



Travel Insurance Policy

Thank you for insuring with Allied World Assurance Company, Ltd ("Allied World"). We will provide the insurance cover described in this policy during the period of insurance upon receiving your premium payment.

In consideration of the premium payment and the due observance and fulfillment of the terms, conditions and exclusions contained herein or endorsed hereon of this Policy, We will pay the Benefits for the covered loss as described herein.

PART I. DEFINITIONS

Accident or Accidental

Shall mean a sudden unexpected unforeseen and identifiable incident

Bodily Injury

Shall mean physical bodily injury occurring whilst this Policy is in force, resulting solely and independently from Accidental means and does not include sickness or disease or any naturally occurring condition or degenerative process. It also includes drowning, gassing, poisoning or exposure to the elements.

Common Carrier

Shall mean any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

Emergency Service

Shall mean Our 24-hour Worldwide Assistance Service provided by Inter Partner Assistance Hong Kong Limited (IPA) with hotline number **+852 2765 6700**.

Journey

Shall mean travel originated from Hong Kong for the direct purpose of commencing a Journey outside Hong Kong. A Journey shall commence from the time You leave Your place of residence or business in Hong Kong and cease by the time You return to Your place of residence or business in Hong Kong, or on expiry of the period specified in the Schedule, whichever is the earlier.

Medical Practitioner

Shall mean a practitioner of occident medicines duly qualified and legally registered as such under the laws of the country to render medical or surgical service but excluding a person who is the Insured Person himself/herself, his/her spouse or relative.

Passive War

Shall mean war outside of Your country of residence whilst You are undertaking any external Journey.

Period of Insurance

Section 7 - Shall mean the period commencing from the date this Policy is issued or 30 days prior to the scheduled departure date, whichever is the later; until commencement of the Journey.

Other Sections - Shall mean the time of Your Journey during the period as specified in the Schedule. This Policy shall only be operative up to 180 (for Single Trip Policy) and 90 (for Annual Policy) consecutive days in total in respect of each Journey.

Extension Following Delay

If due to delays beyond Your control and Your Journey is not completed during the Period of Insurance, then this insurance is automatically extended without additional premium by a period equivalent to the period of delay with a maximum of 10 days.

Ski Equipment

Shall mean skis (including bindings), ski boots, ski poles and snowboards.

Sickness

Shall mean sickness or disease contracted within the Period of Insurance which requires the services of a Medical Practitioner and which results in expenses being necessarily and customarily incurred.

Serious Bodily Injury or Sickness

Shall mean Bodily Injury or Sickness certified by a Medical Practitioner as being dangerous to life or unfit to travel or continue the Journey. In respect of Your Pet, means Bodily Injury or Sickness that is certified by a registered veterinarian as being likely to cause imminent death.

Travelling Companion

Shall mean an Insured Person who is insured by Us and is travelling with You for the entire Journey.

You/Your/Yours

Shall mean the Insured or any of the Insured Persons named in the Policy Schedule.

Unless specifically agreed by Us, the Insured Person must be:

1. at age 75 or below (for Annual Policy), and at age 85 or below (for Single Trip Policy)
2. accompanied by an adult during the Journey if aged below 16;
3. a resident of Hong Kong (applicable to Annual Policy)

For claims purposes, this shall mean the particular Insured Person(s) concerned, named in the Policy Schedule.

We/Us/Our

Shall mean Allied World Assurance Company, Ltd

Pet

Shall mean a dog or cat that has a microchip identification and of which You are the owner registered with the Agriculture, Fisheries and Conservation Department of Hong Kong .

PART II. COVERAGE**TABLE OF BENEFITS**

Section	Maximum Limit Per Person (HK\$)							
	Relaxed Travel	Sweet Travel	Self-Driving Travel	Ski Travel	Water Sports Travel	Ski Travel + Self-Driving Travel	Water Sports + Self-Driving Travel	
1. Personal Accident	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
Additional Benefit if Bodily Injury is sustained while	N/A	N/A	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
a. travelling as a fare-paying passenger in a Common Carrier								
b. participating in skiing	N/A	N/A	N/A	1,000,000	N/A	1,000,000	N/A	
c. participating in water sports	N/A	N/A	N/A	N/A	1,000,000	N/A	1,000,000	
d. travelling in a rental vehicle as a driver or passenger	N/A	N/A	1,000,000	N/A	N/A	1,000,000	1,000,000	
Major Burns	N/A	N/A	500,000 (sub-limit)	500,000 (sub-limit)	500,000 (sub-limit)	500,000 (sub-limit)	500,000 (sub-limit)	
	Maximum Limit Per Person (HK\$)	Maximum Limit Per Policy (HK\$)	Maximum Limit Per Person (HK\$)					
2. Medical Expenses	300,000	300,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
3. Hospital Cash	2,500 (250 / day)	2,500 (250 / day)	5,000 (500 / day)	5,000 (500 / day)	5,000 (500 / day)	5,000 (500 / day)	5,000 (500 / day)	
4. Trauma Counselling	N/A	N/A	15,000 (1,500 / visit)	15,000 (1,500 / visit)	15,000 (1,500 / visit)	15,000 (1,500 / visit)	15,000 (1,500 / visit)	
5. Mugging	N/A	N/A	5,000 (500 / day)	5,000 (500 / day)	5,000 (500 / day)	5,000 (500 / day)	5,000 (500 / day)	
6. Worldwide Emergency Service	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
7. Cancellation	2,000	2,000	20,000	20,000	20,000	20,000	20,000	
8. Curtailment	2,000	2,000	20,000	20,000	20,000	20,000	20,000	
9. Travel Delay or Re-routing Expenses	500 (250 / 6 hours) 1,000	500 (250 / 6 hours) 1,000	2,500 (250 / 6 hours) 10,000	2,500 (250 / 6 hours) 10,000	2,500 (250 / 6 hours) 10,000	2,500 (250 / 6 hours) 10,000	2,500 (250 / 6 hours) 10,000	
10. Emergency Purchase of Phone Charger	N/A	N/A	500	500	500	500	500	
11. Baggage	5,000	5,000	20,000	20,000	20,000	20,000	20,000	
a. per article / pair / set limit	2,000	2,000	2,000	2,000	2,000	2,000	2,000	
b. Laptop computer per set/item limit	2,000	2,000	10,000	10,000	10,000	10,000	10,000	
c. Sports equipment per set/item limit	2,000	2,000	5,000	5,000	5,000	5,000	5,000	

