Endorsement of “COVID-19 Extension”

The HK Express Travel Insurance has been amended to address certain situations pertaining to COVID-19. This endorsement addresses what an Insured Person is and is not covered for under the “COVID-19 Extension”.

This endorsement will attach to and form part of the Insured Person’s policy and is subject to all the terms, conditions and exclusions of the policy except as they are specifically modified by this endorsement.

“COVID-19 Extension” – Schedule of Benefits (One Way Plan-Standard):

If an Insured Person incurs losses arising from being diagnosed with COVID-19 during the Period of Insurance, The Company will extend covering the benefits up to the Sum Insured as stated in the table below.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>HK$</th>
</tr>
</thead>
<tbody>
<tr>
<td>C. Chubb Assistance – 24-Hour Worldwide Assistance Services</td>
<td></td>
</tr>
<tr>
<td>(a) Emergency Medical Evacuation and/or Repatriation</td>
<td>Unlimited</td>
</tr>
<tr>
<td>(b) Return of Mortal Remains</td>
<td>Unlimited</td>
</tr>
<tr>
<td>(c) Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services</td>
<td>Applicable</td>
</tr>
<tr>
<td>D. Hospital Cash</td>
<td></td>
</tr>
<tr>
<td>(a) Maximum amount</td>
<td>Sum Insured 3,000</td>
</tr>
<tr>
<td>(b) Maximum daily benefit</td>
<td>300</td>
</tr>
<tr>
<td>G. Trip Cancellation</td>
<td>Sum Insured 3,000</td>
</tr>
<tr>
<td>J. Compassionate Death Cash</td>
<td>Sum Insured 3,000</td>
</tr>
</tbody>
</table>

The above Sum Insured of applicable benefit sections under “COVID-19 Extension” shall be deducted from the Sum Insured of the relevant benefit section under “Part I Schedule of Benefits” of the main policy of HK Express Travel Insurance (One Way Plan - Standard). The maximum amount payable under each benefit of this policy remains unchanged.

Definition of Words under “COVID-19 Extension”:

COVID-19 means the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain, contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes

Special Conditions to “COVID-19 Extension”:

“COVID-19 Extension” does not apply to any cruise journey. The Company will not cover any losses arising from directly or indirectly, relating to or in any way connected to any cruise journey taken by an Insured Person, an Immediate Family Member, intended Travel Companion.

Except as specified above, all other benefits under The HK Express Travel Insurance does not cover and the Company will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 and/or its outbreak.
HK Express 旅遊保險計劃已因應新型冠狀病毒病 (COVID-19) 部分情況作出修訂。本批註說明受保人在「COVID-19 延伸保障」下，包括及不包括的保障範圍。

本批註將附加至受保人的保單並為保單中之一部分。除了本批註明確修改的保單條文、條款及不保事項外，本批註受保單的全部條文、條款及不保事項約束。

「COVID-19 延伸保障」保障計劃 (單程計劃-標準):

假若受保人於該受保期間因確診感染 COVID-19 而引致損失，本公司將按照下表延伸保障及保額作出賠償。

<table>
<thead>
<tr>
<th>保障</th>
<th>港幣</th>
</tr>
</thead>
<tbody>
<tr>
<td>C. Chubb Assistance – 24 小時環球支援服務</td>
<td></td>
</tr>
<tr>
<td>(a) 緊急醫療運送及/或運返</td>
<td>不設上限</td>
</tr>
<tr>
<td>(b) 遺體運返</td>
<td>不設上限</td>
</tr>
<tr>
<td>(c) Chubb Assistance – 二十四(24)小時電話熱線及轉介服務</td>
<td>適用</td>
</tr>
<tr>
<td>D. 住院現金</td>
<td></td>
</tr>
<tr>
<td>(a) 住院現金最高限額</td>
<td>保額 3,000</td>
</tr>
<tr>
<td>(b) 住院現金每日最高限額</td>
<td>保額 300</td>
</tr>
<tr>
<td>G. 取消旅程</td>
<td>保額 3,000</td>
</tr>
<tr>
<td>J. 身故恩恤金</td>
<td>保額 3,000</td>
</tr>
</tbody>
</table>

上述「COVID-19 延伸保障」保障計劃所列的適用保障章節之保額將從主保單 HK Express 旅遊保險計劃「第一部分 — 保障計劃 (單程計劃-標準)」下所列的相關保障章節之保額中扣除。本保單各項保障的最高應付金額維持不變。

「COVID-19 延伸保障」之詞彙釋義:


「COVID-19 延伸保障」之特別條款:

「COVID-19 延伸保障」不適用於任何郵輪旅程。本公司將不承保因受保人、直系家庭成員、擬定同行伙伴參與任何郵輪旅程而直接或間接引致的、與之相關的或以任何方式相關的任何損失。

除了本批註以上列明，HK Express 旅遊保險計劃之所有其他章節不保障任何由 COVID-19 及/或其爆發直接或間接引起或相關的損失，及本公司不會支付任何與其相關之賠償。
HK Express Travel Insurance
(One Way Plan- Standard)
HK Express 旅遊保險計劃
(單程計劃-標準)

Policy Wording
保單條款
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第七部分 個人資料收集聲明 ................................................................. 29
關於安達香港 .................................................................................. 31
聯絡我們 .......................................................................................... 31
In consideration of the payment of a premium to The Company and subject to the terms and conditions of this policy, The Company agrees to provide cover in the manner and to the extent set out in this policy.

Please Read This Policy. If this policy contains incorrect information, please return it to The Company immediately for correction.

Part I – Schedule of Benefits (One Way Plan-Standard)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>HK$</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Personal Accident</strong></td>
<td></td>
</tr>
<tr>
<td>(a) Maximum amount</td>
<td>HK$300,000</td>
</tr>
<tr>
<td><strong>B. Accidental Medical Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>(a) Accidental Medical Expenses</td>
<td>HK$200,000</td>
</tr>
<tr>
<td><strong>C. Chubb Assistance – 24-Hour Worldwide Assistance Services</strong></td>
<td></td>
</tr>
<tr>
<td>(a) Emergency Medical Evacuation and/or Repatriation</td>
<td>Unlimited</td>
</tr>
<tr>
<td>(b) Return of Mortal Remains</td>
<td>Unlimited</td>
</tr>
<tr>
<td>(c) Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services</td>
<td>Applicable</td>
</tr>
<tr>
<td><strong>D. Hospital Cash</strong></td>
<td></td>
</tr>
<tr>
<td>(a) Maximum amount</td>
<td>HK$3,000</td>
</tr>
<tr>
<td>(b) Maximum daily benefit</td>
<td>HK$300</td>
</tr>
<tr>
<td><strong>E. Burns Benefit</strong></td>
<td></td>
</tr>
<tr>
<td><strong>F. Personal Property</strong></td>
<td></td>
</tr>
<tr>
<td>(a) Maximum amount</td>
<td>HK$4,000</td>
</tr>
<tr>
<td>(b) Maximum amount for each item / set / pair</td>
<td>HK$2,000</td>
</tr>
<tr>
<td>(c) Aggregate limit for all Camera and Camcorders and their accessories and related equipment</td>
<td>HK$3,000</td>
</tr>
<tr>
<td><strong>G. Trip Cancellation</strong></td>
<td></td>
</tr>
<tr>
<td><strong>H. Travel Delay</strong></td>
<td></td>
</tr>
<tr>
<td>(a) Maximum Benefit</td>
<td>HK$1,200</td>
</tr>
<tr>
<td>(b) Cash Benefit for each period of delay</td>
<td>Every 8 hour period of delay HK$300</td>
</tr>
<tr>
<td><strong>I. Baggage Delay</strong></td>
<td></td>
</tr>
<tr>
<td><strong>J. Compassionate Death Cash</strong></td>
<td></td>
</tr>
</tbody>
</table>

Customer Services Hotline: (852) 3191 6638
24-Hour Worldwide Assistance Hotline: (852) 3723 3030

Part II – Definition of Words

The following defined terms shall have the meaning set out as follows in this policy:

1. A Third Degree Burn means Bodily Injury sustained as a result of burn and diagnosed by a Physician in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
2. Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance.
3. Biological Agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxin(s) which cause illness and/or death in humans, animals or plants.
4. Bodily Injury means physical injury caused solely and independently by an Accident and sustained during the Period of Insurance.
5. Chubb Assistance or Authorised Assistance Service Provider means the independent service provider appointed by The Company to provide outside Hong Kong assistance services to Insured Persons.
6. **Camera** means the following personal goods, equipment or accessories belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**: camera body, photographic lens, flash, tripod. Any equipment or accessory with a telecommunications function will not be classified as “Camera” in this policy.

7. **Camcorder** means the following personal goods, equipment or accessories belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**: camcorder body, photographic lens, microphone, monitor, flash, tripod. Any equipment or accessory with a telecommunications function will not be classified as “Camcorder” in this policy.

8. **Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

9. **Compulsory Quarantine** means the **Insured Person** is being confined in an isolated ward of a **Hospital** or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.

10. **Confinement** or **Confined** means a continuous period of necessary confinement in a **Hospital** as a **Resident Inpatient** for which the **Hospital** makes a charge for room and board.

11. **Hospital** means a legally constituted establishment operated and licensed pursuant to the laws of the country in which it is located and which meets all of the following requirements:

   (a) Operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a **Resident Inpatient** basis; and

   (b) Admits a **Resident Inpatient** only under the supervision of one or more **Physicians**, at least one of whom is available for consultation at all times; and

   (c) Maintains organised facilities for medical diagnosis and treatment of **Resident Inpatients** and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and

   (d) Provides full-time nursing service by and under the supervision of a staff of qualified nurses; and

   (e) Has an on-duty staff of at least one **Physician** and one qualified nurse at all times; and

   (f) “**Hospital**” shall not include the following:

      - a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease including sub-normality or the psychiatric department of a hospital; or

      - a place for the aged, a rest home or a place for drug addicts or alcoholics; or

      - a health hydro or nature cure clinic, a nursing or convalescent home, a special unit of a hospital used primarily as a place for drug addicts or alcoholics or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.

12. **Hong Kong** means the Hong Kong Special Administrative Region of the People’s Republic of China.

13. **Hong Kong Express** means Hong Kong Express Airways Limited.

14. **Immediate Family Member** means an **Insured Person**’s spouse, parents, parents-in-law, grandparents, children, siblings, grandchildren or legal guardians.

15. **Insured Person** means the person or persons named in the **Policy Schedule** or subsequent endorsement(s) (if any).

16. **Journey** means the trip outside **Hong Kong** described in the **Policy Schedule**.

17. **Loss of Hearing** means total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person**’s life.

18. **Loss of Limb** means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person**’s life.

