



FEDERAL INSURANCE COMPANY
One of the Chubb Group of Insurance Companies

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FEDERAL BUSINESS TRAVEL INSURANCE

SAMPLE



CONTENTS

SECTION A – POLICY SCHEDULE	1
SECTION B – ADMENDMENT	7
SECTION C – POLICY WORDING	8
PART I: DEFINITIONS	8
PART II: DESCRIPTIONS OF COVERAGE	10
INSURING CLAUSE 1: PERSONAL ACCIDENT AND MEDICAL	10
A. PERSONAL ACCIDENT	10
B. MEDICAL EXPENSES	12
C. EMERGENCY MEDICAL EVACUATION	12
D. RETURN OF MORTAL REMAINS	12
E. TRANSPORT HAZARDS	12
F. HOSPITAL INCOME	12
G. BURNS BENEFIT	13
H. INTENSIVE CARE UNIT (ICU) ALLOWANCE	13
I. ACCIDENTAL DEATH AND DISABLEMENT DUE TO KIDNAP OR HIJACK	13
J. ACCIDENTAL DEATH AND DISABLEMENT DUE TO ASSAULT, MURDER OR ROBBERY	13
K. FUNERAL EXPENSE BENEFIT	13
INSURING CLAUSE 2: PERSONAL BELONGINGS	13
A. PERSONAL BAGGAGE	13
B. PERSONAL MONEY	14
C. EMERGENCY CASH	14
INSURING CLAUSE 3: TRAVEL INCONVENIENCE	14
A. TRIP CANCELLATION	14
B. TRIP CURTAILMENT	14
C. STAFF REPLACEMENT	14
D. TRIP RE-ROUTE	14
E. TRAVEL DELAY	15
F. BAGGAGE DELAY	15
G. DOCUMENT LOSS	15
INSURING CLAUSE 4: SPECIAL CARE	15
A. CARE VISIT	15
B. CREDIT CARD PROTECTION	15
C. HOME CONTENT	15
INSURING CLAUSE 5: PERSONAL LIABILITY	15
PART III: GENERAL CONDITIONS	16
PART IV: EXCLUSIONS	17
PART V: HOW TO MAKE A CLAIM	18



SECTION A – POLICY SCHEDULE

Policy Number: 90000000

Policyholder

HK Doc Sci FBT sample
ad1, ad2, ad3, ad4, ad5, Hong Kong.
Business Nature: Description

Policy Type

FEDERAL BUSINESS TRAVEL POLICY

Period of Insurance

From: October 01, 2013 12:01 A.M. Local Time
To: October 01, 2014 12:01 A.M. Local Time <365 days>

Aggregate Limit of Liability

HKD x,xxx,xxx per Accident

Purpose of Trip

Marketing, Meeting and Training

Total Insured Categories and Premium for the Policy Period

Total No. of Insured Categories 2

Category A:

Premium Per Person for the Period: HKD x,xxx.00

Premium for the Period: HKD xx,xxx.00

Category B:

Premium Per Person for the Period: HKD x,xxx.00

Premium for the Period: HKD xx,xxx.00

Total Premium for the Period: HKD xx,xxx.00

Policy Form

FBT Wording-1013

In witness thereof, the Federal Insurance Company (hereinafter called the Company) has caused this Policy to be signed by its authorised representative.

Authorised Representative

October 08, 2013

Date

CATEGORIES

Policy Number:	90000000
Policyholder:	HK Company
Category/Plan Type:	A
Insured Persons:	Travel Plan x - For any 'named' active full time employees - Hong Kong Office
Operation of Cover:	24 hours worldwide covering the Insured Person against Accidental Death, Bodily Injury and any coverage specified hereunder while on the business of the Policyholder outside the territory of Hong Kong.
Eligibility Period:	Subject to prior declaration
No. of Insured Persons:	xx