Travel Documents	2,000	2,000	10,000	10,000	10,000	10,000	10,000
Cash	1,000	1,000	2,000	2,000	2,000	2,000	2,000
12. Fraudulent Use of Credit Card	N/A	N/A	5,000	5,000	5,000	5,000	5,000
13. Emergency Purchases	300 (after 6 hours)	300 (after 6 hours)	1,500 (after 6 hours)	1,500 (after 6 hours)	1,500 (after 6 hours)	1,500 (after 6 hours)	1,500 (after 6 hours)
14. Credit Card Protection	N/A	N/A	30,000	30,000	30,000	30,000	30,000
15. Compulsory Quarantine Cash Allowance	N/A	N/A	10,000 (500 / day)	10,000 (500 / day)	10,000 (500 / day)	10,000 (500 / day)	10,000 (500 / day)
16. Rental Vehicle Excess	N/A	N/A	50,000 – Driver N/A - Passenger	5,000	5,000	50,000 – Driver N/A – Passenger	50,000 – Driver N/A - Passenger
17. Personal Liability	1,000,000	1,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
18. Ski cover	N/A	N/A	N/A	N/A	N/A	N/A	N/A
a. Ski Equipment Hire				3,000		3,000	
b. Missed Booking				3,000		3,000	
c. Piste Closure				5,000 (500 / day)		5,000 (500 / day)	
d. Re-routing to Alternative Piste				2,000		2,000	
19. Car Key Protection	N/A	N/A	2,000	N/A	N/A	2,000	2,000

We will pay the Benefits for the covered loss to You. In the event of an Insured Person's death, we will pay the Benefits to the estate of the Insured Person unless beneficiaries are designated. If more than one beneficiary is designated and the beneficiaries' respective interests are not specified, the designated beneficiaries shall share equally. If the designated beneficiary's death is before that of the Insured Person, the Benefits will be paid to the estate of the Insured Person.

Section 1 Personal Accident

If during any Period of Insurance You sustain Bodily Injury and within 12 calendar months from the date of such Bodily Injury result in the Death, Losses, Permanent Total Disablement and Major Burns as described under this Section below, We will pay the following Benefits:

Items	Benefits	Benefit Amount (HK\$)
1.	Death	100% of limit stated in the Table of Benefits
2.	Loss of one or both hands or feet (by physical separation at or above the wrist or ankle); or total and permanent loss of use of an entire hand or arm or an entire leg; or complete and irrecoverable loss of sight in one or both eyes	100% of limit stated in the Table of Benefits
3.	Permanent Total Disablement (whilst not giving rise to Benefit under Item 2 above, shall after one year's continuous total disablement from the date of the Bodily Injury, be such as will in all probability continue for the remainder of Your life and prevent You from attending to business, occupation or duties of any and every kind)	100% of limit stated in the Table of Benefits
4.	Major burns in this Section shall mean a third degree burns with burn areas equal to or greater than (i) 2% of the total head surface area, or (ii) 10% of the total body surface area	Payable as sublimit in the Table of Benefits under this Section

Conditions

- No payment shall be made under more than one of the Items 1, 2, 3 or 4 for You in respect of Bodily Injury arising out of the same occurrence.
- Benefit payable to any of You aged below 16 shall not exceed 50% of the stated limit for Items 1, 2 or 3 and HK\$50,000 for Item 4.
- The Benefit is limited to 50% of the stated limit if You are over 75 years of age. (Not applicable to Annual Policy)
- Satisfactory proof of death or Bodily Injury sustained for which a claim is made must be provided upon Our demand at Your own expense or at the expense of Your legal representative. Death or Bodily Injury sustained shall not be presumed solely on account of Your disappearance.

