



TravelEase (One Way)

Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, AIG Insurance Hong Kong Limited (hereinafter called "the Company") agrees to provide insurance to the Insured Person(s) named in the Insurance Confirmation issued in relation to an insured Flight and promises to pay indemnity for loss to the extent provided herein.

The Insurance Confirmation, Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the "Policy")

This insurance is only valid for conventional vacation or business trips (administrative duty only) and shall not apply to persons undertaking expeditions, treks or similar journeys. This insurance only covers Flight which commence from Hong Kong.

SCHEDULE OF BENEFITS

Benefits	Maximum Benefit (HK\$)
1. Personal Accident - Free Coverage for Accompanying Infant	\$500,000 \$50,000
2. Trip Cancellation	Actual Air Ticket Fare
3. Flight Delay	\$3,000
4. Baggage and Personal Effects <i>Sub limit for per article/pair/set of articles: \$2,000</i>	\$6,000

BENEFITS

SECTION 1 - PERSONAL ACCIDENT

The benefit under this Section is payable with respect to Injury sustained by an Insured Person as a result of an Accident during the insured Flight which directly and independently of all other causes shall result in any Event as provided in the Benefit Table hereunder, but only to the extent and if such Injury results in the Event happening within ninety (90) days after the date of the Accident.

Benefit Table

EVENTS	Percentage of Principal Sum
Accidental Death and Disablement	
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and incurable paralysis of all limbs	100%
4. Permanent total Loss of Sight of one eye or both eyes	100%
5. Loss of or the Permanent total Loss of Use of one limb	100%
6. Loss of or the Permanent total Loss of Use of two limbs	100%
7. Loss of Speech and Loss of Hearing	100%
8. Permanent total Loss of Hearing in:	
(a) both ears	75%
(b) one ear	15%

Compensation:

- If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest Percentage of Principal Sum) will be payable under this Section and in any event shall not exceed the Maximum Benefit stated in the Schedule of Benefits.
- The insurance for any Insured Person under this Policy shall be terminated upon the occurrence of any loss for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
- When a limb or organ which had been partially disabled prior to the Accident covered under this Policy becomes totally disabled as a result of such Injury, the Percentage of Principal Sum payable shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the Accident.

Exposure – If by the reason of any covered Accident occurring during the insured Flight, the Insured Person is unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance with the Events as stated in the Benefit Table under Section 1 hereinabove.

Disappearance – If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the insured Flight and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

Free Coverage for Accompanying Infant

This section is extended to cover the Accompanying Infant up to the Maximum Benefit as stated in the Schedule of Benefits.

Exclusion Applicable to Section 1 - Personal Accident

- For the purpose of Section 1, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or sickness.

SECTION 2 - TRIP CANCELLATION

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for loss of Hong Kong Airlines fare ticket paid in advance by the Insured Person and for which the Insured Person is legally liable and which is not recoverable from any other source consequent upon the cancellation of the insured Flight necessitated by the occurrence of any of the following, within the period of ninety (90) days before the departure date of the insured Flight (except for sub-paragraphs (iii) and (iv) below):

- Death or Serious Injury Or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member
- Witness summons, jury service or compulsory quarantine of the Insured Person;
- Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within the period of one (1) week before the departure date of the planned insured outbound Hong Kong Flight ;
- Serious damage to the Primary Residence of the Insured Person or Traveling Companion in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the departure date of the planned insured outbound Hong Kong Flight which requires the Insured Person's presence in the premises on the departure date of the insured outbound Hong Kong Flight.

This coverage under Section 2. (Trip Cancellation) shall not be valid once the Insured Person has commenced the insured Flight.

Exclusions Applicable to Section 2 - Trip Cancellation

No benefits will be provided for any loss:

- That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by Common Carrier, travel agent or any other provider of transportation and/or accommodation.
- That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.
- That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Flight before the purchase of this travel insurance.
- That is directly or indirectly arising from the Insured Person's failure to notify the travel agent/ tour operator or

provider of transportation or accommodation immediately if it is necessary to cancel the travel arrangement for the reasons set out in sub-paragraphs i. to iii. of Section 2 (Trip Cancellation).

- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Flight.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.
- In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; secure or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade.

SECTION 3 – FLIGHT DELAY

The Company shall pay HK\$300 for each full six (6) hours of delay up to the Maximum Benefit as stated in the Schedule of Benefits in the event that the Common Carrier arranged by Hong Kong Airlines for the Insured Person to travel is delayed for at least six (6) hours from the departure time specified in the itinerary provided to the Insured Person by the Hong Kong Airlines, where such delay is caused directly by inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Flight.

Departure delay will be calculated from the original scheduled departure time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual departure time of a) the original Common Carrier or b) the first available alternative transportation offered by the administration of the relevant Common Carrier.

This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the Common Carrier by the authorized representative / management of the Common Carrier.

Exclusions Applicable to Section 3 – Flight Delay

No benefits will be provided for:

- Any loss arising from failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
- Any loss arising from late arrival of Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the Common Carrier).
- Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier.