Schedule of Benefits

Insuring Clause	Amount of Benefit Per Person (HKD)
1. Personal Accident and Medical	
A) Personal Accident	xxx,000
B) Medical Expenses	xxx,000
- Follow-up treatment within 180 days	
- Injury caused: up to 100% of unused portion	
- Sickness caused: up to 10.00% of unused portion	
- Expenses payable to Chinese bonesetter, acupuncturist, Chinese Medical Practitioner, up to HKD 200.00 Per Visit Per Day	
max HKD 3,000 in aggregate	
C) Emergency Medical Evacuation	Unlimited
D) Return of Mortal Remains	Unlimited
E) Transport Hazards	xxx,000
F) Hospital Income	x,000
- Daily benefit: HKD 500	
G) Burns Benefit (2 nd and 3 rd degree)	xxx,000
H) Intensive Care Unit (ICU) Allowance	x,000
- Daily benefit: HKD 1,000	
I) Accidental Death and Disablement due to Kidnap or Hijack	xxx,000
- 100% addition of Personal Accident compensation	
J) Accidental Death and Disablement due to Assault, Murder or Robbery	xx,000
- 20% addition of Personal Accident compensation, up to	
K) Funeral Expense Benefit	xx,000
2. Personal Belongings	
A) Personal Baggage	xx,000
- Per item limit HKD 3,000	
- Laptop computer per set/item limit HKD 10,000	
- Sports equipment per set/pair/item limit HKD 5,000	
B) Personal Money	x,000
C) Emergency Cash	xx,000
- Daily benefit : HKD 500	



Insuring Clause	Amount of Benefit Per Person (HKD)
3. Travel Inconvenience	
A) Trip Cancellation	xx,000
B) Trip Curtailment	xx,000
C) Staff Replacement	xx,000
D) Trip Re-route - Eligible duration period 24 hours	xx,000
E) Travel Delay - Eligible duration period 6 hours - Amount of Benefit per interval: HKD 500	x,000
F) Baggage Delay - Eligible duration period 6 hours	x,xxx
G) Document Loss	xx,000
4. Special Care	
A) Care Visit	xx,000
B) Credit Card Protection	xx,000
C) Home Content - Per item limit HKD 3,000	xx,000
5. Legal Liability	
Personal Liability	x,xxx,000
* Free Worldwide 24 hours SOS Hotline Service	

Policy Number: 90000000
Policyholder: HK Company
Category/Plan Type: B
Insured Persons: Travel Plan x - For any 'named' active full time employees - Hong Kong Office
Operation of Cover: 24 hours worldwide covering the Insured Person against Accidental Death, Bodily Injury and any coverage specified hereunder while on the business of the Policyholder outside the territory of Hong Kong.
Eligibility Period: Subject to prior declaration
No. of Insured Persons: xx

Schedule of Benefits

Insuring Clause	Amount of Benefit Per Person (HKD)
1. Personal Accident and Medical	
A) Personal Accident	xxx,000
B) Medical Expenses	xxx,000
- Follow-up treatment within 180 days	
- Injury caused: up to 100% of unused portion	
- Sickness caused: up to 10.00% of unused portion	
- Expenses payable to Chinese bonesetter, acupuncturist, Chinese Medical Practitioner, up to HKD 200.00 Per Visit Per Day	
max HKD 3,000 in aggregate	
C) Emergency Medical Evacuation	Unlimited
D) Return of Mortal Remains	Unlimited
E) Transport Hazards	xxx,000
F) Hospital Income	x,000
- Daily benefit: HKD 500	
G) Burns Benefit (2 nd and 3 rd degree)	xxx,000
H) Intensive Care Unit (ICU) Allowance	x,000
- Daily benefit: HKD 1,000	
I) Accidental Death and Disablement due to Kidnap or Hijack	xxx,000
- 100% addition of Personal Accident compensation	
J) Accidental Death and Disablement due to Assault, Murder or Robbery	xx,000
- 20% addition of Personal Accident compensation, up to	
K) Funeral Expense Benefit	xx,000
2. Personal Belongings	
A) Personal Baggage	xx,000
- Per item limit HKD 3,000	
- Laptop computer per set/item limit HKD 10,000	
- Sports equipment per set/pair/item limit HKD 5,000	
B) Personal Money	x,000
C) Emergency Cash	xx,000
- Daily benefit : HKD 500	
3. Travel Inconvenience	
A) Trip Cancellation	xx,000
B) Trip Curtailment	xx,000

Insuring Clause	Amount of Benefit Per Person (HKD)
C) Staff Replacement	xx,000
D) Trip Re-route - Eligible duration period 24 hours	xx,000
E) Travel Delay - Eligible duration period 6 hours - Amount of Benefit per interval: HKD 500	x,000
F) Baggage Delay - Eligible duration period 6 hours	x,xxx
G) Document Loss	xx,000
4. Special Care	
A) Care Visit	xx,000
B) Credit Card Protection	xx,000
C) Home Content - Per item limit HKD 3,000	xx,000
5. Legal Liability	
Personal Liability	x,xxx,000
* Free Worldwide 24 hours SOS Hotline Service	



Policy Number: 90000000
Insured Persons: Federal Medical Guarantee Deposit Facility – China
No. of Insured Persons: xx
Premium Per Person: HKD 50.00
Premium: HKD x,xxx.00

It is hereby noted and agreed that as from inception the coverage for the named Insured Persons under this Policy is extended to include Federal Medical Guarantee Deposit Facility – China.

