

蘇黎世24個月旅遊保險保障摘要

推廣期：2025年07月15日至2027年07月14日（首尾兩日包括在內）

保單號碼：TVB0005691ZC

* 客戶的保障期將以其個別保單實際發出日期為起點。個別保單發出日期必須介乎於推廣期內，並以該客戶保單發出日期起按曆日計算，生效24個月。

以下是保單概要。

第一部分 – 保障

「保障表」

節數	保障範圍	最高賠償額 每次受保旅程（港元）
第一節 – 醫療保障		
(a)	醫療費用 -包括回港後三個月內覆診費用分項限額	200,000 20,000
(b)	「海外」「住院」每日現金津貼	每日300元（最多7天）
第二節 – 蘇黎世緊急支援		
(a)	入院保證金	39,000
(b)	緊急醫療運送及 / 或運返	200,000
(c)	遺體運返	200,000
(d)	近親探望	包括一張來回經濟客位旅行票
(e)	24小時電話熱線諮詢及轉介服務	包括
第三節 – 意外保障		
(a)	個人「意外」（於受保旅程期間因「意外」遭遇「損傷」，並僅因該次「損傷」直接導致「意外」身故、永久完全傷殘、主要器官或主要身體部位永久完全喪失功能） 18 – 75歲 18歲以下及75歲以上	500,000 250,000
第四節 – 行李保障		
(a)	個人財物遺失 包括分項限額： -每件、每對、每套或每組	8,000 2,000

	-手機 (每年最多賠償一次)	2,000
(b)	旅行證件遺失 (僅限補領費用)	1,000
第五節 – 延誤保障		
(a)	旅程延誤津貼 (延誤超過6小時)	300
第六節 – 旅遊不便保障		
(a)	旅程取消	5,000
(b)	旅程阻礙	5,000
第七節 – 責任保障		
(a)	個人責任	1,000,000

第一節 – 醫療保障

(a) 醫療費用

如「受保人」在「受保旅程」期間遭遇「損傷」或患病而產生合理且必需的醫療費用，「我們」將向「受保人」賠償實際已支付的「必要醫療費用」。

包括「覆診」費用

本節亦保障「受保人」於「受保旅程」結束後三(3)個月內，因上述遭遇「損傷」或疾病在「香港」繼續接受治療時，由「醫生」收取的實際「必要醫療費用」，最高以「保障表」所載之分項限額為準。惟除非「受保人」自遭遇「損傷」或「患病」首日起十二(12)個月內返回「香港」，否則不提供「覆診」費用保障。

在任何情況下，第一節(a)「醫療費用」下(包括「覆診」費用)所支付的總額，不得超過「保障表」所載最高賠償額的100%。

(b) 海外住院每日現金津貼

如「受保人」在「受保旅程」期間因遭遇「損傷」或患病而需入住海外「醫院」，「我們」將根據「保障表」所載，每日發放港幣300元的住院現金津貼，最長可達七(7)天。

第一節適用的條款及除外責任

- 「本保單」不承保因任何原因引致的下列醫療費用：
 - 非必需的醫療治療
 - 整容手術
 - 特別或私人護士費用
 - 糾正眼球折射的誤差或配用助聽器購置或使用醫療器材及相關處方費用
 - 住院時額外單人房、私人房或半私人房住宿費用
 - 非醫療性個人服務
- 下列醫療費用只有在因「意外」所需，並獲「醫生」書面建議下，才可獲得賠償：
- 原本健全及天然之牙齒必須接受緊急牙科治療採購或使用特別支架「本保單」不承保下列類型的隔離或強制檢疫：
 - 居家隔離
 - 以休息和/或康復為目的的隔離

第二節 – 蘇黎世緊急支援

如「受保人」在「受保旅程」期間因遭遇「損傷」或患病需要協助，蘇黎世緊急支援服務將安排以下保障，並支付因此產生的相關費用及支出：

(a) 入院保證金

「受保人」入住海外「醫院」時，蘇黎世緊急支援服務可為住院按金提供最高港幣39,000元的擔保。除非該費用已涵蓋於「本保單」第一節(a)醫療費用保障下，否則該按金須全額退還予「本公司」，並由「受保人」自行承擔。

(b) 緊急醫療運送及 / 或運返

如需緊急醫療撤離或運返「受保人」，將支付實際產生且無可避免的交通、醫療服務及醫療用品費用，以「保障表」所載上限為準。

(c) 遺體運返

負責支付將「受保人」遺體從死亡地運返「香港」的合理及無可避免費用，或在於身故當地殮葬的費用，以「保障表」所載上限為準。

(d) 近親探望

如「受保人」在「受保旅程」期間身故，或因嚴重身體遭遇損傷或「嚴重疾病」需在「海外」「醫院」「住院」連續三天以上，蘇黎世緊急支援服務將支付一張來回經濟客位「旅行票」予一名「直系親屬」或同居伴侶前往該地，及其必要交通及住宿費用（以「保障表」所載上限為準）。本項保障只可在同一「受保旅程」索償一次。

(e) 交通及住宿費用

蘇黎世緊急支援將支付「受保人」因需要緊急醫療運送（根據上述第2(b)節）而必須及無法避免地產生的交通票務及酒店住宿費用，讓「受保人」能夠繼續其「受保旅程」或返回「香港」，賠償上限以「保障表」所列最高金額為準。

(f) 無人陪同兒童送返安排

蘇黎世緊急支援將在「受保人」因嚴重身體受傷或嚴重疾病而身故，或於「海外」「醫院」連續住院超過三天時，安排將其未滿17歲、無人陪同的子女安全送返「香港」，賠償上限以「保障表」所列最高金額為準。如有需要，蘇黎世緊急支援亦會安排合資格的陪同人員，陪同該等兒童返港。

(g) 24小時電話熱線及轉介服務

「受保人」可致電蘇黎世緊急支援熱線，獲得啟程前資訊；或領事館、醫療服務、律師、翻譯服務轉介；或就遺失護照 / 行李等情況獲取協助與建議。

蘇黎世緊急支援服務由「我們」指定的服務供應商提供。

適用於第二節的條款及除外責任 — 蘇黎世緊急支援服務

1. 如「受保人」身處「戰爭」地區或政局不穩定區域，將不會提供任何服務。
2. 任何非由蘇黎世緊急支援服務安排的服務或費用概不承保。惟若「受保人」身處偏遠地區，無法事先聯絡蘇黎世緊急支援服務，且延誤緊急醫療運送合理預期會導致「受保人」生命危險，則蘇黎世緊急支援服務將承保由「受保人」自行安排並產生的合理醫療運送費用。

