



SCB Travel Insurance Plan – Guidance Notes on “Outbound Travel Alert”

With reference to the establishment of the “Outbound Travel Alert (OTA) System” by the Government of the Hong Kong SAR, the SCB Travel Insurance Plan has formulated the following guidance notes, which shall form part of the policy terms and conditions.

Condition 1: There is No Alert at the time of policy arrangement, Insurer shall provide the following protections free of charge

1. If a **Travel Alert** is issued for the planned destination prior to the commencement of the journey, client can cancel the policy with **full premium refund**.
2. If **Black Alert** is issued for the planned destination prior to the commencement of the journey and client would like to **cancel the journey**, Insurer shall pay the unrecoverable travel fare and/or accommodation expenses according to Section 13 - Cancellation of Trip.
3. If **Black Alert** is issued for the planned destination after the commencement of the journey, Insurer shall provide the following protections according to the terms and conditions of the policy:

Section 11 - **Travel Delay/Rerouting**

Insurer shall pay cash compensation, extra hotel costs and/or extra re-routing costs.

Section 14 - **Curtailement of Trip**

Insurer shall pay the unrecoverable travel fare and/or accommodation expenses.

4. If **Black Alert** is issued for the planned destination **prior to the commencement of the journey** but client opts to commence the journey, Insurer shall **not** be liable for any loss and/or bodily injury or death caused by the risk, threat or accident associated with such Travel Alert. Certainly, Insurer shall be liable for loss or damage caused by an insured event.

Condition 2: There is Amber or Red Travel Alert at the time of policy arrangement



or



When there is a Travel Alert, it indicates that a certain risk and an already known risk exist at that destination. If client buys the policy after the issuance of an **Amber or Red Travel Alert**, Insurers shall **not** be liable for any loss and/or bodily injury or death caused by the risk, threat or accident associated with such Travel Alert.

Certainly, Insurer shall be liable for loss or damage caused by an insured event.

Condition 3: There is Black Travel Alert at the time of policy arrangement



Policy arrangement is **not accepted**

Remarks: These Guidance Notes apply to Single Trip Insurance Plan

“Outbound Travel Alert (OTA) System” website: <http://www.sb.gov.hk/eng/ota/>

Travel Insurance Policy 旅遊保險單

Insuring Agreement

This is *your* Travel Insurance Policy and is the evidence of the contract made between *you* and *us* ("Paofong Insurance Company (Hong Kong) Limited"). *We* will insure *you* during the *Period of Insurance* at the terms set out in this Policy in return for premium payment made by *you*.

The Schedule, Policy jacket and any endorsements are part of the Policy. They show which sections are in force and contain the details of *your* insurance. Use the Schedule to find the sections *you* have insured and the applicable limits or excesses. Read them carefully. *You* should also pay particular attention to the conditions and exclusions in the Policy, which set out all the circumstances in which *you* can make a claim.

The proposal and declaration made by *you* are incorporated in and form part of the contract. *You* must notify *us* of any change of material information as soon as possible since failure to do so could invalidate *your* Policy.

Part I – Definitions

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

<i>We/Us/Our/Company/Paofong</i>	Paofong Insurance Company (Hong Kong) Limited
<i>You/Your/Yours/Insured Person</i>	Those people named in the Schedule as <i>insured persons</i> .
<i>Insured Journey</i>	The period of travel commencing from the departure date when <i>you</i> depart from <i>Hong Kong</i> Immigration office/counter and until the expiry of the period specified in the proposal form or <i>your</i> arrival at any <i>Hong Kong</i> Immigration office/counter upon returning to <i>Hong Kong</i> , whichever first occurs. However, any period of travel should not exceed 180 days for single trip insurance plan or 90 days for annual multi trips insurance plan.
<i>Immediate Family Member</i>	Refers to <i>your</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchildren or fiancé.
<i>Family Member</i>	Refers to <i>your</i> spouse and children.
<i>Travel Companion</i>	The person who made the travel booking or reservation together with <i>you</i> and accompany with <i>you</i> for the whole <i>insured journey</i> other than the tour guide or the tour member.
<i>Accident/Accidental</i>	A sudden and unforeseen event that happens unexpectedly and causes <i>bodily injury</i> to <i>you</i>
<i>Injury/Bodily Injury</i>	<i>Bodily injury</i> to <i>you</i> during the <i>insured journey</i> and is caused by an <i>accident</i> , solely and independently of any other cause.
<i>Illness</i>	Sickness or disease of <i>you</i> contracted and commencing after the beginning of the <i>insured journey</i> and which results in a loss covered by this Policy.
<i>Permanent Total Disablement</i>	When as the result of <i>injury</i> and commencing within 12 consecutive months of the date of the <i>accident</i> <i>you</i> are totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which <i>you</i> are reasonably qualified by reason of <i>your</i> education, training or experience, or if <i>you</i> have no business or occupation from attending to any duties which would normally be carried out by <i>you</i> in <i>your</i> daily life.
<i>Permanent/Permanently</i>	Lasting 12 consecutive months from the date of <i>accident</i> and at the expiry of that period being beyond hope of improvement.
<i>Loss of Limb</i>	Loss by physical separation at or above the wrist or ankle joint.
<i>Loss of Sight</i>	The entire and <i>permanent</i> irrecoverable <i>loss of sight</i> .