The list of the named Insured Persons for this coverage is shown in the Appendix attached to this policy.

FEDERAL MEDICAL GUARANTEE DEPOSIT FACILITY - CHINA

If the Insured Person is required to admit and confine in a Hospital in Mainland China as an In-patient as a result of Injury or Sickness sustained during the Period of his/her bonafide Business Trip, **International SOS Assistance (HK) Ltd.** (hereinafter called "SOS") will assist the Insured Person to be admitted to one of the Designated Hospitals in Mainland China, and will arrange and provide guarantee for any required hospital admission deposit, subject to the limit stated in the Schedule. Such services shall be approved by SOS.

For any expenses exceeding the limit stated in the Schedule, the Insured Person shall be responsible to settle directly with the Designated Hospital.

The list of Designated Hospitals shall be promulgated by the Company and revised from time to time according to SOS. The Company shall not be responsible for the guarantee, quality nor services of such hospitals.

The Policyholder must undertake to settle any medical expenses immediately that is not liable by the Company once being notified. The services will be suspended if the Policyholder fails to reimburse the Company within a reasonable time limit. Upon suspension, the Policyholder has to return all Federal Medical Guarantee Cards to the Company and will remain liable to the Company for any outstanding payment in arrears.

In the event of loss of Federal Medical Guarantee Card, the Policyholder should advise the Company immediately and pay HKD30.00 for each replacement of Federal Medical Guarantee Card.

This facility shall be non-cancellable, the premium being fully earned once this facility has effected.

The Policyholder should undertake to bear any liability and expenses paid which is not liable to the Company.

The Policyholder should return all Federal Medical Guarantee Card(s) to the Company immediately after cancellation of cover or termination of employment with corresponding employee(s).

SECTION B – AMENDMENT NO. 1

GENERAL CONDITIONS

DECLARATION

This clause is applicable to: All Insured Persons

The Policyholder should declare to the Company by written notice regarding **any addition, deletion of Insured Person(s) or change of amount insured** after the issuance of this policy, together with their full names, date of birth, position/occupation, salary payrolls/amount insured/plan selected, passport or other identification document number. All subsequent premium adjustment(s) shall be made at the end of each policy anniversary date on basis of the following formula:

A : Annual premium charged at the beginning of the policy year;
B : Actual premium charged at the end of the policy year.

Adjustment premium = $[(A + B) / 2] - A$

OTHER GENERAL CONDITIONS

This Policy does not cover PRC citizen unless he/she is employed by the Policyholder in Hong Kong with working permit in Hong Kong and/or Hong Kong Identity Card. PRC means People's Republic of China.

Insured Person(s) will not be covered if stationed outside Hong Kong Territories unless notified and with consent by the Company.

This Policy will not cover any Insured Persons involving in Manual Work.

All claims must be verified by the Policyholder.

Other terms and conditions are subject to our Policy wordings.

SECTION C – POLICY WORDING

INSURING AGREEMENT

In consideration of the payment of the premium payable under this Policy, Federal Insurance Company (herein called “**Company**”) agrees to insure eligible **Insured Persons** to the extent hereto provided and subject to the exclusions and all other limitations and provisions of this Policy.

THIS POLICY WILL NOT BE VALID UNLESS THE SCHEDULE OF BENEFITS SIGNED BY AN AUTHORISED REPRESENTATIVE OF FEDERAL INSURANCE COMPANY IS ATTACHED HERETO.

CERTAIN WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE SPECIAL MEANINGS. DEFINITIONS APPEAR IN PART I: DEFINITIONS OF THIS POLICY. PLEASE READ THIS POLICY CAREFULLY.

Federal Insurance Company [hereinafter called “The Company”] agrees to insure the **Insured Person** subject to Amendment No. 1 against loss covered under this Policy subject to and in accordance with the exclusions, limitations, provisions, and terms described herein.

Scope of Coverage

Such insurance as is afforded to an **Insured Person** shall apply only to loss described and defined in the Insuring Clauses of this Policy which is sustained by such **Insured Person** while travelling outside **Hong Kong** on a bona fide business trip which is intended at its outset to last no longer than a period of one hundred and eighty two (182) days.

PART I: DEFINITIONS

Accident or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.

Accidental Bodily Injury means physical bodily injury which is **Accidental** and is the direct and independent cause of the loss for which claim is made during the **Covered Trip**.

Actual Cash Value means the **Replacement Cost** for lost or damaged property, less allowance for physical deterioration and depreciation, including obsolescence.

