

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* ("Pafoong 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/Pafoong</i>	Pafoong 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>	A leisure or business trip commencing at the time when <i>you</i> depart from <i>Hong Kong</i> Immigration office/counter and until <i>your</i> arrival at any <i>Hong Kong</i> Immigration office/counter upon returning to <i>Hong Kong</i> , subject to the <i>Period of Insurance</i> .
<i>Period of Insurance</i>	Refers to the <i>Period of Insurance</i> specified in the Policy/Schedule/Certificate.
<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 <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 to you</i>
<i>Injury/Bodily Injury</i>	<i>Bodily injury to 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 licensed for regular transportation of passengers for hire, including but not limited to bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.
<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 or Taiwan as place of departure.
<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</i> only <i>permanent</i> residence.

War

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\$)
	UnionPay Dual Currency Card
1. Medical Cover <ul style="list-style-type: none"> • Medical Expenses including Follow-up Medical Treatment Expenses • Overseas <i>Hospital</i> Daily Cash Benefit 	500,000 250 per day and up to 3,000
2. Global Emergency Assistance Cover <ul style="list-style-type: none"> • <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 <ul style="list-style-type: none"> • Burns Cover • Loss of Income (up to 12 weeks) 	500,000 200,000 1,000 per week
4. Compassionate Death Cash Cover <ul style="list-style-type: none"> • Compassionate visit 	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>)	10,000
6. Loss of Money	2,000
7. Credit Card Protection	15,000
8. Loss of Travel Documents or Tickets	2,000
9. Loss of Home Contents due to Burglary	80,000
10. Personal Liability	2,500,000
11. Travel Delay / Re-routing <ul style="list-style-type: none"> • Travel Delay • Extra hotel costs due to travel delay • Extra Re-routing costs due to Travel Delay 	1,500 2,000 7,500
12. Baggage Delay / Emergency Purchase	1,000
13. Cancellation of Trip	20,000
14. Curtailment of Trip	20,000

Section 1 – Medical Cover

We will indemnify you all actual and necessary medical expenses and surgical fees incurred outside *Hong Kong* and paid to a *medical practitioner, physician, surgeon, nurse, hospital* and/or ambulance service due to *bodily injury* sustained or *illness* contracted during the *insured journey*.

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. 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 Paofong 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. Paofong Emergency Assistance Service is provided by Inter Partner Assistance Hong Kong Limited.

Paofong 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 Paofong Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Paofong 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		Percentage of Sum Insured
A. Accidental Death and Disablement		
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 (a) both ears (b) one ear	75 15
B. Third Degree Burns		
Area		Percentage of Sum Insured
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

- Under this section, we extend to cover any injury sustained by you while:
 - 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
 - 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. 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 the duty of his/her occupation after the insured person returns to Hong Kong, we will indemnify the shortfall of his/her income after the accident causing such injury. The maximum benefits we will indemnify the insured person under this item is up to HK\$1,000 per week and the maximum compensation period is limited to 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 at the time of the accident.

The burden of proof of the shortfall of income rests on the insured person who must submit at least 3 months MPF Contribution Statements prior to the date of accident causing the injury.

3. 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. Any claims payment under this Section shall be immediately refunded to us if it is subsequently discovered that the insured person is found to be living or the presumption of accidental death resulting from bodily injury is found to be wrong.

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, we will pay an emergency cash benefit or funeral expense up to HK\$10,000 to the named beneficiary, if any, or legal personal representative of the insured person.

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:

- in the event of suicide of the insured person.
- when the insured person is residing or travelling outside Hong Kong contrary to the advice of a medical practitioner;
- 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. We shall only pay the value or proportionate value of the article forming part of a pair or set.

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:

- loss of golf balls unless contained in the golf bag which is lost at the same time;
- damage to golf balls in play;
- the first HK\$250 of each and every loss in respect of golf equipment;
- 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;
- lap-top computer with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
- any loss or damage due to confiscation, detention, requisition and destruction by Customs or other Government Officials;
- 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;
- damage to any brittle or fragile items like glass or crystal;
- any loss not reported to the local police or airline or other carrier within 24 hours of discovery;
- any loss of property left in public place, public common carrier, inside an unlocked vehicle or not inside the locked boot of an unattended vehicle;
- any unexplained loss or mysterious disappearance;
- any loss or damage caused by Communicable Disease or the fear of threat (whether actual or perceived) of a Communicable Disease.

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

In the event of *accidental* loss of Hong Kong Identify Card, credit cards, driving license, travel ticket, passport belonging to *you* during the *insured journey*, we will indemnify *you*:

1. the cost of replacement; and
2. the additional, necessary and reasonable travelling and/or accommodation expenses incurred for the sole purpose of arranging the replacement of lost travel documents or tickets, provided that the travelling class and/or room type for the accommodation shall not be better than the travelling class and/or room type for the accommodation as stated in the original itinerary.

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;
3. any loss of travel documents or tickets which is not necessary for completing the *insured journey*.

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 premises where there is any other insurance covering the same insured peril;
2. any loss not reported to the police within 24 hours of its discovery;
3. 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 and/or legal expenses for an *accident* occurring during the *insured journey* which causes *accidental* death or 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 relative or travel companion 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-containing products;
9. Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

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 for at least 6 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 and every full 6 hours that *you* are delayed and up to HK\$1,500 per *insured person* under this item. 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 reasons.

2. Extra Hotel Costs Due to Travel Delay

In the event of *your* outward, transit or return *public common carrier* in which *you* have arranged to travel as specified in *your* original itinerary being delayed for more than 6 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 the additional, reasonable and irrecoverable accommodation expenses incurred outside *Hong Kong* in respect of each *insured person* and up to HK\$2,000 per *insured person* under this item.

