Representative shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the Insured Person's immediate family member to repatriate his/her accompanying Child(ren) to the regular residence in Hong Kong.

The accompanying Child(ren) of the Insured Person shall use the original return travel ticket or electronic return travel ticket bought for the Journey. If the original return travel ticket or electronic return travel ticket bought by the Insured Person is expired due to the rescue, the assistance agency shall cover the return travel ticket for the accompanying minor Child(ren), provided that the Insured Person shall hand over the original return travel ticket or electronic return travel ticket to the assistance agency, or provide the evidence of his/ her purchase of such return travel ticket. If the Insured Person has no original return travel ticket or electronic return travel ticket, or cannot provide relevant evidence thereof, the return travel ticket of the accompanying Child(ren) to the original place shall be shouldered by the Insured Person.

The Insured Person or a person on his/her behalf must contact the

Assistance Hotline for the arrangement

Reimbursement paid by the Company for this section 3.5 is limited up to the Sum Insured as stated in the Schedule of Benefits.

3.6 Exclusions Applicable to Section 3 - Emergency Medical Assistance.

No benefits will be paid:

- 3.6.1 For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- 3.6.2 If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- 3.6.3 For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- 3.6.4 For failure to obtain a written medical report from the Qualified Medical Practitioner.
- 3.6.5 If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- 3.6.6 For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
- 3.6.7 For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the Journey.
- 3.6.8 For any expenses for a service not approved and arranged by the Company or its Authorized Representative except that this exclusion shall be waived in the event the Insured Person cannot contact the Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, for Section 3

("Emergency Medical Evacuation"), the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its Authorized Representative would have provided under the same circumstances.

- 3.6.9 For any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its Authorized Representative.

4. SECTION 4 – PERSONAL ACCIDENT

- 4.1 **Personal Accident.** The benefit under this Section 4 is payable to the Insured Person who suffers an Injury during the Journey which, directly and independently of all other causes, shall result in any event provided in the Schedule of Compensation hereunder (hereinafter called an "Event"), but only to the extent and if such Injury results in the Event happening within ninety (90) days after the date of the Accident.

Schedule of Compensation

Accidental Death and Disablement	Percentage of Sum Insured specified in the Certificate of Insurance
1. 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 or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total Loss of Hearing in:	
A) Both ears	75%
B) One ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the Permanent total Loss of Use of one limb	50%

4.1.1 Compensation:

- 4.1.1.1 If more than one (1) of the above Events are applicable,

only the Event with the highest compensation (i.e. the highest Percentage of Sum Insured) will be payable under this Section 4 and in any event shall not exceed the Sum Insured stated in the Schedule of Benefits.

4.1.1.2 The insurance for any Insured Person under this Policy shall be terminated upon the occurrence of any loss for which compensation is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.

4.1.1.3 When a limb or organ which had been partially disabled prior to the Accident covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the Accident.

4.1.2 Exposure:

4.1.2.1 If by the reason of any covered Accident occurring during the Journey, the Insured Person is unavoidably exposed to the elements (including but not limited to prolonged Natural Disaster or Severe Weather) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance with the Events as stated in the Schedule of Compensation under Section 4 hereinabove.

4.1.3 Disappearance:

4.1.3.1 If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the Journey and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit,

subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

4.2 Exclusion Applicable to Section 4 - Personal Accident. For the purpose of Section 4, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or Sickness.

5. SECTION 5 – BAGGAGE AND PERSONAL EFFECTS COVER

5.1 Baggage and Personal Effects Cover. The Company will pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits if Your Baggage and Personal Effects are stolen, accidentally damaged, or are permanently lost during the Journey. The Company will pay the lesser of:

- 5.1.1.** The repair cost;
- 5.1.2.** The replacement cost;
- 5.1.3.** The amount it would cost the Company to repair or replace the item(s) allowing for any trade discounts the Company is entitled to;
- 5.1.4.** The original purchase price; or
- 5.1.5.** The depreciated value after allowing for age, wear and tear as per table below.

Table of Calculation of Property Depreciation	
Category	Percentage of deduction
Clothes	20% per year
Shoes	20% per year
Cosmetic	50% per year
Luggage, bags	10% per year
Electronic equipment and accessories	30% per year
Others	20% per year

Please refer to the Schedule of Benefits for detail on any sub-limit that may be imposed.