Amount of Benefit means the amount selected by the **Policyholder** in the proposal and shown in the Schedule, and for which the premium has been paid.

Assault means any willful and unlawful use of force by any person against an **Insured Person**.

Burglary means breaking and entering in to the house by force.

Burn means tissue damage caused by extreme heat, flame, or contact with a heated object.

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

Company means Federal Insurance Company, Hong Kong Branch.

Covered Trip means the period of travel commencing four (4) hours before the **Insured Person** departs from **Hong Kong** on the departure date for the purpose of commencement of the Business Trip and ceases at the earlier of the expiry of the Period of Insurance specified in the Schedule or four (4) hours after the **Insured Person's** arrival at **Hong Kong**. Time of departure from and arrival to **Hong Kong** means the scheduled time of the trip unless the **Insured Person** provides proof of a different departure or arrival time.

Emergency Medical Treatment means necessary medical treatment of any sudden, life threatening **Accidental Bodily Injury** or **Sickness** during a **Covered Trip**, where time is of the essence.

Fire means a state, process, or instance of combustion in which fuel or other material is ignited and combined with oxygen, giving off light, heat, and flame.

Fractured Leg or Patella with Established Non-union means a complete break into two pieces; the broken leg does not mend properly and function normally, and this condition will last for the remainder of the **Insured Person's** life.

Hijack or **Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the **Insured Person** is travelling.

Hong Kong means the Hong Kong Special Administrative Region, or such other place of residence and employment as may be specified in the **Scope of Coverage**, provided that no **Insured Person** shall have more than one place of residence and employment for the purpose of the **Policy**.

Immediate Family Member means spouse, children, siblings, parents, parents-in-law, grandparents, grandchildren, nieces or nephews. For purposes of Insuring Clauses 3A, 3B and 4A only, **Immediate Family Member** shall also include a **Close Business Companion**.

Indemnity means amounts the **Insured Person** shall be legally obligated to pay to an injured party for (a) loss or damage to property of others; (b) expenses incurred for first aid or land/marine ambulance service; or (c) expenses incurred in the conduct of suit, lawyer's fees for arbitration, compromise or conciliation, all incurred by the **Insured Person** with the consent of the **Company**.

Insured Person means the person or persons named in the Schedule and for whom the required premium has been paid.

Intensive Care Unit (ICU) means a designated ward, unit or area within a **Medical Facility** which is staffed and equipped to provide, on a continuous basis, specialized intensive care for which a specified extra daily surcharge is made.

Kidnap means the wrongful abduction and detention of an **Insured Person** against their will or by deception, by a person or group demanding payment by the **Policyholder** in exchange for the release of that **Insured Person** or a claim by a person or group demanding such a payment, to have carried out such a wrongful kidnapping.

Landslide means the downward falling or sliding of a mass of soil, detritus, or rock on or from a steep slope.

Loss of Fingers or Toes means complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

Loss of Hearing means **Permanent** irrecoverable loss of hearing where one sixth of $a+2b+2c+d$ is above 80 dB. (a dB = hearing loss at 500 Hertz, b dB = hearing loss at 1,000 Hertz, c dB = hearing loss at 2,000 Hertz, d dB = hearing loss at 4,000 Hertz)

Loss of Limb means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Speech means the inability to articulate any three of the four sounds which contribute to speech, as follows: the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds. **Loss of Speech** also means total loss of use of vocal cords or damage to the speech centre in the brain, resulting in Aphasia.

Loss of Sight means complete blindness which is **Permanent** and incurable.

Medical Facility means a licensed clinic, hospital or similar institution operating primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients and providing 24-hour nursing service by licensed, registered, or graduate nurses, and having a staff of one or more licensed **Physicians** available at all times and which provides organised facilities for diagnosis and surgical procedures.

Murder means causing the death of another human being by an unlawful act done with the intention to cause death or serious bodily harm.

Natural Catastrophe means a landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm that occurs in the destination listed under the travel itinerary.

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

Permanent Total Disablement means the **Insured Person** is prevented from engaging in each and every occupation or employment for compensation or profit for which the **Insured Person** is reasonably qualified by reason of education,

training or experience, or if the **Insured Person** has no business or occupation, from attending to any duties which would normally be carried out by the **Insured Person** in the **Insured Person's** daily life, and such disability has continued for twelve (12) consecutive months. This condition must be certified by a **Physician**.

Physician means a person who is recognised by the laws of the jurisdiction in which treatment is received as qualified to treat the **Sickness** or **Accidental Bodily Injury**, and who is not a relative of the **Insured Person**.