SECTION 4 - BAGGAGE AND PERSONAL EFFECTS

The Company will pay the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for loss of or damage to baggage, clothing and personal effects, worn, carried by the Insured Person by hand, in trunks, suitcases and like receptacles owned by the Insured Person occurring during the insured Flight as a direct result of theft or attempted theft. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. The Company shall not be liable for more than HK\$2,000 in respect of any one (1) article, pair or set of articles. The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

Exclusions Applicable to Section 4 - Baggage and Personal Effects

No benefits will be provided for:

- The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveler's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
- Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.
- Any loss of or damage to hired or leased equipment.
- Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
- Any loss or damage to property insured under any other insurance, or which could be reimbursed by a Common Carrier, a hotel, and any service providers or otherwise.
- Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.
- With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
- Any loss of the Insured Person's baggage when it is left unattended in a public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
- Any loss of data recorded on tapes, cards, diskettes or otherwise.
- Breakage or damage to fragile articles.
- Any loss or damage while in the custody of Common Carrier, unless reported immediately on discovery in writing to such Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
- Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
- Loss by any mysterious disappearance.
- Shortage due to error, omission, exchange or depreciation in value.
- Receipts of the claimed items submitted which are not in the Insured Person's name.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

THE COMPANY WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS, INJURY, DAMAGE OR LIABILITY SUFFERED AND/OR SUSTAINED BY OR ARISING DIRECTLY OR INDIRECTLY AS A RESULT OF OR IN CONNECTION WITH ANY OF THE FOLLOWING:

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- An Insured Person who travels in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- An Insured Person who is:
 - a Terrorist;
 - a member of a terrorist organization;
 - a narcotics trafficker; or



- (iv) a purveyor of nuclear, chemical or biological weapons;
- Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
 - Any prohibition or regulations by any government (except where a government is subjecting an Insured Person to Compulsory Quarantine as covered under Section 2(ii)); any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a Common Carrier, riot or civil commotion, inclement weather, natural disasters, or epidemic;
 - Any Terrorist Act except for Section 1 (Personal Accident);
 - The Insured Person is not taking all reasonable efforts to safeguard his/her property/money, to avoid injury or to minimize any claim under this insurance;
 - Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
 - Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
 - Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
 - Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
 - Any Pre-Existing Condition, congenital and heredity condition;
 - AIDS or any Injury or Sickness commencing in the presence of a sero positive test for HIV and related disease, sexually transmitted disease;
 - Psychosis, sleep disturbance disorder, mental or nervous disorders;
 - The Insured Person engaging in naval, military or airforce service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
 - Any medical treatment received during an insured Flight which was made for the purpose of receiving medical treatment or if the insured Flight was undertaken while the Insured Person was unfit to travel; or the Insured Person is traveling against the advice of a Qualified Medical Practitioner;
 - Any loss and expenses that can be reimbursed or recovered from any other source except for Section 2 (Personal Accident) and Section 3 (Flight Delay);
 - Arising from nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

DEFINITIONS

"Accident" means an unforeseen and involuntary event which causes an Injury during an insured Flight.

"Accompanying Infant" means the Insured Person's accompanying infant named in the confirmation slip of the Hong Kong Airlines air ticket for the insured Flight.

"Acquired Immune Deficiency Syndrome" or **"AIDS"** shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

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

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

"Effective Date" means either 1) the issue date of the Policy or 2) the date the Trip Cancellation benefit becomes effective, whichever is later.

"Flight" shall mean the flight with the period of travel commencing from the Insured Person checking-in for departure in the Hong Kong immigration counter on the Departure Date for the purpose of commencement of the scheduled flight and until the Insured Person's arrival at the immigration counter of the Destination.

"Hong Kong" means the Hong Kong Special Administrative Region.

"Hong Kong Airlines" means Hong Kong Airlines Limited.

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

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

"Injury" shall mean the bodily injury sustained in an Accident directly and independently of all other causes.

"Insured Person" shall mean the Insured Person(s) named in the Insurance Confirmation or subsequently endorsed herein.

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

"Loss of Hearing" shall mean Permanent irrecoverable loss of hearing where:
If a db - Hearing loss at 500 Hertz If b db - Hearing loss at 1,000 Hertz
If c db - Hearing loss at 2,000 Hertz If d db - Hearing loss at 4,000 Hertz
1/6 of (a+2b+2c+d) is above 80dB.

"Loss of Sight" shall mean the entire and irrecoverable loss of sight.

"Loss of Speech" shall mean 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 center in the brain resulting in Aphasia.

"Macau" refers to the Macao Special Administrative Region.

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency Syndrome.

"Maximum Benefit" means the maximum benefit amount of each of the benefits covered under this Policy as stated in the Schedule of Benefits.

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

"Percentage of Principal Sum" is the Percentage of Principal Sum as stated in the Benefit Table in Section 1 (Personal Accident) herein used to calculate the compensation payable.

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

"Permanent Total Disablement" shall mean disablement which commences ninety (90) days from the date of the Accident and which is Permanent and which entirely prevents an Insured Person from attending to any business or gainful occupation of any and every kind or if he/she has no business or occupation from attending to any duties,

which would normally be carried out by him/her in his/her daily life.

"Pre-existing Condition" means any condition for which the Insured Person or Immediate Family Member received from or were recommended by a Qualified Medical Practitioner prior to the Effective Date of this Policy for: a) any medical treatment; b) any diagnosis; c) any consultation; or d) any prescribed drugs leading to a claim under this Policy; or any Symptom which existed prior to the Effective Date leading to a claim under this Policy.