Extension

The Benefit payable under this Section for each of You aged between 16 and 75 shall be doubled if Bodily Injury is sustained while:

- travelling as a fare-paying passenger in a Common Carrier and/or;
- participating in skiing and/or;
- participating in water sports and/or;
- travelling in a rental vehicle as a driver or passenger

It is agreed that, regardless of any contributory cause(s), this Extension does not apply to any claim(s) in any way caused or contributed to by an act of terrorism. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of 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, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Disappearance

If the body of the Insured Person has not been found within one year of the disappearance sinking or wrecking of the conveyance in which the Insured Person was travelling as a fare-paying passenger at the time of the Accident it will be presumed that the Insured Person suffered Death resulting from Bodily Injury caused by an Accident at the time of such disappearance sinking or wrecking and We shall forthwith pay the Death benefit under this insurance provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to Us if the Insured Person is subsequently found to be living.

Section 2 Medical Expenses

Should You require immediate medical treatment by a Medical Practitioner as the result of Bodily Injury or Sickness You have sustained or contracted during Your Journey, We shall indemnify You in respect of expenses necessarily and reasonably incurred by You during Your Journey, for hospital/clinical charges, surgical/ medical treatment, examination, diagnostic test, land ambulance, emergency dental treatment; and up to HK\$2,000 for any additional travel and accommodation.

We shall further provide cover on the above-related medical (not including dental) expenses incurred in Hong Kong up to HK\$50,000 as follow-up treatment within 3 months upon returning to Hong Kong. This follow-up treatment shall include expenses payable for treatment by registered Chinese Medicine Practitioner incurred as a result of Bodily Injury up to a limit of HK\$1,500 and a sub-limit of HK\$150 per visit per day.

Conditions

1. Our total liability under this Section shall not exceed the limit stated in the Table of Benefits.
2. Benefit payable to any of You aged over 75 shall be limited to 50% of the stated limit. (Not applicable to Annual Policy)
3. Expenses for dental crown and bridges are excluded.

Section 3 Hospital Cash

If during Your Journey You suffer Bodily Injury or Sickness and it shall cause You hospital confinement outside Hong Kong, We shall pay You a daily cash Benefit for each day (24-hour period) of confinement up to the limit as stated in the Table of Benefits. Such confinement shall be as an in-patient in hospital or a licensed clinic under treatment by any Medical Practitioner.

Section 4 Trauma Counselling

If as a result of an accident within the Period of Insurance, You suffer from an acute mental trauma after witnessing, or being subject to a sudden unexpected event as robbery or burglary, threat, personal assault, serious Bodily Injury, fire, explosion, traffic accident, natural disaster or hijacking or terror attack; and in the opinion of a Medical Practitioner You require trauma counselling, We shall pay for the cost of counselling up to the limit stated in the Table of Benefits during the Period of Insurance.

Section 5 Mugging

We will pay You the limit stated in the Table of Benefits if You suffer from Bodily Injury and hospitalised as an in-patient as the result of a mugging attack during Your Journey, provided that You report the incident to the police within 12 hours and provide us with a police report and evidence of Your hospital stay.

Section 6 Worldwide Emergency Service

We have arranged a 24-hour Emergency Service to assist You in case of emergency abroad following accident, illness or serious loss. You may simply make a call to the 24-hour Emergency Hotline +852 2765 6700 for assistance. Please quote Your Policy Number when You call. The following services are also available before and during Your Journey:

A. Medical Advice, Evaluation and Referral Appointment

Our Emergency Service can provide medical advice and evaluation from the attending physician over the phone, or if necessary will refer You to a physician or medical specialist for personal assessment and assist You in making the medical appointment. The medical advice received by You shall be regarded as a pure and general advice only and it shall not be construed as a medical diagnosis by Our Emergency Service doctor.

B. Medical Transfer

If the medical team of Our Emergency Service and the attending physician recommend hospitalisation in a medical facility where You can be suitably treated, We will transfer You to the nearest medical facility more appropriately equipped for the particular Bodily Injury or Sickness, with necessary medical supervision. The mode of transport decided will depend on medical necessity and solely on the discretion of Our Emergency Service.

C. Repatriation After Treatment

If according to the joint and exclusive decision of the attending physician and the appointed doctor of Our Emergency Service, Your medical condition will not prevent Your medically supervised repatriation as a regular passenger after local treatment, We will organise and pay for Your repatriation to the medical facility in Your home country by scheduled airline flight (on economy class) or any other appropriate means of transportation (on economy class), including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the purpose.

D. Repatriation of Mortal Remains / Ashes or Local Burial

We shall organise and pay for repatriating the Insured Person's body or ashes to the Insured Person's home country or pay for the local burial expenses incurred in the country where death took place, excluding the cost of coffin. Our financial liability for the local burial limits to the equivalent cost of repatriating the Insured Person's body to the Insured Person's home country.

E. Return of Unattended Dependent Child(ren) to Home

If Your travelling dependent child(ren) under 16 years of age is left unattended by reason of Your hospital confinement outside Your country of residence, We will organise and pay for the cost of a scheduled airline ticket (on economy class) and hotel accommodation for such child(ren) to return to Your country of residence, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return. If necessary, We will also hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey.