Policyholder means the organisation/people stated in the corresponding item in the Schedule.

Primary Home means the house or building permanently occupied as a private dwelling in Hong Kong.

Program Medical Advisor means International SOS or its authorised representatives.

Public Common Carrier means any mechanically propelled conveyance operated by a company or an individual, licensed to carry passengers for hire.

Replacement Cost means the cost on the date of loss to repair or replace lost or damaged property with material of like kind and quality, including customs duties, but not more than the **Insured Person** actually spends to repair or replace the property at the same or other premises for the same use in the same country. There is no deduction for depreciation.

Robbery means loss of or damage to baggage or personal property caused by use of intimidation or force to deprive the **Insured Person** of such baggage or personal property.

Second Degree Burn means a **Burn** in which both the epidermis and the underlying dermis are damaged.

Sickness means illness or disease which is the direct and independent cause of loss for which claim is made, and which requires the attendance of a **Physician** and **Physician's** certificate can be provided.

Theft means loss or damage to baggage or personal property caused by the taking of such baggage or personal property without the **Insured Person's** consent, other than **Robbery**.

Third Degree Burn means a **Burn** resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

Transfer means the least expensive means of scheduled **Public Common Carrier** transportation available and necessary to effect cover of Emergency Medical Evacuation, Return of Mortal Remains or Care Visit for the **Insured Person**, as per Insuring Clauses 1C, 1D and 4A.

Transfer Expenses means direct out of pocket expenses determined to be reasonable and necessary to provide the **Insured Person** with Special Care, Emergency Medical Evacuation or Return of Mortal Remains Services, less any monies refundable for the original return fare, as per Insuring Clauses 1C, 1D and 4A.

Travel Provider means a firm in the travel industry that arranges travel for a fee.

PART II: DESCRIPTION OF COVERAGE

INSURING CLAUSE 1: PERSONAL ACCIDENT AND MEDICAL

A. PERSONAL ACCIDENT

If **Accidental Bodily Injury** to the **Insured Person**, sustained during the **Covered Trip**, causes loss of life or loss as stated below within 365 days from the date of **Accident**, the **Company** will pay compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule, as set forth below:

EVENT	COVERAGE	COMPENSATION
1.	Loss of Life	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all Limbs	100%
4.	Permanent Total Loss of Sight of both Eyes	100%
5.	Permanent Total Loss of Sight of one Eye	100%

6.	Loss of or the Permanent Total Loss of use of two Limbs	100%
7.	Loss of or the Permanent Total Loss of use of one Limb	
	(a) Right Hand	100%
	(b) Left Hand	100%
	(c) One Foot	100%
8.	Loss of Speech and Hearing	100%
9.	Permanent and Incurable Insanity	100%
10.	Permanent Total Loss of Hearing in	
	(a) both Ears	75%
	(b) one Ear	15%
11.	Loss of Speech	50%
12.	Permanent Total Loss of the Lens of one Eye	50%
13.	Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
	(a) Right Hand	70%
	(b) Left Hand	50%
14.	Loss of or the Permanent Total Loss of use of four Fingers of	
	(a) Right Hand	40%
	(b) Left Hand	30%
15.	Loss of or the Permanent Total Loss of use of one Thumb	
	(a) both Right Joints	30%
	(b) one Right Joint	15%
	(c) both Left Joints	20%
	(d) one Left Joint	10%
16.	Loss of or the Permanent Total Loss of use of Fingers	
	(a) three Right Joints	15%
	(b) two Right Joints	10%
	(c) one Right Joint	7.5%
	(d) three Left Joints	10%
	(e) two Left Joints	7.5%
	(f) one Left Joint	5%
17.	Loss of or the Permanent Total Loss of use of Toes	
	(a) all - one Foot	20%
	(b) great - both Joints	7.5%
	(c) great – Joint	5%
18.	Fractured Leg or Patella with established non-union	15%
19.	Shortening of Leg by at least 5 cm	10%
20.	Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

Permanent and total loss includes **Permanent** and total loss of use of such organ(s). The **Company** shall pay compensation under this clause, whichever the greatest amount, for only one item of loss among Event 1-9 in the same **Accident**. The **Company** will not pay more than the **Amount of Benefit** stated in the Schedule, for all of the **Accidental Bodily Injuries** resulting from one **Accident**.

After the occurrence of any one of the Events 2 to 9 or the total compensation payable for the Events 10 to 20 equal to 100% whichever the first occur save for the liability already incurred hereunder there shall be no further liability under this Policy in respect of the same **Insured Person** for Injury sustained thereafter.