"Primary Residence" means the primary house or building permanently occupied by the Insured Person for the sole purpose of private dwelling.

"Principal Sum" means the Maximum Benefit.

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

"Schedule of Benefits" means the section to this Travel Insurance Terms and Conditions entitled "Schedule of Benefits" as may be amended by the Company from time to time.

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

"Sickness" means a sickness or disease which is contracted during the insured Flight directly and independently of any other cause and which commences during the insured Flight.

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

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

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

"Traveling Companion" shall mean the person who is accompanying the Insured Person for the whole insured Flight.

"Usual, Reasonable And Customary" shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of Insured Person(s) under the care, supervision, or order of a Qualified Medical Practitioner; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

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

GENERAL CONDITIONS

- At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured Flight, otherwise any claim could be forfeited.
- No refund of premium is allowed once the Policy has been issued.
- This Policy may not be renewed or extended.
- If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
- Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The Insurance Confirmation, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by the Company and such approval is endorsed hereon.

2. ELIGIBILITY

Age limit: The Insured Person shall be aged seventy-five (75) years or below and the Accompanying Infants shall be aged two (2) years or below.

3. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to the Company within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the Company.

4. FORMS FOR PROOF OF LOSS

The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.

5. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall be shown not to have been reasonable possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.

6. SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to the Company, with particulars sufficient to identify the Insured Person shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

7. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

9. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such claims shall be forfeited.

**10. RIGHT OF RECOVERY**

In the event that authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum or excess from the Insured Person.

11. RIGHTS OF THIRD PARTIES

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured Person(s) and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that the Company and the Insured Person(s) named in the Insurance Confirmation alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

12. MEDICAL EXAMINATION AND TREATMENT

The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

13. SUBROGATION

In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

14. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

15. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. COMPLIANCE WITH POLICY PROVISIONS

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

17. POLICY INTERPRETATION

This Policy is subject to the laws of the Hong Kong and the parties hereto agree to submit to the exclusive jurisdiction of the courts of the Hong Kong.

18. ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon the Company unless and until the original

or a duplicate thereof is filed at the Home Office of AIG Insurance Hong Kong Limited, 7/F, One Island East, 18 Westlands Road, Island East, Hong Kong and the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

19. DATA PRIVACY

The Insured Person/Policyholder/Applicant agree(s) that:

- (a) the personal data collected during the application process or administration of this policy may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- (b) AIG HK may use the Insured Person's/Policyholder's/Applicant's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the AIG group (assuming AIG HK has obtained the agreement of the Insured Person/Policyholder/Applicant to use such contact details for this purpose).
- (c) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified:
 - i) third parties providing services related to the administration of this policy, including reinsurers (per (a) above);
 - ii) financial institutions for the purpose of processing this policy and obtaining policy payments (per (a) above);
 - iii) in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);
 - iv) for the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
 - v) another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
 - vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
- (d) The Insured Person/Policyholder/Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG HK with any comments in relation to the services it provides. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.

20. CLERICAL ERROR

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

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安心悅遊保(單程計劃) 旅遊保險條文及條款

當美亞保險香港有限公司(以下稱為“本公司”)收受保費後，即依據保單或批註內的定義、不保事項、限制、條款和條件，同意承保名列於保險確認內之受保人及對有關受保航班之損失作出賠償。
保險確認、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約(以下稱為“保單”)。
此保險只適用於常規的假期旅遊及文職商務旅遊，而不可適用於探險跋涉或類似旅程。此保險只保障由香港出發的航班。

保障範圍

保障	最高賠償額 (港幣\$)
第1項 - 人身意外保障 同行嬰兒免費保障	\$500,000 \$50,000
第2項 - 取消旅程	實際機票費用
第3項 - 航班延誤	\$3,000
第4項 - 個人行李及物品 每件/套物件限額：港幣 \$2,000	\$6,000

保障範圍

第1項 - 人身意外保障

若受保人在受保**航程**期間，因遭遇**意外**而蒙受**損傷**，於事故發生當日起計 90 日內在直接及並無其他原因下引致以下之損害事項，本公司將依據保障表的損害事項及其保額百分比率賠償予受保人。

保障表

損害事項	保額百分比率
意外死亡及永久傷殘	
1. 死亡	100%
2. 永久完全殘廢	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 一眼或雙眼永久完全失明	100%
5. 喪失任何一肢或任何一肢永久完全喪失功能	100%
6. 喪失任何一臂或任何一臂永久完全喪失功能	100%
7. 雙耳完全失聰及喪失語言能力	100%
8. 永久完全失聰	
(a) 雙耳	75%
(b) 單耳	15%

賠償：

- 於同一**次損害**中，本公司只負責賠償以上任何一項之損害事項，若遭受多於一項損害事項，本公司只會賠償可獲最高賠償(即最高保額百分比率)的事項及以不超過列於**保障權益表**所載之**最高賠償額**為賠償依據。
- 倘本公司已賠償以上保障表其中一項的損害事項，**受保人**所有的保障會即時終止，但不會影響該**意外**所導致之**損害**賠償事宜。
- 倘受保人**於受保**意外**發生前局部手足或器官已喪失功能，而在**損害**後變成全部殘廢，本公司會決定**保額百分比率**作為賠償該**損害**所引致的殘廢部份，而於受保**意外**發生前已喪失永久功能的部份則不獲賠償。

