

# Policy

## Travel Plus 2.0

### Policy coverage attaching to and forming part of Policy of Insurance

#### Standard Policy Terms forming part of the Policy

This document (the policy jacket) together with the certificate/schedule of insurance and any endorsement or memoranda (if any) jointly shall be considered as the contract of insurance between the policyholder as stated in the certificate/schedule of policy and our company, Chong Hing Insurance Company Limited (hereinafter collectively referred to as the "Policy"). Policyholder should note that this policy jacket is a standard document applicable to all policyholders, but as for cover(s) described below under headings Section 1 to Section 11 (inclusive), policyholder should refer to the schedule of insurance to see which is/are applicable.

The Policy sets out scope of the cover and terms and conditions applying to it. The policyholder should read the Policy in detail to ensure full understanding. Apart from the Policy, declaration(s) and information provided to our company by you in the proposal form or otherwise is also evidence and basis of the contract between the policyholder and our company; and hence you must ensure information contained therein must be correct.

Policyholder is reminded that failure to comply with any of the terms and conditions attaching to the cover and/or false or inaccurate information provided to us in the proposal form or otherwise shall result in refusal of protection and/or indemnity in the event of a claim. If there is anything you are not sure about the Policy, you should immediately consult your broker, agent or us for clarifications.

In consideration of your payment of premium required and accepted by our company and subject to all definitions, terms and conditions of the Policy and declarations and information provided by you to our company in the proposal form, our company agrees to provide the insurance cover to the insured person as stated in the schedule of insurance to the extent as set out in the Policy for event(s) happened during the period of insurance as stated in the schedule of insurance and covered under the relevant section(s) below (if applicable).

#### Definitions

Certain words in the Policy have specific meaning as defined below and they shall have such specific meaning wherever they appear in the Policy.

**Accident/Accidental** – means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place and "Accidental" shall have a corresponding meaning.

**Child/Children** – means dependent (i.e. not engaged in any gainful full time employment and never been married) who is /are aged between 30 days and under 18 years old on the commencement date of this policy as named in the Policy Schedule/Certificate of Insurance

**Close Business Partner** – means a business companion who travels with the Insured Person for the same business purpose, and whose presence is necessary for the Insured Person's business.

**Compulsory Quarantine** – means the Insured Person is being confined in an isolated ward of a Hospital or an isolated site appointed by the government for at least 24 hours and continuously stays in there until discharged from the quarantine.

**Family** – means Insured Person, his/her spouse and Children travelling with the Insured Person and/or his/her spouse for the entire period.

**Hong Kong** – means the Hong Kong Special Administrative Region.

**Hospital** – An establishment which meets all the following requirements:

- holds a license as a Hospital (if licensing is required where the hospital is located);
- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- provides 24-hour a day nursing service by registered or graduated nurses;
- has one or more licensed physicians available at all times;
- provides organized facilities for diagnosis and major surgical facilities; and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment, a place for alcoholics or drug addicts.

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

**Infectious Disease** – means any kinds of Infectious Disease which are publicly announced and require quarantine by the government.

**Injury** – means bodily Injury sustained directly and solely as a result of an Accident that occurs during the Journey and excludes any injury solely or partly occurred to the Insured Person as a result of the Insured Person's pre-existing condition.

**Insured/Policyholder** – means individual or business entity/company who owns the insurance Policy.

**Journey** – means the period of travel commencing from the Insured Person's departure of Hong Kong after going through the Hong Kong Customs counter on the departure date as stipulated in the schedule of insurance; and ends when the Insured Person returns to Hong Kong after going through the Hong Kong Customs counter or expiry of the period of insurance specified in the schedule of insurance, whichever is earlier.

**Loss of Hearing** – means Permanent irrecoverable Loss of Hearing rendering the Insured Person absolutely deaf in both ears irremediable by surgical or other means of treatment.

**Limb** – means refers to a hand or foot.

**Loss of Limb** – means complete severance at or above the wrist or ankle joint or the total and Permanent functional disablement of an entire hand, arm, foot or leg.

**Loss of Sight** – means the total and irrecoverable Loss of all sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment.

**Loss of Speech** – means 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 rendering the Insured Person absolutely Loss of Speech beyond remedy by surgical or other treatment.

**Loss of Use** – means total functional disablement and is treated like the total loss of said Limb or organ.

**Member Insured/Insured Person** – means the Insured Person(s) named in Policy Schedule/Certificate of Insurance. In the case where the Insured is a business entity/company, they

are to be interpreted as "Insured Employee(s)" so long as they are named in the Policy Schedule/Certificate of Insurance.

**Permanent** – means lasting 12 consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.

**Permanent Total Disablement** – means when as the result of Injury and commencing within 12 consecutive months from the date of the Accident, the Insured Person is totally and permanently disabled and prevented from engaging in or attending any business or occupation. If the Insured Person has no employment or occupation at the time of Injury, Permanent Total Disablement means the inability to perform to all of the daily activities in his/her daily life. Provided such disability has continued for a period of 12 consecutive months and certified by a Qualified and Licensed/Registered Medical Practitioner to be total, continuous and Permanent for the remainder of the Insured Person's life.

**Public Common Carrier** – means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire which include aeroplane, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train only.

**Qualified and Licensed/Registered Medical Practitioner** – means a medical practitioner qualified by a medical degree and duly licensed or registered to practice medicine and who, in rendering such treatment (surgery or medical procedures for the sole purpose of cure or relief of Injury), is practicing within the scope of his or her licensing and training in the geographical area of practice, but excluding those who is a spouse or Child or close relatives of the Insured Person.

**Sickness** – means sickness and disease which requires treatment of a Qualified and Licensed/Registered Medical Practitioner and excludes any condition of the Insured Person which exists before the commencement of the Journey.

