



## Travel Plus INSURANCE PLAN

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

Welcome to your Chong Hing Insurance **Travel Plus** Insurance Plan.

Your Policy consists of  
 the proposal form  
 the terms & conditions as shown in this jacket  
 the Policy Schedule/Certificate

Your Policy Schedule shows  
 details of your cover  
 the period of insurance  
 any special terms that may apply to your Policy

Following payment of the premium stated in the Policy Schedule we will, in the event of accident, injury or loss happening during the period of insurance anywhere in the world, provide insurance as described in the following pages for those Sections you have chosen.

Please read this jacket together with your Policy Schedule to make sure you know what cover is provided.

**Chong Hing Insurance Company Limited** hereinafter called the "**Company**", agrees, subject to the terms, exclusions and conditions contained or endorsed herein, that if during the **Period of Insurance** contained within the **Policy Schedule of Insurance** (the "**Policy Schedule**"), any **Insured Person** suffers loss as shown below, the **Company** will indemnify such **Insured Person** to the extent as defined.

### INTERPRETATION

This Policy and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Policy Schedule shall bear such meaning wherever it may appear.

- 1 Insured – means Individual or business entity/company who owns the insurance policy.
- 2 "Insured Person" means the Insured Person(s) named in Policy Schedule. In the case where the insured is a business entity/company, the "Insured Person(s)" are to be interpreted as "Insured Employee(s)" so long as they are named in the Policy Schedule.
- 3 Child/Children – means dependent and unmarried child/children who are aged between 30 days and under 18 years old as named in the Policy Schedule.
- 4 Family – means Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.
- 5 Journey – means travel originating from Hong Kong, and ceasing when the Insured Person returning and re-entering into Hong Kong (details as described in the Operation of Insurance).

### GEOGRAPHICAL LIMITS

Area 1 means Brunei, Cambodia, China, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam.

Area 2 means Worldwide.

This Policy is only valid for travel originating from Hong Kong.

### OPERATION OF INSURANCE

- For Section 6 (Personal Money and Travel Documents), insurance commences (1) at the time when the Policy Schedule is issued OR (2) 24 hours before the Period of Insurance show in the Policy Schedule, whichever is the later.
- For Other Sections (except Section 9), refers to the Period of Insurance shown in the Policy Schedule, and commences when the Insured Person leaves his/her place of residence or business in Hong Kong (whichever is the earlier) to commence the journey until the time of return to his/her place of residence or business in Hong Kong (whichever is the later) on completion of the journey.

In any event, unless specified otherwise, cover does not commence more than 24 hours prior to booked departure time and shall cease (1) upon the expiry of the Period of Insurance as specified in the Policy Schedule or (2) 24 hours after booked return time to Hong Kong, or arrival at final destination, whichever is the earlier.

- For Section 9 (Loss of Deposit or Cancellation), insurance is effective immediately the Policy Schedule is issued.
- For Single Journey, this Policy is not valid for travel exceeding 6 consecutive months.
- For Annual Cover, each journey shall not exceed 90 days and covers end at (1) the last day of the Period of Insurance OR (2) the ending of Insured Person's last journey provided the journey is started within the Period of Insurance, whichever is the later.

### WORLDWIDE ANNUAL COVER

Cover is provided up to a maximum of 90 days with policy limits applied to each journey, irrespective of the number of journeys that are made within the policy period.

### ONE WAY COVER MEMORANDUM (Not Applicable to Annual Cover)

For Insured Person not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared Period of Insurance whichever is the earlier.

### MEMORANDUM FOR INSURED PERSON AGED BELOW 18

For any Insured Child(ren) 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 death benefit under Section 3 will be limited to 50% of the selected plan, and not as originally stipulated in Provisions (i) under Section 3.

### AUTOMATIC 15 DAYS EXTENSION (Not Applicable to Annual Cover)

This Insurance will be automatically extended for a maximum period of 15 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

### SECTION 1 – MEDICAL AND RELATED EXPENSES

Maximum Limit per Insured Person	VIP	Classic
(a) Insured Person aged up to 70	HK\$1,000,000	HK\$600,000
(b) Insured Person aged over 70	HK\$500,000	HK\$300,000
(c) Insured Child	HK\$250,000	HK\$150,000