If the **Insured Person** is left-handed, the percentages set out above from Events 13 to 16 for the various disabilities of right hand and left hand will be transposed.

Compensation shall not be payable unless an **Insured Person** shall follow proper medical advice from a **Physician** as soon as possible after the happening of any **Accidental Bodily Injury** giving rise to a claim under this policy conditions.

Any difference arising between the **Policyholder** or any claimant and the **Company** with respect to a claim under insuring clause 1(A) shall be referred to an arbitrator to be appointed by the parties or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed by each of the parties or in case of disagreement of an umpire to be appointed by the arbitrators before entering on the reference. The making of an award shall be a condition precedent to any liability of or right of action against the **Company** in respect of such difference. If the **Company** shall disclaim liability for any claim and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under these provisions the claim shall then for all purposes be deemed to have been abandoned and shall not thereafter be recoverable.

Disappearance: If the **Insured Person's** body has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the **Insured Person** was travelling at the time of the injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the **Insured Person** suffered loss of life resulting from **Bodily Injury** caused by an **Accident** covered by this Policy at the time of such disappearance, sinking or wrecking.

B. MEDICAL EXPENSES

If **Accidental Bodily Injury** or **Sickness** suffered by an **Insured Person** during a **Covered Trip** requires treatment by a **Physician**, confinement in a **Medical Facility**, treatment performed by a health care service if continued hospitalisation would otherwise have been required, x-ray examination, medicines and/or required consumables, the use of land/marine ambulance or any dental treatment as a result of an **Accidental Bodily Injury** to sound and natural teeth, the **Company** will reimburse the reasonable costs of such goods and services actually rendered overseas (except meals and foodstuffs) within 365 days from the date of loss, up to the **Amount of Benefit** stated in the Schedule.

Follow-up medical expenses incurred after returning to **Hong Kong**, and for which treatment has been initially sought overseas, will be covered for up to 180 days after return to **Hong Kong**. For treatment of an **Accidental Bodily Injury** suffered overseas, the **Company** will reimburse the reasonable costs up to the balance of the unused portion of the **Amount of Benefit** stated in the Schedule. For treatment of a **Sickness** suffered overseas, the **Company** will reimburse the reasonable costs for up to 10% of the unused portion of the **Amount of Benefit** stated in the Schedule.

Such follow-up medical expenses shall include expenses payable to Registered or Listed Chinese bonesetter, acupuncturist and Chinese Medicine Practitioner up to HKD200 per visit per day, and not exceeding HKD3,000 in aggregate.

In no circumstances shall the overall reimbursement payable under this insuring clause exceed 100% of the **Amount of Benefit** stated in the Schedule.

C. EMERGENCY MEDICAL EVACUATION

If **Accidental Bodily Injury** or **Sickness** of an **Insured Person** occurs during a **Covered Trip** and requires **Emergency Medical Treatment** not available locally, the **Company** will pay up to the **Amount of Benefit** stated in the Schedule, the **Transfer Expenses** incurred if it becomes medically necessary to **Transfer** the **Insured Person** to a more appropriate **Medical Facility**, or return to **Hong Kong** if necessary, less any monies refundable from the original return airfare. The **Transfer** shall be approved by the **Program Medical Advisor**.

D. RETURN OF MORTAL REMAINS

If an **Insured Person** dies during a **Covered Trip** as a result of **Accidental Bodily Injury** or **Sickness**, the **Company** will pay the **Transfer Expenses** incurred for the **Transfer** of mortal remains to **Hong Kong**. The **Transfer** shall be approved by the **Program Medical Advisor**.

E. TRANSPORT HAZARDS

If, during a **Covered Trip**:

- (i) the **Insured Person** sustains **Accidental Bodily Injury** which arises out of an **Accident** occurring while the **Insured Person** is riding as a fare paying passenger in or on, boarding or alighting from a **Public Common Carrier**; and
- (ii) the **Accidental Bodily Injury** sustained causes the **Insured Person** to suffer loss of life, **Permanent Total Disablement** or other loss,

then the **Company** will pay under this Insuring Clause 1E, the same percentages as set forth under Insuring Clause 1A, on the **Amount of Benefit** under Insuring Clause 1E as stated in the Schedule.

F. HOSPITAL INCOME

The **Company** will pay the **Insured Person** the daily **Amount of Benefit** stated in the Schedule, for confinement outside **Hong Kong** as a result of covered **Accidental Bodily Injury** or **Sickness**, up to the **Amount of Benefit** stated in the Schedule. Such confinement shall be as an in-patient in a **Medical Facility** under treatment by any **Physician**. One day of confinement shall mean a period for which a **Medical Facility** makes a daily charge for room and board. Payment shall be made after the period of confinement ends.