第三節 – 意外保障

(a) 個人意外

如「受保人」在「受保旅程」期間因「意外」導致遭遇「損傷」，並於「意外」發生後連續十二個月內，僅因該次遭遇「損傷」而直接導致下列賠償表所列的任何一項事故事件，「我們」將根據賠償表所列之百分比及「保障表」所載之最高賠償額支付賠償。

賠償表	
事故	最高賠償額的百分比
1. 意外身故	100%
2. 永久完全傷殘	100%

3.	任何主要器官或主要身體部位的喪失或永久完全喪失功能	50%
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個人意外的最高賠償責任

如「受保人」同時持有由「我們」及 / 或「我們」關聯公司發出的多份包含「意外」身故及永久傷殘保障的保單，「我們」於所有相關「保單」下對意外身故及永久傷殘的最高總賠償責任為5,000,000港元，而每份保單將按比例分擔損失。

第三節適用的條款及除外責任

1. 如同一次「意外」導致多於一項事故事件，只會根據第三節(a)賠償最高金額的一項事故事件。
2. 對於在本「保單」保障的遭遇「損傷」前已存在的傷殘，將不作任何賠償。

第四節 – 行李保障

(a) 個人財物遺失

如「受保人」於「受保旅程」期間「意外」遺失其通常隨身攜帶及自用的個人財物，「我們」將根據「保障表」所載之最高賠償額及以下分項限額向「受保人」作出賠償。

第四節(a)適用條款及分項限額

1. 每名「受保人」每件、每對、每套或每組財物的最高賠償額為港幣2,000元。
2. 每名「受保人」每個保單年度因遺失手機可索償一次，最高賠償額為港幣2,000元。如手機購買日期超過5年，將支付港幣500元作為補貼。
3. 每名「受保人」所有相機、攝錄機及其配件和相關設備的累計最高賠償額為港幣5,000元。

(b) 旅行證件遺失

如「受保人」在「受保旅程」期間意外遺失其「香港」身份證、信用卡、駕駛執照或旅行證件，「我們」將支付相關的補領費用，最高賠償額以「保障表」所載為準。

第四節適用的除外責任

1. 下列類別的財物：商業貨品或樣品、食品、飲品（包括酒精類飲品）、藥物、煙草、隱形眼鏡、假牙及相關裝置、動物、汽車（包括配件）、電單車、自行車、船隻、馬達或其他交通工具、家用家具、古董、任何種類的珠寶或配飾（無論全或部分以黃金、白金、鑽石、玉石或珍珠製成或含有上述物質）、現金（包括支票、旅行支票等）、電子貨幣（包括信用卡餘額、八達通儲值等）、禮券或有價證券、債券、可轉讓票據、車票或文件；
2. 筆記型電腦因軟件或惡意程式（包括但不限於下載此類軟件）引致的任何問題或缺陷；
3. 未於發現損失後24小時內向當地警方或公眾機構報案並取得報告的任何損失；
4. 因磨損、逐漸損耗、昆蟲、害蟲、腐蝕、腐爛、霉變、真菌、天氣、光照、加熱、乾燥、清洗、染色、改裝或修理、刮花、碰凹、故障、誤用、工藝或設計缺陷、劣質材料或其導致的損失或損壞；
5. 直接或間接由暴動、叛亂、革命、內戰、篡權、「恐怖活動」、政府為防止、打擊或抵抗上述行為而採取的行動、檢疫或海關規定下的銷毀、海關或其他官員的沒收或扣留、違禁品或非法運輸或買賣引致的任何損失或損壞；
6. 財物未與「受保人」同乘同一「公共交通工具」，或屬紀念品及郵寄 / 運送的物品；
7. 「受保人」未能提交購買憑證的損失；
8. 財物遺留在無人看管的公眾場所而損失；
9. 財物遺留於未上鎖的車輛或無人看管的車輛（除非財物鎖於車尾箱或後座儲物區）時的損失；
10. 錄有資料的磁帶、卡、磁碟等媒體的損失；
11. 易碎物品（如玻璃或水晶）之損壞；

12. 財物由酒店或「公共交通工具」機構保管期間，除非於發現時即時以書面通知並於三天內報告，若事件發生於飛機上則需取得財物異常報告（PIR）；
13. 任何已在其他「保單」或證書下受保，或已由「公共交通工具」或酒店賠償的財物損失；
14. 任何非完成「受保旅程」所必需的旅行證件損失；
15. 無法解釋或神秘失蹤的損失；
16. 因未及時補領或遲延補領文件而產生的罰款或罰金；
17. 同一旅行證件的臨時及正式版本的雙重補領費用，「受保人」僅可索償其中一個版本。

第五節 – 延誤保障

(a) 旅程延誤津貼

如「受保人」已安排乘搭的「公共交通工具」，因罷工或其他工業行動、暴動、民眾騷亂、劫機、「恐怖活動」、不利天氣、自然災害、「公共交通工具」機械及 / 或電氣故障，導致比原定行程表的出發時間延誤至少六（6）小時，「我們」將向「受保人」支付最高港幣300元的旅程延誤津貼。

第五節適用的條款及除外責任

1. 「受保人」必須已辦理原定「公共交通工具」的登機 / 登船手續，並須提交由「公共交通工具」機構發出的書面確認，載明延誤時數及原因，或「我們」合理要求的其他證明文件。

本節不承保下列情況：

1. 因在保障生效日前已存在或已公布的情況導致旅程延誤；
2. 因「受保人」遲到（即未能於登機 / 登船或辦理登記所需時間前到達，惟因「公共交通工具」僱員罷工引致的遲到除外）而產生的任何損失；
3. 未經航空公司、旅行社或其他相關機構證明的原定行程更改所引致的損失；
4. 因當地政府或有關當局實施的航空交通管制，或因任何政府法規或行動導致的損失；
5. 任何已由其他保險計劃、政府計劃承保，或可由旅行社、旅行營運商或其他行程服務提供者支付或退款的損失。