- (1) Medical, hospital, treatment expenses including Chinese herbalists and bonesetters fees\* and including the cost of dental treatment (as a result of accident only), additional accommodation and travelling expenses (including such additional expenses of a relative or friend required on medical advice to travel to, or remain behind with the Insured Person), necessarily incurred outside Hong Kong, within 12 months of the date of incident giving rise to the claim as a direct result of accidental bodily injury sustained or sickness contracted by the Insured Person during the Period of Insurance.  
 (\*N.B. Chinese herbalists and bonesetters fees are subject to maximum of HK\$150 per visit per day, up to a maximum of HK\$3,000 and HK\$1,500 for VIP and Classic Plan respectively.)
- (2) Reasonable additional accommodation and travelling expenses (confined to economy class) incurred to return dependent children back to the Insured Person's place of residence in Hong Kong who are left unattended as a result of the Insured Person's hospitalisation.
- (3) Reasonable additional accommodation and travelling expenses (confined to economy class) to Hong Kong, necessarily and unavoidably incurred as a result of (a) death, injury or illness of the Insured Person's spouse, parent, parent-in-law, child, brother, sister, fiancée, fiancé, grandparent, resident in Hong Kong or (b) hijack, or riot or civil commotion which first occurs during the Period of Insurance.
- (4) Guarantee of hospital admittance deposit

Sub-Limit per Insured Person	VIP	Classic
	HK\$40,000	HK\$24,000

- (5) 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 an insured accidental bodily injury or sickness, which occurred or was contracted abroad during the Period of Insurance, subject to the period of confinement exceeding 24 hours.

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



- (6) 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 travelling companions following an interruption or disruption of that schedule/itinerary caused by an insured accidental bodily injury or sickness, which occurred or was contracted abroad during the Period of Insurance.

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

(7) A Hospital Cash Benefit is allowed to any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours as a result of an insured accidental bodily injury or sickness which occurred or was contracted during the Period of Insurance. This benefit is also allowed 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	HK\$5,000	HK\$3,000
Limit per day	HK\$500	HK\$300

(8) The necessary medical, hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees and Chinese herbalists and bonesetters fees\*) reasonably incurred by the Insured Person in Hong Kong within 3 months after the Insured Person's return from abroad, such expenses having resulted from an insured accidental bodily injury or sickness, which occurred or was contracted abroad during the Period of Insurance and which necessitated medical consultation whilst abroad. (\*N.B. Chinese herbalists and bonesetters fees are subject to a maximum of HK\$150 per visit per day, up to a maximum of HK\$3,000 and HK\$1,500 for VIP and Classic Plan respectively.)

	VIP	Classic
Sub-Limit per Insured Person	HK\$75,000	HK\$45,000

### EXCLUDING

- Treatment or aid obtained in Hong Kong (except as specifically provided for in benefits (7) and (8) above).
- Surgery or medical treatment which, in the opinion of the 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 travellers not returning to Hong Kong.
- The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the medical practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
- Medical consultation or treatment (other than Chinese herbalists and bonesetters), not received from local legally registered medical practitioner.

### SECTION 2 – EMERGENCY ASSISTANCE SERVICE

	VIP	Classic
Maximum Limit per Insured Person	HK\$1,000,000	HK\$600,000

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

#### 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 herein covered, help and advice will be given, and if necessary emergency evacuation will be arranged.

#### 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 the company will pay subject to the maximum aggregate limit stipulated for:

- Emergency transport include air ambulance to the nearest and most appropriate hospital or medical centre available to the nature of the Insured's injury or sickness suffered; and
- Medical attendants to accompany the Insured Person enroute on the advice and/or direction of the attending Medical Practitioner.

#### REPATRIATION

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

- Extra costs for economy airfare incurred when an illness or injury is such that the Insured Person must fly to Hong Kong immediately on the written advice of a Medical Practitioner.
- Extra costs for economy airfare incurred for a qualified medical attendant to accompany the Insured Person on the written advice of a Medical Practitioner on the commercial airline; and
- 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 or costs not approved and arranged by the Assistance Company or its authorized representative, except that the Company reserves the right to waive this exclusion if the Insured or his/her travelling companions cannot for reasons beyond the Insured's control notify the Assistance Company during an emergency situation. In any event, the Company reserves the right to reimburse the Insured only for those expenses incurred for service, which the Assistance Company would have provided under the same circumstances.
- The cost of burial in Hong Kong.