F. Deposit Guaranteeing of Hospital Admission

If the condition of You are of such gravity that hospital confinement is required, and such confinement is subsequently confirmed as medically necessary, We will arrange and pay for, if necessary, the transport of You by road ambulance. In case of hospital admission for emergency treatment duly approved by both the attending physician and the doctor of Our Emergency Service and You are without means of payment of the required hospital admission deposit, We will guarantee or provide such payment up to HK\$40,000. All hospital, medical and treatment fees and related charges incurred shall be settled directly by You.

G. Compassionate Visit

In the event of You are travelling alone and have no Close Relative staying at the place where You have suffered from Bodily Injury or Sickness resulting in hospital confinement outside Your country of residence for more than 7 consecutive days, We will arrange and pay for the cost of a return scheduled airline ticket (on economy class) for Your designated person to travel from Your country of residence to Your bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,200 per day for a maximum period of 5 consecutive days, but excluding the cost of drinks, meals and other room services. Close Relative in respect to this Section, shall mean Your spouse, parents, children and siblings.

H. Pre-trip Travel Information

You may contact Our Emergency Service to obtain the following information and services before Your Journey:

- visa requirements
- health advice for international travel
- exchange rate
- vaccination and immunization requirements
- consulate and embassy contacts
- weather information
- airport taxes
- customs requirements
- language information
- banking days

I. Travel information During Your Journey

You may contact Our Emergency Service to obtain the following information and services during Your Journey:

- monitor of medical condition and update the employer or family
- emergency re-routing arrangement
- arrangement of essential medication and medical equipment
- referral of lawyers and solicitors
- arrangement of interpreters and children escort
- advance of Bail Bond up to HK\$40,000
- transmission of urgent messages for medical reasons
- luggage retrieval

J. China Medical Pass – Advanced Admission Deposit Guarantee in China (optional and applicable to Annual Policy only)

Network Hospitals - Shall mean the network of hospitals in the People's Republic of China (PRC), excluding Taiwan, Macau SAR and Hong Kong SAR, which joins Our Emergency Service's hospital network scheme and accepts the China Medical Pass and will allow the China Medical Pass Holder to be admitted into their hospitals without paying the deposit. Such hospitals locate in the major cities of major provinces in the PRC.

If during Your Journey You suffer from Bodily Injury or sudden Sickness first manifested after the commencement of Your Journey and need to be hospitalised in the PRC for emergency medical treatment, You may visit the nearest hospital under Network Hospitals and Our Emergency Service will arrange for and provide guarantee for any required hospital admission deposit. Although Our Emergency Service shall assist You with arrangements for admission to the hospital, it cannot guarantee nor shall it be responsible for the quality of such hospital and the services provided to You. The final selection of a hospital shall be Your decision.

Hospitalisation Procedures

- a. Call our 24-hour Emergency Service +852 2765 6700 to check for the nearest Network Hospitals.
- b. Proceed to the nearest Network Hospital, and show Your China Medical Pass and travel document to the hospital staff in the Accident & Emergency Unit (e.g. Re-entry Permit / Passport and HKID Card).
- c. You shall fully and directly settle the medical expenses including the hospital admission deposit guarantee while discharged from hospital.

Conditions

1. You shall give immediate notification and not later than 3 days of occurrence of an emergency to Our Emergency Service.
2. You shall surrender the unused portion of Your original ticket or the value thereof, to Us in the event of repatriation.
3. The Benefits under Items A to G of this Section shall be directly arranged and paid by the service provider appointed by Us. You will not be reimbursed by Us if the services or Benefits are not performed by Our Emergency Service.
4. All costs incurred in using the above services under Items H to I of this Section will be at Your own expenses. The use of the above services is at Your own accord. We are not liable for any act or loss arising from the use of such services.

Section 7 Cancellation

We shall indemnify You the loss of travel fare and/or accommodation paid in advance, and for which You are legally liable, including expenses funded wholly or in part by air miles, and not recoverable from any other source, in respect of cancellation of Your Journey necessitated by:

- i. You or Your Travelling Companion's compulsory quarantine;
- ii. the death, Serious Bodily Injury or Sickness of You, Your spouse, fiancé, fiancée, parents (in-laws), legal guardian, siblings, children, grandparents, grandchildren, close business associate or Travelling Companion;
- iii. You or Your Travelling Companion's jury or witness service;
- iv. You or Your Travelling Companion's home being rendered uninhabitable by occurrence of fire, explosion or earthquake;
- v. the public transport in which You have booked to travel is delayed due to strike, industrial action, adverse weather, natural disaster, mechanical breakdown of Your transporting carrier or airport closure;
- vi. the issuance of Black Alert by the Government of Hong Kong SAR for the planned destination within 7 days before departure date of Your Journey;
- vii. insolvency of the travel agent who arranged Your Journey.

Conditions

1. Our liability under this Section shall not exceed the limit stated in the Table of Benefits.
2. You shall take all reasonable steps to recover the outlay for travel and accommodation deposits and payments.
3. Cancellation of the trip has to be outside Your control and the incident that led to the cancellation of Your Journey must occur after the application of this Policy (applicable to Single Trip Policy) and the date of travel booking of Your Journey (applicable to Annual Policy).
4. Any loss will not be compensated under this Section once You have commenced Your Journey.