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

5.2 Exclusions Applicable to Section 5 - Baggage and Personal Effects Cover.

No benefits will be paid for

- 5.2.1. The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), Mobile Device, money (including checks, traveler's checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), securities, tickets or documents.
- 5.2.2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.
- 5.2.3. Any loss of or damage to hired or leased equipment.
- 5.2.4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
- 5.2.5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.
- 5.2.6. Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.
- 5.2.7. With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
- 5.2.8. Valuables and electronic equipment that are left unattended in a vehicle at any time or are checked in with the Common Carrier.
- 5.2.9. Any baggage or personal effects that are checked in with the Common Carrier contrary to the terms and conditions of Common Carrier.
- 5.2.10. Items left unattended in any unlocked paid accommodation room or private dwelling.
- 5.2.11. Valuables and electronic equipment left unattended and not secured in a safe at the time of loss when such is provided at the paid accommodation at which You are staying.
- 5.2.12. Any loss of the Insured Person's baggage or personal effects when it is left unattended in public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
- 5.2.13. Any loss of data recorded on tapes, cards, diskettes or otherwise.
- 5.2.14. Any loss or damage to headphones or earphones.
- 5.2.15. Breakage or damage to brittle or fragile articles like glass or crystal. Breakage or damage to glasses, sunglasses, camera or camera lens will be reimbursed only upon the successful submission of damaged item to the Authorized Representative. Once submitted, the damaged item will not be returned to the Insured Person. The Company reserves the right to decline any claim if the Insured Person fails to provide damaged item upon request.
- 5.2.16. Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case that the event occurred with an airline.
- 5.2.17. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.

- 5.2.18. Loss by any mysterious disappearance.
- 5.2.19. Shortage due to error, omission, exchange or depreciation in value.
- 5.2.20. Items received as gifts or for receipts of the claimed items submitted which are not in the Insured Person's name.

6. SECTION 6 – THEFT OF MOBILE DEVICE

6.1 Theft of Mobile Device. The Company will pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits if Mobile Device is stolen or damaged because of robbery or burglary during the Journey. Only claims submitted with police report would be considered. The Company will pay the lesser of:

- 6.1.1 The replacement cost;
- 6.1.2 The repair costs (in case of damage caused by robbery);
- 6.1.3 The amount it would cost the Company to repair or replace the item(s) allowing for any trade discounts The Company is entitled to; or
- 6.1.4 The original purchase price; or
- 6.1.5 The depreciated value after allowing for age, wear and tear as per table below.

Table of Calculation of Property Depreciation	
Category	Percentage of deduction
Mobile Device	30% per year

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

6.2 Exclusions Applicable to Section 6 - Theft of Mobile Device.

- No benefits will be paid for:
- 6.2.1 Any loss of or damage to hired, borrowed or leased Mobile Device.
 - 6.2.2 Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or

action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.

- 6.2.3 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.
- 6.2.4 Any loss of the Insured Person's Mobile Device when it is left unattended in public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
- 6.2.5 Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
- 6.2.6 Shortage due to error, omission, exchange or depreciation in value.
- 6.2.7 Any loss or damage to property insured not in possession of the Insured Person.
- 6.2.8 Any claim arises without supporting photo of damage and purchase invoice.

7. SECTION 7 –LOSS OF PERSONAL MONEY

7.1 Loss of Personal Money. The Company will reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the loss of cash, bank notes, traveler's check and money order as a direct result of robbery, burglary or theft occurring during the Journey. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty- four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.

7.2 Exclusions Applicable to Section 7 - Loss of Personal Money.

No benefits will be paid:

- 7.2.1 In respect of any form of the plastic money (including any credit card, Octopus cards, etc.) or securities.
- 7.2.2 If the loss is not reported to the police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.
- 7.2.3 In respect of shortage due to error, omission, exchange or depreciation in value.
- 7.2.4 In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.
- 7.2.5 For loss by any mysterious disappearance.
- 7.2.6 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

8. SECTION 8 –LOSS OF TRAVEL DOCUMENT

- 8.1 **Loss of Travel Document.** In the event that the Insured Person loses his/her travel documents during the Journey as a direct result of robbery, burglary or theft, the Company will reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the replacement cost for travel documents, including necessary and reasonable travel and accommodation costs.
- 8.2 **Exclusions Applicable to Section 8 - Loss of Travel Document.**
No benefits will be paid for:
 - 8.2.1 In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.