### SECTION 3 – PERSONAL ACCIDENT

In the event of bodily injury caused solely and directly by accidental, violent, external and visible means being sustained by an Insured Person during the Period of Insurance, the following benefits will be paid per Insured Person :-

	VIP	Classic
(1) Death by Accident	HK\$1,000,000	HK\$600,000
(2) Loss of one or more limbs or one or both eyes	HK\$1,000,000	HK\$600,000
(3) Permanent Total Disablement from any occupation	HK\$1,000,000	HK\$600,000
(4) Loss of hearing in both ears	HK\$1,000,000	HK\$600,000
(5) Loss of speech	HK\$1,000,000	HK\$600,000
(6) Third Degree Burn of 5% or more of total body surface area, and is diagnosed by a legally qualified and registered medical practitioner	HK\$200,000	HK\$120,000
(7) In addition to benefit (1) above, an immediate cash relief benefit will be paid to the next of kin of the deceased.	HK\$50,000	HK\$30,000

OR, in the event of death of the Insured Person due to sickness, a benefit will be paid

	HK\$20,000	HK\$12,000
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### PROVISIONS

- In respect of an Insured Person who is aged under 18 at the time of death, the Sum Insured by benefit (1) above will be limited to HK\$100,000 irrespective of the plan selected.
- In respect of an Insured Person who is aged over 70, the maximum amount the Company will pay under this Section will be limited to 50% of the above benefits (1) to (5).
- No claims will be payable:
  - Under benefits (1), (2), (7) and "death due to sickness" above, unless such death or loss occurs within 12 months of the date of accident or the date of contracting sickness.
  - Under benefits (3), (4) and (5) above, except on proof to the Company 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 except benefit (7) payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed HK\$1,000,000 and HK\$600,000 for VIP and Classic Plan respectively.

### DEFINITIONS

- Loss of a Limb means loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- Loss of an Eye means the complete and irrecoverable and irremediable loss of the sight of an eye.
- 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.
- Loss of Speech means total and irrecoverable loss of speech irremediable by surgical or other means of treatment.
- Permanent Total Disablement means absolute disablement from engaging in or giving attention to any occupation for 12 calendar months and at the end of that time being beyond hope of improvement.
- Sickness means illness or disease commencing or contracted by the Insured Person during the Period of Insurance which is the direct and independent cause of loss for which the claim is made and which requires the attendance of a physician.
- Major Burn means tissue damage caused by the agent of heat only.

### SECTION 4 – BAGGAGE AND PERSONAL EFFECTS

	VIP	Classic
Maximum Limit per Insured Person	HK\$25,000	HK\$15,000
Limit per article/pair/set of article	HK\$7,500	HK\$4,500

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 person, trunks, suitcases, receptacles and the like), occurring during the Period of Insurance and owned by the Insured or Insured Person.

In the event that the Insured Person purchases a comparable replacement for the lost article, the Company will pay the replacement cost providing the lost article was not more than 2 years old at the date of loss. If 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, the Company 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.

The Company has its option to indemnify 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 an airline or carrier, the Insured Person should firstly lodge his/her claim against that airline or carrier.

### Chong Hing Assistance (IPA) Worldwide Alarm Centres 創興24小時緊急援助諮詢熱線

Hong Kong	香港	852 2862 0172
Singapore	星加坡	65 (6) 2200 500
Bangkok, Thailand	泰國曼谷	65 (2) 203 9709
Tokyo, Japan	日本東京	81 (3) 3206 1600
Sydney, Australia	澳洲悉尼	61 (2) 9461 3822
Chicago, U.S.A	美國芝加哥	1 (312) 935 3500
Geneva, Switzerland	瑞士日內瓦	41 (22) 819 4433
Paris, France	法國巴黎	33 (1) 5592 1987

The Company shall reimburse the balance if the Insured Person is not fully compensated by the airline/carrier subject to the limit under this Section of the Policy. In any circumstances, the amount payable shall not exceed the maximum limit under this Section for the Insured or an Insured Person.

#### 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 or damage arising from delay or confiscation or detention by Customs or other official.
- Loss or damage to stamps, documents, contact or conceal lenses or damage to fragile articles.
- Business goods or samples.
- Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
- Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained.
- Loss not reported to the police within 24 hours and a report 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.

#### SECTION 5 – BAGGAGE DELAY

Maximum Limit per Insured Person	VIP HK\$1,000	Classic HK\$600
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The Company will pay for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 10 hours from time of arrival at destination abroad due to mishandling by the airlines or carrier or hi-jack.