Section 8 Curtailment

We shall indemnify You the loss of travel fare and/or accommodation forfeited and/or additional return transportation and/or accommodation expenses reasonably and necessarily incurred after the commencement of Your Journey for which You have to terminate and immediate return to Hong Kong necessitated by:

- i. You or Your Travelling Companion's compulsory quarantine;
- ii. the death, Serious Bodily Injury or Sickness of You, Your spouse, fiancé, fiancée, parents (in-laws), legal guardian, siblings, children, grandparents, grandchildren, close business associate, Travelling Companion or Pet;
- iii. You or Your Travelling Companion's home being rendered uninhabitable by occurrence of fire, explosion or earthquake;
- iv. hijack of the aircraft in which You are travelling as a fare-paying passenger;
- v. the public transport in which You have booked to travel is delayed due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of Your transporting carrier;
- vi. the issuance of Black Alert by the Government of Hong Kong SAR for the planned destination during Your Journey.

Conditions

1. Our liability under this Section shall not exceed the limit stated in the Table of Benefits. You shall take all reasonable steps to recover the outlay for travel and accommodation deposits and payments.

Section 9 Travel Delay or Re-routing Expenses

If the departure or arrival of the Common Carrier in which You have booked to travel is delayed by at least 6 hours from the time specified by the carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier, We shall pay either:

- a. a Benefit amount of HK\$250 for each full 6 hours delay up to a maximum sum stated in the Table of Benefits; or
- b. a reimbursement of up to the limit stated in the Table of Benefits for each of You in respect of any additional travel costs including alternative public transportation costs and accommodation expenses necessarily incurred as a direct result of the delay if You have to re-route to get to Your original destination.

Either a. or b. will be compensated under any one claim made by You.

Conditions

In the event of a claim under this Section, You shall obtain written confirmation from the carrier or their agents stating the number of hours of delay and the reason for such delay.

Section 10 Emergency Purchase of Phone Charger

If the departure of the Common Carrier in which You have booked to travel is delayed as specified in Section 9 above, We shall reimburse You the emergency purchase of phone charger in the airport, station or terminal overseas, up to the limit stated in the Table of Benefits.

Section 11 Baggage, Travel Documents and Cash

We shall indemnify You up to the limit stated in the Table of in respect of loss or destruction of or damage to Your baggage. Our liability shall not exceed HK\$2,000 in respect of any one article/pair/set. For sports equipment including but not limited to Ski Equipment and water sports equipment, our amount payable shall be calculated in the table below or HK\$5,000 in respect of any one article/pair/set whichever is less.

Age of sports equipment	Amount Payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

We shall also indemnify You up to the limit stated in the Table of Benefits in respect of costs for replacing the lost travel tickets and travel documents, identification and credit cards, including the additional accommodation and transportation expenses necessarily incurred in replacing the lost documents.

Extension

We shall indemnify You for the loss of cash, banknotes or travellers' cheques up to a maximum sum stated in the Table of Benefits as a result of theft and/or robbery during Your Journey.

Exceptions

We shall not be liable in respect of:

1. loss or destruction of or damage to contact corneal cap or micro lenses, stamps of any kind, manuscripts or documents of any description, medals, coins, bonds, securities, travellers' samples, vehicle accessories or camping equipment.
2. loss, destruction or damage due to wear and tear, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
3. the breaking of or damage to crockery, china, glass, sculpture, curios, pictures, musical instruments, skis or fragile articles of any kind unless caused by fire, theft or an accident to the vehicle, vessel or aircraft conveying the article.
4. loss, destruction or damage occasioned by or in consequence of confiscation, nationalisation, requisition or willful destruction by any government, public or municipal, local or customs authority.
5. property more specifically insured.
6. depreciation in value, loss or shortages due to error or omission.
7. computer software and accessories, data recorded on cards, diskettes, tapes or other equipment.

Conditions

1. You shall observe ordinary and proper care in the supervision of Your baggage. In the event of loss, destruction or damage, You shall immediately take steps to minimise the damage, recover any missing property and give notice to the carrier who had custody of the baggage and/or may be responsible for loss, destruction or damage.
2. You shall lodge Your claim against the carrier first if the loss or damage was occurred whilst in care and custody of the carrier. We shall reimburse the balance if You are not fully compensated by the carrier subject to the limit under this Section.
3. We may at Our option make good the loss, destruction or damage as an alternative to making the payments under this Section.

Section 12 Fraudulent Use of Credit Card

We shall indemnify You up to the Benefit amount stated in the Table of Benefits in respect of monetary loss caused by fraudulent use of Your credit card, if Your credit card is lost overseas during Your Journey. Our liability shall not include loss in the way of cash withdrawal through automatic teller machine.

Section 13 Emergency Purchases

In the event of Your checked-in baggage accompanying any of You has been delayed, misdirected or temporarily misplaced by the carrier for at least 6 hours after Your arrival at the airport of the scheduled destination abroad, We shall pay compensation for the emergency purchases of essential clothing, toilet necessities and the like, provided such compensation does not exceed the sum stated in the Table of Benefits. Any payment made under this Section shall be deducted from the amount payable under Section 11 should the baggage be proved to be permanently lost.