- 8.2.2 In respect of loss of any travel document and/or visa which is not needed to complete to the Journey.
- 8.2.3 Loss by any mysterious disappearance.
- 8.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
- 8.2.5 Both the temporary and permanent versions of the same travel document. In the event of such loss, an Insured Person may claim either one (1) version but not both.

9. SECTION 9 –PERSONAL LIABILITY

- 9.1 **Personal Liability.** The Company shall pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for legal liability to a third party arising during the Journey as a result of:
 - 9.1.1 Death or accidental bodily Injury to a third party;
 - 9.1.2 accidental loss of or damage to property of a third party.

However, the Insured Person must not make any offer or promise of payment or admit his/her fault to any other party, or become involved in any litigation without the Company's written approval.
- 9.2 **Exclusions Applicable to Section 9 - Personal Liability.**
No benefits will be paid for:
 - 9.2.1 Property of any person who is the Insured Person, Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
 - 9.2.2 Liability to any person who is the Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.

- 9.2.3 Property which belongs to the Insured Person or is in his/her care of custody or control.
- 9.2.4 Any liability assumed under contract.
- 9.2.5 Liability relating to the willful, malicious, or unlawful act on the part of the Insured Person.
- 9.2.6 Liability arising from the ownership, possession or use of vehicles, aircraft, drone, watercraft, firearms or animals.
- 9.2.7 Liability arising from the undertaking of any trade, business or profession.
- 9.2.8 Liability arising from any criminal acts.
- 9.2.9 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions)

10. SECTION 10 – TRAVEL DELAY

- 10.1 Travel Delay.** The Company shall pay up to the Sum Insured as stated in the Schedule of Benefits in the event that the Common Carrier for the Insured Person to travel is delayed from the departure or arrival time specified in the itinerary, where such delay is caused directly by Natural Disaster, Severe Weather, equipment failure, hijack or strike by the employees of the Common Carrier during the Journey.

Delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual departure or arrival time.

10.2 Exclusions Applicable to Section 10 - Travel Delay.

No benefits will be paid for:

- 10.2.1 Any loss arising from failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- 10.2.2 Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
- 10.2.3 Any loss arising from late arrival of Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the Common Carrier).
- 10.2.4 Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier.
- 10.2.5 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

11. SECTION 11 – BAGGAGE DELAY ALLOWANCE

- 11.1 Baggage Delay Allowance.** The Company shall pay the Sum Insured as stated in the Schedule of Benefits for the temporary deprivation of the Insured Person's baggage due to the delay, misdirection or temporary misplacement in delivery of the baggage by the Common Carrier on or in which the Insured Person is traveling during the Journey.

11.2 Exclusions Applicable to Section 11 - Baggage Delay Allowance.

No benefits will be paid.

- 11.2.1 For the failure of the Insured Person to obtain written confirmation from the Common Carrier as to the number of hours and the reason for such delay.

- 11.2.2** The Insured Person's return trip to Hong Kong.
- 11.2.3** With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
- 11.2.4** Any loss claimed under Section 5 ("Baggage and Personal Effects Cover") arising from the same cause.
- 11.2.5** In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

12. SECTION 12 – CANCELLATION OF JOURNEY

- 12.1 Cancellation of Journey.** The Company shall reimburse the Insured Person for loss of travel fare on Common Carrier and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which is not recoverable from any other source consequent upon the cancellation of the Journey necessitated by the occurrence of any of the following, within the period of thirty (30) days before the Departure Date of the Journey (except for Sections 12.1.4 to 12.1.8 below):
- 12.1.1** Death or Serious Injury or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member.
- 12.1.2** Common Carrier cannot get Insured Person to original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to a Natural Disaster or Severe Weather.
- 12.1.3** Witness summons, jury service of the Insured Person.
- 12.1.4** Sudden occurrence of strike by the employees of the Common

Carrier within the period of one (1) week before the Departure Date of the planned Journey.