第六節 – 旅遊阻礙 保障

(a) 旅程取消

如「受保人」因下列任何原因須取消受保旅程：

- i. 在「受保旅程」開始日前九十（90）天內，「受保人」、「直系親屬」或同行旅伴身故、「嚴重損傷」或「嚴重疾病」；
- ii. 在「受保旅程」開始日前九十（90）天內，「受保人」須出庭作證、陪審服務或強制隔離；
- iii. 在「受保旅程」出發日前一（1）週內，預定前往之「海外」行程目的地突發罷工、暴動、民眾騷亂、傳染病、「恐怖活動」、惡劣天氣或自然災害；
- iv. 在「受保旅程」開始日前一（1）週內，「受保人」在「香港」的主要住所因火災、水災或盜竊而嚴重損壞，並須在出發當日留於「香港」協助警方調查；

「我們」將賠償「受保人」已預繳且依法須承擔、並無法從其他途徑追回的未使用旅費及 / 或住宿費用，最高賠償額以「保障表」所載為準。

(b) 旅程阻礙

如「受保人」在「受保旅程」開始後，因下列原因須中止行程並提前返回「香港」：

- i. 「受保人」、「直系親屬」或同行旅伴身故、「嚴重損傷」或「嚴重疾病」；
- ii. 預定前往之海外行程目的地突發罷工、暴動、民眾騷亂、「傳染病」、「恐怖活動」、惡劣天氣或自然災害，導致「受保人」無法繼續旅程；
- iii. 「受保人」在「香港」的主要住所因火災、水災或盜竊而嚴重損壞；

「我們」將賠償「受保人」依法須承擔且無法從其他途徑追回的未使用旅費及 / 或住宿費用，或因阻礙旅程而合理及必需產生的額外實際交通及住宿費用。

本節下的賠償金額將按因中斷而未能使用的旅程天數，根據原定行程按比例計算。「受保人」只可選擇索償未能使用天數的已付費用，或因旅程阻礙而產生的額外費用，兩者不可兼得。在任何情況下，第六節(b)「旅程阻礙」下的總賠償金額，不得超過「保障表」所載最高賠償額。

適用於第六節的除外責任

1. 在保障生效日前已存在或已公布的情況導致旅程取消或阻礙；
2. 「受保旅程」的目的為接受醫療治療，或在違反「醫生」建議下出發的旅程；
3. 於保障生效日前已知存在的任何健康狀況或其他情況；
4. 直接或間接因政府法規或行動、當地政府或有關部門的航空交通管制；或旅行社、旅行營運商、「公共交通工具」及 / 或其他行程服務提供者破產、清盤、錯誤、遺漏或違約而導致的損失；
5. 當發現需要取消或阻礙行程時，未即時通知旅行社、旅行營運商、「公共交通工具」及 / 或其他行程服務提供者；
6. 未經航空公司、旅行社或其他相關機構證明的原定行程取消或阻礙所引致的損失；
7. 任何可由現有保險計劃、政府計劃、「公共交通工具」、旅行社或其他交通 / 住宿服務提供者支付或退款的損失；
8. 未能取得「醫生」書面醫療報告；
9. 由其他單位提供且「受保人」無須支付的服務費用，包括獎賞計劃所得積分，以及已包含於預定受保旅程費用內的任何費用；
10. 「受保人」拒絕遵從「醫生」建議返回「香港」，或身體狀況適合繼續旅程的情況下拒絕繼續「受保旅程」（適用於第六節(b)旅程阻礙），當時身體狀況適合繼續旅程者，則任何損失將不獲賠償（僅適用於第6(b)節 — 旅程阻礙）；或；
11. 因相同原因已於第五節（旅程延誤）下索償的損失（僅適用於第六節(b)旅程阻礙）。

第七節 – 個人責任

如「受保人」在「受保旅程」期間因「意外」導致身故、遭遇「損傷」或意外損毀第三者之財物，而導致必須承擔法律賠償責任及 / 或法律費用，「我們」將根據「保障表」所載最高賠償額作出賠償。然而，「受保人」不得在未經「我們」書面同意下向任何第三方提出賠償、承諾付款、承認責任或涉及任何訴訟。

適用第七節於的除外責任

本節不承保因下列情況直接或間接產生的法律責任：

1. 任何商業、專業或行業活動；
2. 「受保人」任何故意、惡意或非法行為，或任何刑事行為；
3. 對「受保人」之「直系親屬」、親戚、僱主或僱員的任何法律責任；
4. 因合約而產生的法律責任；
5. 擁有、持有、使用或控制任何車輛、飛機、無人機、機械或電動水上交通工具、土地、建築物、槍械或動物；
6. 對「受保人」、「直系親屬」、親戚或僱主擁有、信託或保管的財物造成的損壞；
7. 任何「恐怖活動」行為，不論有否同時或相繼發生其他原因或事件；
8. 因控制、防止、壓制、報復或回應任何「恐怖活動」行為而產生的任何行為。

第二部份 – 詞彙的定義

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

「意外」/「意外事故」

指在「受保旅程」期間，突然且無法預見的事件，出乎意料地發生並導致「受保人」蒙受損傷。

「運載工具」

指任何在陸上、水上或空中載客的車輛、船隻或飛機。

「香港」

中華人民共和國香港特別行政區。

「醫院」

符合以下所有條件的機構：

- 持有作為醫院的執照（如當地法律或政府規定需發牌者）；以及
- 主要為住院病人提供入院、護理和治療服務；以及
- 提供註冊護士或合資格護士全天候24小時護理服務；以及
- 有一名或以上持牌醫療從業人員駐院；以及
- 提供有組織的診斷設施及主要外科手術設施；以及
- 主要用途並非診所、護理院、休養院、康復院或類似機構，亦不是專為酗酒者或吸毒者設立的場所。

「直系親屬」

「受保人」的配偶、父母、配偶父母、祖父母/外祖父母、子女、兄弟姊妹、孫兒女或合法監護人。

「傳染病」

指通過人際傳播突然且意外爆發的疾病，在某一地區（該地區為「受保人」預定於受保旅程期間前往的地方）迅速蔓延至多人，並導致該國確診病例數量異常增加，且經認可的政府衛生機構正式公布及記錄。此定義不包括已被界定為「大流行病」的任何傳染病。