Conditions

1. This Benefit can only be applied once during the Period of Insurance.
2. If a claim arises in respect of the emergency purchases of essential clothing or toilet necessities, We shall be provided with such receipts or other evidence of purchases.

Section 14 Credit Card Protection

We shall reimburse the outstanding balance of the Insured Person's credit card(s) for purchases during the Period of Insurance and services charges, in the event of the Insured Person suffers accidental death that Item 1 under Section 1 of this Policy is payable and the Insured Person

is legally liable to the respective outstanding balance and services charges. Our liability under this Section shall not exceed the limit stated in the Table of Benefits.

Section 15 Compulsory Quarantine Cash Benefit

We shall indemnify You the daily limit up to the Benefit amount stated in the Table of Benefits in the event You being compulsory quarantine due to contraction of infectious disease or suspicion of being contracted of infectious disease outside Hong Kong during Your Journey or within 7 days upon completion of Your Journey and returning to Hong Kong. This benefit can only be utilized once during any one Journey.

Provisions:

- i) The Compulsory Quarantine must be executed by local authorized health department or any regulatory authority, voluntary quarantine and/or home quarantine shall be excluded.
- ii) We will pay the daily benefit only if the period of compulsory quarantine is longer than 24 hours
- iii) This benefit is only payable when the infectious disease has been rated at phase 5 or above under the Epidemic and Pandemic Alert and Response by the World Health Organization on or before the first day of Your compulsory quarantine during Your Journey, or the Hong Kong Government has activated the Government's Preparedness Plan for Influenza Pandemic to the highest level - Emergency Response Level on or before the first day of Your compulsory quarantine in Hong Kong
- iv) No benefit shall be payable if the planned destination has been declared as an infected area on or before the departure date of Your Journey.

Section 16 Rental Vehicle Excess

If during Your Journey, a loss or damage occurs to the rental vehicle which You hire, We will reimburse You for any excess up to the limit stated in the Table of Benefits which is made by the licensed vehicle rental company.

Exceptions

We shall not be liable in respect of:

1. Rental of trucks, campers, trailers, motorbikes, motorcycle, sports utility vehicles, recreational vehicles or any automobile while You use it off-road.
2. Use of the rental vehicle in violation of the car rental agreement.
3. Your breach of any local driving laws or rules.
4. Liability other than loss of or damage to the rental vehicle.
5. While the rental vehicle is carrying passenger for compensation or hire, while being used for commercial delivery or trade purposes.

Section 17 Personal Liability

We shall indemnify You against legal liability to a third party up to a limit stated in the Table of Benefits arising from an event occurring during the period of Your Journey as a result of:

- i. accidental death or Bodily Injury of any person.
- ii. accidental loss of or damage to property.

We shall also indemnify You against third party costs, expenses and damages provided You do not admit liability on or enter into any settlement agreement with a third party unless Our written consent is obtained.

Exceptions

We shall not be liable in respect of any liability directly or indirectly arising from:

- i. death or Bodily Injury of any members of Your family or any employees of Yours.
- ii. loss of or damage to property belonging to or in the custody or control of You, any members of Your family or any employees of Yours.
- iii. any liabilities which attached by virtue of an agreement but which would not have attached in the absence of such agreement.
- iv. Your employment, business or profession.
- v. Your ownership of land or building.
- vi. Your occupation of land or building other than temporary holiday accommodation.
- vii. the use of horses, vehicles, boats, lifts, aircraft model, aircraft or any kind of watercraft.

Conditions

The indemnity shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.

Section 18 Ski Cover

Ski Equipment Hire

We shall indemnify each of You up to the limit stated in the Table of Benefits for the reasonable cost of hiring replacement Ski Equipment as a result of loss or damage of Your own Ski Equipment during the Journey

Exceptions

We shall not be liable in respect of:

1. loss, destruction or damage due to wear and tear, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
2. loss, destruction or damage occasioned by or in consequence of confiscation, nationalisation, requisition or willful destruction by any government, public or municipal, local or customs authority.

3. property more specifically insured.

Conditions

1. You shall observe ordinary and proper care in the supervision of Your Ski Equipment. In the event of loss, destruction or damage, You shall immediately take steps to minimise the damage, recover any missing property and give notice to the carrier who had custody of the baggage and/or may be responsible for loss, destruction or damage.
2. You shall lodge Your claim against the carrier first if the loss or damage was occurred whilst in care and custody of the carrier. We shall reimburse the balance if You are not fully compensated by the carrier subject to the limit under this Section.
3. We may at Our option make good the loss, destruction or damage as an alternative to making the payments under this Section.

Missed Booking

We shall indemnify You the loss of ski tuition fees, lift passes and booked Ski Equipment paid in advance and not recoverable from any other source if You suffer Bodily Injury or Sickness during the Journey that prevents You from attending the skiing.

Conditions

1. Our liability under this Section shall not exceed the limit stated in the Table of Benefits.
2. You shall take all reasonable steps to recover the deposits and payments.