(N.B. An Insured Person cannot claim under both Section 4 and 5 for the same loss.)

#### SECTION 6 – PERSONAL MONEY AND TRAVEL DOCUMENTS

Maximum Limit per Insured Person	VIP HK\$3,000	Classic HK\$3,000
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Cover loss of money owned by the Insured or Insured Person (including cash, bank or currency notes, cheques, travellers cheques, postal or money orders), travel tickets, passports, Hong Kong Identity Card or the like, applicable entry visas, driving licences and/or any other travel documents, petrol coupons or credit vouchers, or loss of and unauthorised use of credit cards by any person not related to, or residing with, the Insured Person.

The Company shall reimburse the replacement cost of travel documents including passports, Hong Kong Identity Card or the like, applicable entry visas, credit cards, driving licences and other travel documents.

In any circumstances, the amount payable shall not exceed the maximum limit under this Section for the Insured or an Insured Person.

#### EXCLUDING

- Loss not reported to the police within 24 hours and a report 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 and 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.

#### SECTION 7 – PERSONAL LIABILITY

Maximum Limit per Insured Person (inclusive of all costs and expenses)	VIP HK\$2,000,000	Classic HK\$1,000,000
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To indemnify the Insured Person for his/her legal liability to third parties up to the limit of the plan selected arising during the Period of Insurance as a result of:-

- Accidental bodily injury (including death) to any person.
  - Accidental loss of or damage to property.
- In addition, to indemnify the Insured Person for:-
- Third Parties 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 costs and expenses incurred with the written prior consent of the Company.

#### 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.
- 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, or engaging in mountaineering (except that incidental to winter sports), ski-racing in major events, ice hockey, riding or driving in races or rallies or the use of firearms.

#### SECTION 8 – TRAVEL DELAY, MISSED JOURNEY, OVERBOOKING AND RE-ROUTING

Maximum Limit per Insured Person	VIP HK\$10,000	Classic HK\$6,000
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- In the event of the departure or arrival of the aircraft, train, sea vessel or other method of transportation in which the Insured Person had arranged to travel being delayed for at least 10 hours from the time specified in the itinerary supplied to the Insured Person caused by events beyond control of the Insured Person, the Company will pay EITHER:-

Travel Delay (the delay being calculated from the departure time of the aircraft, train, sea vessel or other method of transportation specified in the itinerary)	VIP HK\$2,000	Classic HK\$2,000
Sub-Limit per Insured Person	HK\$2,000	HK\$2,000
Each full 10 hours delay	HK\$300	HK\$180

OR

- Irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only in the event of cancellation of the holiday/journey by the Insured Person, or any additional travel costs including alternative public transportation costs and accommodation expenses necessarily incurred as a direct consequence of travel delay if the Insured Person has to re-route to get to his/her original destination in the event of cancellation of the transportation arranged.

Sub-Limit per Insured Person	VIP HK\$10,000	Classic HK\$6,000
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- In the event that the Insured Person missing any confirmed inward or outward flight, train, sea vessel or other method of transportation connection, through any circumstances beyond the Insured Person's control, the Company will pay expenses reasonably incurred for accommodation and meals up to the maximum limit for each Insured Person, if it is not provided or compensated by the airline/carrier or any third party. The missed journey connection must be verified in writing by the airline/carrier.

Sub-Limit per Insured Person	VIP HK\$10,000	Classic HK\$6,000
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- In the event that the Insured Person fails to board any aircraft, train, sea vessel or other method of transportation, due to overbooking, of the flight, train, sea vessel or other method of transportation on which the Insured Person had obtained a confirmed reservation, the Company will pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the airline/carrier or any third party. The failure to board the aircraft, train, sea vessel or other carriers due to the overbooking must be verified in writing by the airline/carrier.

Sub-Limit per Insured Person	VIP HK\$5,000	Classic HK\$3,000
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In any circumstances, the amount payable shall not exceed the maximum limit under this Section for each Insured Person.

#### EXCLUDING

Claims arising from:-

- failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
- strike or industrial action existing at the date this Insurance is purchased by the Insured Person.
- late arrival of the Insured Person at the airport or port or 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).

#### SECTION 9 – LOSS OF DEPOSIT OR CANCELLATION

Maximum Limit per Insured Person	VIP HK\$50,000	Classic HK\$30,000
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Loss of irrecoverable deposits or changes paid in advance or contracted to be paid for the benefit of the Insured Person only, in the event of necessary and unavoidable cancellation by the Insured Person arising from causes beyond the control of the Insured Person occurring after this Insurance has been effected.