**Travel Companion** – means the person who committed or arranged the travel booking or reservation together with the Insured Person and accompanied the Insured Person for the whole Journey and is also insured with Us under the same Journey other than the tour guide or the tour member.

**We, Us or Our** – means Chong Hing Insurance Company Limited.

#### Geographical Limits

Cover is provided on worldwide basis.

This Policy is only valid for travel originating from Hong Kong, unless specify otherwise under the Policy Schedule/Certificate of Insurance.

#### Operation of Insurance

(1) For all Sections (except for Section 6 – Personal Money and Travel Documents and Section 9 – Loss of Deposit or Cancellation of Trip stated as below), the Policy covers the Journey and also the trip when the Insured Person leaves his/her usual residence with the sole and direct purpose of going to the Hong Kong Customs directly for commencement of his/her journey; and also covers the trip when the Insured Person leaves the Hong Kong Customs after the Journey with the sole and direct purpose of returning directly to his/her usual residence. In any event, unless specified otherwise, cover does not commence more than 24 hours prior to booked departure time and shall cease:

(i) upon the expiry of the period of insurance as specified in the Policy Schedule/Certificate of Insurance or  
(ii) 24 hours after booked return time to Hong Kong, or arrival at final destination, whichever is the earlier.

(2) For Section 6 – Personal Money and Travel Documents, Journey commences (i) at the time when the Policy Schedule/Certificate of Insurance is issued or (ii) 24 hours before the period of insurance shown in the Policy Schedule/Certificate of Insurance, whichever is the later.

(3) For Section 9 – Loss of Deposit or Cancellation of Trip, Journey is effective immediately the Policy Schedule/Certificate of Insurance is issued.

(4) For Single Journey, cover is provided up to a maximum of 30 days.

(5) For Annual Cover, cover is provided up to a maximum of 30 days with policy limits applied to each Journey, irrespective of the number of Journeys that are made within the policy period. Covers end at (i) the last day of the period of insurance or (ii) the ending of Insured Person's last Journey provided the Journey is started within the period of insurance, whichever is the later.

#### Memorandum for One Way Cover

##### (applicable to Single Journey Only)

For Insured Person not returning to Hong Kong, cover terminates at the expiry of 7 days from arrival at the final destination or expiry of the period of insurance as stated in the schedule of insurance, whichever is the earlier.

#### Memorandum for Automatic 10 Days Extension

##### (applicable to Single Journey Only)

If due to delay completely beyond the Insured Person's control and not partly or solely due to the fault of the Insured Person and/or his/her Family, the Journey cannot be completed during the

period of insurance stated in the schedule of insurance, the period of insurance shall automatically be extended without any additional premium for such extension up to the Insured Person's arrival to his/her final destination but in any event subject to a maximum of 10 days from the expiry date of the period of insurance stated in the schedule of insurance.

## Memorandum for Insured Person Aged below 18

For any Insured Person aged below 18 and paying the full adult premium, the maximum limit per Insured Person under Section 1 will be increased to 100% of item (a) of the selected plan; and the Accidental death benefit under Section 3 will be limited to 50% of the selected plan, and not as originally stipulated in Provisions (i) under Sections.

### Section 1 – Medical and Related Expenses

Maximum Limit per Insured Person	VIP	Classic
(a) Insured Person aged up to 70	\$1,000,000	\$500,000
(b) Insured Person aged over 70	\$250,000	\$125,000
(c) Insured Child	\$250,000	\$125,000

We will pay

(1) the reasonably incurred medical and Hospital expenses, together with reasonable expenses for accommodation and travelling for the Insured Person and also one friend or relative required on medical advice to travel or stay behind with the Insured Person; which are reasonably incurred outside Hong Kong as a direct result of Accidental Injury and Sickness contracted by the Insured Person during the Journey; and we will also pay reasonably incurred dental treatment expenses but only if they are solely and directly caused by Accident to the Insured Person during the Journey.

(N.B. Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment are subject to an aggregate limit of \$3,000 and a per visit per day limit of \$200)

(2) the incurred reasonable additional accommodation and travelling expenses (confined to economy class) incurred to return Children of the Insured who are on the same Journey as Insured Person back to the Insured Person's place of residence in Hong Kong who are left unattended as a result of the Insured Person's hospitalization.

(3) the incurred guarantee of Hospital admittance deposit in the event of Accidental bodily Injury sustained or Sickness contracted by the Insured Person during the Journey and the Insured Person is admitted into a Hospital.

	VIP	Classic
Sub-limit per Insured Person	\$40,000	\$20,000

(4) the reasonable costs incurred by the Insured Person in engaging the services of a local translator/interpreter in the Hospital where the Insured Person is confined caused by Accidental bodily Injury or Sickness, which occurred or was contracted abroad during the Journey, subject to the period of confinement exceeding 24 hours.

	VIP	Classic
Sub-limit per Insured Person	\$5,000	\$5,000
Limit per day	\$500	\$500

(5) the reasonable additional accommodation and travelling expenses necessarily incurred by the Insured Person in reverting to his/her original travel schedule/itinerary and/or rejoining his/her original Travel Companions following an interruption or disruption of that schedule/itinerary caused by Accidental bodily Injury or Sickness, which occurred or was contracted abroad during the Journey.

	VIP	Classic
Sub-limit per Insured Person	\$5,000	\$3,000

(6) the necessary medical, Hospital and treatment expenses (including the cost of dental treatment as a result of Accident only, a private ambulance or professional home-nursing fees) reasonably incurred by the Insured Person in Hong Kong within 3 consecutive months after the Insured Person's return from abroad and such expenses having resulted from Accidental bodily Injury or Sickness which occurred or was contracted abroad during the Journey and which necessitated medical consultation whilst abroad.