- 12.1.5** Serious damage to the Principal Home of the Insured Person or Traveling Companion in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the Departure Date of the planned Journey which requires the Insured Person's presence in the premises on the Departure Date of the Journey.
- 12.1.6** The unexpected issuance of a Black Travel Alert for a destination scheduled in the Journey at least one (1) day after this policy becomes effective and which is in force at any time within one week of the Departure Date of the planned Journey, resulting in cancellation of the Journey.
- 12.1.7** The unexpected issuance of a Red Travel Alert for a destination scheduled in the Journey at least one (1) day after this policy becomes effective and which is in force at any time within one (1) week of the Departure Date of the planned Journey, resulting in cancellation of the Journey, the Company will reimburse up to 50% of the Sum Insured as stated in the Schedule of Benefits.
- 12.1.8** The unexpected issuance of a Amber Travel Alert for a destination scheduled in the Journey at least one (1) day after this policy becomes effective and which is in force at any time within one (1) week of the Departure Date of the planned Journey, resulting in cancellation of the Journey, the Company will reimburse up to 25% loss of travel fare on Common Carrier and/or accommodation expenses paid in advance.
- 12.1.9** COVID-19 extension (supersede general exclusion 21.1.18). The Insured Person, Traveling Companion and/ or Immediate Family Member is diagnosed with COVID-19. The Insured Person, Traveling Companion and/or Immediate Family Member must not have travelled against the advice from the Hong Kong Special Administrative Region or any local authority at Journey destination. All other terms and conditions of this Policy apply.

As part of the loss of travel fare on Common Carrier and the Company shall reimburse the value of frequent flyer points, air miles or loyalty card points lost by Insured Person as a result of cancelling the services paid for with those points,

air miles which is not recoverable from any other source. The Company will pay maximum the following amounts based on the travel time for a single leg:

Table of Calculation For Reimbursement of Frequent Flyer points, Air miles or Loyalty Card Points	
Travel time of single leg of the trip	Reimbursement amount
Up to 2 hours 59 minutes	HK\$ 500
Between 3 hours and 5 hours 59 minutes	HK\$ 750
Longer than 6 hours	HK\$ 1000

A “single leg” in the Journey means (i) one flight (from departure to landing), or (ii) a land connection (for train or bus) (from boarding to disembarkation), or (iii) a sail (for cruise or ferry) (from port to port).

Maximum amount made by the Company for this section 12 is limited up to the Sum Insured as stated in the Schedule of Benefits.

12.2 Exclusions Applicable to Section 12 - Cancellation of Journey.

No benefits will be paid for any loss:

- 12.2.1** That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation and/or Accommodation.
- 12.2.2** That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.
- 12.2.3** That arises from any circumstances leading to the cancellation and/ or disruption of his/her Journey before the purchase of this travel insurance.
- 12.2.4** That directly or indirectly arises from the Insured Person’s failure to notify the travel agent/ tour operator or provider of transportation or Accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 12.1.1 to 12.1.3.
- 12.2.5** In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by

Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

12.2.6 Any travel when Black Travel Alert, Red Travel Alert or Amber Travel Alert were hosted or announced by Hong Kong Security Bureau prior to the Effective date of the Policy.

13. SECTION 13 – CURTAILMENT OF JOURNEY

13.1 Curtailment of Journey. The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the unused and forfeited travel cost where the Insured Person has to terminate and cut short the Journey and return to Hong Kong or Place of Departure as a result of the following reasons:

- 13.1.1** Death or Serious Injury Or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member;
- 13.1.2** Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion or natural disasters or which prevents the Insured Person from continuing with his/ her scheduled Journey.
- 13.1.3** The unexpected issuance of a Black Travel Alert for a destination scheduled in the Journey during this policy effective and which is in force at any time during the Journey, resulting in curtailment of the Journey.
- 13.1.4** The unexpected issuance of a Red Travel Alert for a destination scheduled in the Journey during this policy effective and which is in force at any time during the Journey, resulting in curtailment of the Journey, the Company will reimburse, up to 50% of the Sum Insured as stated in the Schedule of Benefits.
- 13.1.5** The unexpected issuance of a Amber Travel Alert for a destination scheduled in the Journey at least one (1) day after this policy becomes

effective and which is in force at any time within one (1) week of the Departure Date of the planned Journey, resulting in cancellation of the Journey, the Company will reimburse up to 25% of the Sum Insured as stated in the Schedule of Benefits.

13.1.6 COVID-19 extension (supersede general exclusion 21.1.18). The Insured Person, Traveling Companion and/or Immediate Family Member is diagnosed with the COVID-19. The Insured Person, or Traveling Companion and/or Immediate Family Member must not have travelled against Hong Kong's government the advice from the Hong Kong Special Administrative Region or against any local authority advice at Journey destination. All other terms and conditions of this Policy apply.

13.2 Exclusions Applicable to Section - Curtailment of Journey.

No benefits will be paid for any loss:

13.2.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation and/or Accommodation.