Loss of Speech

The disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

Loss of Hearing

Permanent irrecoverable *loss of hearing* where:-

- If a dB = Hearing loss at 500 Hertz.
- If b dB = Hearing loss at 1000 Hertz.
- If c dB = Hearing loss at 2000 Hertz.
- If d dB = Hearing loss at 4000 Hertz and
- 1/6 (a+2b+2c+d) is above 80dB.

Loss of Use

Total functional disablement which is treated like the total loss of the said limb or organ.

Pre-Existing Conditions

Illness contracted or *bodily injury* sustained by *you* for which *you* has diagnosis or symptoms or should reasonably have received medical treatment, consultation, prescribed drugs or advice from a *medical practitioner* within twelve (12) consecutive months immediately prior to the first day of the *insured journey*.

Serious Physical Injury or Serious Illness

A physical *injury* or *illness* which requires treatment by a *medical practitioner* and which results in the *insured person* being certified by the *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement.

Hospital

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, and meeting all of the following requirements in that it:

- operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;
- admits resident in-patients only under the supervision of a *physician* or *physicians* one of whom is available for consultation at all times;
- maintains organized facilities for medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the *confines* of the establishment or in facilities controlled by or available to the establishment;
- provides a full-time nursing service by and under the supervision of a staff of nurses;
- maintains a legally licensed *physician* in residence

Hospital shall not include the following:

- a mental institution; an institution *confined* primarily to the treatment of psychiatric disease including sub-normality; the psychiatric department of a *hospital*;
- a place for the aged; a rest home; a place for drug addicts or alcoholics;
- a health hydro or nature cure clinic; a nursing or convalescent home; a special unit of a *hospital* used primarily as a place for drug addicts or alcoholics, or as a nursing, a convalescent, rehabilitation, extended care facility or rest home.

<i>Medical Practitioner or Physician</i>	A person other than <i>you</i> or <i>your immediate family member</i> , qualified by degree in western medicine and legally authorized in the geographical area of his practice to render medical and surgical services.
<i>Confine/Confined/Confinement</i>	Admission in a <i>hospital</i> for medical treatment for a minimum period of 6 hours upon the recommendation of a <i>medical practitioner</i> and continuously stay in the <i>hospital</i> prior to his discharge. <i>Hospital confinement</i> will be evidenced by a daily room and board charged by the <i>hospital</i> .
<i>Public Common Carrier</i>	Any mechanically propelled conveyance operated by a company or an individual duly licensed for regular transportation of fare-paying passengers.
<i>Credit Card Payment</i>	<i>Credit card payment</i> shall mean the spending incurred from all credit card(s) in the name of the <i>insured person</i> (exclude business or corporate cards) from the commencement of the <i>insured journey</i> until the occurrence of the covered <i>accident</i> including all charges and interests incurred in relation to such spending. All charges and interests incurred after the occurrence of the <i>accident</i> shall not be included.
<i>Hong Kong</i>	The Hong Kong Special Administrative Region of the People's Republic of China
<i>Principal Home</i>	The house or building located in <i>Hong Kong</i> occupied as a private dwelling by <i>you</i> as <i>your only permanent</i> residence.
<i>War</i>	A contest by force between two or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is i) an interruption of pacific relations and ii) a general contention by force, both authorized by the sovereign.

Terrorism

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

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

Third Degree Burns

The damage or destruction of the skin to its full depth and damage to the tissues beneath.

Head

The part from vertex to mandible of a person.

Lap-top Computer

A Lap-top, Notebook or Sub-notebook, Personal Digital Assistant (PDA) and Hand Held Computer (HHC) are excluded from this category.

Part II – Coverage

Table of Benefits

Coverage	Sum Insured/Maximum Benefits Per <i>Insured Person</i> (HK\$)		
	Gold Plan	Silver Plan	Bronze Plan
1. Medical Cover • Medical Expenses including Follow-up Medical Treatment Expenses • Overseas <i>Hospital</i> Daily Cash Benefit	800,000 250 per day and up to 3,000	500,000 250 per day and up to 1,500	200,000 250 per day and up to 1,000
2. Global Emergency Assistance Cover • <i>Hospital</i> Admission Guarantee • Emergency Evacuation or Repatriation Service • Repatriation of Mortal Remains • Compassionate Visit • Additional Accommodation Expenses • Return of Unattended Children • Dispatch of Essential Medicine/Medical Equipment • Other Free Advisory Services		40,000 Actual Cost Actual Cost One economy class return airfare 1,950 per day and up to 7,800 One economy class one-way airfare up to 30,000 10,000	
3. Personal <i>Accident</i> Cover • <i>Accident</i> on <i>Public Common Carrier</i> or During Robbery • Burns Cover • Loss of Income (up to 12 weeks)	1,000,000 1,500,000 200,000 1,000 per week	500,000 750,000 200,000 1,000 per week	250,000 375,000 200,000 1,000 per week
4. Compassionate Death Cash Cover • Compassionate visit	10,000	10,000	10,000 One economy class return airfare and actual hotel accommodation costs up to 30,000
5. Personal Baggage Cover (Maximum benefit including golf equipment and <i>lap-top computer</i>)	20,000	10,000	5,000
6. Loss of Money	3,000	2,000	1,000
7. Credit Card Protection	30,000	15,000	5,000
8. Loss of Travel Documents or Tickets	3,000	2,000	1,000
9. Loss of Home Contents due to Burglary	100,000	80,000	50,000
10. Personal Liability	2,500,000	2,500,000	2,500,000
11. Travel Delay / Re-routing • Travel Delay • Extra hotel costs due to travel delay • Extra Re-routing costs due to Travel Delay	1,500 2,000 10,000	1,500 2,000 7,500	1,500 2,000 5,000
12. Baggage Delay / Emergency Purchase	1,500	1,000	500
13. Cancellation of Trip	30,000	20,000	10,000
14. Curtailment of Trip	30,000	20,000	10,000

Section 1 – Medical Cover

If *you* suffer from physical *injury* or *illness* during the *insured journey*, we will indemnify all actual and necessary medical expenses and surgical fees incurred outside of *Hong Kong* and paid to a *medical practitioner, physician, surgeon, nurse, hospital* and/or ambulance service.