19. **Loss of Sight** means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person**’s life.

20. **Loss of Speech** means total and irrecoverable loss of speech beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person**’s life.

21. **Medical Expenses** means all **Usual, Reasonable and Customary Medical Expenses** necessarily incurred by an **Insured Person** as a result of **Bodily Injury** sustained, for **Confinement**, surgical, medical, or other diagnostic or remedial treatment given or prescribed by a **Physician**, including employment of a qualified nurse, x-ray examination or the use of an ambulance as the result of an emergency.

22. **Nuclear, Chemical and Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during
the **Journey** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public, in fear.

23. **Period of Insurance** means the period described under the relevant plan in this policy as follows:
   
   For **One Way Plan** means, in relation to:
   
   (a) Section G - Trip Cancellation of this policy only, the period of insurance starts from the Purchase Date as specified in the **Policy Schedule** and ends at the commencement of the **Journey**; or
   
   (b) all other sections of this policy, the period of insurance starts at the time when an **Insured Person** arrives at the **Hong Kong** immigration control point to embark on a **Journey**; and ends at the earliest of: (i) the time an **Insured Person** leaves the airport terminal of the final destination shown on the **Policy Schedule**; or (ii) Seventy-two (72) hours after the actual departure time from **Hong Kong** immigration control point. However, there will be no coverage during the period when an **Insured Person** is outside the airport premises while waiting for transit flight.

24. **Permanent** means:
   
   (a) In relation to one or both limbs, loss of use lasting twelve (12) consecutive months from the date of **Accident** and being beyond hope of improvement or remedy by surgical or other treatment at the expiry of that period, or loss by physical separation at or above the wrist or ankle joint during the same period; or
   
   (b) In relation to any other type of loss, being beyond hope of improvement or remedy by surgical or other treatment at the end of twelve (12) consecutive months from the date of **Accident**.

25. **Permanent Total Disability** means disablement that results solely, directly or independently of all other causes from **Bodily Injury** and which occurs within one hundred eighty (180) days of the **Accident** in which such **Bodily Injury** was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent the **Insured Person** from engaging in gainful employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.

26. **Personal Property** means personal goods belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**. **Personal Property** does not include: (1) jewelry (including but not limited to, for example crystals, earrings, necklaces, rings or brooches etc.) that is not being worn or carried by the **Insured Person** at the time of loss or damage, (2) any form of money, (3) any kind of document, (4) any kind of food or beverage, (5) antiques, (6) contracts, (7) bonds, (8) securities, (9) animals, (10) software, (11) mobile telecommunications device and accessories, and (12) means of transport and accessories (including but not limited to, for example cars, motorcycles, bicycles, boats, motors, scooters, etc).

27. **Physician** means a person other than an **Insured Person** or an **Immediate Family Member** who is a qualified medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.

28. **Policy Schedule** means the document(s) which (i) allows each **Insured Person** to be identified by name, (ii) states the destination of the insured **Journey**, and (iii) indicates which plan (**One Way Plan** – **Standard** or **One Way Plan** – **FunFlex**) has been selected.

29. **Pre-existing Medical Condition** means any sickness or injury of which, in the six (6) consecutive months before the first day of the **Period of Insurance**, an **Insured Person**, **Immediate Family Member** or **Travel Companion** presented signs or symptoms, or for which, in the same period, an **Insured Person**, **Immediate Family Member** or **Travel Companion** sought or received (or ought reasonably to have sought or received) medical treatment, consultation, prescribed drugs, advice or diagnosis by a **Physician**.

30. **Principal Home** means an **Insured Person**’s primary place of residence in **Hong Kong**.

31. **Public Conveyance** means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers for hire.

32. **Resident Inpatient** means an **Insured Person** whose **Confinement** as a resident bed patient is necessary for the medical care, diagnosis and treatment of **Bodily Injury** or **Sickness** and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

33. **Riot** means the act of a group of people that disturb the public peace (whether in connection with a **Strike** or lock-out or not) and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

34. **Schedule of Benefits** means the schedule of benefits in Part I of this policy.

35. **Sickness** means illness or disease commencing during the **Period of Insurance**.

36. **Strike** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

37. **Sum Insured** means, in relation to each benefit available to an **Insured Person** under this policy, the maximum amount listed in the **Schedule of Benefits** or any endorsement(s) corresponding to that benefit.
38. **The Company** means Chubb Insurance Hong Kong Limited.

39. **Travel Companion** means a person who accompanies an **Insured Person** for the entire **Journey**, who is not an **Immediate Family Member**.

40. **Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat an **Insured Person**’s condition and which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the charges are incurred. Charges that would not have been made if no insurance existed are excluded from this definition.

Part III – Description of Cover

**Section A – Personal Accident**

If an **Insured Person** sustains **Bodily Injury** during the **Period of Insurance**, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the **Loss Table** in this Section A – Personal Accident, **The Company** will pay the percentage stated for that type of loss in the **Loss Table** in this **Section A – Personal Accident of the Sum Insured** stated in Section A(a) of the **Schedule of Benefits**.

**Section A Loss Table:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage of the Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Accidental death</td>
<td>100%</td>
</tr>
<tr>
<td>2. Permanent Total Disability</td>
<td>100%</td>
</tr>
<tr>
<td>3. Loss of Limb - all limbs</td>
<td>100%</td>
</tr>
<tr>
<td>4. Loss of Sight - both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>5. Loss of Sight - one eye</td>
<td>100%</td>
</tr>
<tr>
<td>6. Loss of Limb - two limbs</td>
<td>100%</td>
</tr>
<tr>
<td>7. Loss of Limb - one limb</td>
<td>100%</td>
</tr>
<tr>
<td>8. Loss of Speech and Loss of Hearing</td>
<td>100%</td>
</tr>
<tr>
<td>9. Loss of Hearing - both ears</td>
<td>75%</td>
</tr>
<tr>
<td>10. Loss of Hearing - one ear</td>
<td>15%</td>
</tr>
</tbody>
</table>

**Special Conditions to Section A:**

1. Where an **Insured Person** suffers more than one type of loss listed in the **Loss Table** in this Section A – Personal Accident in the same **Accident**, **The Company**’s liability under this Section A – Personal Accident shall be limited to one payment for the type of loss which, of all the types of loss actually suffered, attracts the largest percentage stated in the **Loss Table** in this Section A – Personal Accident of the relevant **Sum Insured** stated in Section A of the **Schedule of Benefits**.

2. The **Company**’s total liability under this Section A – Personal Accident for all **Accidents** involving the same **Insured Person** occurring during the **Period of Insurance** shall not exceed the relevant **Sum Insured**.

3. Where the use or enjoyment of an **Insured Person**’s limb or organ was partially impaired before an **Accident** occurred, **The Company** may, in its sole discretion and after considering a medical assessment by **The Company**’s appointed medical adviser of the extent to which any **Bodily Injury** was, in the medical adviser’s opinion, caused solely and independently by that **Accident**, pay such percentage of the relevant **Sum Insured** as it considers reasonable. No payment shall be made for a limb or organ which was totally unusable before an **Accident** occurred.

4. Exposure: If during the **Period of Insurance**, the **Insured Person** is exposed to the elements as a result of an **Accident** and within twelve (12) months of the **Accident** the **Insured Person** suffers any one type of loss listed in the **Loss Table** in this Section A – **Personal Accident** as a direct result of that exposure, the **Insured Person** will be deemed for the purpose of this policy to have suffered a **Bodily Injury** on the date of the **Accident**.

5. Disappearance: Where an **Insured Person**’s body has not been found within one (1) year of the date of the disappearance, sinking or wrecking of the means of transport being used by the **Insured Person** on the date of the disappearance, sinking or wrecking:

   (a) It will be presumed that the **Insured Person** suffered **Accidental** death resulting from **Bodily Injury** at the time of such disappearance, sinking or wrecking; and

   (b) Subject to receiving an undertaking, signed by the deceased **Insured Person**’s legal representatives, that if the presumption of **Accidental** death resulting from **Bodily Injury** is subsequently found to be wrong, any amount paid by **The Company** under this Section A – **Personal Accident** will be immediately refunded to **The Company**. The
Company will pay to the legal representatives of the deceased Insured Person the percentage stated for Accidental death in the Loss Table in this Section A – Personal Accident of the relevant Sum Insured stated in Section A of the Schedule of Benefits.

Exclusion to Section A:
This Section A – Personal Accident does not cover:
1. **Sickness**, disease or bacterial infection.

Section B – Accidental Medical Expenses

(a) **Accidental Medical Expenses:**
   - If an Insured Person incurs Medical Expenses during the Period of Insurance arising from Bodily Injury, The Company will reimburse the Insured Person for those Medical Expenses up to the Sum Insured stated in Section B(a) of the Schedule of Benefits.

Special Conditions to Section B:
1. The Authorised Assistance Service Provider must be notified promptly if the Insured Person is admitted or anticipates admission to Hospital as a Resident Inpatient during the Period of Insurance outside Hong Kong. Failure to give the notice required by this condition precedent will result in The Company having no liability under this policy for those Medical Expenses.
2. The Company’s liability under Section B(a) – Accidental Medical Expenses for all Medical Expenses incurred during the Period of Insurance shall not exceed the Sum Insured stated in Section B(a) of the Schedule of Benefits.

Exclusions to Section B:
This Section B – Accidental Medical Expenses does not cover:
1. Any expense included or contemplated in the cost of a Journey at the time it was paid for.
2. Surgery or medical treatment which, in the opinion of the Physician attending the Insured Person, can reasonably be delayed until the Insured Person returns to Hong Kong.
3. Any expense incurred after an Insured Person has failed, within a reasonable period, to follow a Physician’s advice to return to Hong Kong to continue treatment for Bodily Injury suffered outside Hong Kong.
4. Any expense incurred during a Journey after an Insured Person has been advised by a Physician prior to the departure of the Journey that he or she is unfit to travel.
5. Any expenses incurred under Section B(a) – Accidental Medical Expenses after twelve (12) months from the date the first expenses were incurred.
6. Health check-ups or any investigation(s) not directly related to admission diagnosis, Bodily Injury or any treatment or investigation which is not medically necessary.
7. The cost of crutches, walking frames, orthopaedic braces and supports, cervical collars, wheelchairs, prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment.

Section C – Chubb Assistance – 24-Hour Worldwide Assistance Services

(a) **Emergency Medical Evacuation and/or Repatriation:**
   - Where a Physician, designated by an Authorised Assistance Service Provider, certifies that Bodily Injury or Sickness renders an Insured Person unfit to travel or continue with their Journey or is a danger to their life or health; and the necessary medical treatment is not available, either at the nearest Hospital where the Insured Person was transported to or in the immediate vicinity thereof, after suffering the Bodily Injury or Sickness, The Company may, based on the advice of that Physician that the Insured Person is medically fit to be evacuated, determine in its sole discretion, that the Insured Person, should be evacuated to another location for the necessary medical treatment.