此部份提供額外保障予**受保人**在以下期間蒙受的**損害**：

- 當**受保人**於原定**公共交通工具**出發前 3 小時內直接由日常**香港**住所或工作地點前往**香港**入境事務處的期間以開始其受保**航程**。
 - 受保**航程**完畢，當**受保人**回**香港**後 3 小時內直接由**香港**入境事務處返回日常住所或工作地點的期間。
- 墜落** - 倘**受保人**在受保**航程**期間發生**意外**，及在無法避免的情況下身處於自然環境中(包括但不限於長期及嚴酷的天氣或環境狀況)，並於**意外**發生後 12 個月內直接因此無法避免的情況下引致死亡或傷殘，本公司將按照本保單第 1 項之保障表內之損害事項賠償予**受保人**。
- 失蹤處理** - 倘**受保人**在**航程**中所乘搭之**公共交通工具**發生**意外**而導致失蹤、墜毀或沉沒，**受保人**因而失蹤及於該**意外**事件發生後連續 12 個月內仍無法尋回，則本公司有理由相信**受保人**已因該**意外**死亡，並作出人身意外保險的賠償，但**受保人**的遺產管理者必須先填妥及遞交保證書，同意日後如發現**受保人**並未因該**意外**導致死亡，將退回此項賠償予本公司。

同行嬰兒免費保障

此部份提供額外保障予同行嬰兒在受保**航程**期間蒙受損害，最高為保障權益表所列的最高賠償額。

適用於第1項 - 人身意外保障的不保事項

- 於此第 1 項保障，本公司不負責一切由**疾病**或病毒引致的**損害**。

第2項 - 取消旅程

若**受保人**於原定受保**航程**出發前 90 日內因下列原因 (以下(ii)及(iii)除外) 而需要取消受保**航程**，本公司以不超過**保障權益表**內所規定之**最高賠償額**賠償**受保人**無法由其他途徑取回其已支付及法律上須負責支付之**香港航空**機票費用；

- 受保人**、**旅遊夥伴**或其**直系親屬**死亡、遭受**嚴重損害**或患上**嚴重疾病**；
- 受保人**收到傳票需出庭作證、當陪審員或需被隔離；
- 受保人**於出發前 1 星期內，原定由**香港**離境的受保**航程**突然爆發**公共交通工具**機構員工罷工、暴動或民亂、廣泛性爆發傳染病；
- 受保人**或**旅遊夥伴**之**香港**主要住所於由**香港**離境的受保**航程**出發前 1 星期內因火災、水淹、地震或類似的天然災害，導致嚴重損毀，需要**受保人**於出發當日留於該處。

若**受保人**已開始其受保**航程**，此第 2 項「取消旅程」保障便不再生效。

適用於第2項 - 取消旅程的不保事項

以下情況不受保障：

- 將會獲得其他保險、政府計劃、**公共交通工具**、旅行社、其他航運機構或旅館的賠償或退款。
- 直接或間接因政府之規例或監管，旅行社、導遊公司或**公共交通工具**機構的破產、清盤或違約。
- 在購買此保險前已意識到可能引致取消及/或中斷受保**航程**的情況。
- 直接或間接因**受保人**未能盡早通知旅行社、導遊公司、航運機構或旅館因第 2 項「取消旅程」其中 i 至 iii 項的原因而要取消**航程**。
- 一切母須由**受保人**支付及/或已包括於受保**航程**中的支出費用。
- 未能提供**合格醫生**之醫療報告。
- 直接或間接因暴動、反叛、革命、內戰、篡權、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；基於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品。

第3項 - 航班延誤

若**受保人**於受保**航程**中，直接因天氣惡劣、天然災害、機械故障、騎劫或所乘之由**香港航空**所安排的**公共交通工具**機構員工罷工，引致**受保人**所乘搭的由**香港航空**所安排的**公共交通工具**比顯示於由**香港航空**所提供行程表內的出發或到達時間延誤至少 6 小時，每滿 6 小時的延誤，本公司將賠償 HK\$300，但以**保障權益表**所規定之**最高賠償額**為上限。

出發延誤是根據**香港航空**提供給**受保人**的行程表上列明的原本航班出發時間，直到 a)原本**公共交通工具**或由**公共交通工具**機構安排的首班取替交通工具的實際出發時間作出計算。

此項保障須在有關**公共交通工具**機構或其授權代表公佈有關事件可引致**公共交通工具**延誤前購買才會有效。

適用於第3項 - 航班延誤的不保事項

以下情況不受保障：

- 未能獲取**公共交通工具**機構書面證明延誤的時間及原因。
- 於購買此保險前已宣佈會引致延誤的事件。
- 受保人**遲到機場或碼頭 (即在最後登記時間結束後才到達，但因**公共交通工具**機構員工罷工引致的遲到則除外)。
- 受保人**最終未有登上有關**公共交通工具**機構所安排之首班取替交通工具。