Extensions of Cover to Section 1

1. Overseas Hospital Daily Cash Benefit

Where *you* are *confined* to a *hospital* as an in-patient during the *insured journey*, we will pay a daily allowance of HK\$250 and up to the Sum Insured of the plan selected under this extension.

2. Follow-up Medical Treatment

We will indemnify *you* against any actual and necessary medical expenses including Chinese medicine bone-setting and acupuncture treatment and surgical fees incurred in *Hong Kong* for the continuation of medical treatment sought by *you* for physical *injury* or *illness* under this section within 3 months immediately after *your* return to *Hong Kong*. The maximum amount we will pay for physical *injury* or *illness* under this extension is up to 100% or 5% respectively of the Sum Insured of the plan selected. This extension does not apply to any *insured journey* which commences outside *Hong Kong*. The maximum amount we will pay for Chinese medicine bone-setting and acupuncture treatment in respect of any one *insured person* is HK\$3,000 subject to a maximum of HK\$150 per visit.

The maximum amount we will pay under Section 1 in respect of any one insured person (including the extensions) shall not exceed the Sum Insured of the plan selected.

Exclusions to Section 1

This section does not cover medical expenses for or arising out of:

1. non-essential treatment;
2. any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment;
3. dental care and treatment, except as necessitated by *accidental injury* to sound natural teeth occurring during the *insured journey*;
4. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *accidental injury* occurring during the *insured journey*;
5. charges in respect of special or private nursing except in the event of medical evacuation provided under Section 2 item 2;

Section 2 – Global Emergency Assistance Cover

We will pay the following benefits in the event of *you* having suffered from physical *injury* or *illness* whilst *you* travel outside *Hong Kong*:

1. Hospital Admission Guarantee

Upon admission to a *hospital*, we guarantee the expenses incurred by *you* within the *hospital* up to a limit of HK\$40,000 in respect of any one *insured person*. Such expenses are to be borne by *you* unless otherwise payable under Section 1 – Medical Cover of this Policy.

2. Emergency Medical Evacuation

Should *you* suffer from *bodily injury* or *illness* such that Inter Partner Assistance Hong Kong Limited (hereinafter called IPA)'s medical team and the attending *physician* recommend hospitalisation in another medical facility where *you* can be suitably treated IPA will arrange and pay for:

- The transfer of *you* into one of the nearest *hospital* and,
- If necessary, on medical grounds

The transfer of *you* with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a *hospital* more appropriately equipped for the particular *bodily injury* or *illness*. The medical team and attending *physician* will determine the necessary arrangements according to the circumstances.

3. Repatriation After Treatment

When after local treatment, the medical condition of *you* will not prevent *you* medically supervised repatriation as a regular passenger, according to the medical opinion of both attending *physician* and IPA alarm centre doctor, IPA will organize and pay for the repatriation of *you* to *Hong Kong* by scheduled airline flight (in one economic class ticket) or any other appropriate means of transportation (in one economic class ticket), including any supplementary transportation to and from the airport. Any decision on the repatriation of *you* shall be made jointly and exclusively by both the attending *physician* and IPA alarm centre under constant medical supervision.

4. Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting *your* mortal remains from the place of death to *Hong Kong*, or the cost of local burial at the place of death as approved by Pafoong Emergency Assistance.

5. Compassionate Visit

In the event of *you* suffering from *serious physical injury* or *serious illness* and being *confined* to a *hospital* as a resident in-patient for over three consecutive days outside *Hong Kong*, we will arrange and pay for one economy class return airfare for a relative or a friend of *you* to accompany

you.

6. Additional Accommodation Expenses

We will pay for the additional hotel accommodation expenses necessarily and reasonably incurred by *you* related to an *accident* requiring Emergency Evacuation to resume the course of *your insured journey* or to return *you* to *Hong Kong* subject to HK\$ 1,950 per day and up to a limit of HK\$7,800. Our prior approval and its determination on the payment of the expenses incurred shall be based on proven medical examination or diagnosis.

7. Return of Unattended Children

In the event of *you* suffering from death, *serious physical injury* or *serious illness* and is hospitalized outside *Hong Kong* leaving *your* accompanying children aged below 17 years unattended, we will arrange and pay for an economy class one-way ticket to return such children to *Hong Kong* up to HK\$30,000 if the original ticket is not valid for such return. If necessary, we will arrange a qualified attendant to accompany such children on the return journey.

8. Dispatch of Essential Medical and/or Medical Equipment

We will arrange to deliver the essential medicine, drugs and medical equipment that are necessary but which are not available at *your* location. The delivery of such medicine, drugs and medical equipment will be up to a maximum limit of HK\$10,000 each *insured person* on each case and will be subject to the laws and regulations applicable at *your* location.