13.2.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.

13.2.3 That arises from any circumstances leading to the cancellation and/ or disruption of his/her Journey before the purchase of this travel insurance.

13.2.4 That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or Accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 13.1.1 to 13.1.2.

13.2.5 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband

or which is or has been illegally transported or traded (or represents the proceeds of such actions).

13.2.6 Any travel when Black Travel Alert, Red Travel Alert or Amber Travel Alert is hosted or announced by Hong Kong Government agencies prior to departure.

14. SECTION 14 – JOURNEY RE-ROUTE

14.1 Journey Re-Route. In the event that a Journey has to be re - routed because of an unanticipated occurrence during the Period of Insurance of a strike by the employees of Common Carrier, riot or civil commotion, Natural Disaster or Severe Weather at the scheduled destination, which prevents the Insured Person from continuing his/her scheduled Journey, The Company will reimburse the reasonable and necessary additional travel fare and/ or accommodation incurred by an Insured Person to enable him or her to arrive at their scheduled destination, up to the Sum Insured stated in the Schedule of Benefits.

14.2 15.2 Exclusions Applicable to Section 14 - Journey Re-route.

No benefits will be paid if the loss is:

14.2.1 Refundable to, or recoverable by the Insured Person from any other source of indemnity or reimbursement;

14.2.2 Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government;

14.2.3 Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the Journey was booked;

14.2.4 Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons;

14.2.5 Incurred as a direct or indirect result of financial hardship experienced by an Insured Person, changes in an Insured Person's circumstances or contractual obligations or an Insured Person's general disinclination to proceed with the Journey;

14.2.6 Arising from a circumstance which, at the time of booking a Journey or on the date the Journey first begins, existed or might reasonably

have been anticipated, as being likely to result in the Journey being interrupted;

14.2.7 Any loss claimed under Section 8 (“Loss of Travel Document”), Section 10 (“Travel Delay”) and Section 13 (“Curtailed of Journey”) arising from the same cause.

15. SECTION 15 – RENTAL VEHICLE EXCESS

15.1 Rental Vehicle Excess. The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the Insured Person if the Insured Person rents or hires a Rental Vehicle in the course of the Journey which is involved in a collision whilst under the control of the Insured Person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition). We shall reimburse the Insured Person for the Rental Vehicle excess which is payable in respect of the loss of or damage to the Rental Vehicle for the liable loss or damage of the rental vehicle. In no event shall this benefit be paid more than once per Journey. The Insured Person must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the Rental Vehicle during the rental period.

15.2 Exclusions Applicable to Section 15 - Rental Vehicle Excess.

No benefits will be paid for:

15.2.1 Any use of the Rental Vehicle by the Insured Person that is in violation of the terms of the rental agreement or applicable comprehensive motor insurance policy.

15.2.2 Any condition under the influence of alcohol or drugs of the Insured Person who is in charge of a Rental Vehicle.

15.2.3 Any illegal or unlawful use of the Rental Vehicle by the Insured Person during the rental period.

15.2.4 The Insured Person not holding a valid driving license of the country.

15.2.5 Any Rental Vehicle that has not taken out a comprehensive motor vehicle insurance,

15.2.6 Any loss of items such as, but not limited to, tires and/or windscreens

if such items are not covered by the comprehensive motor vehicle insurance.

16. SECTION 16 – CREDIT CARD PROTECTION

16.1 Credit Card Protection. The Company will reimburse You up to the Sum Insured stated in the Schedule of Benefits for Your non-recoverable legal liability for payment arising out of unauthorized use of Your credit cards and/or the cost replacing credit cards if Your credit cards are stolen by any person other than Your Immediate Family Member or Travelling Companion during the Journey. This reimbursement is subject to the condition that the relevant loss must have been reported to the police and credit card provider at the place of the loss within twenty-four (24) hours from the occurrence of the incident and such claim must be accompanied by written documentation and report from such police and the credit card provider.