	VIP	Classic
Sub-limit per Insured Person due to Accidental bodily Injury	\$50,000	\$25,000
Sub-limit per Insured Person due to Sickness	\$10,000	\$5,000

(N.B. Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment are subject to an aggregate limit of \$3,000 and a per visit per day limit of \$200)

We will also pay:

(7) a daily hospital cash benefit to any Insured Person who is admitted to Hospital outside Hong Kong for more than 24 hours as a result of an Accidental bodily Injury or Sickness which occurred or was contracted during the Journey. This benefit is also payable to any Insured Person who, upon return to Hong Kong, is admitted to Hospital in Hong Kong for more than 24 hours as a follow-up treatment.

	VIP	Classic
Sub-limit per Insured Person	\$5,000	\$3,000
Limit per day	\$500	\$300

(8) a daily Compulsory Quarantine cash benefit to any Insured Person in the event such Insured Person is being quarantined compulsorily due to contraction of Infectious Disease or suspicion of being contracted of Infectious Disease outside Hong Kong during the Journey or within 7 days upon completion of the Journey and returning to Hong Kong. This benefit can only be utilized once during any one Journey.

### PROVISIONS

(i) The Compulsory Quarantine must be executed by local authorized health department or any regulatory authority. Voluntary quarantine and/or home quarantine shall be excluded.

(ii) We will pay the daily benefit on each full 24 hours of Compulsory Quarantine.

(iii) This benefit is only payable when the Infectious Disease has been rated at phase 5 or above under the Epidemic and Pandemic Alert and Response by the World Health Organization on or before the first day of Compulsory Quarantine of the Insured Person during the Journey, or the Hong Kong Government has activated the Government's Preparedness Plan for Influenza Pandemic to the highest level – Emergency Response Level on or before the first day of Compulsory Quarantine of the Insured Person in Hong Kong.

(iv) No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the Journey.

	VIP	Classic
Sub-limit per Insured Person	\$5,600	\$3,500
Limit per day	\$800	\$500

(N.B. An Insured Person cannot claim under both benefit (7) and (8) for the same event)

### EXTENSIONS

It is extended to cover

(a) any additional travelling expenses (subject to a proof of receipt) up to a maximum of \$500 incurred by the Insured Person for the purpose of seeking medical treatment in an overseas Hospital if the Insured Person suffers from Accidental bodily Injury or Sickness during the Journey.

(b) any incurred necessary medical expenses charged by a Qualified and Licensed/Registered Medical Practitioner in Hong Kong within 3 consecutive months for the medical treatment even if the Insured Person has not incurred any medical expenses overseas, provided that the Insured Person contracted the Infectious Disease during the Journey and the Qualified and Licensed/Registered Medical Practitioner's diagnosis proved that the contraction happened during the Journey and the contraction is confirmed within 7 days after the Insured Person returns to Hong Kong. The total amount payable shall not exceed the sub-limit set under (6) stated as above.

### EXCLUDING

- Treatment or aid obtained in Hong Kong (except as specifically provided for in benefit (6), (7), (8) and extension (b) above).
- Surgery or medical treatment which, in the opinion of the Qualified and Licensed/Registered Medical Practitioner treating the Insured Person, can be reasonably delayed until the Insured Person's return to Hong Kong or arrival in country of final destination for Insured Persons not returning to Hong Kong.
- The additional cost of single or private room accommodation at a Hospital, clinic or nursing home, except where the Qualified and Licensed/Registered Medical Practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
- Medical consultation or treatment (other than Chinese bone-setter, acupuncturist, physiotherapy or chiropractic), not received from local Qualified and Licensed/Registered Medical Practitioner.
- Any treatment provided by Chinese bone-setter, acupuncturist, physiotherapy or chiropractic who is the Insured Person himself/herself or a relative of the Insured Person or Insured Person's Immediate Family Members.

### Section 2 – Worldwide Emergency Assistance Service

	VIP	Classic
Maximum Limit per Insured Person	Fully Covered	Fully Covered

The services described in this Section must be necessitated by a medical emergency and coordinated by an assistance company appointed by Us (the "Assistance Company").

#### (1) 24-Hour Emergency Assistance Hotline Service

A 24-hour emergency assistance hotline service is operated for the benefit of Insured Person so that, in the event of an emergency medical problem or situation covered herein, help and advice will be given.

#### (2) Emergency Medical Evacuation

If the local medical services are inadequate or not available and the medical condition warrants emergency evacuation to another place, the Assistance Company will arrange and We will pay the incurred cost for:

- emergency transport include air ambulance to the nearest and most appropriate Hospital or medical centre available to the nature of the Insured Person's Accidental bodily Injury or Sickness suffered; and
- medical attendants to accompany the Insured Person enroute on the advice and/or direction of the attending Qualified and Licensed/Registered Medical Practitioner.

#### (3) Repatriation/Repatriation of Mortal Remains

We will pay for services arranged by the Assistance Company in respect of:

- extra costs for economy airfare incurred when the Insured Person suffers a Sickness or Accidental bodily Injury such that the Insured Person must fly to Hong Kong immediately on the written advice of a Qualified and Licensed/Registered Medical Practitioner.
- extra costs for economy airfare incurred for a Qualified and Licensed/Registered Medical Practitioner to accompany the Insured Person on the written advice of a Qualified and Licensed/Registered Medical Practitioner.
- reasonable charges in the event of death for burial or cremation of the Insured Person in the locality where death occurs or the reasonable cost of transport of body or ashes to Hong Kong for each Insured Person.