24-hour telephone hotline and referral services including:

1. Pre-trip Information Assistance

We will provide *you* with information concerning visa and inoculation requirements for foreign countries according to the most current edition of World Health Organization Publication Vaccination Certificate Requirements and Health Advice for International Travel (for inoculation) and the ABC Guide to International Travel Information (for visas).

2. Embassy Referral

We will provide *you* with the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

3. Medical Service Provider Referral

We will provide *you* with the name, address and telephone numbers of *physicians, hospitals, clinics, dentists* and dental clinics.

4. Lost Passport Assistance

We will assist *you* when *you* lose *your* passport while travelling outside *Hong Kong* by contacting the appropriate authorities involved and providing directions for recovery.

5. Lost Luggage

We will assist *you* when *you* lose *your* luggage while travelling outside *Hong Kong* by contacting the appropriate authorities involved and providing directions for recovery.

6. Interpreter Referral

We will assist *you* by providing the name, address, telephone number and office hours of interpreters worldwide.

7. Legal Referral

We will assist *you* by providing the name, address, telephone number and office hours of lawyers and legal practitioners worldwide.

8. Telephone Medical Advice

We will arrange to provide free medical advice to *you* over the phone.

9. Monitoring of Medical Condition When Hospitalized

Our doctors will, at *our* cost, monitor *your* case while hospitalized by liaising with *you* and the treating *physician* or doctor to obtain medical assessment and reports if authorized by *you* to obtain the medical information.

In respect of services 8 and 9 above, hospitalization expenses or medical expenses charged to the *insured person* by a *hospital, physicians* other than *our* doctors, or any other medical professions are to be borne by *you* unless otherwise covered under this Policy. Pafoong Emergency Assistance Service is provided by Inter Partner Assistance Hong Kong Limited.

Pafoong Emergency Assistance Hotline: (852) 2863 5541

Exclusions to Section 2

No service will be provided or paid under this section:

1. when *you* are located in areas which represent *war* risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
2. for emergency medical evacuation or repatriation or repatriation of *your* mortal remains or other cost not approved in advance and in writing and/or not arranged by Pafoong Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Pafoong Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to *your* prospect;
3. when *you* are residing or travelling outside *Hong Kong* contrary to the advice of a *medical practitioner*;

4. when you are residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 3 - Personal Accident Cover

We will pay you according to the table shown below if you suffer from physical injury because of an accident during the insured journey which results in:

Events		
A. Accidental Death and Disablement		Percentage of Sum Insured
1.	Accidental death	100
2.	Permanent total disablement	100
3.	Total paralysis	100
4.	Total and permanent loss of sight in one or both eyes	100
5.	Total and permanent loss / loss of use of one or two limbs	100
6.	Total and permanent loss of speech and hearing	100
7.	Permanent and incurable insanity	100
8.	Total and permanent loss of hearing in	75
	(a) both ears	15
	(b) one ear	
B. Third Degree Burns		Percentage of Sum Insured
Area		Damage as a percentage of total surface area
Head	a. Equal to or greater than 12% damage of total head surface area	100
	b. Equal to or greater than 8% but less than 12% damage of total head surface area.	75
	c. Equal to or greater than 5% but less than 8% damage of total head surface area.	50
	d. Equal to or greater than 2% but less than 5% damage of total head surface area	25
Body (Excluded Head)	a. Equal to or greater than 20% damage of total body surface area.	100
	b. Equal to or greater than 15% but less than 20% damage of total body surface area	75
	c. Equal to or greater than 10% but less than 15% damage of total body surface area	50

Benefit shall not be payable for more than one of the above Events listed in the Table of Benefits in respect of the same accident. Should more than one of the Events occur from the same accident, we will only be liable for the greatest one. The insurance of any insured person(s) shall terminate upon the occurrence of any loss for which indemnity is payable under any one of the above Events, but such termination shall be without prejudice to any other claim originating out of the same accident causing such loss.

Extensions of Cover to Section 3

1. Under this section, we extend to cover any injury sustained by you while:
 - a. you are travelling directly from your place of residence or place of regular employment in Hong Kong to Hong Kong Immigration office/counter within 3 hours before your scheduled departure time of the public common carrier in which you have arranged to travel for the purpose of commencement of your insured journey; and
 - b. you are travelling directly from Hong Kong Immigration office/counter to your place of residence or place of regular employment within 3 hours after your scheduled arrival time of the public common carrier in which you have arranged to travel upon the completion of your insured journey.

2. Accident on Public Common Carrier or during robbery

The amounts payable under this section will be increased by 50% if death or permanent total disablements is sustained as a result of, consequent upon or attributable to you:

- a. while you are riding solely as a passenger (not as operator or crew member) in or on, boarding or alighting from any public common carrier licensed to carry passengers for hire; or
- b. being an innocent victim in a robbery or attempted robbery including escape of the perpetrators therefrom.

This clause will not apply to any insured person aged below 17 years or over 65 years at the time of the accident.

3. Loss of Income

If an insured person suffers from injury during the insured journey and is certified by a medical practitioner that he/she is incapacitated by such injury from performing any duty of his/her occupation after the insured person's return to Hong Kong, we will indemnify the insured person HK\$1,000 per week, up to a maximum of 12 weeks. No indemnity payment shall be made for the first 3 days of incapacity in performing the occupation after the insured person has returned to Hong Kong. Any payment under this extension shall be inclusive of the Personal Accident payment in Section 3.