第4項 - 個人行李及物品

若**受保人**在受保**航程**期間，屬於其個人之行李、衣服及個人物品因偷竊或被意圖偷竊有所遺失或損毀(包括穿戴或存放於行李箱內)，本公司以不超過**保障權益表**所規定之**最高賠償額**賠償予**受保人**。若修理費用超越損毀物品之價值時，本公司於處理該賠償申請時，會視該物品已遺失。每件、每對或每套物品的最高賠償限額為 HK\$2,000。本公司有權根據損毀物品的損耗及折舊程度賠償其重估價值或維修該物品。

適用於第4項 - 個人行李及物品的不保事項

以下情況不受保障：

- 貨物或貨艙、食物、動物、汽車(包括配件)、電單車、單車、船隻、發動機、其他交通工具、傢俱、古董、珠寶手飾或配件、手提電話(包括電子手帳電話及配件)、現金(包括支票/旅遊支票等)、電子貨幣(包括信用卡或八達通等)、證券、票或文件。
- 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因**受保人**自行維修、清潔、更改而導致的損失。
- 租借物品之遺失或損毀；
- 直接或間接因暴動、反叛、革命、內戰、篡權、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢沒該財物；或政府充公之違禁品或非法攜帶或交易的物品。
- 受保於其他保險，或將會獲得**公共交通工具**機構、酒店及其他服務供應商的退款。
- 已獲第三者或機構提供維修服務，使操作回復正常的物品。
- 任何**受保人**蓄意以不同交通工具寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
- 在公眾場所沒有**受保人**的看管下，或因**受保人**疏忽保管其財物而導致行李及個人物品的遺失。
- 存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。
- 易碎物品的破裂或損毀。
- 在酒店或**公共交通工具**機構保管下的損失，除非於 3 日內以書面通知該酒店或**公共交通工具**機構，如該機構為航空公司，需獲得其財物索賠報告。
- 遺失後 24 小時內未有向當地警方報失及未能遞交當地警方之遺失報告。
- 任何神秘失蹤之損失。
- 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
- 遞交之索償物件收據上的名字並非**受保人**的名字。

主要不保項目

本公司不會賠償任何**保單**內直接或間接因以下事項而引致的索償：

- 戰爭**、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；
- 如**受保人**前往或途經或在阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比亞、蘇丹、敘利亞；
- 如**受保人**為以下人士：
 - 恐怖分子或
 - 恐怖組織成員或
 - 從事毒品買賣者或
 - 核武器、化學或生物武器提供者；
- 受保人**不法的行為，或遭海關或有關當局充公、扣留或破壞；
- 任何政府的法案或禁令(除非政府基於在 2(ii)項所保障的強制隔離)；**受保人**違反政府法案；或在預先警告會爆發**公共交通工具**機構職員罷工、暴動或民變、惡劣天氣、自然災害，或傳染病的情況下，**受保人**沒有作出合理的預防以防止索償的出現；
- 任何**恐怖行為**，但第 1 項「人身意外保障」除外；
- 受保人**沒有合理地看管個人財物、遭受**損害**或減低索償；
- 以乘客或司機身份參與任何類型之賽車；比賽；職業運動或因參與該運動而可賺取收入或報酬；
- 與服用酒精或藥物有關的損失，但由**合格醫生**所處方之酒精或藥物除外；
- 妊娠、分娩或與之有關的損傷或**疾病**；
- 自殺、企圖自殺或故意自我傷害；或自我暴露於不必要的危險中；
- 任何**受保前**已存在之狀況；先天性或遺傳病；
- 愛滋病**或因人體免疫不全病毒血清測試呈陽性反應下出現之**損害**或**疾病**；性病；
- 精神病、睡眠、精神或神經失調；
- 受保人**從事或參與海陸空服務或行動；持械工作；以航空公司空勤人員身份乘搭或駕駛飛機；測試交通工具；參與體力勞動性工作；參與離岸活動，如商業潛水、油田鑽探、採礦、空中攝影；爆炸品處理；演員；地盤工人、漁夫、廚師或廚房工人；導遊或領隊；
- 受保人**旅遊之目的為醫治**疾病**，或**受保人**在身體不適合旅遊的情況下旅遊或**受保人**違反**合格醫生**勸告出外旅遊；
- 已從其他方面獲得的賠償，但第 1 項「人身意外保障」及第 3 項「航班延誤」則除外；
- 核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或因核燃料或因核燃料燃燒及/或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質；或散播或運用致病或有毒生物或化學材料，或釋放致病或有毒生物或化學材料。

定義

「**意外**」是指於受保**航程**期間遇上不能預料及非自願的事件而引致**損害**。

「**同行嬰兒**」是指在有關受保**航程**的**香港航空**機票確認收條中所列名的受保人的同行嬰兒。

「**後天免疫能力缺乏綜合症**」或「**愛滋病**」，是參照世界衛生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現機會性感染、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症侯群或其他病症。

「**公共交通工具**」，是指由註冊的航運公司經營以接載付款乘客的巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、船、火車、電車或地下火車；及由註冊的航空公司或包機公司營運以接載付款乘客的飛機及直升機，來往於商業機場或直升機場之間；及有固定路線及班次的機場巴士。「**公共交通工具**」包括「**香港航空** **空** **公共交通工具**」。