「損傷」

指在意外事故中而非任何其他事故下直接且獨立於其他原因所導致蒙受的身體損傷。

「投保人 / 保單持有人」

和記電話有限公司 / Domain Five Enterprises Limited

「受保旅程」

指「受保人」從「香港」境內的出入境櫃檯出發之日起，至下列兩者中較早者為止的旅程期間：(i) 受保人返回「香港」並抵達任何「香港」境內的出入境櫃檯重新入境時，或 (ii) 每次旅程自離開「香港」之日起計四十五 (45) 天屆滿。

「受保人」

任何已向受保人 / 保單持有人訂購本地或漫遊數據計劃，合約期為二十四 (24) 至三十六 (36) 個月的客戶，並在向「我們」申報名單中列明的客戶。

「醫療必需費用」

指「受保人」在「受保旅程」期間自遭遇損傷當日起，由「受保人」或「受保人 / 保單持有人」（或其代表）支付給醫療從業人員、物理治療師、護士、「醫院」、醫療診所及 / 或救護車服務的費用，用於醫療、手術、X光、住院或護理治療，包括醫療用品及救護車租用費。所有治療必須由醫療從業人員處方，方可根據本保單獲得費用賠償。如「受保人」有權從其他來源獲得全部或部分費用的退款或賠償，「我們」只負責賠償該等來源未能追回的部分。

「醫生」

擁有西方醫藥學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，惟「受保人」或「直系親屬」除外。

「海外」

「受保旅程」行程表中所列明的目的地（不包括「香港」及出發城市）。

「大流行病」

當一種具有傳播性的疾病於全球數個國家內盛行及在有關當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或被世界衛生組織（WHO）界定為大流行的疾病。

「投保前已存在的傷疾」

「受保人」於旅行代理商或公共交通運輸公司發出的收據上註明的日期之前，接受醫療治療、診斷、諮詢或處方藥物，或者在此日期之前由醫務人員建議接受醫療諮詢或治療的狀況。

「嚴重損傷」或「嚴重疾病」

指需要由「醫療從業人員」治療，並經該「醫生」證明「受保人」不適合參加（或繼續）原定旅程，且必須「住院」的遭遇損傷或疾病。

「恐怖活動」

任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何「恐怖活動」、必須經有關政府確認及公開宣佈。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面（不論曾正式宣戰與否）、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。

「戰爭」指兩個或以上國家之間以武力進行的爭鬥，無論其目的為何；或主權國家之間的武裝衝突，無論該爭鬥或武裝衝突是否宣戰或屬公開敵對行動；或指國家之間 (i) 和平關係中斷，及 (ii) 各自主權當局授權下以武力進行的普遍對抗狀態。

「我們」/「本公司」/「我們的」

指蘇黎世保險有限公司（於瑞士註冊成立的有限公司）。

第三部分 – 一般除外責任

「本保單」不承保因下列任何情況直接或間接導致的死亡、傷殘、遭遇損傷、損失、住院、費用或其他損失：

1. 任何已存在疾病、先天性或遺傳性疾病；
2. 「受保人」從事非法或違法行為，或財物被海關或其他機構沒收、扣留或銷毀；
3. 「受保人」未盡合理責任保護其財物/金錢，或未盡力避免遭遇損傷及減少索償；
4. 參與任何類型的汽車比賽、以專業身份參與體育活動或從中獲得收入或報酬；
5. 自殺或自我傷害行為；
6. 精神錯亂、精神或神經疾病；受酒精或藥物（非合資格「醫生」處方）影響、酗酒、藥物成癮或吸食溶劑；
7. 懷孕、分娩或流產、墮胎、產前及產後護理及其併發症、性病；
8. 住院期間的探親假；
9. 以機組人員或航空公司操作人員身份乘搭航班；
10. 於空中活動（除非：(i) 以付費乘客身份搭乘定期班機或持牌包機，或 (ii) 活動由合資格人員指導及當地有關機構授權提供）；
11. 從事勞動工作；離岸活動如商業潛水、油井作業、採礦、空中攝影；處理爆炸品、演藝工作、地盤工人、漁民、廚師或廚房工人、導遊或領隊；海軍、軍事或空軍服務或任務；
12. 與HIV（人類免疫缺陷病毒）及/或相關疾病（包括愛滋病）及其變異有關的任何傷病、死亡、損失、費用或責任；

13. 戰爭、入侵、外敵行動、敵對行動（不論是否宣戰）、內戰、叛亂、起義、軍事行動或政變引致的任何事件；
14. 攀登海拔高於5,000米或潛水深度超過40米的活動；
15. 「恐怖活動」行為引致的任何事件（除第一節醫療保障、第二節緊急支援、第三節「意外」保障、第五節延誤保障及第六節旅遊不便保障外）；
16. 於「受保旅程」期間接受醫療治療為旅程目的，或「受保人」不適合旅行卻出發，或違反「醫生」建議而旅行所引致的任何醫療費用；
17. 可從其他來源獲得賠償的任何費用（第一節(b)「海外」「住院」現金、第三節「意外」保障、第五節延誤保障除外）；
18. 持中國護照的受保人於中國境內旅遊（如持有海外政府發出的證明其為當地合法居民文件並以中國護照出行者除外）；
19. 因下列原因直接或間接產生的任何費用、間接損失、法律責任或財物損失 / 損壞：
 - 任何核燃料的游離輻射或放射性污染，或核燃料燃燒產生的核廢料；
 - 任何核裝置或核組件的放射性、有毒、爆炸性或其他危險特性。
20. 任何於原定出發日前已存在的「大流行」直接或間接導致的損失。

第四部分 – 一般條款

1. 每次「受保旅程」的最長保障期為四十五（45）天。如「受保旅程」超過此期間，保障將於第四十六（46）日自動終止。

第五部分 – 保單條文

1. 完整合約

「本保單」（包括申請書、聲明、計劃表、附加條款、批註、附件及修改，如有）構成雙方之完整合約。任何代理人或其他人均無權更改或放棄本保單任何條文，除非經「本公司」主管批准並以批註證明，否則任何修改均無效。