17. SECTION 17 – MISSED EVENT

17.1 Missed Event. The Company will reimburse the actual cost of purchasing of the ticket which has been paid in advance and forfeited by the Insured Person, up to the Sum Insured stated in the Schedule of Benefits; if during the Period of Insurance the Insured Person is unable to participate in a planned visit of theme parks, concerts, artistic performance or any additional activities (save and except any event arranged as part of the group tour’s original itinerary) due to the following reasons:

17.1.1 The sudden and unexpected death of an Insured Person, an Immediate Family Member or Travel Companion, or the Bodily Injury or Sickness of an Insured Person, occurring after this Policy has been purchased and within thirty (30) days of the date of the Journey is scheduled to begin. That Bodily Injury or Sickness must be certified by a Qualified Medical Practitioner as rendering that Insured Person or Immediate Family Member or Travel Companion unfit to participate in the covered event or as being a danger to their life or health ; or

17.1.2 The event being missed due to mechanical fault and/or electrical failure of Common Carrier which directly prevents the Insured

Person from participating in the missed event. Written confirmation is required from the Common Carrier associated with the missed event.

17.2 Exclusions Applicable to Section 17 – Missed Event.

This Section 17 does not cover any amount which:

- 17.2.1**An Insured Person is not legally obliged to pay;
- 17.2.2**Is refundable to, or recoverable by, an Insured Person from any other source of indemnity or reimbursement;
- 17.2.3**For any claim under this Section 17 which is not accompanied by the required documents.

18. SECTION 18 – LOSS OF HOME CONTENT

18.1 The Company will reimburse up to the Sum Insured stated in the Schedule of Benefits for the loss or damage to household contents owned, used or worn by you contained within your Principal Home in Hong Kong as a direct result of burglary while You are travelling on the Journey. Such loss must be reported to the police and supported by written documentation and report from the police. The Company may make payment or at Our opinion reinstate or repair subject to due allowance for wear and tear and depreciation.

18.2 Exclusions Applicable to Section 18 – Loss of Home Content.

No benefits will be provided:

- 18.2.1**Arising out of burglary while Your Principal Home in Hong Kong or any part thereof is unoccupied for more than thirty (30) days from or prior to the departure date of the Journey;
- 18.2.2**For any loss/ damage of bonds, bills of exchange, cash, coins, check, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephone, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, discs or otherwise;
- 18.2.3**For any loss not reported to the police within twenty-four (24) hours

of loss when you return back to Hong Kong after the Journey and a police report for such loss not having been obtained;

18.2.4For shortage due to error, omission, exchange or depreciation in value;

18.2.5For special equipment or apparatus used in connection with any profession, business or employment;

18.2.6For malicious damage or vandalism by any person lawfully in the Principal Home in Hong Kong;

18.2.7For loss arising from You not taking all reasonable efforts to take due care and precautions for the safeguarding and security of Your home contents within Your Principal Home in Hong Kong to avoid or to minimize any claim and loss under this insurance.

19. GENERAL CONDITIONS

19.1 At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Journey, otherwise any claim could be forfeited.

19.2 Upon issuance of the Policy, all the insurance details, including the Insured Persons, Departure Date, Insurance Expiry Date and Destinations, are confirmed and final and cannot be changed.

19.3 Eligibility of this policy is restricted to residents of Hong Kong travelling overseas. Financial compensation will be paid to Hong Kong bank account only. Claims reimbursements shall only be transacted in Hong Kong Dollars and be paid into an account of licensed banks in Hong Kong, as authorized by the Hong Kong Monetary Authority.

19.4 For any Journey which is not commencing from Hong Kong, all the words of "Hong Kong" which appears in the policy (save and except for the words "Hong Kong" appearing under "Definitions", "General Conditions" and "General Provisions") shall be changed to read as "Place of Departure", except for the currency which should remain to be Hong Kong dollars. Follow-up Medical Expenses under Section 1.2 of this policy shall not be available unless the Journey is departing from and returning to Hong Kong.

- 19.5** This Policy may not be renewed or extended. However, If any circumstance exists during the Journey which is outside the Insured Person's control and the Journey is extended beyond the period stated in the Certificate of Insurance, the Company will automatically extend this Policy for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's Journey.
- 19.6** If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
- 19.7** Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.