### EXCLUDING

In addition to the Policy exclusions in Section 1, the following also applies:-

- Emergency Medical Evacuation or Repatriation/Repatriation of Mortal Remains or costs not approved and arranged by the Assistance Company or its authorized representative, except when We reserve the right to waive this exclusion at Our full discretion and decision.
- The cost of burial in Hong Kong.

### Section 3 – Personal Accident

We will pay the following benefit per Insured Person in the event of Accidental bodily Injury being sustained by an Insured Person during the Journey.

#### COMPENSATION TABLE

	VIP	Classic
Maximum Benefit per Insured Person	\$1,000,000	\$500,000
<b>Benefit</b>	<b>Compensation</b> (% of the Maximum Benefit per Insured Person)	
(1) Accidental Death	100%	
(2) Permanent Total Disablement	100%	
(3) Permanent and incurable paralysis of all Limbs	100%	
(4) Permanent total Loss of Sight of both Eyes	100%	
(5) Permanent total Loss of Sight of one Eye	100%	
(6) Loss of or the Permanent total Loss of Use of two Limbs	100%	
(7) Loss of or the Permanent total Loss of Use of one Limb	100%	
(8) Permanent Loss of Speech and Loss of Hearing	100%	
(9) Permanent total Loss of Hearing in		
(a) both ears	75%	
(b) one ear	20%	
(10) Permanent Loss of Speech	50%	

### EXTENSIONS

It is extended to cover

(a) Third Degree Burn

If as a result of an Accident the Insured Person sustains an Injury and is diagnosed by a Qualified and Licensed/Registered Medical Practitioner to have suffered any of the Events listed hereunder, We will pay the Insured Person in respect of the following Events as specified below.

EVENTS	COMPENSATION	
	VIP	Classic
Third Degree Burn		
On 45% or more of body surface	\$200,000	\$100,000
On 27% or more of body surface	\$120,000	\$60,000
On 18% or more of body surface	\$100,000	\$50,000
On 9% or more of body surface	\$60,000	\$30,000
On 4.5% or more of body surface	\$40,000	\$20,000

If more than one of the above Events occur in respect of the same Accidental Injury, only compensation for one Event which gives rise to the highest compensation shall be payable.

#### DEFINITIONS

- "Burns" means tissue damage caused by the agent of heat only.
- "Degree" means the unit of measurement for the Burns customarily used by the local government in the place where this Policy is issued.
- "Third Degree Burn" means the damage or destruction of the skin to its full depth and damage to the tissues beneath.

(b) Compassionate Death Cash Benefit

We will pay the Insured Person's beneficiary in the event of the death of the Insured Person either due to Accident or Sickness only.

Sub-limit per Insured Person	VIP	Classic
(a) Death due to Accidental bodily Injury	\$50,000	\$25,000
(b) Death due to Sickness	\$20,000	\$10,000
(c) Credit Card Protection		

We will pay for any outstanding balance payable on the credit cards of the deceased Insured Person for items and sundries charged to his/her credit cards as at the date of Accident if during the Journey the Insured Person sustains Injury which directly causes or results in his/her death; provided the Accidental death benefit is paid or payable under the same Injury.

Sub-limit per Insured Person	VIP	Classic
(d) Disappearance	\$50,000	\$30,000

Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person except in the event of the total loss by sinking or wrecking of the ship or aircraft in which the Insured Person was travelling at the material time. Accidental death payment is subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate and that such payment shall be refunded to Us if it is later discovered that the Insured Person is found to be living.

(e) Dangerous Sports Extension

Benefits under this section shall be payable in the event of bodily injury caused solely and directly by the Insured Person engaging in hunting, climbing necessitating the use of ropes or guides, winter sports or underwater activities (other than scuba diving) provided that the Maximum Limit payable shall be reduced 50%.

#### Enhanced Benefit

For any Insured Person who pays 20% additional premium, the benefit under this section will be extended to cover:-

	VIP	Classic Plan
Maximum Benefit per Insured Person	\$1,000,000	\$500,000
<b>Benefit</b>	<b>Compensation (% of the Maximum Benefit per Insured Person)</b>	
(11) Permanent and incurable insanity	100%	
(12) Permanent loss of the lens of one eye	50%	
(13) Loss of or the permanent total loss of use of four fingers and thumb of		
(a) right hand	70%	
(b) left hand	50%	
(14) Loss of or the permanent total loss of use of four fingers of		
(a) right hand	40%	
(b) left hand	30%	
(15) Loss of or the permanent total loss of use of one thumb		
(a) both right joints	30%	
(b) one right joint	15%	
(c) both left joints	20%	
(d) one left joint	10%	
(16) Loss of or the permanent total loss of use of fingers		
(a) three right joints	15%	
(b) two right joints	10%	
(c) one right joint	7.5%	
(d) three left joints	10%	
(e) two left joints	7.5%	
(f) one left joint	5%	
(17) Loss of or the permanent total loss of use of toes		
(a) all- one foot	20%	
(b) great- both joints	7.5%	
(c) great- one joint	5%	
(d) any other toe	3%	
(18) Fractured leg or patella with established non-union	15%	
(19) Shortening of leg by at least 5cm	10%	

Permanent disablement not falling under Disability 2 to 19 inclusive in this section, We will at our absolute discretion, pay the Insured Person a sum of compensation which shall be calculated by us and by reference to the degree of the disability and being in its opinion not inconsistent with the above Disability 2 to 19 inclusive.

#### PROVISIONS

- In respect of an Insured Person who is aged under 18, the Sum Insured of benefit (1) will be limited to \$100,000 irrespective of the plan selected.
- In respect of an Insured Person who is aged over 70, the maximum amount We will pay under this Section will be limited to 25% of the above benefits (1) to (19) .