2. 年齡限制

除非另有說明，本保險適用於所有年齡的「受保人」。

3. 索償通知

「受保人」須於事故發生日起三十（30）天內以書面通知「我們」。如屬意外身故，須由法定代表人即時通知「我們」。

4. 損失證明

「受保人」須於遞交索償表後三十（30）天內向「我們」提供書面損失證明。如非合理可行，將不會作廢索償，但必須於合理可行時盡快提交，且最遲不超過一百八十（180）天內。所有證明及資料須於「我們」合理要求下，無需費用地提交。

5. 索償受理

事故發生後十二（12）個月內未提出索償，「本公司」概不負責（除非已受理或訴訟 / 仲裁進行中）。

6. 醫療檢查

如非致命傷害，「我們」有權要求「受保人」由「我們」委任的「醫生」檢查；如屬死亡可進行驗屍，費用由我們承擔，檢查結果屬「本公司」所有。

7. 賠償支付

所有賠償將以港幣支付予「受保人」，經批准後發放。如「受保人」意外身故，未支付之賠償將支付予其遺產。

8. 失實陳述

如「受保人」或其代表於索償時作出虛假陳述或未盡誠信，「我們」將不承擔任何賠償，所有保障及利益立即終止，已支付利益須於七（7）個工作天內退還。

9. 法律訴訟

未於提出索償證明後六十（60）天屆滿前提起法律行動，或未於所需證明時限屆滿後一年內提起訴訟，均不可追討。

10. 代位權

「本公司」有權以「受保人」名義向第三方追討賠償，「受保人」須配合。

11. 爭議解決

如有爭議，雙方可根據「香港」司法機構有關民事調解指引進行調解；九十天內未果，則提交「香港」國際仲裁中心仲裁，適用「香港」法律，仲裁地點「香港」，仲裁員一人，程序以英語進行。必須先獲仲裁裁決方可進行法律行動。如「我們」拒賠，「受保人」須於拒賠日起十二（12）個月內啟動仲裁，否則索償視為撤回。

12. 第三者權利

除非「保單」明文規定，非本「保單」當事人無權執行或享有本保單條文利益。任何第三者權益相關法例均不適用，亦無需第三者同意即可變更或終止保單。

13. 遵守條款

未遵守本保單條款，所有索償無效。

14. 個人資料收集聲明

所有收集個人資料將根據我們不時公布的私隱政策（詳見：<https://www.zurich.com.hk/en/services/privacy>）使用。「受保人」須授權「我們」於「香港」境內外使用及轉移資料，包括《個人資料（私隱）條例》第486章定義的敏感個人資料，以作保單管理、盡職調查、合規及制裁檢查等用途。提供第三者資料時，保證已獲得有關當事人同意。

15. 適用法律及司法管轄權

本「保單」受「香港」法律規管並按其解釋。雙方同意受「香港」法院專屬管轄（另有爭議解決條款除外）。

16. 制裁條款

如「本公司」認為任何保障、賠償、服務、利益會違反適用的貿易或經濟制裁法例，「本公司」毋須提供保障或履行支付義務。

17. 其他保險

如有其他保單涵蓋同一損失（除第一節(b)海外住院現金、第三節(a)個人意外、第五節(a)旅程延誤津貼外），「本公司」僅按比例賠償，除非另有說明。

18. 多份旅遊保單

如「受保人」同時受「本公司」或其關聯公司多份旅遊保險保障，並就同一利益提出索償，僅以賠償最高者為準。

本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。

ZURICH 24-MONTH TRAVEL INSURANCE PLAN

BENEFIT SUMMARY

Campaign Period: From 15 July 2025 to 14 July 2027 (Both dates inclusive)

Policy no.: TVB0005691ZC

*The coverage period for the customer's policy shall commence from the issuance date of the individual policy. Such issuance date must fall within the campaign period, and the coverage shall remain effective for 24 months, calculated on a calendar-day basis, from the policy issuance date.

Please see below extract of the policy wording

PART 1 – BENEFITS

Table of Benefits

Section	Coverage	Maximum Benefits per Insured journey (HKD)
Section 1 - Medical cover		
(a)	Medical expenses - Including sublimit of follow-up medical expenses within 3 months upon return to <i>Hong Kong</i>	200,000 20,000
(b)	<i>Overseas Hospital</i> Daily Cash Benefit	300 per day (Max. 7 days)
Section 2 - Zurich Emergency Assistance		
(a)	Deposit Guarantee for <i>Hospital</i> Admission	39,000
(b)	Emergency Medical Evacuation	200,000
(c)	Repatriation of Mortal Remains	200,000
(d)	Compassionate Visit	One economy class round-trip travel ticket
(e)	24-hour Telephone Hotline and Referral Services	Included
Section 3 - Accident Cover		
(a)	Personal <i>accident</i> (suffer from <i>injury</i> resulting from <i>accident</i> during the <i>insured journey</i> , and such <i>injury</i> alone solely results in <i>accidental</i> death, permanent total disablement, loss of permanent total loss of use of any major organs or major body parts) Age 18 - 75 Aged below 18 & above 75	 500,000 250,000
Section 4 – Baggage Cover		
(a)	Loss of personal belongings Including sublimit: - per item, pair, set or collection - mobile phone (max once per year)	8,000 2,000 2,000
(b)	Loss of travel document (replacement cost only)	1,000
Section 5 - Delay Cover		
(a)	Travel Delay Allowance (delay over 6 hours)	300
Section 6 - Travel Inconvenience Cover		
(a)	Cancellation of Trip	5,000
(b)	Interruption of Trip	5,000
Section 7 - Liability Cover		
(a)	Personal Liability	1,000,000

Section 1 – Medical Cover

(a) Medical Expenses

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

Inclusive of Follow-up Medical Expenses

This section also insures the *insured person* up to the sub-limit as stated in the Table of Benefits against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury* or *illness* within three (3) months after the *insured person's* return to *Hong Kong* from the *insured journey*. No *follow-up* medical expenses shall be provided unless the *insured person* returns to *Hong Kong* within twelve (12) months from the first day of *injury* or *illness*.

In no event shall the total amount payable under this Section 1(a) - Medical Expenses (including *follow-up* medical expenses) exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

(b) Overseas Hospital Daily Cash Benefit

If the *insured person* is *confined* in an overseas *hospital* due to an *injury* or *illness* during the *insured journey*, we will pay a daily allowance of HKD300 and up to seven (7) days as stated in the Table of Benefits.