「**留院**」是指因醫療上的需要而在**合格醫生**的建議下入住**醫院**，被接納為**留院**病人接受治療。**住院期間**是指**醫院**因提供治療而需要向**受保人**收取住房及膳食費用的期間。

「**生效日期**」，是指 1) 本保單的簽發日期或 2) 取消旅程保障開始生效之日期，以較遲者為準。

「**航程**」，是指**受保人**在航班出發日於**香港**入境事務處櫃檯登記離境開始受保航程起，直至**受保人**到達目的地之**入境**事務處櫃檯登記入境為止。

「**香港**」，是指香港特別行政區。

「**香港航空**」，是指香港航空公司。

「**醫院**」，是指合法經營並為受傷及患病病人提供治療和照顧之醫院 (不包括老人院、長期病患中心、靜養、護理、戒酒或戒毒等類似服務之醫療機構)，此外，須設有完善的診斷及外科手術設備和 24 小時專業護理及醫療服務。

「**直系親屬**」是指**受保人**的配偶、父母、配偶之父母、祖父母、子女、兄弟姊妹、孫、合法監護人。



「**損害**」是指**受保人**遭遇**意外**事故，在直接及別無其他原因之下引致之身體損害。

「**受保人**」是指受保人名字列於保險確認內或批註內之受保人士。

「**喪失**」或「**喪失功能**」是指**永久**完全失去功能或手腕或足踝以上之部位完全分離；若套用於眼睛，是指完全及無法恢復的視力。

「**失聰**」是指**永久**及無法恢復之聽力：

如果 a 分貝 — 損失聽力至 500 赫 如果 b 分貝 — 損失聽力至 1,000 赫

如果 c 分貝 — 損失聽力至 2,000 赫 如果 d 分貝 — 損失聽力至 4,000 赫

(a+2b+2c+d) 之 1/6 高於 80 分貝。

「**失明**」是指完全且無法復原之視力喪失。

「**喪失語言能力**」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語言機能中，有三種以上不能發出者，聲帶全部剔除或因腦部言語中樞神經的損傷而患失語症。

「**澳門**」是指澳門特別行政區。

「**惡性腫瘤**」是指在後天免疫力缺乏症存在下出現包括但不限於卡波西士腫瘤、中樞神經系統淋巴瘤或其他已知或未知之惡性病變，直接導致死亡、疾病或殘廢。

「**最高賠償額**」是指列於本**保單**的**保障權益表**內每項受保保障的最高賠償額。

「**機會性感染**」包括但不限於肺囊原蟲肺炎、慢性腸炎之生物體、過濾性病毒或散佈性的真菌感染。

「**保額百分率**」是指第 1 項「人身意外保障」中之損害事項表中的保額百分率，用以計算賠償額。

「**永久**」是指由**意外**事故發生之日起計**損害**情況持續至少 12 個月，並於此段時間終結時沒有好轉之跡象。

「**永久完全殘廢**」是指由**意外**事故發生之日起計至少 90 日，**受保人**因蒙受**損害**而永久及完全不能從事任何業務或有薪酬的工作；若**受保人**沒有從事任何工作，則指完全不能進行一般日常生活活動。

「**受保前已存在之狀況**」是指**受保人**或其**直系親屬**於**保單**上**生效日期**前因任何**疾病**或狀況，曾接受**合格醫生**之治療或建議(a)藥物治療；或(b)確診；或(c)醫療意見；或(d)處方服藥，或於**保單**生效日期前已患有任何**病徵**而導致向本公司索償的情況。

「**主要住所**」是指**受保人**永久居住及只用作為私人寓所的主要房子或樓宇。

「**保額**」是指最高賠償額。

「**合格醫生**」是指得到當地政府承認並准許在其管轄範圍內提供醫療服務之人士，但不包括**受保人**本人或其**直系親屬**。

「**保障權益表**」是指在此**旅遊保險條文**及**條款**中所名為的「保障權益表」，本公司有權隨時對其作出更改。

「**嚴重損害或嚴重疾病**」，若套用於**受保人**是指他們需要**合格醫生**診治，及證明會有生命危險及不適合旅行或繼續原定受保之**航程**；若套用於**受保人**的**直系親屬**是指他們需要治療及經**合格醫生**證明他們會有生命危險，以致**受保人**需要停止或取消原定受保之**航程**。

「**疾病**」是指於受保**航程**期間在直接及別無其他原因之下所開始罹患或感染之病症。

「**病徵**」是指個別人士於失調或**疾病**前經歷的症候及跡象。

「**恐怖分子**」或恐怖組織成員是指作出，或企圖作出恐怖行為或參與或協助作出恐怖行為的人及/或被有關政府或管理機構或委員會証實或認定或指稱為恐怖分子。

「**恐怖行為**」是指所有確實發生或恐嚇使用武力或暴力手段造成損毀、傷害或混亂的行為，或此等行為對個人、財物或政府造成人命傷亡或財物損失，以達至經濟、部落、民族、種族或宗教上的利益，無論有否陳述其追求之目的。若盜竊或其他罪行主要是基於犯案者的個人利益出發，純粹只是犯罪者及犧牲者的關係，則不被視為恐怖行為。恐怖行為是必定要得到（有關）政府証實及承認才算是恐怖主義的行為。