The Authorised Assistance Service Provider shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means, based on the medical severity of the Insured Person’s condition for the transport of the Insured Person, including but not limited to, air ambulance, surface ambulance, regular air transport, railroad or any other appropriate means. All decisions as to the means of transport and the final destination will be made by Authorised Assistance Service Provider, and will be based solely upon medical necessity. The Insured Person may, in appropriate circumstances, be returned to Hong Kong.

The Company will pay the actual cost of the Insured Person’s emergency medical evacuation and/or repatriation and associated medical services and medical supplies directly to Authorised Assistance Service Provider.
(b) **Return of Mortal Remains:**
Upon the death of an **Insured Person** as a direct and unavoidable result of **Bodily Injury** or **Sickness**, **The Company** will pay the actual cost for transporting the **Insured Person**’s mortal remains from the place of death to **Hong Kong**, or the cost of local burial at the place of death as approved by the **Authorised Assistance Service Provider**.

(c) **Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services:** The services are provided by way of referral and arrangement only and all expenses incurred are to be borne by the **Insured Person**:
- Inoculation and Visa Requirement Information services
- Embassy Referral
- Interpreter Referral
- Loss of Baggage Assistance
- Loss of Travel Document Assistance
- Telephone Medical Advice
- Medical Service Provider Referral
- Monitoring of Medical Condition when Hospitalised
- Arrangement of Appointments with Doctors
- Arrangement of Hospital Admission
For full details on this service, please refer to the telephone hotline and referral service information provided by **Chubb Assistance**. If you have any queries on this telephone hotline and referral service, please telephone **Chubb Assistance** on (852) 3723 3030.

**Special Conditions to Section C:**
1. Services under Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services are provided by the **Authorised Assistance Service Provider**. The **Company** or the **Authorised Assistance Service Provider** must be promptly notified of the occurrence of any event which may give rise to a potential claim under Section C(a) – Chubb Assistance – 24 Hour Worldwide Assistance Services. Failure to give the notice required by this condition precedent could result in The **Company** having no liability under this Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services of the policy.
2. The arrangements for, means and final destination of emergency medical evacuation and/or repatriation will be decided by the **Authorised Assistance Service Provider** and will be based entirely upon medical necessity.
3. Upon payment being made under this Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services, **The Company** shall be entitled to any monies refundable from an original return airfare.

**Exclusions to Section C:**
This Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services does not cover any:
1. Expenses included or contemplated in the cost of a **Journey** at the time it was paid for.
2. Expenses incurred during a **Journey** after an **Insured Person** has been advised by a **Physician** prior to the departure of the **Journey** that he or she is unfit to travel.
3. Expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay.
4. Expenses for a service not approved and arranged by an **Authorised Assistance Service Provider**.
5. Treatment performed or ordered by a person who is not a **Physician**.
6. Expenses incurred in relation to treatment that can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.

**Section D – Hospital Cash**
Upon the **Confinement** in a **Hospital** outside **Hong Kong** of an **Insured Person** as a direct and unavoidable result of **Bodily Injury** or **Sickness**, **The Company** will pay an **Insured Person** a daily benefit of the amount stated in Section D(b) of the **Schedule of Benefits** for each day of **Confinement**, up to the **Sum Insured** stated in Section D(a) of the **Schedule of Benefits**.

**Special Conditions to Section D:**
1. Payment of benefits under this Section D – Hospital Cash shall only be made after the **Confinement** ends.
2. Payment of benefits under this Section D – Hospital Cash shall be in addition to those payable under Section B – Accidental Medical Expenses.
Section E – Burns Benefit

If an Insured Person who sustains Bodily Injury is diagnosed by a Physician to have suffered from A Third Degree Burn, The Company will pay the percentage stated for the degree of burn in the Burns Table in this Section E – Burns Benefit of the relevant Sum Insured stated in Section E of the Schedule of Benefits.

<table>
<thead>
<tr>
<th>Burns Table</th>
<th>Percentage of Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Third Degree Burn on</td>
<td></td>
</tr>
<tr>
<td><strong>Head:</strong></td>
<td></td>
</tr>
<tr>
<td>Equal to or greater than 12%</td>
<td>100%</td>
</tr>
<tr>
<td>Equal to or greater than 8% but less than 12%</td>
<td>75%</td>
</tr>
<tr>
<td>Equal to or greater than 5% but less than 8%</td>
<td>50%</td>
</tr>
<tr>
<td>Equal to or greater than 2% but less than 5%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Body:</strong></td>
<td></td>
</tr>
<tr>
<td>Equal to or greater than 20%</td>
<td>100%</td>
</tr>
<tr>
<td>Equal to or greater than 15% but less than 20%</td>
<td>75%</td>
</tr>
<tr>
<td>Equal to or greater than 10% but less than 15%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Special Conditions to Section E:
1. Where an Insured Person suffers more than one type of burn listed in the Burns Table in this Section E – Burns Benefit in the same Accident, The Company's liability under this Section E – Burns Benefit shall be limited to a single payment for the type of burn which, of all the types of burn actually suffered, attracts the largest percentage stated in the Burns Table in this Section E – Burns Benefit of the Sum Insured stated in Section E of the Schedule of Benefits.
2. Payment of benefits under this Section E – Burns Benefit shall be in addition to those payable under Section A – Personal Accident.

Section F – Personal Property

Subject to a reduction or allowance for physical deterioration, depreciation or obsolescence, The Company will indemnify, at its absolute discretion, reinstate, repair or replace Personal Property lost, stolen or damaged during the Period of Insurance, up to the Sum Insured stated in Section F(a) of the Schedule of Benefits.

Special Conditions to Section F:
1. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any Personal Property lost, stolen or damaged by the wilful act of a third party and which may give rise to a claim under this Section F – Personal Property. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section F – Personal Property.
2. Any claim for Personal Property lost, stolen or damaged by the wilful act of a third party under this Section F – Personal Property must be accompanied by written proof of loss having been reported to the police or equivalent local law enforcement officials. Failure to provide written proof of the notice required by this condition precedent will result in The Company having no liability under this Section F – Personal Property.
3. If loss, theft or damage occurs in transit, the Public Conveyance carrier must be promptly notified of the loss or damage within twenty-four (24) hours of the discovery of the loss or damage. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section F – Personal Property of the policy.
4. Any claim for Personal Property lost, stolen or damaged occurs in transit must be accompanied by written proof of loss having been reported to the responsible Public Conveyance carrier. Failure to provide written proof of the notice required by this condition precedent will result in The Company having no liability under this Section F – Personal Property.
5. The Company’s maximum liability for loss or theft of, or damage to, all Cameras and Camcorders during the Period of Insurance will be restricted to the amount stated in Section F(c) of the Schedule of Benefits
6. The Company’s maximum liability for loss or theft of, or damage to, each item of Personal Property during the Period of Insurance will be restricted to the amount stated in Section F(b) of the Schedule of Benefits.

HK Express Travel Insurance (One-Way Plan) Policy Wording, Hong Kong SAR. Published 06/2022.
©2022 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages are available in all jurisdictions. Chubb® and its respective logos, and ChubbInsured.™ are protected trademarks of Chubb.
1. Loss, theft or damage arising from an Insured Person’s negligence including, but not limited to, leaving Personal Property unattended.
2. Any unexplained loss.
3. Any loss or damage to Personal Property which was left unattended in a vehicle (except locked in the trunk) or Public Conveyance or in other public places.
4. Loss of, or damage to, any Personal Property due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention or destruction by customs or any other authority.
5. Any cosmetic damage or scratching to any Insured Person’s suitcase which does not affect its functionality.
6. Any hired or leased equipment.
7. Any loss or damage to, or any Personal Property forwarded in advance of a Journey or separately mailed or shipped in a Public Conveyance other than a Public Conveyance carrying the Insured Person at the same time.
8. Breakage and damage of fragile article.
9. Any amount/loss which is payable to, refundable to, or recoverable by, an Insured Person from any other source of indemnity, reimbursement or compensation.
10. Loss claimed under Section I – Baggage Delay for the same incident.

Section G – Trip Cancellation

If after this policy has been purchased, in the event of:

(a) the sudden and unexpected death of an Insured Person, an Immediate Family Member, or intended Travel Companion occurring within ninety (90) days prior to the date the Journey is scheduled to begin; or
(b) the Bodily Injury or Sickness of an Insured Person or an intended Travel Companion occurring within ninety (90) days prior to the date the Journey is scheduled to begin; or
(c) the Bodily Injury or Sickness of an Immediate Family Member occurring within ninety (90) days prior to the date the Journey is scheduled to begin; or
(d) the unexpected Compulsory Quarantine of an Insured Person beginning after this policy has been purchased and continuing within ninety (90) days prior to the date the Journey is scheduled to begin; or
(e) the jury service of an Insured Person or an Insured Person being the subject of a witness summons, notice of which was received by that Insured Person after this policy has been purchased and continuing within ninety (90) days prior to the date the Journey is scheduled to begin; or
(f) Serious damage to the Insured Person’s Principal Home from fire, flood or burglary occurring within one (1) week prior to the date the Journey is scheduled to begin and which reasonably requires the Insured Person’s presence in Hong Kong on the scheduled departure date of the Journey; resulting in cancellation of the Journey, The Company will reimburse, up to the Sum Insured stated in Section I of the Schedule of Benefits, the Insured Person’s loss of Hong Kong Express ticket fare paid in advance and forfeited by the Insured Person.

Special Conditions to Section G:

1. Where a Journey is cancelled as a result of Bodily Injury or Sickness of an Insured Person or an intended Travel Companion, that Bodily Injury or Sickness must be certified by a Physician as rendering that Insured Person or intended Travel Companion unfit to travel or as being a danger to their life or health.
2. Where a Journey is cancelled as a result of Bodily Injury or Sickness of an Immediate Family Member, that Bodily Injury or Sickness must be certified by a Physician as being a danger to the life of that Immediate Family Member.

3. Failure to obtain the certifications required by this condition precedent will result in The Company having no liability under this Section G – Trip Cancellation for the Insured Person’s loss of Hong Kong Express ticket fare paid in advance and forfeited.

4. Where an Insured Person is covered under more than any one item above, The Company’s liability under this Section G – Trip Cancellation shall be limited to the one which attracts the largest compensation under Section I in the Schedule of Benefits.

5. The Company’s total liability under this Section G – Trip Cancellation for all reimbursement under this Section G – Trip Cancellation shall not exceed the Sum Insured stated in Section G of the Schedule of Benefits.