This extension is not applicable to any insured person who is unemployed, retired or self-employed.

4. Disappearance Clause

If the body of an insured person has not been found within one year after the date of the disappearance due to sinking or wrecking of the aircraft or other public common carrier either on the ground or at sea in which the insured person was travelling at the time of the accident and under such circumstances as would otherwise be covered hereunder, it will be presumed that the insured person suffered from death resulting from bodily injury caused by an accident covered by this Policy at the time of such disappearance, sinking or wrecking.

Special Condition for Section 3

If the insured person is below 17 years or over 65 years of age at the time of the accident, benefit shall be reduced to 50% of the amount payable under this section.

Exclusion to Section 3

Nuclear/Chemical/Biological Terrorism Exclusion

This section does not cover any claim in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapons or device or chemical or biological agent ("NCB terrorism").

"Chemical" agent shall mean any compound which, when suitably disseminated, produces, incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of NCB terrorism.

If the Company allege that by reason of this exclusion any claim is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

Section 4 - Compassionate Death Cash Cover

In the event of death (accident or natural) of the insured person during the insured journey without any named beneficiary, we will pay to the legal personal representatives of the insured person an emergency cash benefit or funeral expense up to HK\$10,000.

Extension of Cover to Section 4

Compassionate visit

In the event of death (accident or natural) of the insured person during the insured journey, we will pay for one economy class return airfare and the actual and reasonable hotel accommodation expenses necessarily incurred by one immediate family member up to HK\$30,000.

Exclusions to Section 4

This section does not cover:

1. in the event of suicide of the insured person.
2. when the insured person is residing or travelling outside Hong Kong contrary to the advice of a medical practitioner;
3. when the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 5 – Personal Baggage Cover

For accidental loss of or damage to personal possessions including golf equipment, normally worn or carried on including luggage belonging to you during the insured journey we will pay the cost of replacement or repair of the article(s), or arrange for its repair other than for clothing where we will deduct an amount for wear and tear.

The maximum amount we will pay for any one article, set or collection is HK\$2,500, and HK\$5,000 for lap-top computer.

The maximum amount we will pay for golf equipment (golf clubs, bags, balls, trolley and umbrella) in respect of any one insured person shall not exceed HK\$5,000 per insured journey and the maximum amount we will pay for any one article, set or collection of golf equipment is HK\$2,500.

The maximum amount we will pay in total under Section 5 in respect of any one insured person shall not exceed the Sum Insured of the plan selected.

Exclusions to Section 5

This section does not cover:

1. loss of golf balls unless contained in the golf bag which is lost at the same time;
2. damage to golf balls in play;
3. the first HK\$250 of each and every loss in respect of golf equipment;
4. loss of or damage to any mobile phones or their accessories, money or credit of charge cards, bonds, negotiable instruments, travel tickets, coupons or securities, contact lenses, dentures, prostheses, photographic equipment owned or used for professional purposes, business goods or samples, foodstuffs or drinks, animals, motor vehicles (including accessories), motorcycle, boats, motors, household furniture and antiques;
5. lap-top computer with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
6. any loss or damage due to confiscation or detention by Customs or other

Government Officials;

7. 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;
8. damage to any brittle or fragile items like glass or crystal;
9. any loss not reported to the local police or airline or other carrier within 24 hours of discovery;
10. any loss in unlocked or unattended vehicle;
11. any unexplained loss or mysterious disappearance.

Section 6 – Loss of Money

We will pay for *accidental* loss of money being cash, cheques or traveller's cheques only, belonging to and being carried by *you* or in a locked hotel room during the *insured journey*.

The maximum amount we will pay under Section 6 in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

Exclusions to Section 6

This section does not cover:

1. any loss not reported to the local police, hotel management or public authority within 24 hours of discovery;
2. shortage due to error, omission, exchange or depreciation in value.

Section 7 – Credit Card Protection

In the event of an *insured person* sustaining bodily *injury* which results in death, as a result of a covered *accident*, we will pay for the *credit card payment* under such *insured person's* credit cards.

The maximum amount we will pay in total under section 7 in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

This section will not apply to any *insured person* aged below 17 years at the time of the *accident*.

Section 8 – Loss of Travel Documents or Tickets

We will pay for the cost of replacing *Hong Kong* Identity Card, credit cards, driving license, travel ticket, passport belonging to *you* following *accidental* loss during the *insured journey*.

We will indemnify the *insured person* for the cost of additional travelling expenses and accommodation expenses, but not better than that before the loss due to *accidental* loss of travel documents or tickets during the *insured journey*.

The maximum amount we will pay under Section 8 in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

Exclusions to Section 8

This section does not cover:

1. any fines or penalties incurred due to non-replacement or late replacement of the documents by *you*;
2. any loss not reported to the local police, public authority or airline/carrier within 24 hours of discovery.

Section 9 – Loss of Home Contents due to Burgary

We will pay for the cost of replacement or repair of the contents of *your principal home* in the event of loss of or damage to the contents as a result of burglary involving the use of forcible and violent entry to or exit from the premises whilst the home is uninhabited due to the *insured journey* hereunder.

The maximum amount we will pay for any one article, set or collection is HK\$5,000.

The maximum amount we will pay in total under Section 9 in respect of any one *insured person* and/or any one location shall not exceed the Sum Insured of the plan selected.