Piste Closure

If the pre-booked ski resort is closed due to lack of snow conditions or avalanche, We shall pay You the daily limit up to the Benefit amount stated in the Table of Benefits.

Conditions

1. The booking must be arranged at least 12 hours in advance from the booking time specified to the ski resort
2. In the event of a claim under this Section, You shall obtain written confirmation from ski resort stating the number of days skiing facilities were closed in Your resort and the reason of the closure.

Re-routing to Alternative Piste

We shall indemnify You up to the Benefit amount stated in the Table of Benefits in respect of any additional local travel costs including alternative public transportation costs and accommodation expenses necessarily incurred to travel to an alternative site if it is lack of snow conditions or avalanche in the original pre-booked ski resort resulting in closure for more than 12 hours subsequent to You pre-booking of the ski resort.

Section 19 Car Key Protection

We shall indemnify You the Benefit amount stated in the Table of Benefits in respect of the cost of replacing the car key due to loss or destruction of or damage to the car key of Your rental vehicle during Your Journey.

Exceptions

We shall not be liable in respect of:

1. Car key replacement cost of trucks, campers, trailers, motorbikes, motorcycle, sports utility vehicles, recreational vehicles or any automobile while You use it off-road.
2. Use of the rental vehicle in violation of the car rental agreement.
3. Your breach of any local driving laws or rules.
4. While the rental vehicle is carrying passenger for compensation or hire, while being used for commercial delivery or trade purposes.

Conditions

1. You shall observe ordinary and proper care in the supervision of the car key of Your rental vehicle. In the event of loss, destruction or damage, You shall immediately take steps to minimise the damage, recover any missing property.

PART III. EXCEPTIONS

A. Applicable to all Sections

We shall not be liable:

1. for any loss in connection to any pre-existing or congenital medical conditions. A pre-existing condition, except under Section 7 – Cancellation, means prior sickness or disease contracted or injury sustained before the Journey.
2. for any consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power (other than Passive War).
3. for any expenses incurred in connection with ionising radiation or contamination by radioactivity or any nuclear-related claims.
4. in respect of any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AI DS (Acquired Immune Deficiency Syndrome) and/or a mutant derivative or variations thereof however caused.
5. for any loss whilst You are under the influence of intoxicants or drugs or suffering from intentional self-inflicted injury, suicide, insanity or injury caused by venereal disease, child birth or pregnancy including complications which have been accelerated or induced by Bodily Injury.

6. for any persons engaging in flying or other aerial activities except whilst travelling on regular scheduled airline or licensed charter aircraft over an established route as a fare-paying passenger and not as a pilot or an aircrew.
7. for any persons engaging in professional sports, or where the person would or could earn income or remuneration from engaging in such sports, racing of any kind (other than on foot or swimming or in dinghies), or equipped mountaineering.
8. if You are travelling against the advice of a qualified Medical Practitioner or for any Journey undertaken for the purpose of obtaining medical treatment.
9. in respect of business travel involving any dangerous assignments, offshore activities, site working, stunt work and aerial work; projects or occupation of a manual nature, tour guide or escort, actor, actress or engaging in any entertainment business or ship crew services, unless specifically extended under the Policy.
10. for any claim resulting from willful, malicious, criminal or unlawful acts.
11. for any loss due to theft, robbery, or loss of baggage, personal effects, cash, credit card, travellers' cheques and travel documents which are not reported to the police within 24 hours of discovery of the loss.
12. for any PRC citizens within the territory of Mainland China

B. Applicable to Section 6

The following treatment, items, conditions, activities and their related or consequential expenses are excluded:

1. service rendered without the authorisation and/or intervention of Our Emergency Service.
2. costs which would have been payable if the event giving rise to the intervention of Our Emergency Service had not occurred.
3. any expenses more specifically covered under other insurance policy.
4. cases of minor Sickness or Bodily Injury which in the opinion of Our Emergency Service's doctor can be adequately treated locally and which do not prevent You from continuing Your travel or work.
5. expenses incurred where You in the opinion of Our Emergency Service's doctor is physically able to return to Your country of residence sitting as a normal passenger and without medical escort.

Our Emergency Service shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or act of God or any other event of Force Majeure which prevents Our Emergency Service from providing such assistance services.

C. Applicable to Sections 7-9

We shall not be liable for loss or claim due to or arising from:

1. Your failure to:
 - i. check in for the departure by the time specified by the carrier.
 - ii. act upon the express instructions of the carriers or their agents, the airport and the port authorities as appropriate.
2. strike or industrial action which has commenced or has been announced before the date of issue of this Policy.
3. Your disinclination to travel or Your financial circumstances.