3. Extra Re-routing Costs Due To Travel Delay

In the event of the inability of *you* to reach *your* destination due to the delay lasting for more than 6 hours or failure of the *public common carrier* 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 *you* the additional and irrecoverable costs for the purchase of a one-way economy class travel ticket to reach the planned destination as specified in *your* original itinerary by an alternative means.

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 any circumstances which is existing or announced at the time the *insured journey* is arranged or this Policy is applied, whichever is the later;
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 6 hours after *your* arrival at any of the scheduled destination abroad, we will reimburse the reasonable 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

This section does not cover any cost due to delay of *your* baggage not being on the same *Public Common Carrier* with the *insured person* or souvenirs and articles mailed or shipped separately.

Section 13 – Cancellation of Trip

In the event of *you* having to cancel the *insured journey* as the result of any the following:

1. death, *serious physical injury* or *serious illness* requiring the *confinement* in hospital for at least 48 hours of *you*, *your immediate family member*, business partner or *travel companion* within 90 days before the date of commencement of the *insured journey*;
2. witness summons, jury service or compulsory quarantine of *you* within 90 days before the date of commencement of the *insured journey*;
3. unexpected outbreak of strike, riot, civil commotion, *terrorism* or severe weather condition and natural disaster at the planned destination arising out of circumstances beyond the control of *you* within one week before the departure date of the *insured journey*;
4. serious damage to *your principal home* in Hong Kong arising from fire, flood or burglary within one week before the departure date of the *insured journey*;

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.

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, riot, civil commotion, *terrorism*, severe weather condition or natural disaster 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 13 and 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. 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;
9. failure to provide and obtain a written medical report from the *medical practitioner or physician*;
10. failure to follow the recommendations of the *medical practitioner or physician*;
11. any circumstances leading to the cancellation or curtailment of *insured journey* which are existing or announced at the time the *insured journey* is arranged or this Policy is applied, whichever is the later.

Part III – General Exclusions - These apply to all Sections

This Policy does not cover claims arising directly or indirectly from:

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. any circumstances *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, mental or nervous disorders whilst being under the influence of alcohol or drugs (other than those prescribed by the *medical practitioner*), 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 decision 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.

Sanction and Limitation Exclusion

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

Part IV – General Conditions – These apply to all sections

1. The *Insured Person* must fully settle payment with the *Insured Person's* UnionPay Dual Currency Card of Shanghai Commercial Bank Limited for purchase of the travel products. Travel products include travel package, self-travel package and self-purchase travel products whereas round trip transportation fee and accommodation fee must be included.
2. The *insured journey* must depart from Hong Kong and the travel product arrangement must be made and paid for in Hong Kong.
3. *You* can only be covered under one travel Policy for the same *insured journey* effected by *us*.
4. The maximum period of the *insured journey* cannot exceed 90 days per trip.
5. 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 agreed by *us*, the *insured person* must not over 75 years old on the commencement date of the *Insured Journey*.
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. **Appeal of Claims**

In the event that a claim is repudiated by *us*, *your* right of appeal will deem to be waived if *we* do not receive any written appeal with supporting documents within one year from the date of *our* notice of repudiation.
6. **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.

7. **Payment of Claims**
Indemnity for death of the *insured person* is payable to the name beneficiary, if any, or 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.
8. **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.
9. **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.
10. **Liability Claims**
You must not admit, deny, or settle a claim without *our* consent.
11. **Misstatement or Fraud**
Any false statement made by *you* or concerning any claim shall result in *our* right to repudiate liability under this Policy.
12. **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.
13. **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.
14. **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. *You* shall concur in doing and permit to be done all such acts and things which may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or obtaining relief or indemnify from other parties to which *we* are entitled by virtue of our right hereunder.
15. **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.
16. **Compliance with Policy Provisions**
Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.
17. **Contracts (Rights of Third Parties)**
A person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance, Cap.623 of the Laws of *Hong Kong* to enforce or enjoy the benefit of any terms of this Policy. The consent of any person or entity who is not a party to this Policy is not required to rescind or vary this Policy.
18. **Statement of Purpose for Collection of Personal Data**
All the personal information collected or held by Pafoong, howsoever obtained, may be used by Pafoong 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 and (3) to conduct insurance claims or analysis. The Insured shall have the right of access to and to request correction of any personal information concerning themselves held by Pafoong. A request for such access and correction may be made to the Personal Data Privacy Officer of Pafoong at 28/F., Two Landmark East, 100 How Ming Street, Kwun Tong, Kowloon, *Hong Kong*.

Part VI – Claims Procedure

Please submit a Claim Form to *us* within 30 days from the date of occurrence with appropriate documents..

Medical Cover

- Diagnosis and treatment, showing *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;
- 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*;
- 3 months MPF Contribution Statement prior to accident.

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, Travel Documents or Tickets or Home Contents

- Receipts, including date of purchase, price of items lost or damaged;
- Copy of notification to airline/carrier/hotel and their official acknowledgement in writing;
- Police report (which must be made within 24 hours of the occurrence);

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 showing the date, time, duration of the delay and cause of the delay.

Baggage Delay/Emergency Purchases

- Official documentation from the airline/carrier including date, time 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, showing *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 Pafoong 24-hour Emergency Assistance in *Hong Kong* on (852) 2863 5541 and quote *your* name and the Policy number printed on the Schedule / Certificate. You may call *our* claims hotline (852) 2290 3560, Monday to Friday 8:45 a.m. to 6:00 p.m.

UnionPay Card/Jan 2024

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