Special Definition in respect of Section 9

Contents means household goods; personal belongings; tenant's furniture, fixtures and fittings (including interior decorations); radio and television aerials on or in the *principal home* belonging to *you* or a member of *your* household.

Exclusions to Section 9

This section does not cover:

1. any *insured journey* which commences outside *Hong Kong*;
2. any premises where there is any other insurance covering the same insured peril;
3. any loss not reported to the police within 24 hours of its discovery;
4. the first HK\$3,000 of each and every loss.

Section 10 – Personal Liability

We will indemnify any amount which *you* become legally liable to pay as compensation for an *accident* occurring during the *insured journey* which causes physical *injury* to a person or damage to property.

The maximum amount we will pay in total under Section 10 in respect of any

one *insured person* shall not exceed the Sum Insured of the plan selected inclusive of costs agreed by *us* in writing.

Exclusions to Section 10

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

1. any business, profession or trade;
2. any willful, malicious or unlawful act of *you*;
3. employees liability, contractual liability or liability to *you* or *your family member* or where liability has been admitted by *you*;
4. ownership, possession use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
5. damage to property owned or held in trust or in the custody of *you* or *your family member*;
6. any act of *terrorism* regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
7. any action in controlling, preventing, suppressing, retaliating against /or responding to any such act of *terrorism*;
8. asbestos, asbestos products or asbestos contained in any products.

Section 11 – Travel Delay/Rerouting

1. Travel Delay

In the event of the *public common carrier* in which *you* have arranged to travel as specified in *your* original itinerary being delayed by 8 hours 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 HK\$300 for each period of 8 hours that *you* are delayed.

The period of delay will be calculated from either

- the original scheduled departure time of the *public common carrier* supplied to the *insured person* until the recommendation of the first available alternative transportation offered by that *public common carrier* management; or
- the original arrival time specified in the itinerary provided by the *public common carrier* supplied to the *insured person* until the actual arrival time of the first available alternative transportation offered by that *public common carrier* management.

The *insured person* can only claim for either departure or arrival delay of the same flight but not for both.

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

The maximum amount that we will pay under this item in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

2. Extra Hotel Costs Due to Travel Delay

In the event of *your* outward, transit or return *public common carrier* being delayed for more than 8 hours as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, mechanical and/or electrical breakdown of the *public common carrier* for over 8 hours during the *insured journey*, we will pay the additional, reasonable and irrecoverable accommodation expenses incurred outside *Hong Kong* in respect of each *insured person*.

The maximum amount we will pay under this item in respect of any one *insured person* is HK\$2,000.

3. Extra Re-routing Costs Due To Travel Delay

In the event of

- the failure of *public common carrier* to deliver *you* to the departure point of the outward, transit or return conveyance specified in *your* original itinerary, or
- the inability of *you* to reach *your* destination 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 *public common carrier*, we will pay for *you* to reach the planned destination of the *public common carrier* concerned by an alternative means of *public common carrier* (economy class).

The maximum amount we will pay under this item in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

Special Condition for Section 11

You must check- in in accordance with the original itinerary and obtain written confirmation from the carrier or their agent of the length of the delay in order to claim benefit under this section.

Exclusions to Section 11

This section does not cover:

1. any delay due to *terrorism*, strike, riot, civil commotion, or other industrial action existing or announced at the time that this Policy is issued;
2. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by a travel agent, tour operator or other provider of any service forming part of the booked itinerary, but this exclusion will not apply to Item 1 of this section.

Section 12 – Baggage Delay/Emergency Purchases

In the event of *your* checked-in baggage being delayed for more than 8 hours after *your* arrival at any of the scheduled destination abroad, we will reimburse the cost of emergency purchases of essential clothing or toiletries by *you*.

The maximum amount *we* will pay under Section 12 in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

Special Condition for Section 12

You may not claim under Section 12 and Section 5 Personal Baggage for the same incident.

Exclusion to Section 12

Loss of *your* baggage sent in advance or souvenirs and articles mailed or shipped separately.

Section 13 – Cancellation of Trip

In the event of *you* having to cancel the *insured journey* necessitated by the following and occurring within 90 days before the date of commencement of the *insured journey* as a result of:

1. death, *serious physical injury* or *serious illness* of *you*, *your immediate family member*, business partner or *travel companion*;
2. witness summons, jury service or compulsory quarantine of *you*;
3. unexpected outbreak of strike, riot, civil commotion, *terrorism* or severe weather condition at the planned destination arising out of circumstances beyond the control of *you* within one week before the departure date;
4. serious damage to *your principal home* in *Hong Kong* arising from fire, flood or burglary within one week before the departure date; *we* will pay for the loss of unused travel fare and/or unused accommodation expenses which have been paid in advance and for which *you* are legally liable and which are not recoverable from any other sources.

The maximum amount *we* will pay under Section 13 in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

Exclusions to Section 13

This section does not cover any loss arising directly or indirectly from:

1. any *insured journey* which commences outside *Hong Kong*;
2. any government's regulations control or act;
3. bankruptcy, liquidation, error, omission or default of any travel agency, tour operator or other provider of any service forming part of the booked itinerary;
4. the disinclination to travel or the financial circumstances of *you*;
5. any unlawful act of any person upon whom the holiday depends;
6. the failure to notify the travel agent, tour operator or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so;
7. cancellations or alternations to schedules that are not verified by the airline, travel agency or other relevant organizations;
8. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by a travel agent, tour operator or other provider of any service forming part of the booked itinerary;
9. any medical condition or other circumstances known to have existed at the commencement of this insurance.