#### EXCLUDING

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

- government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
- disinclination to travel or financial circumstances of the Insured or any Insured Person.
- any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- failure to notify travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to cancel the travel arrangements.
- any training or studying courses fee deposits.

#### SECTION 10 – CURTAILMENT

Maximum Limit per Insured Person	VIP HK\$50,000	Classic HK\$30,000
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Proportional return of the irrecoverable prepaid cost of the planned holidays as shown on the booking invoice, calculated at pro-rata for each complete day of the planned holiday lost, due to the necessary and unavoidable curtailment (see definition below) of the planned holiday resulting from causes beyond the control of the Insured Person and/or additional hotel accommodation incurred to obtain lost travel documents arising out of robbery, burglary or theft provided that such accommodation is not better than that before the loss.

## DEFINITION

Curtailment herein means abandonment by return to place of residence in Hong Kong of the planned holiday after arrival at the booked destination as show on booking invoice.

## EXCLUDING

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

- 1 government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as the agent or tour operator through whom the holiday was booked,
- 2 disinclination to travel or financial circumstances of the Insured or any Insured Person,
- 3 any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- 4 failure to notify travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to curtail the travel arrangements.

## GENERAL EXCLUSIONS

This Policy does not cover claims:-

- 1 Directly or indirectly occasioned by, happening through or in consequence of-
  - (a) any illness, disease, infirmity, physical defect or condition which existed prior to the journey,
  - (b) the Insured Person engaging in sports or games in a professional capacity,
  - (c) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or 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 or riot or civil commotion (except as defined under Section 1.3).
  - (d) any losses caused by terrorist attacks by chemical and/or biological substances.
  - (e) the Insured Person's direct participation in terrorist acts.
  - (f) accidents whilst the Insured Person is engaging in racing (other than on foot), motor rallies and competitions, mountaineering (reasonably requiring the use of ropes, pitons or guides), rock-climbing, hanggliding, gliding, parachuting, pot-holing or aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew).
  - (g) 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).
  - (h) nuclear fission, nuclear fusion or radioactive contamination.
- 2 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.
- 3 Incidents which may give rise to a claim not notified directly in writing to the Company within 31 days of the expiry of the individual Policy Schedule.
- 4 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.
- 5 For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
- 6 For pregnancy, miscarriage, childbirth and all complications thereof.
- 7 In respect of Insured Person reaching the age of 76 before the inception of the journey.
- 8 In respect of any manual work engaged in during the Period of Insurance.

## GENERAL CONDITIONS

- 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 the Company 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 the Company in writing as soon as possible.
  - (b) provide all documents, information and evidence as may be required by the Company 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 the Company.
  - (d) in the event of loss of money, loss must be reported to the police within 24 hours of discover and a report obtained.
  - (e) not to admit liability on behalf of the Company or to give any representations or other undertakings binding upon them except with the Company's written consent.
  - (f) render his/her full co-operation during the course of investigation or assessment of the claim.

## 5 Company's Rights after a Claim

The Company 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 their own expenses and for their 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 their own choice of this purpose. In the event of the death of the Insured Person, the Company shall have the right to have a post mortem at their 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 the Company.

## 7 Premium

No refund of premium is allowed once the Policy Schedule 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 Person. Any other accrued indemnities unpaid at the Insured Person's death may, at the option of the Company, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person.

Payment to the designated beneficiary or, if none or if such beneficiary cannot be found after reasonable enquiry, to the Insured Person's executives or personal representatives shall discharge the Company from all further liability hereunder and the Company 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

The Company may cancel this Policy by sending 30 days notice by registered letter to the Insured or Insured Person at his/her last known address and, in such event, the Insured or Insured Person 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 or Insured Person may also cancel the Policy by sending 30 days written notice to the Company. The Company will then refund the unexpired portion of premium of the Period of Insurance to the Insured or Insured Person 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, you must give notice to us of any sickness or physical defect or infirmity of which you have become aware of during the preceding Period of Insurance.

## IMPORTANT NOTES

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
- any claim or investigation or analysis of such claim; and
- exercising any right of subrogation

and may be transferred to

- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
- any members of the "Federation" by the "Federation" for any of the above or related purposes.

Moreover, Chong Hing Insurance Company Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

You have the right obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.