Exclusions to Section G:
This Section G – Trip Cancellation does not cover any amount/ loss:

1. Payable to, refundable to, or recoverable by, an Insured Person from any other source of indemnity, reimbursement or compensation.

2. An Insured Person is not legally obligated to pay.

3. Cancelled as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.

4. Cancelled due to the negligence, misconduct or insolvency of the travel agent through whom the Journey was booked.

5. Cancelled due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.

6. Cancelled as a direct or indirect result of financial hardship experienced by an Insured Person, changes in an Insured Person’s circumstances or contractual obligations or an Insured Person’s general disinclination to proceed with the Journey.

7. Arising from a condition which, at the time of booking a Journey, existed or might reasonably have been anticipated as being likely to result in the Journey being cancelled.

8. Claimed under Section B – Accidental Medical Expenses arising from the same cause or event.

Section H – Travel Delay

In the event that a Public Conveyance is delayed during the Period of Insurance due to an unanticipated event specified in the Travel Delay Event Table mentioned below, The Company will pay up to the Sum Insured stated in Section H(a) of the Schedule of Benefits, provided that the Insured Person is travelling on a regular route as a fare-paying passenger holding a valid boarding pass/ticket which bears the scheduled departure time/arrival time and the scheduled route and destination, issued by the operator of the Public Conveyance which is legally licenced for such scheduled regular transport.

The Company will pay a cash benefit calculated at the amount stated in Section H(b) of the Schedule of Benefits for each and every full eight (8) consecutive hour period of delay.

Travel Delay Event Table:

<table>
<thead>
<tr>
<th>The unanticipated event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Adverse weather</td>
</tr>
<tr>
<td>2. Natural disaster</td>
</tr>
<tr>
<td>3. Strike involving the employees of the operator of a Public Conveyance</td>
</tr>
<tr>
<td>4. Mechanical fault or electrical breakdown of a Public Conveyance</td>
</tr>
<tr>
<td>5. Hijacking</td>
</tr>
</tbody>
</table>

Special Conditions to Section H:

1. The period of delay will be calculated by the difference between the scheduled local departure time stated in the Insured Person’s original itinerary for the Journey and the Insured Person’s actual local departure time for the same destination.

2. For a Journey eventually cancelled after delay, the period of delay will be calculated by reference to the scheduled local departure time stated in the Insured Person’s original itinerary for the Journey and the Insured Person’s scheduled local departure time for the same destination of the first alternative transport arranged by the Public Conveyance that the Insured Person could have taken if the trip had not been cancelled.
3. Where a Journey involves a sequence of connecting transport, the total period of delay will be calculated by reference to the difference between the original scheduled local arrival time at the final destination stated in the Insured Person’s original itinerary for the Journey and the actual local arrival time at the same destination of the last transport in the sequence. For a Journey eventually cancelled after delay, the period of delay will be calculated by reference to the difference between the original scheduled local arrival time at the final destination stated in the Insured Person’s original itinerary for the Journey and the scheduled local arrival time at the same destination of the last transport in the sequence if the trip had not been cancelled and the Insured Person had taken the first available alternative transport arranged by the Public Conveyance.

4. An Insured Person must take reasonable steps to mitigate any period of delay. Failure to take reasonable steps to mitigate any period of delay as required by this condition precedent will result in The Company having no liability under this Section H – Travel Delay.

5. Any claim under this Section H – Travel Delay must be accompanied by written confirmation from the carrier associated with the delay stating the scheduled and actual departure time at the stated departure point and/or the scheduled and actual local arrival time at the stated destination and the reason for the delay in departing the departure point and/or reaching that destination. Failure to provide the written confirmation required by this condition precedent will result in The Company having no liability under this Section H – Travel Delay.

6. The Company’s total liability under this Section H – Travel Delay during the Period of Insurance shall not exceed the maximum amount under Section H of the Schedule of Benefits.

Exclusions to Section H:
This Section H – Travel Delay does not cover:
1. Any loss arising from an event or occurrence announced before this policy is purchased which might reasonably have been anticipated, at that time, would be likely to result in the Journey being delayed.

Section I – Baggage Delay

In the event that, during the Period of Insurance, the checked-in baggage is delayed, misdirected or temporarily misplaced by a Public Conveyance for more than eight (8) consecutive hours after an Insured Person’s arrival at the transport terminal of the destination stated in the Insured Person’s original itinerary for the Journey, The Company will pay a lump sum allowance to the Insured Person stated in Section I of the Schedule of Benefits.

Special Condition to Section I:
1. Any claim under this Section I – Baggage Delay must be accompanied by written confirmation from the carrier associated with the delay, misdirection or temporary misplacement of the baggage for more than eight (8) consecutive hours after an Insured Person’s arrival at the destination’s transport terminal stated in the Insured Person’s original itinerary for the Journey. Failure to provide the written confirmation required by this condition precedent will result in The Company having no liability under this Section I – Baggage Delay.

Exclusions to Section I:
This Section I – Baggage Delay does not cover any amount/loss:
1. Where the delay, misdirection or temporary misplacement of the baggage is unexplained or is due to confiscation or detention by customs or any other authority.
2. For baggage forwarded in advance of a Journey or separately mailed or shipped in a Public Conveyance other than a Public Conveyance carrying the Insured Person at the same time.
3. Resulting directly or indirectly from terrorism, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade.
4. Claimed under Section F – Personal Property and arising from the same cause or event.

Section J – Compassionate Death Cash

If an Insured Person dies during the Period of Insurance as a direct and unavoidable result of Bodily Injury or Sickness, The Company will pay up to the Sum Insured stated in Section J of the Schedule of Benefits.
Part IV – General Exclusions

General Exclusions Applicable To All Sections:
This policy does not cover loss, consequential loss or liability arising from:

1. Any **Pre-existing Medical Condition**, congenital or hereditary condition.
2. Travelling abroad contrary to the advice of a **Physician**, or for the purpose of obtaining medical treatment or services.
3. Suicide, attempted suicide or intentional self-infliction of **Bodily Injury**.
4. Any condition resulting from pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, cosmetic surgery or venereal disease.
5. Dental care (unless resulting from **Accidental Bodily Injury** to teeth which were sound and natural before the **Accident**).
6. Mental or nervous disorders, insanity, psychiatric condition or any behavioural disorder.
7. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, rebellion, insurrection, coup, hostilities (whether war is declared or not).
8. Direct participation in a **Strike/ Riot**/civil commotion or from the **Insured Person** performing duties as a member of armed forces, or armed service or disciplined forces (which shall include but not be limited to policemen, customs officers, firemen, immigration officers/inspectors and correctional service officers/inspectors etc.), or as a volunteer and engaged in war or crime suppression.
9. Participation in:
   (a) Any extreme sports and sporting activities that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to cliff jumping, horse jumping, ultra-marathons, stunt riding, big wave surfing and canoeing down rapids; unless such sports or sporting activities are usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator, providing that an **Insured Person** is acting under the guidance and supervision of qualified guides and/ or instructors of the tour operators when carrying out such tourist activities,
   (b) Any professional competitions or sports in which an **Insured Person** receives remuneration, sponsorship or any forms of financial rewards, any stunt activity, off-piste skiing,
   (c) Racing, other than on foot but this does not include long-distance running more than ten (10) kilometres, biathlons and triathlons,
   (d) Private white water rafting grade four (4) and above,
   (e) Any kind of climbing, mountaineering or trekking or ordinarily necessitating the use of specialised equipment including but not limited to crampons, pickaxes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment,
   (f) Scuba diving unless an **Insured Person** holds a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. The maximum depth that this policy covers is as specified under the **Insured Person**’s PADI certification (or similar recognised qualification). However, in any situation, it should not be deeper than thirty (30) meters and he/she must not be diving alone.
10. Prohibition or regulation by any government, or detention or destruction by customs or any other authority.
11. An unlawful, wilful, malicious or reckless act or omission of an **Insured Person**.
12. The actions of an **Insured Person** while under the influence of alcohol or drugs to the extent of legal impairment.
13. Riding in any aircraft other than as a passenger in an aircraft.
14. Any dishonest or criminal activity.
15. An **Insured Person**’s failure to mitigate the loss or the claim under this policy.
16. Any incidents/circumstances which is existing or announced or publicly known on or before the Purchase Date of this policy stated on the **Policy Schedule**.
17. AIDS or AIDS Related Complex, any **Bodily Injury** or **Sickness** commencing at the time of or subsequent to a zero positive test for HIV or related disease, or any other sexually transmitted diseases.
18. The **Insured Person** engaging in manual labour or non-clerical, or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
19. Any loss or expenses with respect to Cuba.
20. **Nuclear, Chemical and Biological Terrorism.**
Part V – General Conditions

1. **Validity of Policy**: This policy is only valid for leisure travel or business travel (limited to administrative, clerical and non-manual works only) and shall not apply to persons undertaking expeditions, treks or similar journeys. The **Insured Person** must be fit to travel.

2. **Entire Contract**: This policy, together with its endorsement(s), attachment(s) (if any), any application form completed by an **Insured Person**, together with any document(s) attached to that application form or referred to in it, comprise and constitute the entire contract of insurance. This policy shall not be modified except by written amendment signed by an authorised representative of **The Company**.

3. **Sum Insured under each Section**: Once the **Sum Insured** available to an **Insured Person** under any section of this policy has been exhausted, that **Sum Insured** will not be reinstated and **The Company** will have no further liability under that section to that **Insured Person**.

4. **Sum Insured paid out**: Each and every benefit paid under this policy will erode the relevant **Sum Insured** available to an **Insured Person**, leaving only the balance of the relevant **Sum Insured** available to pay any remaining benefit claims which may be presented to **The Company** by that **Insured Person**. **The Company**'s total liability under each section of this policy for each **Insured Person** involved in an **Accident** shall not exceed the relevant **Sum Insured**.

5. **Duplicate Coverages**: Each **Insured Person** agrees that, if they are covered under more than one HK Express Travel Insurance (One Way Plan) policy or other travel insurance issued by **The Company**:
   (a) **The Company** will consider the **Insured Person** to be insured under the policy which provides the highest amount of benefit; or
   (b) **The Company** will consider the **Insured Person** to be insured under the policy which was issued first if the benefit amount is the same.

   In any case, **The Company** will refund the premium paid, without interest, to the **Insured Person** for the policy that does not provide cover.