Section 14 – Curtailment of Trip

In the event of *you* having to abandon the *insured journey* and return to *Hong Kong* once the *insured journey* has begun due to:

1. death, *serious physical injury* or *serious illness* of *you*, *your immediate family member*, business partner or *travel companion*;
2. unexpected outbreak of strike, hijack, riot, civil commotion, *terrorism*, severe weather condition at the planned destination which prevent the *insured person* from continuing with his/her scheduled journey;
3. serious damage to *your principal home* in *Hong Kong* arising from fire, flood or burglary; *we* will pay for the loss of unused travel fare and/or unused accommodation expenses which have been paid in advance and for which *you* are legally liable and which are not recoverable from any other source.

The maximum amount *we* will pay under Section 14 in respect of any one *insured person* shall not exceed the Sum Insured of the plan selected.

Exclusions to Section 14

This section does not cover any loss arising directly or indirectly from:

1. any government's regulations control or act;
2. bankruptcy, liquidation, error, omission or default of any travel agency, tour operator or other provider of any service forming part of the booked itinerary;
3. the disinclination to travel or the financial circumstances of *you*;
4. any unlawful act of any person upon whom the holiday depends;
5. the failure to notify the travel agent, tour operator or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so;
6. cancellations or alternations to schedules that are not verified by the airline, travel agency or other relevant organizations;

7. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by a travel agent, tour operator or other provider of any service forming part of the booked itinerary;
8. any medical condition or other circumstances known to have existed at the commencement of this insurance.

Part III – General Exclusions - These apply to all Sections

This Policy does not cover:

1. any *pre-existing conditions*, congenital and hereditary condition;
2. any illegal or unlawful act by *you* or confiscation, detention, destruction by customs or other authorities;
3. *you* are not taking all reasonable efforts to safeguard *your* property/money, or to avoid *injury* to minimize any claim under this Policy;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where *you* would or could earn income or remuneration from engaging in such sport;
5. consequential loss of any kind;
6. suicide or intentional self-inflicted *injury*;
7. insanity, whilst being under the influence of drink or drugs, alcoholism, drug addiction or solvent abuse;
8. 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;
9. discharge on *your* own decretion violating the advice of *medical practitioner* while *you* are confined to a *hospital* as an in-patient;
10. air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft;
11. engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives;
12. any *injury*, *illness*, death, loss, expense or other liability attributable to HIV (Human Immuno Deficiency 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. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

Part IV – General Conditions - These apply to all Sections and are conditions precedent to liability that *you* must comply with

1. Where a family Policy is issued providing cover to *you*, *your* spouse and/or *your* child(ren) aged below 17 years, or cover to *you*, and *your* child(ren) aged below 17 years, the spouse's coverage is the same as *yours* and each child's coverage is also equal to *yours* except under Section 3 - Personal Accident Cover.
However, *our* maximum liability in aggregate for any one *accident* shall not exceed 300% of each section for a family Policy.
2. No Policy cancellation or refund of premium is allowed once *your* application of travel Policy is accepted by *us*. (for single trip insurance plan only)
3. If outside *your* control, the *insured journey* is extended beyond the period stated in the Policy, *we* will automatically extend the Period of Insurance for a maximum of 10 calendar days without charge for such a period as is reasonably necessary for completion of *your insured journey*.
4. *You* can only be covered under one travel Policy for the same *insured journey* effected by *us*.
5. The maximum period of the *insured journey* cannot exceed 180 days per trip for single trip insurance plan and 90 days for annual multi trips insurance plan. For one way travel, the maximum period of the *insured journey* is 7 calendar days from the scheduled time of arrival at *your* final destination or subject to the Period of Insurance, whichever is sooner.
6. At the time of effecting this insurance the *insured person* must be fit to travel; otherwise any claims shall result in *our* right to repudiate liability under this Policy.

Part V – Policy Conditions - These apply to all Sections and are conditions precedent to liability that *you* must comply with

1. **Entire Contract**
This Policy including the Schedule, 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.

2. Age Limit

Unless specifically mentioned to the contrary, we can opt for bronze plan to insured person aged over 75 years. For insured person aged below 17 years if travelling independently, we can opt for silver plan or bronze plan. For annual multi trips insurance plan, the insurance afforded under this Policy shall only apply to insured person aged below 75 years.

3. Notice of Claims

Written notice of claim must be given to us within 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.

4. Proof of Loss

Written proof of loss must be furnished to us within 30 days from the receipt of the claim form provided by us. Failure to furnish such proof within the time required shall not invalidate any claim 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 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.

5. Medical Examination

We shall be entitled in the case of non-fatal injury to call for examination by a medical referee appointed by us whenever required and in the event of death to have a post-mortem examination at our expense.

6. Payment of Claims

Indemnity for death of the insured person is payable to the legal personal representatives of the insured person. All other indemnities are payable to the insured person except under the Section of Global Emergency Assistance Cover where the benefits will be paid based on actual cost directly to the provider of service.

7. Precautions

You will take all reasonable care to protect your possessions and prevent accidents and take all reasonable steps to recover any articles lost or stolen and to prosecute the guilty person.