PART IV. GENERAL CONDITIONS

1. Conventional Travel

This insurance is valid only for conventional leisure travel or business travel (limited to clerical or administrative work only). This insurance shall not apply to persons undertaking expeditions, risking one's life or similar journey. To avoid any doubt this insurance is valid for You participating in any amateur activities, including but not limited to:

- Scuba diving / skin diving
- Sky walking
- Rafting
- Flying as fare-paying passenger in helicopter or aircraft for sightseeing
- Water skiing and water sports
- Skiing and winter sports
- Gliding driven from water surface or land
- Horse riding
- Yachting
- Hiking
- Hot air ballooning
- Polar sightseeing
- Bungee jumping
- Pot holing

2. Compliance with Policy Provision

Our liability shall be conditional on Your complying with the terms, exceptions and conditions of this Policy. At the time this Policy becomes effective, You must be fit to travel and not aware of any incident which may lead to cancellation or rescheduling of Your Journey. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

3. Precautions

All of You must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

4. Termination of Insurance

No refund of premium will be made for termination of Single Trip Policy.

5. Other Insurance

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance and/or other source, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance. If you are insured with Us with more than 1 travel insurance policies, We shall only pay under the policy with the largest compensation.

6. Notification of Claim

You or Your legal personal representative must give Us written notice of any event giving rise or likely to give rise to a claim under this Policy as soon as possible but in any case within 21 days (or 3 days in respect of Section 6) from the occurrence. Written proof of loss must be furnished to Us within 180 days from the date of issuance of Our receipt of the Notification of Claim or any written request from Us in requesting further information. Failure to furnish us written proof of loss within such time shall invalidate the claim.

You shall furnish to Us all such particulars and evidence, documentary or otherwise and shall do all such things as We may require at your own expense.

7. Conduct of Claim

You must give whatever information or assistance upon Our request and must not admit, deny or negotiate any claim without Our written consent. Any writ, summons or other legal document served on You in connection with a possible claim must be unacknowledged and sent to Us immediately.

8. Subrogation

We shall be entitled to take over and conduct the defence or settlement of any third party claim at Our discretion. We shall also be entitled to use Your name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.

9. Sanction Clause

The Insurer shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

10. Rights of Third Parties Clause

Save for any person or entity expressly conferred a benefit under this policy, no person or entity who is not a party to this policy has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any obligation or to receive any benefit or remedy under this policy. The consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

MAKING A CLAIM

1. Please obtain a claim form from our website at www.awac.com/asiapacretail without delay for completion and return it together with Your travel booking invoices/ receipts within 21 days (3 days in respect of Section 6) of such occurrence.
2. Should You come across the situations below, please take the following actions and provide the relevant supporting documents, at Your own expense, with Your completed claim form.
 - a) If medical attention is received for Bodily Injury or Sickness, You should obtain receipts for all payments made plus a medical certificate showing the nature of the Bodily Injury or Sickness.
 - b) For theft, robbery or loss of baggage/property, money, credit card, You must report to the police within 24 hours of discovery and obtain a written report.
 - c) For any loss, damage or delay to checked-in baggage, You should report to the carrier immediately, and obtain a written report.
3. For enquiries, please contact Our Claims Hotline at +852 2968 3221 during Our office hours or send email to hk_claims@awac.com

PERSONAL INFORMATION COLLECTION STATEMENT

Purpose of Collection

Allied World Assurance Company, Ltd ("Allied World") may collect and use your personal data to enable it to carry on its insurance business and to serve the purposes of:

- Processing your insurance application;
- Arranging a contract of insurance with you and administering the policy issued;
- Claims handling, investigation and analysis;
- Designing products and/or services for customers;
- Promoting, improving and furthering the provision of products and/or services by Allied World and its group companies; and
- Complying with any legal or regulatory requirements applicable to Allied World.

In general it is voluntary for you to provide Allied World with your personal data. However, if you do not provide sufficient information, Allied World may not be able to provide insurance services to you.

Transferee

Data held by Allied World relating to you will be kept confidential but Allied World may, for the purposes set out above, transfer your personal data to:

- Allied World's group companies;

- Reinsurers;
- intermediaries including insurance brokers and insurance agents;
- claims investigators, loss adjusters and other professional advisors;
- Allied World's other appointed service providers, including for the following services: telecommunications, information technology, administration, data processing, payment processing, emergency assistance, legal, and medical;
- any insurance industry association or federation and their respective members; and
- any other person necessary to comply with applicable legal or regulatory requirements, or orders of competent authorities, in each case both within and outside of the Hong Kong Special Administrative Region.

Marketing and Promotion

Treating you as a valued customer, Allied World and its group companies may use the personal data, including name and contact details, collected from you for the purposes of direct marketing of Allied World and its group companies' general insurance products, services or offers and for sending you the promotional materials or updates of such products, services or offers when they become available.

Allied World may not use your personal data for direct marketing if you have indicated objection to such use by ticking the box next to the statement above the proposer's signature block in the proposal form. You may also, at any time, request Allied World to cease the use of your personal data for direct marketing purposes, by informing Allied World's Compliance Officer at the contacts set out below.

Access Requests and Corrections

You have the right to obtain access to and to request correction of any personal information concerning yourself held by Allied World. Requests can be made to the Compliance Officer of Allied World Assurance Company, Ltd, by mail to 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong or fax to +852 2968 5111, or email to hkcompliance@awac.com.

Underwritten by: Allied World Assurance Company, Ltd (incorporated in Bermuda with limited liability)
22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong
Tel +852 2968 3000 Fax +852 2917 6226 Email hkhotline@awac.com
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