G. BURNS BENEFIT

If as a result of **Accidental Bodily Injury** sustained during the **Covered Trip**, the **Insured Person** is diagnosed by **Physician** to have suffered any of the Events listed hereunder, the **Company** will pay the **Insured Person** in respect of the following Events according to the percentage bearing hereunder.

Events	Percentage of Compensation
Burns, Second Degree or Third Degree	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

Compensation shall not be payable for more than one of the above Events in respect of the same **Accidental Bodily Injury**. Should more than one of the Events occur from the same **Accidental Bodily Injury**, the **Company** shall only be liable for the greatest applicable Percentage of Compensation.

The Compensation payable for loss of life under Insuring Clause 1A, if any, shall be reduced by any Compensation payable under this Insuring Clause 1G in respect of the same **Accidental Bodily Injury**.

H. INTENSIVE CARE UNIT (ICU) ALLOWANCE

The **Company** will pay the **Insured Person** the daily **Amount of Benefit** stated in the Schedule, for confinement in **Intensive Care Unit** outside **Hong Kong** as a result of covered **Accidental Bodily Injury** or **Sickness**, up to the **Amount of Benefit** stated in the Schedule. Such confinement shall be as an in-patient in a **Medical Facility** under treatment by any **Physician**. One day of confinement shall mean a period for which a **Medical Facility** makes a daily charge for room and board. Payment shall be made after the period of confinement ends.

In the event that the **Company** pay under this section, no benefits under benefit F will be payable.

I. ACCIDENTAL DEATH AND DISABLEMENT DUE TO KIDNAP OR HIJACK

In addition to the benefit payable under the **Personal Accident**, if the **Accidental Bodily Injury** is caused due to **Kidnap** or **Hijack**, the **Company** will pay to the **Beneficiary** an additional 100% of the **Personal Accident** benefit.

J. ACCIDENTAL DEATH AND DISABLEMENT DUE TO ASSAULT, MURDER OR ROBBERY

In addition to the benefit payable under the **Personal Accident**, if the **Accidental Bodily Injury** is caused due to **Assault**, **Murder** or **Robbery**, the **Company** will pay to the **Beneficiary** additional 20% of the **Personal Accident** benefit up to a maximum of HKD 50,000 per person per occurrence.

K. FUNERAL EXPENSE BENEFIT

If the **Insured Person** suffers loss of life during a **Covered Trip**, as a result of **Accidental Bodily Injury** or **Sickness** the **Company** will pay the costs of the **Insured Person's** funeral and related expenses up to the **Amount of Benefit** stated in the Schedule.

INSURING CLAUSE 2: PERSONAL BELONGINGS

A. PERSONAL BAGGAGE

NOTIFY ANY LOSS IMMEDIATELY TO THE PROPER AUTHORITIES:

Obtain a Police Report! This is Required to Process Your Claim!

The **Company** will reimburse the **Insured Person** up to the **Amount of Benefit** stated in the Schedule for each set/pair of item, subject to the total **Amount of Benefit** stated in the Schedule for all items, arising out of **Accidental** loss of or damage to the **Insured Person's** baggage and personal property contained in such baggage which occurs during a **Covered Trip**. The **Company's** liability will be the **Actual Cash Value** of the article at the time of loss. The **Insured Person** must take every possible step to safeguard their accompanied baggage or personal property, and not leave them unattended. The loss or damage must occur: (a) as a result of an **Accident**; or (b) while the baggage or personal

property is in the possession of hotel staff or a **Public Common Carrier**; or (c) as a result of **Robbery** or **Theft**. Proof of such losses or damage must be obtained in writing from the hotel management, the **Public Common Carrier**, or through making a report to the police having jurisdiction over the place of the loss. The police report must be filed within 24 hours of the loss. All such proofs and receipts and proofs of possession must be made available to the **Company**.

For **Accidental** loss of or damage to laptop computer, the maximum **Amount of Benefit** for each whole set/item will be HKD10,000. For sports equipment, the maximum **Amount of Benefit** for each whole set/pair/item will be HKD5,000. In no circumstances shall the overall reimbursement payable under this Insuring Clause 2A exceed 100% of the **Amount of Benefit** stated in Schedule.

B. PERSONAL MONEY

If during a **Covered Trip**, the **Insured Person** experiences a loss of cash or banknotes, the **Company** shall pay up to the **Amount of Benefit** stated in the Schedule to compensate for actual loss incurred. The loss must be reported to the police having jurisdiction over the place of loss within 24 hours of the loss. Any claim must be accompanied by written documentation from the police. The **Insured Person** must take every possible precaution to ensure the security of the **Insured Person's** cash or banknotes.