8. Other Insurance

If at the time of a claim there is any other policy covering anything insured by this Policy (except as provided by Section 1 Extension 1 Overseas Hospital Daily Cash Benefit, Section 3 Personal Accident Cover and Section 11 Item 1 Travel Delay), we will only be liable for our proportionate share.

9. Liability Claims

You must not admit, deny, or settle a claim without our consent.

10. Misstatement or Fraud

Any false statement made by you or concerning any claim shall result in our right to repudiate liability under this Policy.

11. Legal Action

No legal action shall be brought to recover under this Policy prior to the expiration of 60 days after written proof of claim has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless commenced within 2 years from the expiration of the time within which proof of claim is required.

12. Governing Law and Jurisdiction

This Policy shall be governed by and interpreted in accordance with the laws of Hong Kong and subject to the exclusive jurisdiction of Hong Kong courts.

13. Subrogation

We have the right to proceed at our own expense in the name of you against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

(ITEMS 14 TO 17 ARE APPLICABLE TO ANNUAL MUTI TIRPS INSURANCE PLAN ONLY)

14. Cancellation

We or you may cancel this Policy by giving 30 days' notice of cancellation by written notice delivered to the other party, or mailed to his last known address. In such event, we will return the pro-rata unearned portion of any premium actually paid by you. In the event the Policy is cancelled by you, the earned premium shall be computed in accordance with the charges indicated below, but in no event less than our customary minimum premiums below.

Covered Period	Charges of Premium %
2 months (i.e. customary minimum premiums)	40
3 months	50

4 months	60
5 months	70
6 months	75
Over 6 months	100

15. Grace Period

A grace period of 30 days from the premium due date will be allowed for payment of each premium after the first payment, during which period this Policy will remain in force.

16. Reinstatement of Policy

If default be made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by us or by any of its duly authorized representative shall reinstate the Policy, but only to cover loss resulting from injury thereafter sustained.

17. Renewal

This Policy may be renewed with the consent of us from time to time by payment of the premium in advance at our premium rate in force at time of renewals.

18. Arbitration

All differences arising out of this Policy shall be determined by arbitrator in accordance with the Arbitration Ordinance, Chapter 341, Laws of Hong Kong as amended from time to time. If the parties fail to agree upon the choice of the arbitrator, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If we shall disclaim liability to the insured person for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer having been referred to arbitrator under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

19. Compliance with Policy Provisions

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

20. Statement of Purpose for Collection of Personal Data

All the personal information collected or held by us, howsoever obtained, may be used by us or disclosed to any individual or organization within or outside Hong Kong for following purposes: (1) to assess and service this application, (2) to process the Direct Debit Authorization or credit card payment, (3) to provide marketing material for us or our associated companies and (4) to conduct insurance claims or analysis. You or the insured person shall have the right of access to and to request correction of any personal information concerning themselves held by us. A request for such access and correction may be made to our Personal Data Privacy Officer.

Part VI – Claims Procedure

STEP 1. Notify us within 30 days of any occurrence likely to give rise to a claim.

STEP 2. Fill in a claim form and supply the following documents as appropriate.

Medical Cover

- Diagnosis and treatment, including your name, and date of diagnosis certified by medical practitioner;
- Hospital bill with itemized list / receipts issued by a clinic or hospital.

Personal Accident Cover

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

Accidental Death/Compassionate Death Cash Cover

- Death Certificate;
- Coroner report;
- Presumption of death as proclaimed by a court, in the event of disappearance.
- Documents in support of the funeral expenses.

Loss of Income

- Original sick leave certificate/medical certificate from a medical practitioner;
- Employer's written confirmation of sick leave for the insured person.

Credit Card Protection

- Death Certificate;
- Coroner report;
- Presumption of death as proclaimed by a court; in the event of disappearance
- Customer copy of the credit card sales slip, bill, invoice and/or payment receipts.

Personal Baggage, Loss of Money and Loss of Travel Documents or Tickets

- Receipts, including date of purchase, price, model and type of items lost or damaged;

- Copy of notification to airline/carrier/hotel and their official acknowledgement in writing when loss or damage has occurred in transit;
- Police report (which must be made within 24 hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence).

Loss of Home Contents due to Burglary

- Receipts including date of purchase, price, model and type of items lost or damaged;
- Police report (which must be made within 24 hours upon return from the *insured journey*).

Personal Liability

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

Travel Delay/Re-routing

- Official documentation from the airline/carrier including date, time, duration of the delay and cause of the delay.

Baggage Delay/Emergency Purchases

- Official documentation from the airline/carrier including date, times and duration of the delay;
- Receipts of the emergency purchase items in the *insured journey*.

Cancellation of Trip and Curtailment of Trip

- All bills, receipts and coupons;
- Diagnosis and treatment, including *your* name and date of diagnosis certified by a *medical practitioner*.

WHAT TO DO WHEN YOU NEED HELP

In case of medical or other emergency, please call Paofoong 24-hour Emergency Assistance in *Hong Kong* on **(852) 2863 5541** and quote *your* name and the Policy number printed on the Schedule / Certificate. An experienced assistance coordinator will deal with *your* enquiry and tell *you* what to do next. To make a claim, please call *our* claims hotline, Monday to Friday 8:45 a.m. to 6:00 p.m. on **(852) 2207 2063**.

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**Pafoong Insurance Company (Hong Kong) Limited
A subsidiary of Shanghai Commercial Bank Limited**

**寶豐保險(香港)有限公司
上海商業銀行附屬公司**