Conditions and exclusions applicable to Section 1

1. The policy does not cover for the following medical expenses arising from whatsoever cause:
 - Non-essential medical treatment
 - Cosmetic surgery
 - Special or private nursing costs
 - Refractive errors of eyes or hearing-aids
 - Procurement or use of appliances or equipment and relating prescription costs
 - Additional cost of single or private room or semi-private room accommodation at a *hospital*
 - Non-medical personal services
2. The policy shall provide cover for the following medical expense only if it is necessitated by an *accident* and recommended in writing by a *medical practitioner*:
 - Emergency dental treatment and procedure to sound and natural teeth; or
 - Special braces
3. The policy does not cover for the following type of *confinement* or *compulsory quarantine*:
 - Dwelling quarantine
 - For the purpose of rest and/or convalescence

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange for the following benefits in the event that the *insured person* has suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof:

(a) Deposit guarantee for hospital admission

Upon the *insured person's* admission to an *overseas hospital*, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD 39,000. Such deposit shall be fully refunded to *us* and is borne solely by *the insured person* unless otherwise covered under Section 1(a) - Medical expenses of this policy.

(b) Emergency medical evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of *the insured person*.

(c) Repatriation of mortal remains

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

(d) Compassionate visit

In the event that *the insured person* died during the *insured journey*, or suffered from *serious physical injury* or *serious illness* and being *confined* in an *overseas hospital* for over three consecutive days, Zurich Emergency Assistance will pay for the *travel ticket* and the hotel accommodation expenses necessarily and unavoidably incurred by one (1) *immediate family member* or *domestic partner* to travel to *the insured person's* location, subject to *maximum benefits* as stated in the *table of benefits*. This benefit cannot be claimed for more than once for any one *insured journey*.

(e) Travelling and accommodation expenses

Zurich Emergency Assistance shall pay the *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by *the insured person* in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of *insured journey of the insured person* or to return to *Hong Kong* up to the *maximum benefits* as stated in the *table of benefits*.

(f) Return of unattended children

Zurich Emergency Assistance will arrange for returning *the insured person's* unattended child(ren) aged below 17-year-old back to *Hong Kong* in the event of *his/her* death or *confinement* in an *overseas hospital* for over three consecutive days due to *serious physical injury* or *serious illness*, up to the *maximum benefits* as stated in the *table of benefits*. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

(g) 24-hour telephone hotline and referral services

The insured person can call the Zurich Emergency Assistance hotline for pre-trip information; or embassy, medical service provider, lawyer or interpreter referral; or get advice on what to do if *he/she* lost his/her passport or luggage.

**ZURICH EMERGENCY ASSISTANCE is rendered by the service provider nominated by Zurich Insurance Company Ltd.
Conditions and exclusions applicable to Section 2 – Zurich Emergency Assistance**

1. No service will be provided if the insured person is in a war zone or in areas with unstable political conditions.
2. Any service or costs that is not arranged by Zurich Emergency Assistance, unless If the insured person is in primitive areas where Zurich Emergency Assistance cannot be contacted in advance, and delay of emergency medical evacuation might reasonably be expected to result in loss of the insured person's life, Zurich Emergency Assistance shall cover for the reasonable medical evacuation cost incurred and arranged by him/herself.

Section 3 – Accident Cover

(a) Personal accident

If the insured person suffer from *injury* resulting from *accident* during the *insured journey*, and such *injury* alone solely results in any one of the events listed in the Compensation Table hereunder within 12 consecutive months after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the *table of benefits*.

Compensation Table		
Events		Percentage of <i>maximum benefits</i>
1.	<i>Accidental death</i>	100%
2.	<i>Permanent total disablement</i>	100%
3.	Loss of or <i>permanent total loss of use</i> of any major organs or major body parts	50%

Maximum liability for personal accident

If the insured person is insured under multiple insurance policies which include *accidental death* and permanent disablement covers as defined in each of these policies and are issued by us and/ or our related companies, our maximum liability to you under all *accidental death* and permanent disablement covers shall not exceed HKD5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Conditions and exclusions applicable to Section 3

1. If more than one of the events occur as a result of the same *accident*, only the event with the highest compensation will be payable under Section 3(a).
2. No payment shall be made in respect of any disablement existed prior to an *injury* covered under this policy.

Section 4 – Baggage Cover

(a) Loss of personal belongings

We will pay the insured person up to the *maximum benefits* as stated in the Table of Benefits and subject to the sub-limits below, for the *accidental* loss of the personal belongings which are normally worn or carried by and owned by the insured person which would be normally carried by the insured person during the insured journey.

Conditions & Sub-limits applicable to Section 4(a)

1. HKD2,000 for any one (1) article, pair, set or collection in respect of any one (1) insured person.
2. HKD2,000 for any one (1) loss of mobile phone, insured person can claim once per policy year. If the mobile phone is over 5 years from the date of purchase, we will pay you an allowance of HKD 500 for such loss.
3. An aggregate maximum limit of HKD5,000 for all cameras and camcorders and their accessories and related equipment in respect of any one (1) insured person.

(b) Loss of Travel Document

We will pay for the replacement cost of Hong Kong Identity Card, credit cards, driving licence, or travel document belonging to the insured person which is *accidental* loss during the insured journey, up to the maximum benefits stated in the Table of Benefits.

Exclusions applicable to Section 4

1. the following classes of property: business merchandise or sample, foodstuffs, beverage including alcoholic beverages, medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl; money (including cheques, traveller's cheques, etc.), plastic money (including the credit value of credit card, stored value of Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents;
2. *lap-top computer* with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
3. any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such local report is not obtained;
4. any loss or damage caused by wear, tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
5. any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; destruction under quarantine or customs regulations, confiscation or detention by customs or other government officials or risk of contraband or illegal transportation or trade;
6. any loss of property which occurs when it is not being on the same *public common carrier* as the insured person, or souvenirs and articles mailed or shipped separately;
7. any loss for which the insured person fails to submit receipts for the requisites;
8. any loss of property when it is left unattended in public place;
9. any loss of property left in unlocked vehicle or in vehicle which is left unattended with no one inside, unless the property is locked inside a trunk of the vehicle or at the storage area behind the back seat of the locked vehicle.