(iii) No claims will be payable :

- Under benefits (1) and (2) unless such benefits occurs within 12 months from the date of Accident;
- Under benefits (3) to (19), except on proof to Us that the disablement has continued for 12 months from the date of Injury and in all probability, will continue for the remainder of the Insured Person's life.
- The amount of all benefits (1) to (19) and extension (a) payable for one or more Injuries sustained by an Insured Person during the Journey shall not exceed \$1,000,000 and \$500,000 for VIP and Classic Plan respectively.
- No interest accrued or financial charges shall be covered under extension (c).
- We will not pay for extension (c) if the Insured Person is entitled to this benefit under any other source.
- Extension (c) is not applicable to Insured Persons aged under 18 years of age.
- This section exclude cover for illness, Sickness, disease, any pre-existing physical or mental defect or infirmity, bacterial or viral infections even if contracted by Accident. This does not exclude bacterial infection that is the direct result of an Accidental cut or wound.
- When a Limb which had been partially dysfunctional or disabled prior to an Injury covered under this Policy and which becomes totally dysfunctional or disabled as a result of such Injury, the percentage of sum insured payable shall be determined by Us in its sole discretion having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of or the Permanent total Loss of Use of one Limb which was totally dysfunctional or disabled prior to the Injury.

#### Section 4 - Baggage and Personal Effects

	VIP	Classic
Maximum Limit per Insured Person	\$25,000	\$15,000
Limit per article/pair/set of article	\$7,500	\$5,000

We will pay the incurred loss of or damage to baggage taken, sent in advance or purchased on the Journey (including clothing and personal effects worn or carried on the Insured Person, trunks, suitcases, receptacles and the like and excluding mobile phones), occurring during the Journey and owned by the Insured or Insured Person.

In the event that the Insured or the Insured Person purchases a replacement item comparable with the original brand, style & condition of the lost article, We will only pay for the replacement cost provided the lost article was not more than 2 years old at the date of loss. If the Insured or the Insured Person cannot prove the age of the lost article or if the article is more than 2 years old or if the article is not replaced, We will assess the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lesser. If any article is proven to be beyond economic repair, a claim will be assessed under this Policy as if the article had been lost.

We have the option to indemnify the Insured or the Insured Person by cash payment for the loss or damage or by repair or replacement.

In the event of loss or damage occurring whilst the Insured property is in the custody or control of the Public Common Carrier, the Insured Person should firstly lodge his/her claim against that Public Common Carrier.

We shall reimburse the balance if the Insured or the Insured Person is not fully compensated by the Public Common Carrier subject to the limit under this Section of the Policy.

#### PAIR AND SET CLAUSE

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost, without reference to any special cause which such article or articles may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.

#### EXCLUDING

- Loss of or damage arising from delay or confiscation or detention by Customs or other official.
- Loss of or damage to stamps, documents, contact or conceal lenses or damage to fragile or brittle articles such as glass or crystal.
- Loss of or damage to goods or samples for commercial or business purpose .
- Loss or damage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
- Loss or damage whilst in the custody of the Public Common Carrier, unless reported immediately to the respective Public Common Carrier on discovery and, in the case of an airline, a property loss/damage written report has to be obtained.
- Loss not reported to the police within 24 hours and a report has to be obtained, unless:-
  - to do so would be impossible;
  - by doing so would invoke an additional claim under another Section of the Policy.
- Loss of or damage to banknotes, treasury bills, currency notes or any other form of negotiable document.
- Replacement cost of credit cards.
- Loss of unattended properties.
- Loss of data recovery or data recorded on tapes, cards, diskettes or laptop computer.
- Any loss claimed under Section 5 - Baggage Delay arising from the same cause.
- Any damage to sports equipment whilst in use.

#### Section 5 - Baggage Delay

	VIP	Classic
Maximum Limit per Insured Person	\$1,000	\$800

We will pay the incurred costs of emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 8 hours from time of arrival at destination abroad due to mishandling by the airlines or carrier or hi-jack.

#### PROVISIONS

- All claims must be substantiated by written confirmation from the Public Common Carrier or in the case of an airline, a Property Irregularity Report has to be obtained on the number of hours and the reason of such delay.

#### EXCLUDING

- Any loss claimed under Section 4 - Baggage and Personal Effects arising from the same cause.
- Any baggage not being on the same Public Common Carrier of the Insured Person or souvenirs and articles mailed or shipped separately.

## Section 6 – Personal Money and Travel Documents

	VIP	Classic
Maximum Limit per Insured Person	\$6,000	\$4,000

### (a) Personal Money

We will pay the incurred loss of money owned by the Insured or Insured Person (including cash, bank or currency notes, cheques, travellers cheques, postal or money orders), or loss of and unauthorized use of credit cards owned by the Insured Person by any person not related to, or residing with, the Insured Person.

	VIP	Classic
Sub-limit per Insured Person	\$3,000	\$2,000

### (b) Travel Documents

We will pay the actual replacement cost of travel documents including passports, Hong Kong Identity Card or the like, applicable entry visas, credit cards, driving licences, travel ticket and other travel documents belonging to the Insured Person following the Accidental loss during the insured Journey. In the event of the loss of travel ticket and/or other travel documents belonging to the Insured Person during the Journey, We will also reimburse the additional travelling expenses and/or accommodation expenses incurred by the Insured Person, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the Journey.

	VIP	Classic
Sub-limit per Insured Person	\$3,000	\$2,000

### EXCLUDING

- Loss not reported to the local police within 24 hours or for which a relevant police report is not obtained.
- Shortages due to error, omission, exchange or depreciation in value.
- Loss or damage arising from delay or confiscation or detention by Customs or other official.
- Loss of traveller's cheques not immediately reported to the local branch or agent of issuing authority.
- Any unexplained loss or mysterious disappearance.
- Loss of credit cards not immediately reported to the local branch or agent of issuing authority.
- Loss of credit cards not complying with the terms and conditions of the issuing authority.
- Loss of membership cards of any kind.
- Loss of any travel document and/or visas and/or travel ticket which is not necessary to complete the Journey.
- Any fine or penalties incurred due to non-replacement or late replacement of the documents by the Insured Person.
- For the claim of both temporary and permanent version of the same travel document. In the event of such loss, the Insured Person may claim either 1 version.