6. **Notice and Sufficiency of Claim**: Written notice of claim must be given to **The Company** as soon as is reasonably possible and in any event within thirty (30) days from the first day of the event giving rise to the claim under this policy. Notice given by or on behalf of an **Insured Person** to **The Company** with information sufficient to identify the **Insured Person** shall be deemed valid notice to **The Company**. **The Company**, upon receiving a notice of claim, will provide to an **Insured Person** such forms as it usually provides for filing proof of claim. The **Insured Person** shall, at his/her own expense, provide such certificates, information and evidence to **The Company** as it may from time to time require in connection with any claim under this policy and in the form prescribed. Proof of all claims must be submitted to **The Company** within one-hundred-and-eighty (180) days from the first day of the event giving rise to a claim.

7. **Claims Investigation**: In the event of a claim, **The Company** may make any investigation it deems necessary and the **Insured Person** shall co-operate fully with such investigation. Failure by the **Insured Person** to co-operate with **The Company**’s investigation may result in denial of the claim.

8. **Examination of Books and Records**: **The Company** may examine the **Insured Person**’s books and records relating to this policy at any time during the **Period of Insurance** and up to three (3) years after the expiration of this policy or until final adjustment and settlement of all claims under this policy.

9. **Physical Examinations and Autopsy**: **The Company**, at its expense, has the right to have the **Insured Person** examined as often as reasonably necessary while a claim is pending. It may also have an autopsy carried out unless prohibited by law.

10. **Other Insurance (Applicable to Sections B, F, G)**: If a loss covered by this policy is also covered under any other valid insurance (and regardless of whether that other insurance is stated to be primary, contributory, excess, contingent or otherwise), or is compensated by other party, this policy will be subject to all of its terms and conditions, only cover that loss to the extent that the loss exceeds any amount recovered under the other insurance or other party. In any circumstances, the **Insured Person** should discover and reveal to **The Company** any compensation which is/will be recoverable from any other source.

11. **Legal Action**: No legal action shall be brought to recover on this policy until sixty (60) days after **The Company** has been given written proof of loss. No such action shall be brought after three (3) years from the date of loss.

12. **Rights of Recovery**: In the event that authorisation of payment and/or payment is made by **The Company** or on its behalf by its authorised representatives, to include the **Authorised Assistance Service Provider**, **The Company** reserves the right to recover against the **Insured Person** the full sum which has been paid, or for which **The Company** is liable, to the **Hospital** to which the **Insured Person** has been admitted, less the liability of **The Company** under the terms of this policy.

13. **Subrogation**: **The Company** is entitled to subrogate the **Insured Person**’s right of recovery/indemnity against any third party and has the right to proceed at its own expense in the name of the **Insured Person** against third parties who may be responsible for an event giving rise to a claim under this policy. The **Insured Person** should co-operate and endeavour to secure such rights and shall not take any action to prejudice such rights.
14. Assignment: No assignment of interest under this policy shall be binding upon The Company.

15. To Whom Indemnities Payable: Any death payment will be paid to the deceased Insured Person’s legal representatives. Any payment under Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services will be paid to the Authorised Assistance Service Provider or another provider of services rendered to the Insured Person. All other benefits will be paid to the Insured Person.

16. Currency: The Sum Insured, benefits and limit of liability stated in the Schedule of Benefits and this policy are expressed in Hong Kong dollars. Notwithstanding the first sentence of this policy, losses and/or benefits will be adjusted and paid in Hong Kong dollars or at The Company’s option in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the policy, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on www.oanda.com.

17. Geographical Limit and Operative Time: The geographical limit and operative time shall apply twenty-four (24) hours a day anywhere within Hong Kong, to and from, and within the geographical limit described as the Journey on the Policy Schedule during the Period of Insurance except for Section C (a) to (b) – Chubb Assistance – 24 Hour Worldwide Assistance Services, when the geographical limit shall apply anywhere to and from, and within the geographical limit described as the Journey on the Policy Schedule outside Hong Kong unless otherwise stated in any endorsement issued by The Company.

18. Disclaimer: Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services are arranged by the Authorised Assistance Service Provider and the Authorised Assistance Service Provider is solely responsible for these services. The Authorised Assistance Service Provider is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of the Authorised Assistance Service Provider.

19. Premium: The Company has no liability under this policy until the premium is paid. The premium is deemed to be fully earned on the date this policy is purchased. No refund shall be allowed once the policy has been issued.

20. Arbitration: Any dispute or difference arising out of, or in connection with, this policy must first be referred to arbitration at the Hong Kong International Arbitration Centre (HKIAC) and in accordance with the prevailing Arbitration Ordinance. If the dispute or difference arising out of, or in connection with, this policy requires medical knowledge (including, but not limited to, questions relating to the Sum Insured for any medical service or an operation not listed in the Schedule of Benefits) the mediator or arbitrator may, in The Company’s reasonable discretion, be a registered medical practitioner or a consultant specialist, surgeon, or Physician. If The Company refuses to pay any claim under this policy and a dispute or difference arising from that refusal is not referred to arbitration within twelve (12) months from the date of refusal, any claim against The Company arising from that dispute or difference will be barred.

21. Fraud or Mis-statement: Any false statement made by an Insured Person or concerning any claim shall result in The Company having the right to void this policy or repudiate liability under it.

22. Jurisdiction: This policy shall be governed and construed in accordance with the laws of Hong Kong. Subject to General Condition 20, any dispute under this policy shall be settled in accordance with the laws of Hong Kong.

23. Rights of Third Parties: Any person or entity who is not a party to this policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this policy.

24. Clerical Error: Clerical errors by The Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

25. Breach of Conditions: If the Insured Person is in breach of any of the conditions or provisions of the policy (including a claims condition), The Company may decline to pay a claim, to the extent permitted by law.

26. Sanctions Exclusions: This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

27. Interpretation of this Policy: Please note that the English version of this policy is the official version. This policy has been provided to you in both English and Chinese languages for ease of reference only. The English version of the policy will prevail if any dispute arises regarding the interpretation of any part of the policy.
Part VI – How To Make A Claim

The Claimant should submit a claim within thirty (30) days of the event taking place to Chubb Claim Centre (www.chubbclaims.com.hk). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.

Alternatively, you can complete a claim form and submit together with the travel documents and the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event taking place. Please call 3191 6638 for further assistance.

* For English submission only.

**Personal Accident Cover / Burns Benefit / Credit Card Protection**
- Medical report or certificate issued by a **Physician** certifying the degree or severity of disability
- Police report, where relevant

**Accidental Death**
- Death certificate
- Coroner’s report
- Police report, where relevant
- In the event of a disappearance, presumption of death as proclaimed by court

**Medical Expenses / Hospital Cash**
- Diagnosis, including patient name and date of diagnosis, certified by a **Physician**
- Original **Hospital** bill or receipt issued by a **Hospital**
- Original receipt for purchase of **Medical Equipment**

**Personal Property / Personal Money / Loss of Travel Documents**
- Original receipts, including date of purchase, price, model and type of items lost or damaged
- Photos of the damaged items showing the extent of the damage
- Copy of notification to airline / **Public Conveyance** and their official acknowledgement in writing when loss of damage has occurred in transit
- Police report (which must be made within 24 hours of the occurrence)
- Copy of notification to the issuing authority in respect of loss of travellers cheques (which must be made within 24 hours of the occurrence)

**Trip Cancellation / Trip Interruption / Trip Curtailment**
- All bills, receipts and coupons
- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**
- Official documentation from airline / **Public Conveyance** including victim’s name, date, time, duration and reason for delay/cancellation

**Travel Delay / Baggage Delay**
- Official documentation from the airline / **Public Conveyance** including victim’s name, date, time, duration and reason of delay/cancellation
- Original bill / receipt issued by hotel / airline / **Public Conveyance**
- Original boarding pass / ticket, bearing the scheduled departure and/or arrival time and the scheduled route and destination, issued by the operator of the **Public Conveyance**

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.
Part VII – Personal Information Collection Statement

The Company (“We/Us”) want to ensure that Our Insured Persons (“You”) are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You (“Personal Data”), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

(a) Purposes of Collection of Personal Data
We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop and identify products and services that may interest You, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services. We may also use your Personal Data in other ways with your consent.

(b) Direct marketing
Only with Your consent, We may also use Your contact, demographic, policy and payment details to contact You with marketing information regarding our insurance products by mail, email, phone or SMS. Tick the box below if You do not consent to receive such marketing information from Us.

(c) Transfer of Personal Data
Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be disclosed to:

(i) third parties who assist Us to achieve the purposes set out in paragraphs a and b above. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);

(ii) Our parent and affiliated companies, or any company within Chubb local and outside Hong Kong;

(iii) the insurance intermediary through which You accessed the system;

(iv) provided to others for the purposes of public safety and law enforcement; and

(v) other third parties with Your consent.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

(d) Access and correction of Personal Data
Under the Personal Data (Privacy) Ordinance (“PDPO”), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of Our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.
第一部分 — 保障計劃（單程計劃 – 標準）

<table>
<thead>
<tr>
<th>保障</th>
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<tbody>
<tr>
<td>A. 個人意外</td>
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<tr>
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<tr>
<td>B. 意外醫療費用</td>
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<tr>
<td>(a) 意外醫療費用</td>
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<td>不設上限</td>
</tr>
<tr>
<td>(b) 遺體運返</td>
<td>不設上限</td>
</tr>
<tr>
<td>(c) Chubb Assistance – 二十四(24)小時電話熱線及轉介服務</td>
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<td>(b) 住院現金每日最高保額</td>
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<td>E. 燒傷保障</td>
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<td>F. 個人財物</td>
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<tr>
<td>(b) 每件/套/對物件的最高保額</td>
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<tr>
<td>(c) 所有相機及攝錄機及其有關配件及裝備保額</td>
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<td>G. 取消旅程</td>
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<td>H. 旅程延誤</td>
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<td>(b) 延誤現金賠償</td>
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<td>I. 行李延誤</td>
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<tr>
<td>J. 身故恩恤金</td>
<td></td>
</tr>
<tr>
<td>客戶服務熱線: (852) 3191 6638</td>
<td></td>
</tr>
<tr>
<td>24-小時環球支援熱線: (852) 3723 3030</td>
<td></td>
</tr>
</tbody>
</table>

第二部分 — 詞彙釋義

在本保單內，下列詞彙應具有以下涵義:

1. 三級程度燒傷指因燒傷導致的身體損傷及經醫診斷為皮膚已完全受損或破壞且傷及皮下組織的情況。
2. 意外或意外的指偶然發生的突發、不可預見及意料之外的事件。
3. 生化媒體指任何致病性(製成疾病)生物及/或生物學上產生毒素(包括基因上進化生物及化學上合成毒素)，並會導致人類、動物或植物疾病及/或死亡。
4. 身體損傷指於受保期間純粹及完全由意外造成的身體損傷。
5. Chubb Assistance 或授權支援服務供應商指本公司所指定向受保人提供海外支援服務的獨立服務供應商。
6. 相機指下列屬於受保人的及在旅程中攜帶或取得的個人物品或配件：相機機身、攝影鏡頭、閃光燈、三腳架。但任何有電話通訊功能的器材或配件在本保單內都不被界定為「相機」。
7. 攝錄機指下列屬於受保人的及在旅程中攜帶或取得的個人物品或配件；攝錄機機身、攝影鏡頭、閃光燈、顯示屏、麥克風、三腳架。但任何有電話通訊功能的器材或配件在本保單內都不被界定為「攝錄機」。
8. 化學媒體指任何化合物，會於適當時散播，人類、動物、植物或實物會失去能力、引致損害或有致命的影響。
9. 強制隔離指受保人在於住院醫院及的隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。
10. 住院指須以住院病人形式持續入住醫院，且醫院亦收取病房及膳食費用。
11. **Hospital**指按照其国家法律营业的合法机构，其中包括以下要求:
(a) 营业的主要目的是以住院病人形式为患病、抱恙或受伤人士提供住宿、医疗护理及治疗;及
(b) 在一名或多间驻诊 **医生**的监督下接纳以住院病人形式入院，而其中一位 **医生**必须随时当值诊症;及
(c) 维持妥善设施以向 **住院病人**提供医疗及治疗，但於机构内或由机构控制之地方内提供进行各主要手术之设备;及
(d) 设有由合资格护理人员提供及监督之全日制护理服务;及
(e) 任何时候均有最少一名 **医生**及一名合资格护士当值;及
(f) 「 **医院**」一词之释义不包括以下:
   - 精神病院，主要提供精神科或包括弱智等心理治疗之机构，以及医院之精神科病院;
   - 老院、护理院、戒毒中心或戒酒中心;
   - 水療或自然療法診所、療養或復康中心，醫院內主要為吸毒者或酗酒者提供地方或作為護理、復康、康復治療、延續護理設施或療養院的特別單位。

12. **香港**指中华人民共和国香港特別行政区。

13. **香港快速**指香港快運航空有限公司。

14. **直系家庭成员**指 **受保人**的配偶、父母、配偶之父母、祖父母、子女、兄弟姐妹、孫子女或法定監護人。

15. **受保人**指指列載有記得 **受保人**之姓名， **受保期间**及 **受保時段**於下列所述的 **保單承保表**內的一名或多個受保人。

16. **旅程**指指 **單程計劃**所述的 **香港**以外旅程。

17. **喪失聽力**指指 **喪失肢體**喪失耳朵完全及永久喪失其使用功能或 **永久及完全喪失肢體**喪失去其使用功能或 **喪失肢體**於餘生從事任何類型有報酬的工作及 **喪失肢體**喪失去肢體。

18. **喪失肢體**指指 **喪失肢體**喪失去肢體完全及永久喪失其使用功能或 **喪失肢體**喪失去肢體。

19. **喪失視力**指指 **喪失肢體**喪失去肢體完全及永久喪失其使用功能或 **喪失肢體**喪失去肢體。

20. **喪失肢體**指指 **喪失肢體**喪失去肢體完全及永久喪失其使用功能或 **喪失肢體**喪失去肢體。

21. **醫療費用**指指限於本 **保單承保表**所述的 **醫療費用**費用。

22. **個人財物**指指 **個人財物**不包括:
(a) 精神病院，主要提供精神科或包括弱智等心理治疗之机构，以及医院之精神科病院;
(b) 老院、护理院、戒毒中心或戒酒中心;
(c) 水療或自然療法診所、療養或復康中心，醫院內主要為吸毒者或酗酒者提供地方或作為護理、復康、康復治療、延續護理設施或療養院的特別單位。

23. **保單承保表**指指列載有 **受保人**之姓名， **受保期間**及 **受保時段**於下列所述的 **保單承保表**內的一名或多個受保人。

24. **永久**指指 **永久**完全及無法恢復之傷残，指 **喪失肢體**喪失去肢體完全及永久喪失其使用功能或 **喪失肢體**喪失去肢體。

25. **100%**指指 **100%**完全及無法恢復之傷残，指 **喪失肢體**喪失去肢體完全及永久喪失其使用功能或 **喪失肢體**喪失去肢體。

26. **個人物品**指指 **個人物品**主體指 **個人財物**或 **個人物品**或 **個人財物**。

27. **醫生**指指指 **醫生**於餘生從事任何類型有報酬的工作及 **喪失肢體**喪失去肢體。

28. **永久完全傷殘指**指 **永久完全傷殘指** **永久及完全傷殘**喪失肢體完全及永久喪失其使用功能或 **喪失肢體**喪失去肢體。

29. **保單承保表**指指列載有 **受保人**之姓名， **受保期間**及 **受保時段**於下列所述的 **保單承保表**內的一名或多個受保人。

30. **受保者**指指指 **受保人**於餘生從事任何類型有報酬的工作及 **喪失肢體**喪失去肢體。

31. **公共交通工具**指指指 **公共交通工具**或 **公共交通工具**。

HK Express 旅遊保險（單程計劃）保單條款，香港特別行政區，2022年6月編印。
© 2022 安達。保障由一間或多間附屬公司所承保，並非所有保障可於所有司法管轄區提供。Chubb®及其相關標誌，以及 Chubb Insured.™乃安達的保護註冊商標。
32. 住院病人指因身体损伤或患病必须作为住院病人住院接受医疗、诊断及治疗的受保人（而非仅仅任何形式的护理、休养或延展看护）。

33. 暴乱指人群参与扰乱公共治安的行为（不论是否与罢工或停工有关），及任何依法成立的政府机关为镇压或试图镇压任何上述扰乱行为或将上述扰乱行为的影响降至最低而采取的行动。

34. 保障计划指本保单第一部分所载的保障计划表。

35. 患病指于受保期间遇上身体不适或患病。

36. 罢工指任何罢工工人或停工工人为推动罢工或抵制停工而蓄意作出的行为，或任何依法成立的机关为阻止或试图阻止任何上述行为或将任何上述行为的影响降至最低而采取的行动。

37. 保额指，就受保人根据本保单可享用的各项保障而言，在保障计划或该保障的任何相相应批注中所列最高金额。

38. 本公司指安达保险香港有限公司。

39. 同行伙伴指在整个旅程中陪伴受保人的人士，惟该人士不属受保人的直系家庭成员。

40. 正常、合理及惯常的医疗费用指在医疗方面用於治疗受保人病症所需的治疗、物品或医疗服务的费用，且该费用不高於产生有关费用地区的类似治疗、物品或医疗服务的正常水平。此释义并不包括假如并无保险则不会产生的费用。

第三部分 — 項目說明

章節 A — 個人意外

若受保人於受保期間遭受身體損傷，而直接及不可避免地於連續十二(12)個月內蒙受本章節A — 個人意外的損傷表所列的任何類別的損失，本公司將按照本章節A — 個人意外損傷表上所列損失類別的百分比，支付保障計劃第A(a)項所列保額。

章節A 損傷表:

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<thead>
<tr>
<th>損失類別</th>
<th>保額百分比</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 意外死亡</td>
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<tr>
<td>2. 永久完全傷殘</td>
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<tr>
<td>3. 喪失肢體 - 所有肢體</td>
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</tr>
<tr>
<td>4. 喪失視力 - 雙眼</td>
<td>100%</td>
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<tr>
<td>5. 喪失視力 - 一眼</td>
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</tr>
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<td>6. 喪失肢體 - 兩肢</td>
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<td>7. 喪失肢體 - 一肢</td>
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<td>9. 喪失聆聽能力 - 雙耳</td>
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<td>10. 喪失聆聽能力 - 真耳</td>
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章節A 的特別條款:

1. 假若受保人在同一次意外中遭遇超過一類章節A — 個人意外的損傷表所列的損失，本公司於本章節A — 個人意外的責任僅限於支付保障計劃第A項所列相關保額。

2. 本公司根據本章節A — 個人意外就涉及同一受保人於受保期間內發生的所有意外而承擔的總責任不會超過相關保額。

3. 假若受保人的肢體或器官於意外發生前在運用上或感覺上已部分受損，則本公司可按其酌情決定及經考慮由本公司委任的醫療顧問所作的醫療評估後，按醫療顧問的意見認為純粹及單獨由該意外導致的任何身體損傷程度，支付其認為合理的相關保額百分比。本公司不會就意外發生前完全不能運用的肢體或器官支付費用。

4. 風險：假若受保人於受保期間因遇意外而不可避免地難以治療風險因素，及因此直接及不可避免地導致於連續十二(12)個月內遭受本章節A — 個人意外的損傷表內的其中一項損傷，本公司將假定該傷害發生於意外當天。

5. 失蹤：假若受保人的遺體於受保人所使用的交通工具失蹤、沉沒、毀壞，當日起計一年內未能尋回：
   (a) 則假設受保人在上述失蹤、沉沒或毀壞時因身體損傷而導致意外死亡；及
   (b) 在收到由已故受保人的法定代表簽署的承諾書後（假若受保人因身體損傷而導致意外死亡的假設其後被證實有誤，則本公司根據本章節A — 個人意外支付的任何款項將即時退還本公司）。

本公司將按照本章節A — 個人意外的損傷表所列保額百分比，向已故受保人的法定代表支付保障計劃第A — 個人意外項所列相關保額。

章節A 的不受保事項：
本章節 A — 個人意外並不保障：

1. 患病、疾病或細菌感染。

章節 B — 意外醫療費用

(a) 意外醫療費用：
若受保人在單程計劃受保期間內因身體損傷而引致醫療費用，本公司將向受保人補償有關醫療費用，惟金額上限為保障計劃第 B(a)項所列保額。

章節 B 的特別條款：
1. 於受保期間於香港以外作為或預備作為住院病人，須立即通知授權支援服務供應商。如未能按照此項先決條款規定而發出通知，本公司恕不承擔本保單項下有關醫療費用的任何責任。
2. 本公司根據本章節 B(a)－意外醫療費用對於在該受保期間內引致的所有醫療費用的總責任，不可超過保障計劃第 B(a)項所列保額。

章節 B 的不受保事項：
本章節 B－意外醫療費用並不保障：
1. 於支付旅程費用當時已包括或預期的任何費用。
2. 按照診治受保人的醫生認為，可合理地延遲至受保人返回香港後才接受的手術或醫治。
3. 受保人未有於合理時間內遵循醫生的意見，返回香港治療於香港以外遭受的身體損傷，因而在其後引致的任何費用。
4. 受保人在旅程出發前，經醫生診斷認為不適宜旅行，他/她在旅程內引致的任何費用。
5. 引致首次費用之日期起計十二(12)個月後根據章節 B(a)－意外醫療費用索償的任何費用。
6. 健康檢查或任何非與診斷、身體損傷或患病直接有關的檢驗，或並非醫療上必需的任何治療或檢驗。
7. 拐杖、步行架、矯形/矯正器和矯形/矯正支撐架、頸托、輪椅、義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療設備或眼科治療的費用。