10. any loss of data recorded on tapes, cards, diskettes;
11. damage to any brittle or fragile items such as glass or crystal;
12. any loss of or damage to property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained if the event occurs in an aircraft;
13. any loss of or damage to property insured under any other policy or certificate of insurance, or otherwise reimbursed by *public common carrier* or a hotel;
14. any loss of travel document which is not indispensable for completing the *insured journey*;
15. any unexplained loss or mysterious disappearance;
16. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
17. the replacement costs of both the temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only one (1) version of the same document.

Section 5 – Delay Cover

(a) Travel delay allowance

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

Conditions and exclusions applicable to Section 5

1. The *insured person* must have checked-in for the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason for such delay or such other proof as we may reasonably require.

This section does not cover:

1. delay of the *insured journey* as a result of any circumstance which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alternations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
4. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act; or
5. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked *itinerary*.

Section 6 – Travel Inconvenience Cover

(a) Cancellation of Trip

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

- i. death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion* within ninety (90) days before the commencement date of the *insured journey*;
- ii. witness summons, jury service or *compulsory quarantine* of the *insured person* within ninety (90) days before the commencement date of the *insured journey*;
- iii. unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions, or natural disaster at the planned destination arising within one (1) week before the departure date of the *insured journey*;
- iv. serious damage to the *insured person's principal home* in *Hong Kong* due to fire, flood or burglary within one (1) week before the commencement date of the *insured journey* which requires the *insured person's* presence in *Hong Kong* on the commencement date of the *insured journey* for the purpose of police investigation;

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

(b) Interruption of Trip

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

- i. death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion*;
- ii. unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination which prevent the *insured person* from continuing the *insured journey*; or
- iii. serious damage to the *insured person's principal home* in *Hong Kong* arising from fire, flood or burglary;

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

The amount of benefit payable under this Section 6(b) will be calculated in proportion to the number of unused days of the *insured journey* after the relevant interruption in view of the original *itinerary* of the *insured journey*. The *insured person* can only claim either the forfeited expenses for unused days of the *insured journey* or additional expenses incurred for the interruption. In no event shall the total amount payable under Section 6(b) – Interruption of Trip exceeds the *maximum benefits* specified in the Table of Benefits.

Exclusions applicable to Section 6

1. any circumstances leading to the cancellation or interruption of the *insured journey* which is existing or announced before the *effective date*;
2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any medical condition or other circumstances known to have existed before the *effective date*;
4. any loss directly or indirectly arising from any government's regulations control or act, or air traffic control by local government or relevant authorities; bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
5. failure to notify the travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;

6. any loss in relation to cancellations or interruption to original itinerary that is not verified by the airline, travel agency or other relevant organizations;
7. any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, travel agent or any other provider of transportation and/or accommodation;
8. failure to obtain a written medical report from the *medical practitioner*;
9. any expenses incurred for services provided by another party for which the *insured person* is not liable to pay including points earned by a rewards program and/or any expenses already included in the cost of a scheduled *insured journey*;
10. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 6(b) - Interruption of Trip only); or
11. in respect of losses claimed under Section 5 – Travel Delay arising from the same cause (applicable to Section 6(b) - Interruption of Trip only).

Section 7 – Personal Liability

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

Exclusions applicable to Section 7

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

1. any business, profession or trade;
2. any wilful, malicious or unlawful act of the *insured person* or any criminal acts;
3. any cause whatsoever liability to any person who is the *immediate family member* or relative or employer or employee of the *insured person*;
4. contracts;
5. ownership, possession, use or control of any vehicle, aircraft, drone, mechanical or electrical watercraft, land, buildings, firearms or animals;
6. damage to property owned by or held in trust or in the custody of the *insured person* or the *immediate family member* or relative or employer of the *insured person*;
7. any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
8. any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

PART 2 - DEFINITION

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

Accident / Accidental

A sudden and unforeseen event that happens unexpectedly and causes *injury* during the *insured journey*.

Conveyance

Any vehicle, craft, aircraft carrying passengers on land, in water, or at air.

Hong Kong

The Hong Kong Special Administrative Region of the People's Republic of China.

Hospital

an establishment which meets all the following requirements:

- holds a licence as a *hospital* (if licensing is required in the state or governmental jurisdiction); and
- operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and
- provides 24-hour a day nursing service by registered or graduated nurses; and
- has a staff of one (1) or more licensed *medical practitioner* available at all times; and
- provides organized facilities for diagnosis and major surgical facilities; and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.

Immediate Family Member

The *Insured person's* spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, brother or sister, grandchild or legal guardian.

Infectious disease

a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the *insured person* is scheduled to travel to during the *insured journey*) and leads to exceptional rise in the number of confirmed diagnoses in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to *pandemic* as defined.

Injury

Bodily injury sustained in an *accident* directly and independently of all other causes.

Insured/Policyholder

Hutchison Telephone Company Limited/Domain Five Enterprises Limited

Insured journey

The period of travel commencing from the date when the *insured person* departs from an immigration counter in the territory of *Hong Kong*, until the time when the *insured person* (i) arrives at any immigration counter in the territory of *Hong Kong* in order to re-enter *Hong Kong*, or (ii) the expiration of forty-five (45) days beginning from the departure date from *Hong Kong* for each journey, whichever is the earlier.

Insured person

Any customer who has subscribed to a local or roaming data plan with the contract period from twenty-four (24) to thirty-six (36) months with the Insured/Policyholder and whose name is listed in the declaration to Us..

Medically Necessary Expenses

Expenses incurred from the first day of sustaining an *injury* during the *insured journey* which are paid by the *insured person* or insured/policyholder (or their representative) to a *medical practitioner*, physiotherapist, nurse, *hospital*, *medical clinic* and/or ambulance service for medical, surgical, X-ray, *hospital* or nursing treatment including the cost of medical supplies and ambulance hire. All treatments must be prescribed by a *medical practitioner* in order for expenses to be reimbursed under this policy. In the event the *insured person* becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, we will only be liable for the amount unrecoverable from such other sources.

Medical Practitioner

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

Overseas

The destination(s) stated in the itinerary of the *Insured journey*, except *Hong Kong* and the departure city.

Pandemic

- any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or
- a disease classified by the World Health Organization as pandemic

Pre-existing conditions

The *insured person* receives medical treatment, diagnosis, consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the date stated on the receipt issued by the travel agent or public common carrier for the confirmation of payment of the respective *insured journey*.