20. GENERAL PROVISIONS

- 20.1 Entire contract.** The Certificate of Insurance, Policy Wording, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by the Company and such approval is endorsed hereon.
- 20.2 Time of notice of claim.** Written notice of loss on which a claim may be based must be given to the Company within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the Company.
- 20.3 Forms for proof of loss.** The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person/ claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.
- 20.4 Time for filing proof of loss.** Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall be shown not to have been reasonable possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.
- 20.5 Sufficiency of notice.** Such notice by or on behalf of the Insured Person given to the Company, with particulars sufficient to identify the Insured Person shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.
- 20.6 Immediate payment of indemnities.** All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.
- 20.7 To whom indemnities are payable.** Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Mortal Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.
- 20.8 Fraudulent claims.** If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such claims shall be forfeited.
- 20.9 Right of recovery.** In the event that authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum or excess from the Insured Person.
- 20.10 Rights of third parties.** Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured Person(s) and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that the Company and the Insured Person(s) named in the Certificate of Insurance

alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

- 20.11 Medical examination and treatment.** The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.
- 20.12 Subrogation.** In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.
- 20.13 Legal actions.** No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.
- 20.14 Limitations controlled by statute.** If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such law.
- 20.15 Compliance with policy provisions.** Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.
- 20.16 Policy interpretation.** This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
- 20.17 Assignment.** No notice of assignment of interest under this Policy shall be binding upon. The Company unless and until the original or a duplicate

thereof is filed at the address of Allianz Worldwide Partners (Hong Kong) Limited, Suite 304-306, 3/F., 12 Taikoo Wan Road, Taikoo Shing, Hong Kong and the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising.

20.18 Data privacy. The Insured Person/Policyholder/Applicant agrees that:

- 20.18.1** The personal data collected during the application process or administration of this policy may be used by the Company and its Authorized Representative for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, customer experience evaluation, claim processing, investigation, payment and subrogation).
- 20.18.2** The Company and its Authorized Representative may use the Insured Person's/Policyholder's/Applicant's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the Company (if the Company has obtained the agreement of the Insured Person/Policyholder/ Applicant to use such contact details for this purpose).
- 20.18.3** The Company and its Authorized Representative may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified. Such persons may be located in other countries such as Mainland China, France and Switzerland. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Hong Kong's privacy laws. This transfer of personal data may apply to:
- 20.18.3.1** Third parties providing services related to the administration of this policy, including reinsurers (per 20.18.1 above);
- 20.18.3.2** Financial institutions for the purpose of processing this policy and obtaining policy payments (per 20.18.1 above);

- 20.18.3.3** In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers,
- 20.18.3.4** Retailers, medical providers and travel carriers (per 20.18.1 above);
- 20.18.3.5** For the purpose of conducting direct marketing activities (subject to 20.18.2 above), marketing companies authorized by the Company;
- 20.18.3.6** Another member of Allianz Group (for all of the purposes stated in 20.18.1 and 20.18.2) in any country; or
- 20.18.3.7** Other parties referred to in the Data Privacy Policy of the Company.

20.18.4 The Insured Person/Policyholder/Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of Allianz Worldwide Partners (Hong Kong) Limited at Suite 304-306, 3rd Floor, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong. The same addresses may be used to contact the Company and its representative with any comments in relation to the services it provides.

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

20.20 Prevailing language. The terms and conditions in the Chinese policy wording is translated from this English version only for Your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

20.21 Cancellation.

20.21.1 For Single trip. No refund of premium will be allowed once the Policy is issued.

20.21.2 For Annual Cover. The Policy may be cancelled by giving the Company written notification, in which case the prorated portion

of the premium paid shall be refunded as per the refund premium table below, provided no claim has occurred and been made in respect of the Annual Cover.

Calendar Months since Effective Date	Refund Premiums
Up to one (1) month	60% of premium paid
Up to two (2) months	50% of premium paid
Up to three (3) months	30% of premium paid
Up to four (4) months	10% of premium paid
Over four (4) months	No refund

20.21.3 The Company may cancel the Policy by giving seven (7) days' notice by registered letter to the Insured Person's last known address. A proportionate part of the premium may be refunded.

20.22 Age restriction. The age of Insured Person should be between 60 days and 85 years old (both dates inclusive), unless otherwise stipulated in any specific sections under these terms and conditions.

20.23 Journey Duration. For Annual Cover the maximum duration of Journey is limited to 90 days per trip while the number of Journeys per policy is unlimited.

21. GENERAL EXCLUSIONS

21.1 General Exclusions Applicable to The Policy. The Company will not pay under any section of this policy for loss, injury, damage or liability suffered and/ or sustained by or arising directly or indirectly as a result of or in connection with any of the following:

21.1.1 War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

21.1.2 Under no circumstances shall this insurance contract be deemed to provide cover or any benefit and no liability be incurred to pay any claim hereunder to the extent that the provision of such cover or benefit or payment of such claim would expose Us to any sanction, prohibition or restriction under relevant trade or economic sanction laws or regulations.