「**旅遊夥伴**」是指在整個受保航班中與**受保人**同行的人士。

「**實際、合理及慣常**」是指(1)在**合格醫生**之照顧、監管或指示下為**受保人**提供必須的治療、醫療設施及服務的收費；(2)不超過同一地區內接受類似治療、醫療設施及服務費用之正常水平的收費；及(3)不包括在沒有保險的情況下便不會收取之費用。

「**戰爭**」是指戰爭（不論有否宣戰），或任何類似戰爭的行為，包括任何國家利用軍事力量達到經濟、地理、民族、政治、種族、宗教或其他目的。

一般條件

1. 在此**保單**生效時，**受保人**身體狀況必須適合旅遊及未意識到任何可引致取消或擾亂受保**航程**的狀況，否則會喪失索償的權利。
2. 若此**保單**已經簽發，所有保費均不能退還。
3. 此保險不能續保或延長。
4. 若**受保人**為同一**航程**購買多於一份由本公司承保的自購綜合旅遊保險，本公司只會根據可獲較高賠償額的一份保單作出賠償。
5. 如**受保人**蓄意隱瞞或提供錯誤的重要資料，此**保單**將在**生效日期**起便失效。

基本條款

1. 完整的保險契約

保險確認、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約(以下稱為“保單”)。**受保人**未有在投保書上作出的任何陳述，除欺詐外，均不得作為廢除本契約或利用於合法的訴訟程序。任何營業員均無權更改或刪除本保險的任何條款，任何保險的更改需由本公司簽署同意並簽發批註後，方為有效。

2. 年齡限制

受保人必須為年齡 75 歲或以下之**香港航空**顧客；而同行嬰兒年齡限制為兩歲或以下。

3. 申請賠償通知的期限

任何賠償申請需於事故發生後 30 日內以書面通知本公司，倘若**受保人**因**意外**引致死亡，應立即以書面通知本公司。

4. 損害證明文件

本公司於接獲該書面通知後，會將申請賠償表格送交索償人，以作填寫損害證明之用。倘索償人於書面通知書發出後 15 日內仍未收到該申請賠償表格，索償人可將事故的發生、性質與損害程度於本**保單**內損害證明文件遞交之期限前提交本公司，本公司會將此書面證明視作已符合本**保單**條款之要求。本公司所需之任何證明文件，須依據本公司所定之形式及性質提交，而所需費用概由**受保人**或其合法代理人負責。

5. 證明文件遞送之期限

倘**受保人**要申請賠償，**受保人**需於發生損害後 60 日內將損害證明文件送達本公司；若**受保人**在合理情況下未能於此限期內遞交證明文件，則須於合理時間內及事發日後 1 年內呈交。

6. 充足的通知期

申請賠償通知書可由**受保人**或其代表人送交本公司，並提供足夠資料以證明**受保人**之身份。倘有合理之緣由不能於本**保單**之限期內將通知書送交本公司，而已盡可能將通知書於限期後即送出，則不會被認為放棄申請賠償權利。

7. 賠償金支付時間

當本公司接獲所需的證明文件後，將根據本**保單**立即作出合理賠償。

8. 賠償金之支付

倘**受保人**死亡，賠償金將賠償予**受保人**的遺產承繼人，其他賠償則賠償予**受保人**本人，而緊急醫療運送及返運費之賠償則根據本**保單**的條款直接支付有關之服務提供機構。

9. 欺騙索償

倘若**受保人**或其代表人在本**保單**的索償中存有任何欺詐成份，所有賠償均會作廢。

10. 追討權利

若本公司及/或其授權代表支付了不包括在此**保單**保障範圍內的醫療索償，或超過此保險的賠償限額時，本公司會保留追討**受保人**之權利。

11. 第三者權利

除**受保人**及本公司以外，此保單未有賦予其它人士享有按《合約》（第三者權利）條例或以其它方式直接強制執行此保單條款的權益。惟特此說明及同意只有本公司及於保險確認上列明的**受保人**方可享有在無須給予其它人士通知或無須獲其它人士同意的情况下，可藉協議修改本保單或取消終止此保單（如此保單載有此權利）的權利。

12. 身體檢查

於處理本**保單**的賠償申請時，本公司有權隨時要求**受保人**作身體檢查。倘**受保人**死亡，除法律不允許外，本公司有權要求解剖驗屍，而費用則由本公司負擔。**受保人**於遭遇**損害**發生或感染**疾病**後需聽從**合格醫生**的醫療建議，若**受保人**沒有依從正確的療法，本公司不會負上任何賠償責任。

13. 債權人之取代

若本公司已向**受保人**作出本**保單**的賠償，便可取代其爭取賠償的權利，向有關人士或機構追討，而**受保人**必須簽署及遞交法律文件和身份證件，或利用任何方法去保證此項的權利，對於損失此權利後，**受保人**不可採取任何行動。

14. 法律訴訟

依據本**保單**所規定之條款及期限內，將損害證明文件送交本公司後，60 日內不得進行法律訴訟以求賠償。倘須訴訟應於本**保單**規定之損害證明文件送交本公司限期後 3 年內進行，否則不得再進行訴訟。