Serious physical injury or serious illness

An *injury* or illness which requires treatment by a *medical practitioner* and results in the *insured person* being certified by that *medical practitioner* as being unfit to travel (or continue) with the original scheduled journey and having to be confined in a *Hospital*.

Terrorism

An act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.

War

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

We, Us or Our

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability).

PART 3 – GENERAL EXCLUSIONS

This policy does not cover death, disablement, *injury*, loss, *confinement*, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following:

1. any *pre-existing condition*, congenital and hereditary condition;
2. any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
3. the *insured person* not taking all reasonable efforts to safeguard his/her property/money, or to avoid *injury* to minimize any claim under this insurance;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
5. suicide or intentional self-inflicted injury;
6. insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a qualified *medical practitioner*), alcoholism, drug addiction or solvent abuse;
7. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
8. any home leave while the *insured person* is confined to a *hospital* as an in-patient;
9. being a crew member or an operator of any air carrier;
10. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
11. engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;

12. any *injury, illness*, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related *illness* including AIDS and/or any mutant derivative or variations thereof however caused or however named;
13. any event arising from *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup;
14. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
15. any event arising from an act of *terrorism*, except for Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 – *Accident Cover*, Section 5 – Delay Cover, Section 6 – Travel Inconvenience Cover;
16. any medical treatment received during an *insured journey* which was made for the purpose of receiving medical treatment or if the *insured journey* was taken while the *insured person* was unfit to travel; or the *insured person* is traveling against the advice of a *medical practitioner*;
17. any expenses that can be compensated from any other sources except for Section 1(b) - *Overseas Hospital* Daily Cash Benefit, Section 3 – *Accident Cover*, Section 5 – Delay Cover;
18. any *insured person* who is a holder of the People's Republic of China passport and travels to/within *China*. However, this exclusion will be waived if such *insured person* has an official document issued by an overseas government (other than *China*) as proof that he/she is a legal resident of that other country and travelling with a passport of the People's Republic of China;
19. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
20. Any loss resulting directly or indirectly from *pandemic* existing before the *insured person's* original scheduled departure date.

PART 4 - GENERAL CONDITIONS

1. The maximum covering period for each *insured journey* is forty-five (45) days. For any *insured journey* exceeded the covering period, coverage shall automatically be ceased on the forty-sixth (46th) day of the *insured journey*.

PART 5 - POLICY PROVISIONS

2. **Entire Contract**
This policy including application, declarations, *schedule*, riders, endorsements, attachments and amendments, if any, will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this policy. No changes in this policy shall be valid unless approved by *our* officer and evidenced by endorsement of amendment.
3. **Age limit**
Unless specifically mentioned in the contrary, this insurance applies to any *insured person* at all ages.
4. **Notice of Claims**
Written notice of claim must be given to *us* within thirty (30) days of the date of the incident causing such loss. In the event of *accidental* death, immediate notice thereof must be given to *us* by the *insured person's* legal representative.
5. **Proof of Loss**
Written proof of loss must be furnished to *us* within thirty (30) days from *our* receipt of the claim form provided by *us*. Failure to furnish such proof within the time required shall not invalidate any claims if it was not reasonably practicable to give proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as *we* may reasonably require shall be furnished without expense to *us*.
6. **Claims Admittance**
In no case shall *we* be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.
7. **Medical Examination**
We shall be entitled in the case of non-fatal injury to call for examination by a medical referee appointed by *us* if *we* deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.
8. **Payment of Claims**
We will pay all benefits to the *insured person* for their respective rights and interests. All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to the *insured person* after the receipt of due proof upon *our* approval. In the event of *accidental* death of the *insured person*, *we* will pay all the pending benefits to the estate of the *insured person*.
9. **Misrepresentation**
If the *insured person* or anyone on behalf of the *insured person* makes a statement in connection with any claim knowing that the statement is false, or fail to act in utmost good faith, *we* will not be liable for any claim and all covers and benefits under this policy shall cease immediately. *We* will not be liable to refund any premium paid. If any benefit has been paid by *us*, the *Insured/Policyholder* shall refund such benefit to *us* within seven (7) working days from the date of *our* notice of demand.
10. **Legal Action**
No legal action shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within one (1) year from the expiration of the time within which proof of claims is required.
11. **Subrogation**
We have the right to proceed at *our* own expense in the name of the *insured person* against third parties who may be responsible for an occurrence giving rise to a claim under this policy, and the *insured person* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which *we* are entitled by virtue of our right hereunder.

12. Alternative Dispute Resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within 90 days, the parties shall refer the dispute to arbitration administered by the *Hong Kong* International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under the policy and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *our* disclaimer, the claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

13. Right of third parties

Other than the *insured* or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

14. Compliance with policy provisions

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

15. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the *insured person* from time to time and available at this website:

<https://www.zurich.com.hk/en/services/privacy>

The *insured* shall, and shall procure all other *insured persons* covered under the policy to, authorize *us* to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the necessary purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by the *insured* to *us*, the *insured* warrants that proper consents from the *insured persons* or relevant data subjects have been obtained before the personal data are provided to *us*, enabling *us* to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

16. Governing law and jurisdiction

The policy shall be governed by and interpreted in accordance with the laws and regulations of *Hong Kong*. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the *Hong Kong* courts.

17. Sanctions

Notwithstanding any other terms under this policy, we shall not be deemed to provide coverage or will make any payments or provide any service or benefit to the *Insured* or the *insured person* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the *Insured* or the *insured person* would violate any applicable trade or economic sanctions law or regulation. The above clause shall also apply for any trade or economic sanction law or regulation that *we* deem applicable or if the *Insured* or the *insured person* or other party receiving payment, service or benefit is a sanctioned person.

18. Other Insurance

If at the time of a claim there is any other policy covered anything insured by this policy (except Section 1(b) – Overseas hospital cash benefit, Section 3(a) – *Personal accident*, Section 5(a) – Travel delay allowance), we will only be liable for our proportionate share unless otherwise stated.

19. Multiple travel policies

If the *insured person* is insured under more than one travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, only the travel insurance policy with the greatest compensation for the same cover shall apply.

There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese version, the provisions contained in the English version shall prevail.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
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