章節 C — Chubb Assistance – 24 小時環球支援服務

(a) 緊急醫療運送及/或運返：
若授權支援服務供應商指定的醫生證實受保人的身體損傷或患病令其不適宜旅行或繼續其旅程或危及其生命或健康，以及在受保人蒙受身體損傷或患病後受保人已經被送往最近的醫院或近處接受治療，而該處並無所須之治療，本公司可在醫生認為在醫療上適宜運送的情況下，全權決定將受保人運送至其他地點接受所需治療。

授權支援服務供應商將於合理時間內安排運送，以及按照受保人的健康狀況，以最佳方式運送受保人，包括但不限於空中救護車、陸上救護車、定期航班、鐵路或其他合適交通工具。運送的工具及最終目的地將由授權支援服務供應商決定，並完全以醫療必要性決定。授權支援服務供應商會在適當情況下，將受保人送返香港。

本公司將直接向授權支援服務供應商支付受保人的緊急醫療運送及/或運返、相關醫療服務及醫療物品的實際費用。

(b) 遺體運返：
於受保人因身體損傷或患病而直接及不可避免地導致其身故時，本公司將支付把受保人的遺體由死亡地點運返香港或經由授權支援服務供應商批准在死亡地點當地安葬的費用。

(c) Chubb Assistance – 二十四(24)小時電話熱線及轉介服務：
下列服務僅以轉介及安排的方式提供，且所有費用須由受保人支付：
- 預防注射及簽證規定的資訊服務
- 領館轉介
- 傳譯員轉介
- 遺失行李支援
- 遺失旅遊證件支援
- 電話醫療診斷
- 醫療服務供應商轉介
- 住院時醫療狀況監察
- 預約醫生安排
- 醫院入住安排

有關本服務之詳情，請致電電話熱線查詢或參閱由 Chubb Assistance 提供的轉介服務資料。若您對本電話熱線及轉介服務有任何查詢，可致電電話熱線 (852) 3723 3030 向 Chubb Assistance 查詢。

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章節 C 的特別條款:
1. 本章節 C — Chubb Assistance — 24 小時環球支援服務的服務由授權支援服務供應商提供。假若發生根據章節 C(a)至(b) — Chubb Assistance — 24 小時環球支援服務可能導致潛在索償的任何事件，須立即通知本公司或授權支援服務供應商。如未能發出本特別條款規定的通知，本公司恕不承擔於保單章節 C — Chubb Assistance — 24 小時環球支援服務下的任何責任。
2. 運送的安排、方式及最終目的地將由授權支援服務供應商決定，並完全以醫療必要性決定。
3. 若受保人違反任何特別條款規定或未於合理時間內接受服務，本公司會考慮是否承擔於保單章節 C — Chubb Assistance — 24 小時環球支援服務下的任何責任。

章節 C 的不受保事項:
本章節 C — Chubb Assistance — 24 小時環球支援服務並不保障任何:
1. 於支付旅程費用時已包括或預期的費用。
2. 受保人在旅程出發前，經醫生診斷認為不適宜旅行後，他/她在旅程內引致的費用。
3. 由其他人提供服務而產生的費用，該等費用受保人並不應負責的。
4. 不是由授權支援服務供應商批准及安排的服務而產生的費用。
5. 非由醫生給予或處方的治療。
6. 可合理地延遲至受保人返回香港後才接受治療而產生的費用。

章節 D — 住院現金
於受保人因身體損傷或患病而直接及不可避免地在香港以外住院時，本公司將按照保障計劃第 D(b)項所列金額，就每日住院向受保人支付每日保障，惟上限為保障計劃第 D(a)項所列保額。

章節 D 的特別條款:
1. 於本章節 D — 住院現金的保障僅在住院結束後方會支付。
2. 於本章節 D — 住院現金的保障與章節 B — 意外醫療費用項下應付的保障為累加保障。

章節 E — 燒傷保障
若受保人遭遇包括三級程度燒傷在內的身體損傷，本公司將按照本章節 E 的燒傷表就燒傷程度所列百分比，支付保障計劃第 E — 燒傷保障項所列相關保額。

<table>
<thead>
<tr>
<th>燒傷表</th>
<th>賠償百分比</th>
</tr>
</thead>
<tbody>
<tr>
<td>三級程度燒傷</td>
<td>100%</td>
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<tr>
<td>頭部:</td>
<td>100%</td>
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<tr>
<td>等於或超過 12%</td>
<td>100%</td>
</tr>
<tr>
<td>等於或超過 8%但少於 12%</td>
<td>75%</td>
</tr>
<tr>
<td>等於或超過 5%但少於 8%</td>
<td>50%</td>
</tr>
<tr>
<td>等於或超過 2%但少於 5%</td>
<td>25%</td>
</tr>
<tr>
<td>腦部:</td>
<td>100%</td>
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<tr>
<td>等於或超過 20%</td>
<td>100%</td>
</tr>
<tr>
<td>等於或超過 15%但少於 20%</td>
<td>75%</td>
</tr>
<tr>
<td>等於或超過 10%但少於 15%</td>
<td>50%</td>
</tr>
</tbody>
</table>

章節 E 的特別條款:
1. 若受保人同一意外中遭遇超過一類在本章節 E — 燒傷保障的燒傷表上所列的燒傷，本公司於本章節 E — 燒傷保障的責任應限於支付一項燒傷類別，即根據所有實際遭遇的燒傷類別中，在本章節 E — 燒傷保障的燒傷表所列百分比為最高的項燒傷類別，而本公司只會支付保障計劃第 E 項所列相關保額。
2. 於本章節 E — 燒傷保障的保障與章節 A — 保單中標明的除外責任於同一意外中遭遇的除外責任為累加保障。

章節 F — 個人財物
就實際損耗、折舊及陳舊進行扣減或撥備後，本公司將按其絕對酌情權對於在該受保期間內遺失或被盜或損毀的個人財物進行修復、修理或更換，惟上限為保障計劃第 F(a)項所列保額。

章節 F 的特別條款:

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假若發生任何 **個人財物** 遺失、被盗或因第三方的蓄意行為而損毀的情況可能導致本章節 F — 個人財物的索償的事件，須在發生有關事件的二十四(24)小時內通知本地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知，本公司恕不承擔本章節 F — 個人財物 的任何責任。

根據本章節 F — 個人財物提出的任何 **個人財物** 遺失、被盗或因第三方的蓄意行為而損毁的索償，須附上顯示已向警方或相應的當地執法人員報告損失的書面證明。如未能提供此項先決條款規定的書面證明，本公司恕不承擔本章節 F — 個人財物 的任何責任。

假若遺失、盜竊或損毀在運送時發生，須於發現遺失或損毀起計二十四(24)小時內，立即使有關遺失或損毀通知 **公共交通工具** 的承運人。如未能發出此項先決條款規定的通知，本公司恕不承擔本章節 F — 個人財物的任何責任。

假若任何一件遺失、被盗或損毀的 **個人財物** 為一對或一套物品的一部分，本公司對該件及該對或該套物品的最大責任，將以 **保障計劃** 第 F(1)項所列金額為限。

假若任何一件遺失、被盗或損毀的 **個人財物** 為一對或一套物品的一部分，本公司對該件及該對或該套物品的最大責任，將以 **保障計劃** 第 F(1)項所列金額為限。

**本公司** 根據本章節 F — 個人財物對於在 **受保期間內** 所有遺失、被盗或損毀的 **個人財物** 的總責任，不可超逾 **保障計劃** 第 F(a)項所列金額。

於根據本章節 F — 個人財物支付任何款項後， **本公司** 有權獲得及保留任何尋回或損毀的 **個人財物** 的利益及價值，並按其對財物權益處理剩餘價值。

### 章節 F 的不受保事項

本章節 F — 個人財物並不保障:
1. **因受保人** 疏忽或過失導致的遺失、損失，當中包括但不限於 **個人財物** 置於無人看管的狀態。
2. 任何原因不明的損失。
3. **個人財物** 因被置於 **公共交通工具** 內或其其他公共地方且無人看管而導致的遺失、損失或損毀。
4. **個人財物** 因蟲蛀、蟲蝕、損壞、大氣或氣候狀況、逐漸損耗、機件或電力故障、任何清潔、修復、修理、改造的程序、海關或任何其他機制的充公或扣押而導致的遺失或損毀或由他們造成的破壞。
5. 任何並未影響 **受保人** 的行李箱正常操作之外觀損壞或刮花。
6. 任何租借或寄賣設備的損失。
7. 在 **旅程** 前託運或單獨邮寄或以 **公共交通工具**（同時運載 **受保人** 的 **公共交通工具** 除外）運載的任何 **個人財物** 的損失或損毀。
8. 易碎品之損壞或毀壞。
9. **受保人** 可從任何其他來源獲得彌償或賠償退款或收回款項。
10. 已根據章節 I — 行李延誤就同一事件提出索償的損失。

### 章節 G — 取消旅程

於購買本保單後，假若:

(a) **受保人**、直系家庭成員或擬定同行伙伴在 **旅程** 計劃開始日期前九十(90)天內突然身故；或
(b) **受保人** 或擬定同行伙伴在 **旅程** 計劃開始日期前九十(90)天內因意外而遭受 **身體損傷** 或 **患病**；或
(c) 直系家庭成員在 **旅程** 計劃開始日期前九十(90)天內因意外而遭受 **身體損傷** 或 **患病**；或
(d) **受保人** 在購買本保單後及 **旅程** 計劃開始日期前九十(90)天內，在未能預計地， **受保人** 持續被 **強制性隔離**；或
(e) 在購買本保單後及 **旅程** 計劃開始日期前九十(90)天內， **受保人** 須持續地出任陪審員或 **受保人** 收到出任證人傳票；或
(f) **受保人的主要住所** 在購買本保單後及 **旅程** 計劃開始日期前一(1)週內因火災、水災或損毀而嚴重損毀，且 **受保人** 就此理應於 **旅程** 出發及抵達時在香港；或

而導致 **旅程** 必須取消， **本公司** 將補償 **受保人** 因預付及被沒收的 **香港快運** 機票的實際費用，惟上限為 **保障計劃** 第 G 項所列金額。