15. 國家之法律限制

倘本保險有關呈交**損害**通知書或證明文件之期限少於**香港**法例所允許之期限，則將依法例延長至所容許之最低限度的期限。

16. 保單條款之遵從

倘**受保人**有違反本**保單**內所載的任何條文，所有賠償申請均不會被接納。

17. 保單詮釋

本**保單**受**香港**法例之約束。本**保單**所涉及之人士均同意服從**香港**法庭之裁決。

18. 轉讓

本**保單**的轉讓權益不會對本公司構成法律的約束力，除非此轉讓權益的正本或副本已保存於美亞保險香港有限公司位於香港港島東華蘭路 18 號港島東中心 7 樓的辦事處，及獲得本公司的確認。此外本公司不會對轉讓的有效性承擔責任。任何的憲章、條款或法規均不可以阻礙本**保單**的索償，除非有關條款已詳細列於本**保單**內。

19. 私隱條例

受保人/保單持有人申請人同意及確認：

- (a) 美亞保險可按列於其私隱政策的用途使用於處理此保單申請或管理此保單所收集之個人資料，其用途包括核保及管理 已申請的保單(包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權)；
- (b) 美亞保險可使用**受保人**/保單持有人申請人的聯絡資料（姓名、地址、電話號碼及電郵地址）聯絡**受保人**/保單持有人申請人有關其它由 AIG 集團提供之保險產品(如美亞保險已獲**受保人**/保單持有人申請人同意可如此使用其聯絡資料)；
- (c) 美亞保險亦可向以下類別的人士（不論在香港或海外）轉交該些個人資料，作上述列明之用途：
 - i. 提供有關本人/吾等保單管理服務的第三者（包括再保險公司）(如上(a) 項所述)；
 - ii. 財務機構，作處理此申請及收取保費(如上(a) 項所述)；
 - iii. 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構，以處理索償事宜(如上(a) 項所述)；
 - iv. AIG 集團授權的市場推廣公司，以作直銷之用(如上（b） 項所述)；
 - v. 其它在任何國家之 AIG 集團之成員公司，作上述（a）及(b) 項所有列明之用途；或
 - vi. 其它於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。
- (d) **受保人**/保單持有人/申請人可隨時致函到美亞保險香港有限公司之私隱事務主任(地址:香港郵政總局信箱 456 號或電郵:cs.hk@aig.com) 查閱、或要求修改其個人資料（美亞保險可就查閱及修改要求收取合理費用），或更改有關其個人資料被使用作直銷用途的選擇。如對美亞保險提供的服務有任何意見，可按上述地址聯絡美亞保險。美亞保險私隱政策的全文載於 www.aig.com.hk。

20. 筆誤

本公司的筆誤不會令生效的**保單**因而失效，或令失效的**保單**因而生效。

此**旅遊保險條文**及**條款**的版權為美亞保險香港有限公司所有。未經美亞保險香港有限公司同意不得複製全部或部分**旅遊保險條文**及**條款**之內容。

（此中文譯本乃供參考之用，如中文譯本與英文有異，一概以英文為準）



The following "Important Matters" is for reference only and does not form a part of the Policy.
以下之"重要事項"只供參考及不會構成保單之一部份。

IMPORTANT MATTERS

I. Travel Insurance Claims Procedures

To ensure prompt processing of your claim, it is important that you submit a completed claim form with (1) the original or copy of your Policy, (2) proof of departure and arrival dates e.g. travel document, air ticket or train ticket copy, (3) together with all supporting documentation (please refer the following items). You should always retain copies for your records.

Personal Accident

Hospital and Physicians Reports giving details of the nature of the loss, police report where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.

Trip Cancellation

All related documents such as medical reports and receipts of all forfeited tickets should be submitted with your claim.

Flight Delay

A proof of such loss must be obtained in writing from Hong Kong Airlines.

Personal Effects

(1) while the baggage or personal effects is/are in the hotel or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management and such proof must be provided to the Company;

(2) as the result of loss of the baggage or personal effects, personal money, travel document, such loss must be reported to the police having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police.

Address地址: 7/F, One Island East, 18 Westlands Road, Island East, Hong Kong

香港華蘭路18號港島東中心7樓

Enquiry Hotline 查詢電話: (852) 3666 7025

Claims Hotline 索價熱線: (852) 3666 7090

重要事項

I. 旅遊保障計劃申請賠償手續

請填妥賠償表格連同(1)保單正本或副本，(2)出入境證明如旅遊證件副本，飛機票，車票等及(3)有關所需文件(請參考下列所需文件)送交本公司，請自留影印本備查。

人身意外保障

一切醫院收據和醫生報告並需列明受傷之性質及傷殘程度等。如遭遇死亡，必須附上死亡證之副本及驗屍官之報告。

取消旅程保障

受保人需附上一切有關文件如醫生證明及未能退回機票費用的收據等。

航班延誤保障

如申請此項賠償，受保人須向香港航空取得報告，其報告需列明事發日期，原因及阻延的時間。

個人財物保障

(1) 如行李損毀及遺失在酒店或公共交通工具內，受保人應向有關酒店或運載公司管理人員報告行李損毀及遺失，並取得管理人員填寫之報告包括事發日期及經過。受保人應連同損失物品的付款收據，有關證明一併送回本公司。

(2) 如行李/旅遊證件遺失或被盜竊，受保人須於二十四小時內向當地警局報告，並取有關報告。