## Section 7 – Personal Liability

	VIP	Classic
Maximum Limit per Insured Person (inclusive of all legal costs and expenses)	\$3,000,000	\$1,500,000

To indemnify the Insured Person in respect of his/her legal liability towards third parties up to the limit of the plan selected arising during the Journey as a result of:-

- Accidental bodily Injury (including death).
- Accidental loss of or damage to property.

In addition, to indemnify the Insured Person for:-

- third parties legal costs and expenses recoverable from the Insured Person either under Common Law or under the law of the country where the Accident, loss or damage occurred; and
- the Insured Person's legal costs and expenses incurred with Our prior written consent.

### EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

- Employers' Liability, contractual liability or liability to a member of an Insured Person's Family, Travel Companion.
- Property belonging to or held in trust or in the care, custody or control of an Insured Person.
- Any wilful, malicious or unlawful act.
- Pursuit of trade, business or profession.
- Ownership or occupation of land or building (other than occupation only of any temporary residence).
- Ownership, possession or use of vehicles, aircraft or watercraft (other than small non-mechanical sailing craft, canoes, dinghies and the like).
- Legal costs, fines, penalties or the like resulting from any criminal proceedings.
- The Insured Person being under the influence of drugs or intoxicating liquor.

## Section 8 – Travel Delay, Trip Re-routing, Missed Journey and Overbooking

	VIP	Classic
Maximum Limit per Insured Person	\$10,000	\$5,000

In respect of (a), (b) and (c) below as a direct 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 or closure of the airport, We will pay:

### (a) Travel Delay

in the event of the Public Common Carrier in which the Insured Person has arranged to travel is delayed for at least 8 hours from the departure or arrival time specified in the Insured Person's original itinerary.

The period of delay will be calculated from EITHER:

Departure delay - the original scheduled departure time of the Public Common Carrier specified in the itinerary supplied to the Insured Person until the actual departure time of (i) the original Public Common Carrier or (ii) the first available alternative transportation offered by that Public Common Carrier; or

Arrival delay - the original arrival time of the Public Common Carrier specified in the itinerary supplied to the Insured Person until the actual arrival time of (i) the original Public Common Carrier or (ii) the first available alternative transportation offered by that Public Common Carrier.

The Insured Person can only claim for either Departure delay or Arrival delay of the same Public Common Carrier. If the Insured Person has consecutive connected flights, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be due to the above-mentioned reasons.

	VIP	Classic
Sub-limit per Insured Person	\$3,000	\$2,000
Each and every full 8 hours	\$300	\$250

### (b) Extra Accommodation Expenses, Irrecoverable Pre-paid Deposits or Charges due to Travel Delay

- the additional, reasonable and irrecoverable accommodation expenses; or
- the irrecoverable pre-paid deposits or charges or contracted to be paid for the benefit of the Insured Person

incurred outside Hong Kong in the event that the outward or transit of the Public Common Carrier in which the Insured Person has arranged to travel is delayed for more than 8 hours from the time specified in the Insured Person's original itinerary or cancellation of the holiday/Journey by the Insured Person.

The Insured Person can only claim for either (i) or (ii) above.

	VIP	Classic
Sub-limit per Insured Person	\$3,000	\$2,000

### (c) Trip Re-routing Costs due to Travel Delay

the additional and irrecoverable costs of travel ticket (economy class only) incurred by the Insured Person to reach the planned destination as specified in his/her original itinerary by an alternative means of Public Common Carrier in the event that the Public Common Carrier in which the Insured Person has scheduled to travel is cancelled as a consequence of the Public Common Carrier being delayed for more than 8 hours after the Insured Person's check-in. This benefit can only be utilized once during any one Journey.

	VIP	Classic
Sub-limit per Insured Person	\$10,000	\$5,000

### (d) Missed Journey

We will pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the Public Common Carrier or any third party, in the event that the Insured Person fails to board the Public Common Carrier due to missed transportation connection on which the Insured Person had obtained a confirmed reservation.

The failure to board the Public Common Carrier due to the missed Journey connection must be verified in writing by the Public Common Carrier.

	VIP	Classic
Sub-limit per Insured Person	\$10,000	\$5,000

### (e) Overbooking

We will pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the Public Common Carrier or any third party, in the event that the Insured Person fails to board the Public Common Carrier due to overbooking on which the Insured Person had obtained a confirmed reservation.

The failure to board the Public Common Carrier due to the overbooking must be verified in writing by the Public Common Carrier.

	VIP	Classic
Sub-limit per Insured Person	\$10,000	\$5,000

### EXCLUDING

Claims arising from:

- Failure of the Insured Person to check in according to the itinerary supplied to him/her, and failure to obtain written confirmation from the Public Common Carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
- Any circumstances leading to the relevant delay of the Journey which is existing or announced on or before the application date of this Policy (for Single Journey) or either before (i) the application date of this Policy or (ii) the date of booking the scheduled Journey.
- Late arrival of the Insured Person at the airport, port, train station or other place of boarding after check-in or booking-in-time (except for the late arrival caused by events beyond control of the Insured Person).
- Any loss in relation to alternations to schedules that is not verified by the Public Common Carrier, travel agency or other relevant organizations.
- Any circumstances covered by other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked itinerary (except for (a) Travel Delay).
- In respect of losses claimed under Section 10 – Trip Curtailment arising from the same cause.