### 章節 G 的特別條款

1. 若 **旅程** 取消是由于 **受保人** 或擬定同行伙伴的 **身體損傷** 或 **患病**，該 **身體損傷** 或 **患病** 須得到 **醫生** 證明該 **身體損傷** 或 **患病** 令 **受保人** 不宜旅行或危及其生命或健康。
2. 若 **旅程** 取消是由于 **直系家庭成員** 的 **身體損傷** 或 **患病**，該 **身體損傷** 或 **患病** 須得到 **醫生** 證明該 **身體損傷** 或 **患病** 危及其生命。
3. 如未能提供此項先決條件規定的證明，本公司恕不承擔在章節 G — 取消旅程 **受保人** 因預付及被沒收的 **香港快運** 機票費用所致的損失的責任。
4. 假若 **受保人** 的損失同屬於多於一個章節 G — 取消旅程的保障範圍， **本公司** 於本章節 G 的責任僅限於於 **旅程** 中所最高的一項損失。
5. 本公司根據本章節 G — 取消旅程 對於在 **受保期間內** 內所有損失的總責任，不會超逾 **保障計劃** 第 G 項所列金額。

### 章節 G 的不受保事項

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本章節 G — 取消旅程並不保障下列項目：
1. 受保人可從任何其他來源獲得彌償或賠償退款或收回款項。
2. 受保人因法律上沒有責任支付的有關款項。
3. 由於全部器材、地區或國家政府頒發法令或規例而直接或間接取消。
4. 由於接受旅程預訂的旅程代理的疏忽、行為失當或周轉不靈而取消。
5. 由於人數不足導致旅遊業者及批發商無法令旅行團成行而取消。
6. 由於受保人出現財務困難，或受保人的情況或所承擔的合約責任改變，或受保人不願繼續旅程而直接或間接取消。
7. 已根據章節 B— 意外醫療費用就同一事件提出索償的損失。

章節 H — 旅程延誤

假若於受保期間內，公共交通工具因遇上於 《旅程延誤事件表》 中列明的相關未能預計的事件而延誤，而且受保人必須以繳費乘客身份乘搭由合法公共交通工具營運商經營的固定路線，並持有由公共交通工具營運商發出之（列明其固定路線及目的地和計劃離開及/或抵達時間的）有效登機證/車船票，本公司將賠償下列，惟上限為保障計劃第 H(a)項相關項目所列之保額。

本公司將按照以下方式計算賠償：每連續八(8)個小時延誤按照保障計劃第 H(b)項所列金額賠償。

章節 I — 受保者行李

於受保期間內，假若受保人的行李在受保人抵達受保人旅程原定旅程表所列目的地的口岸後，因公共交通工具營運商延誤、誤送或暫時丢失該行李超過連續八(8)個小時，本公司將向受保人發放一筆行李延誤津貼，惟上限為保障計劃第 I項所列保額。

章節 I — 受保事項

本章節 I — 旅程延誤並不保障下列損失：
1. 因在購買保險前已宣佈且於當時可合理地預計可能導致旅程延誤的事件或情況所致的損失。
本章節 I - 行李延誤並不保障:
1. 任何行李的延誤，誤送或暫時丟失屬於原因不明或因海關或任何其他機關充公或扣押而導致。
2. 於有關旅程前託運或單獨寄寄或以公共交通工具（同時運載受保人的公共交通工具除外）運送的任何行李。
3. 任何由直接或間接因暴動、反叛、革命、內戰、暴動、恐怖活動或因政府或有關公共機構意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府充公之違禁品或非法攜帶或交易之物品。
4. 已根據章節 F - 個人財物提出索償且因同一原因或事件所致。

章節 J - 身故恩恤金

假若受保人遭受身體損傷或患病，並因此直接及不可避免地於受保期間中身故，本公司將向已故受保人的法定代表，支付保障計劃第 J 項所列保額。

第四部分 - 一般不受保事項

適用於所有章節的一般不受保事項:
本保單並不保障因下列各項所致的損失或後續損失或責任:
1. 任何受保前已存在之傷病、先天性或遺傳狀況。
2. 違反醫生意見而外出旅遊，或為了獲取醫治或醫療服務而外出旅遊。
3. 自殺，企圖自殺或故意引致自身的身體損傷。
4. 因懷孕、墮胎、分娩、流產、不育而引致的任何情況及其所致的其他併發症，整容手術或性病。
5. 精神或神經失常、精神錯亂、精神狀況或任何行為失常。
6. 戰爭（不論宣戰与否）、侵略、外敵行動、內戰、革命、叛亂、暴動、敵對行為（不論宣戰与否）。
7. 受保人行為為軍隊、武裝部隊或紀律部隊（包括但不限於警員、海關職員、消防員、入境處職員/督察及懲教處職員/督察等）成員或身為戰爭或滅罪行動志願者的職責。

9. 參與
(a) 任何極限的運動或體育活動，其性質存有高度的危險性（即涉及高度專門技術、超乎正常的體力運用、使用專門工具或特技等），包括但不限於跳懸崖、馬術障礙賽、超級馬拉松賽、特技表演、衝浪及獨木舟激流，除非該項活動是由當地合資格的旅遊活動經營者主辦，而且是項活動是開放給一般大眾及遊客參與，而對參與者並無特別限制的旅遊活動（除身高或一般健康狀況警告外）。在參與活動時，受保人必須跟從按照合資格的導師及/或旅遊經營商的指導員之指導和監督。
(b) 業務體育賽事或運動，而受保人可透過從事該運動而取得報酬、贊助或任何形式的財政報酬、任何特技活動、偏離滑雪道之滑雪活動，
(c) 競賽（除徒步的競賽外，但不包括超過十公里的跑步、冬季兩項競賽及三項全能運動），
(d) 第 (4) 級程度之私人水域橡皮艇漂流，
(e) 任何一般需利用專用裝備的攀石或攀山活動，裝備包括但不限於鉤、鶴嘴鋤、錨、螺、繩索或嚮導等工具，
(f) 潛水活動，除非受保人持 PADI 證書（或同類認可的資格）或在合資格的導師指導下陪同之下進行潛水。深度限制不能超過受保人的 PADI 證書（或同類認可的資格）所注明的深度，惟在任何情況下都不得超過三十 (30) 米深及不得單獨進行潛水。
10. 任何政府的禁令或規例，或海關或任何其他機關扣押或破壞。
11. 受保人的非法、蓄意或惡意行為或魯莽行為或疏忽。
12. 受保人是因為違反法律而引致的有關損失。
13. 乘搭任何飛機，但作為飛機搭客除外。
14. 任何不誠實或犯罪活動。
15. 受保人未有減輕損失或本保單之索償。
16. 在保單承保表所列保單購買日期當天或以前已存在、已宣佈或公眾所知的任何事件/情况。
17. 愛滋病或愛滋病相關綜合症、任何於人體免疫力衰減症或相關疾病的陽性測試當時或其後開始的任何身體損傷或患病，或任何其他經性接觸傳染病之疾病。
18. 受保人從事體力勞動或非文職或危險工作，當中包括但不限於離岸鑽探、礦物提煉、處理爆炸品、地盤作業、特技工作及空中攝影。
19. 任何與古巴有關之損失或費用。
20. 核子、化學及生化恐懼活動。

HK Express 旅遊保險（單程計劃）保單條款，香港特別行政區，2022 年 6 月編印。
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第五部分 — 一般条款

第六部分 — 如何索償

索償人應於事發後三十 (30) 天內於安達索償中心* (www.chubbclaims.com.hk) 提交索償申請。閣下亦可透過智能手機或平板電腦掃描以下的 QR 碼登入安達索償中心。

再者，閣下可將索償申請表，連同旅遊證件及下列文件（視乎事件而定）於事發後三十 (30) 天內送交至安達保險香港有限公司。如需協助，請致電 3191 6638。

*只支援英文輸入。

個人意外保障 / 燒傷保障 / 信用卡保障
- 由醫生簽發的醫療報告或證明書，證明傷疾程度或嚴重狀況
- 警方報告（若相關）

意外死亡
- 死亡證
- 死因裁判官報告
- 警方報告（若相關）
- 如屬失蹤，由法院宣佈推定死亡

醫療費用 / 住院現金
- 經醫生證明的診斷及治療，包括病人姓名及診斷日期
- 由醫院簽發的醫院賬單 / 收據正本並列明詳細項目
- 買購醫療用品的收據正本

個人財物 / 個人金錢 / 遺失證件
- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別
- 展示損毀物件及情況的相片
- 如在運送時遺失或損毀，由航空公司 / 公共交通工具發出的遺失通知書副本及其正式確認書
- 警方報告（必須於事發後 24 小時內發出）
- 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本（必須於事發後 24 小時內發出）

取消旅程 / 旅程阻礙 / 縮短旅程
- 所有賬單、收據及票券
- 經醫生證明的診斷及治療，包括病人姓名及診斷日期
- 航空公司 / 公共交通工具所發出的正式文件，包括受害人姓名、日期、時間、延誤期間及延誤原因

旅程延誤 / 行李延誤
第七部分 - 個人資料收集聲明

本公司（「我們」）竭力確保受保人（「閣下」）對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及利用由閣下提供以識別閣下個人資料（「個人資料」）的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

(a) 收集個人資料的目的

我們收集及使用閣下個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下個人資料以設計及識別能吸引閣下的產品及服務，進行市場或顧客滿意度調查，及發展、建立及管理其他機構宣傳推廣、行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

(b) 直接促銷

只會在得到閣下的同意，我們會使用閣下的聯絡資料、人口統計資料、保單資料及繳費資料透過郵寄、電郵、電話及 SMS 短訊方式聯絡閣下以便提供有關我們的保險產品的宣傳推廣。如閣下不希望接收到我們的宣傳推廣，請於下列方格內加上「□」。

(c) 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下的個人資料作出限定；但在任何適用的法律條文下，閣下的個人資料可能：
(i) 被會透於我們相信必須達成以上第 a 及第 b 段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、政府機構、分保人及分保經紀（當中可能包括在香港以外的第三者）；
(ii) 會給予有關人士以維持公眾安全及法紀；及
(iii) 在閣下同意下提供予其他第三者。

(d) 查閱及更改個人資料

根據個人資料（私隱）條例，閣下有權要求閣下或更改曾給予我們的資料，另除非在個人資料（私隱）條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。翻查或更改個人資料的要求，必須透過書面提出及郵寄至：

安達個人資料私隱主任
香港鰂魚涌英皇道 979 號太古坊一座 39 樓
電話 +852 3191 6222
傳真 +852 2519 3233
電郵 Privacy.HK@chubb.com

在收到閣下查閱及更改資料的要求後，會在四十(40)天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，他們也會在合理的水平。至於更改資料的要求，則不會收取任何費用。
About Chubb in Hong Kong SAR

Chubb is the world’s largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company’s product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering marketing leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

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