- 21.1.3** Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destination from media outlets or governmental agencies being issued prior to the Effective Date of the Policy.
- 21.1.4** Any losses resulting from Your participation in Mountaineering, or undertaking Expeditions or similar activities.
- 21.1.5** Any losses resulting from Your participation in Trekking above 3,000 meters.
- 21.1.6** An Insured Person who is: a Terrorist; a member of a Terrorist organization; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons.
- 21.1.7** Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
- 21.1.8** Any prohibition or regulations by any government;
- 21.1.9** Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a Common Carrier, riot or civil commotion, Natural Disaster or Severe Weather.
- 21.1.10** The Insured Person is not taking all reasonable efforts to safeguard his/her property/money, to avoid Injury or to minimize any claim under this insurance;
- 21.1.11** Common Carrier's complete cessation of operations due to financial condition, with or without filing for bankruptcy.
- 21.1.12** Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any of Extreme Sports and Sporting Activities;
- 21.1.13** Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
- 21.1.14** Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
- 21.1.15** Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;
- 21.1.16** Any Pre-Existing Condition, congenital and heredity condition. This does not apply to Section 3.2 (Repatriation of Mortal Remains);
- 21.1.17** AIDS or any Injury or Sickness commencing in the presence of a seropositive test for HIV and related disease, sexually transmitted disease;
- 21.1.18** Pandemics or Epidemics;
- 21.1.19** Psychosis, sleep disturbance disorder, mental or nervous disorders;
- 21.1.20** The Insured Person engaging in naval, military or air force service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/ actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
- 21.1.21** Any medical treatment received during an Journey which was made for the purpose of receiving medical treatment or if the insured Journey was undertaken while the Insured Person was unfit to travel; or the Person is traveling against the advice of a Qualified Medical Practitioner;
- 21.1.22** Any loss and expenses that can be reimbursed or recovered from any other source;
- 21.1.23** Arising from nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or the dispersal or application of pathogenic

or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

22. ONGOING DUTY OF DISCLOSURE

If you or a person to be covered under this Policy suffers a new medical or dental event or your general state of health deteriorates after you have purchased this Policy, but before your departure for your journey, you must contact us, otherwise the consequences of your change in health may not be covered under the Policy once your journey commences

In this circumstance, we reserve the right to review the cover granted including withdrawing or amending cover previously approved for the journey. If we apply new cover restrictions and the new restrictions imposed by us prevent you from undertaking the planned journey, then you will have the right to lodge a claim under Section 12 (Cancellation of Journey).

23. PERSONAL INFORMATION COLLECTION AND USE STATEMENT

23.1 The Company may use the personal data We collect about you for the following purposes:

- 23.1.1** Processing and evaluating Your insurance application and any future insurance application You may make;
- 23.1.2** Administering Your insurance policy and providing services (including customer feedback evaluation) in relation to Your insurance policy;
- 23.1.3** Investigating, processing and paying claims made under Your insurance policy;
- 23.1.4** Invoicing and collecting premiums and outstanding amounts from You;
- 23.1.5** Reinsurance purposes;
- 23.1.6** Statistical research, data matching and/or verification purposes;
- 23.1.7** Contacting You for any of the above purposes;

23.1.8 Other ancillary purposes which are directly related to the above purposes; and

23.1.9 Complying with applicable laws, regulations or any industry codes or guidelines or requests.

23.2 Such personal data may be disclosed, shared, divulged, supplied or otherwise transferred, within or outside Hong Kong, to:

23.2.1 Any of Our related or associated companies, third party service providers, intermediaries, professional advisers and/ or vendors in relation to any of the aforesaid purposes;

23.2.2 Any association, federation or similar organization of insurance companies and/or other business participants in the insurance industry that exists or is formed from time to time for the benefit and interest of the insurance industry or any members thereof or for regulating the insurance companies or other business participants or any other individual/organization/third party as We may consider necessary or desirable in Our discretion;

23.2.3 Any regulator or government body or authority.

If you do not agree to the provision of the personal data requested on the form or the use of such data for the above purposes, we may not be able to process your application.

The Insured Person/Policyholder/Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of Allianz Worldwide Partners (Hong Kong) Limited at Suite 304- 306, 3rd Floor, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong. The same addresses may be used to contact the Company and its representative with any comments in relation to the services it provides.