## Section 9 – Loss of Deposit or Cancellation of Trip

	VIP	Classic
Maximum Limit per Insured Person	\$50,000	\$25,000

We will pay for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person, in the event that the following is occurring after this insurance has been effected:

- unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions at the planned destination arising within 7 days before the departure date of the Journey.
- serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary within 7 days before the departure date of the planned Journey which requires the Insured Person's presence in Hong Kong on the departure date of the Journey for the purpose of police investigation.
- the Government of the Hong Kong Special Administrative Region issuing a "Red" or "Black" alert for the planned destination, according to the "Outbound Travel Alert System", within 7 days before the departure date of the Journey (notwithstanding General Exclusions 1A(iii)). For "Red" alert, We will reimburse up to 50% of the irrecoverable deposits or charges paid in advance.
- death, serious physical injury or serious illness of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion.
- witness summons, jury service or Compulsory Quarantine of the Insured Person.

### EXCLUDING

Refer to EXCLUDING (Applicable to Section 9 and 10) stated under Section 10 - Trip Curtailment.

## Section 10 – Trip Curtailment

	VIP	Classic
Maximum Limit per Insured Person	\$50,000	\$25,000

We will pay for the proportional return of relevant irrecoverable prepaid cost of the booked itinerary as shown on the booking invoice, calculated at pro-rata for each complete day of the booked itinerary lost, or additional incurred travel costs (confined to economy class) and accommodation expenses reasonably and necessarily incurred, in the event that the Insured Person has to abandon the Journey and return to Hong Kong after the Journey has begun due to:

- (i) unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions at the planned destination which prevents the Insured Person from continuing with his/her scheduled Journey.
- (ii) serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary.
- (iii) the Government of the Hong Kong Special Administrative Region issuing a "Red" or "Black" alert for the planned destination, according to the "Outbound Travel Alert System", during the Journey (notwithstanding General Exclusions 1A(iii)). For "Red" alert, We will reimburse up to 50% of the relevant irrecoverable prepaid cost or additional costs and expenses as stipulated in this section.
- (iv) death, serious physical Injury or serious illness of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion.

Curtailment expenses payable in relation to the amount of prepaid cost of the booked itinerary and/or travel costs and/or accommodation expenses forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the Journey. The Insured Person can only claim for either the forfeited expenses for the Journey or additional expenses incurred for the curtailment.

#### EXCLUDING (Applicable to Section 9 and 10)

Claims arising directly or indirectly from, in respect of or due to:

- 1 Any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, Public Common Carrier and/or other provider of any service forming part of the booked itinerary.
- 2 Disinclination to travel or financial circumstances of the Insured or any Insured Person.
- 3 Any unlawful act or criminal proceedings of any Insured Person on whom the Journey depend, other than attendance under subpoena as a witness at a Court of Law.
- 4 Failure to notify the travel agency, tour operator, Public Common Carrier and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so.
- 5 Any circumstances leading to the cancellation or curtailment of the Journey which is existing or announced on or before the application date of this Policy (for Single Journey) or either before (i) the application date of this Policy or (ii) the date of booking the scheduled Journey.
- 6 Any medical condition or other circumstances known to have existed on or before the application date of this Policy (for Single Journey) or either before (i) the application date of this Policy or (ii) the date of booking the scheduled Journey.
- 7 Any loss which will be paid or refunded by any existing insurance scheme, government programme, Public Common Carrier, travel agency or any other provider of transportation and/or accommodation.
- 8 Any loss in relation to cancellations or curtailments to schedules that is not verified by the Public Common Carrier, travel agency or other relevant organizations.
- 9 Failure to obtain a written medical report from the Qualified and Licensed/Registered Medical Practitioner.
- 10 Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Journey.
- 11 Any loss if the Insured Person refuses to follow the recommendation of the Qualified and Licensed/Registered Medical Practitioner and to return to Hong Kong on Insured Person's own decision, or refuses to continue the Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel (Applicable to Section 10 - Trip Curtailment only).
- 12 In respect of losses claimed under Section 8 - Travel Delay, Trip Re-routing, Missed Journey and Overbooking arising from the same cause (Applicable to Section 10 - Trip Curtailment only).
- 13 Any training or studying courses fee and/or deposits.

### Section 11 - Trauma Counseling

	VIP	Classic
Maximum Limit per Insured Person	\$25,000	\$15,000
Limit per visit per day	\$1,500	\$1,000

We will pay the cost of trauma counseling as recommended by the Qualified and Licensed/Registered Medical Practitioner in the event that the Insured Person witness &/or is the victim of a traumatic event include rape, armed hold up, assault, natural disaster or acts of terrorism only during the Journey.

### General Exclusions (This applies to all Sections)

- 1 This Policy does not cover claims:-
  - A Directly or indirectly occasioned by, happening through or in consequence of:-
    - (i) any Injury, illness, disease, infirmity, physical defect or condition which existed prior to the Journey.
    - (ii) the Insured Person engaging in sports or games in a professional capacity.
    - (iii) war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, riot or civil commotion assuming the proportions of or amounts to popular rising (except as specified under individual Sections), military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
    - (iv) the Insured Person's direct participation in terrorist acts.
    - (v) Accidents whilst the Insured Person is engaging in racing of any kind (other than on foot), motor rallies and competitions, aviation (other than as a fare-paying passenger in a duly certified multi-engine passenger carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew), deep sea diving utilizing hard helmet with air hose attachments, potholing, parachuting, bungee jumping or martial arts.
    - (vi) wilfully self-inflicted Injury or illness, insanity, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life or property).
    - (vii) nuclear fission, nuclear fusion or radioactive contamination arising from non- terrorist event, whether direct or indirect.
  - B In respect of any property more specifically insured or any claim which, but for the existence of this Policy, would be recoverable under any other Policy of insurance.
  - C Incidents which may give rise to a claim not notified directly in writing to Us within 31 days of the expiry of the individual scheduled travel itinerary.

D If the Insured Person is travelling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment or for migration.

E For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).

F For pregnancy, miscarriage, childbirth and all complications thereof.

G If the Insured Person engaging in any kind of labor or manual work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; per forming as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort during the period of insurance.

H Arising from "Black" alert for the planned destination, according to the "Outbound Travel Alert System", in existence prior to

- (i) the issuance of the Policy Schedule/Certificate of Insurance (applicable to Single Journey); or
- (ii) the date of booking the scheduled Journey (applicable to Annual Cover).

I Any incidents/circumstances which is existing or announced or publicly known on or before the date of booking the scheduled Journey and/or before the effective date of the Policy.

#### 2 Sanction Limitation and Exclusion Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose insurers 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.

### General Conditions (This applies to all Sections)

#### 1 Compliance with Conditions

The due observance and fulfilment of all the terms and conditions of this Policy by the Insured, Insured Person, or anyone acting on his/her behalf insofar as they relate to anything to be done or complied with by the Insured, Insured Person, or anyone acting on his/her behalf shall be a condition precedent to any liability of Us to make any payment under this Policy.

#### 2 Reasonable Care

The Insured or Insured Person shall act in a prudent manner and exercise reasonable care and prevent Accidents, Injury, illness, loss or damage.

#### 3 Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made, then this Policy shall be void and no claim shall be payable.

#### 4 Claim

In the event of a claim, the Insured or Insured Person should:-

- (a) advise Us in writing as soon as possible but always subject to 1C under General Exclusions.
- (b) provide all documents, information and evidence as may be required by Us at the expense of the Insured, Insured Person or his/her legal representatives.
- (c) in the case of loss of or damage to baggage whilst in the custody of carriers or loss of baggage or money, obtain a report from the carrier, the police or other proper authority and provide a copy when claiming to Us.
- (d) in the event of travel delay, obtain written confirmation from the Public Common Carrier for the reason and duration of the delay.
- (e) in the event of loss of money, loss must be reported to the police within 24 hours of discovery and a report has to be obtained.
- (f) not to admit liability or to give any representations or other undertakings binding upon the Insured or the Insured Person except with Our written consent.
- (g) render his/her full co-operation during the course of investigation or assessment of the claim.

#### 5 Company's Rights after a Claim

We shall be entitled to conduct, in the name of and on behalf of the Insured or Insured Person, the defence or settlement of any legal action and take proceedings at Our own expenses and for Our own benefit but in the name of the Insured or Insured Person to recover compensation from any third party in respect of anything covered by this Policy and to instruct solicitors of Our own choice for this purpose. In the event of the death of the Insured Person, We shall have the right to have a post mortem at Our own expense.

#### 6 Arbitration

If any difference shall arise as to be the amount to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force in Hong Kong. Where any difference is, by this condition, to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against Us.

#### 7 Premium

No refund of premium is allowed once the Policy Schedule/Certificate of Insurance has been issued (except for Annual Cover).

#### 8 Payment of Claims

Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the Insured or the Insured Person. Any other accrued indemnities unpaid at the Insured or the Insured Person's death may, at Our option, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured or the Insured Person.

Payment to the designated beneficiary or, if none or if such beneficiary cannot be found after reasonable enquiry, to the Insured or the Insured Person's executives or personal representatives shall discharge Our all further liability hereunder and We shall in no circumstances be liable to see to the application or distribution of any amount so paid pursuant to this Policy.

Payment of the claims will be based on the exchange rate prevailing at the date of loss.

9 This policy shall be governed and construed in accordance with the laws of Hong Kong and any dispute or difference that arises under this Policy shall be settled in accordance with the laws of Hong Kong.

#### 10 Applicable to Annual Cover Only

##### (a) Cancellation

We may cancel this Policy by sending 30 days notice by registered letter to the Insured at his/her last known address and, in such event, the Insured shall become entitled to the return of a proportionate part of the premium corresponding to the unexpired portion of the period of insurance.

The Insured may also cancel the Policy by sending 30 days written notice to Us. We shall then refund (provided no claim has arisen during the current period of insurance) the unexpired portion of premium of the period of insurance to the Insured subject to a minimum premium of 50% of the annual premium paid.

(b) Addition of Insured Person

No person added to any group in the Policy Schedule shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy.

(c) Additional Premium

Additional premium will be charged on a pro-rata basis for each additional Insured Person included under this Policy after the commencement of the period of insurance or at the time of renewal of this Policy (except for Family Plan).

(d) Renewal

Before renewal of this Policy, the Insured must give notice to Us of any Sickness or physical defect or infirmity of which the Insured has become aware of during the preceding period of insurance.

11 Age Limit

Insured Person must be aged between 30 days to the age of 80 years old.

For Insured Person aged over 75 years old and up to 80 years old on the commencement date of the Policy, only the Classic Plan is applicable to him/her.

For annual cover, the Insured Person must be at or below 75 years of age on the first commencement date of the Policy, and renewal is allowed up to the age of 80 years old.

All benefits would be payable according to the age of the Insured Person on the commencement date of the period of insurance.

12 Duplicate Cover

If the Insured Person is insured with Us by more than one travel insurance (except all group travel insurance which is actually paid by any company, group or association to insure the Insured Person) covering under the same Journey, then We will only be liable to pay for the loss up to the limit of the highest coverage policy.

13 The total amount payable under each section shall not exceed the maximum limit as stated in the Policy respectively.

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