C. EMERGENCY CASH

If the **Insured Person** experiences a loss of essential travel documents that prevents the **Insured Person** from completing the commenced **Covered Trip**, the **Company** will pay the daily **Amount of Benefit** per calendar day up to the maximum **Amount of Benefit** stated in the Schedule, until the earliest of the following: a) the document is replaced/recovered; or b) the **Insured Person** can continue the **Covered Trip**; or c) the **Insured Person** can leave the place of loss. Proof of such loss must be obtained by a report to the police having jurisdiction over the place of loss. The police report should be filed within 24 hours of the loss.

INSURING CLAUSE 3: TRAVEL INCONVENIENCE

A. TRIP CANCELLATION

The **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured Person** and for which the **Insured Person** is legally liable and which are non-refundable and not recoverable from any other source upon cancellation prior to the **Covered Trip**. The cause of the cancellation must be the Death, **Accidental Bodily Injury**, **Sickness** or confinement of the **Insured Person** or the **Insured Person's Immediate Family Members** within 30 days before the departure of the **Covered Trip**, or the unexpected outbreak of strike, riot, civil commotion, or **Natural Catastrophe** arising out of events beyond the **Insured Person's** control, the **Insured Person** being called up for jury service or the **Insured Person's** residence being seriously damaged in bad weather.

B. TRIP CURTAILMENT

The **Company** will pay for additional travelling expenses or board incurred, and loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured Person** after the commencement of a **Covered Trip** in the case that the **Insured Person** must return directly to **Hong Kong** following **Accidental Bodily Injury** or **Sickness** of the **Insured Person** or the **Insured Person's Immediate Family Member** who is resident in **Hong Kong**, or the unexpected outbreak of strike, riot, civil commotion, or **Natural Catastrophe**. This coverage is effective only if the **Insured Person** has commenced the **Covered Trip** before becoming aware of any circumstances which could lead to the disruption of the **Covered Trip**.

C. STAFF REPLACEMENT

If the **Insured Person** is hospitalised outside **Hong Kong** for over 24 hours as a result of **Accidental Bodily Injury** or **Sickness**, or suffers loss of life, the **Company** will reimburse the **Transfer Expenses** to include a round-trip, economy class air ticket and accommodation to bring one **Close Business Companion**, chosen by the **Policyholder**, to the place of hospitalisation, provided the **Transfer** is considered necessary by the **Program Medical Advisor**. The **Company's** liability for all **Transfers** as described above shall not exceed the maximum **Amount of Benefit** stated in the Schedule.

D. TRIP RE-ROUTE

In the event the **Insured Person's Covered Trip** is delayed by the **Public Common Carrier** for over 24 hours from the time specified in the itinerary after the commencement of the **Covered Trip**, and the delay causes the **Insured Person** to miss another scheduled conveyance, the **Company** will pay up to the amount stated in the Schedule, for the **Insured Person's** necessarily and reasonably incurred additional travel costs.

E. TRAVEL DELAY

In the event the **Insured Person's Covered Trip** is delayed by a **Public Common Carrier** due to bad weather, **Natural Catastrophe**, strike, unavailability of machinery or **Hijacking** after the commencement of the **Insured Person's Covered Trip**, and the delay exceeds 6 consecutive hours from the time specified in the itinerary, the **Company** will pay the **Amount of Benefit** stated in the Schedule for each and every full 6 consecutive hours delayed, up to the maximum stated in the Schedule.

F. BAGGAGE DELAY

**NOTIFY ANY LOSS IMMEDIATELY TO THE PUBLIC COMMON CARRIER:
Obtain a Property Irregularity Form! This is Required to Process Your Claim!**

The **Company** will pay the **Insured Person** up to the **Amount of Benefit** stated in the Schedule for the emergency purchase of essential toiletries and clothing if checked-in baggage is delayed, misdirected or temporarily misplaced by the **Public Common Carrier** for a period of 6 consecutive hours after the **Insured Person's** arrival at the airport of the scheduled destination abroad during a **Covered Trip**. Claims shall not be made under both Insuring Clauses 2A and 3F of this Policy.

If loss occurs while the **Insured Person** is returning to **Hong Kong**, the **Company** will only be liable up to 50% of the **Amount of Benefit** stated in the Schedule.

G. DOCUMENT LOSS

If the **Insured Person** experiences a loss of travel documents that leads to delay of his/her **Covered Trip**, the **Company** shall pay up to the **Amount of Benefit** stated in the Schedule to compensate for actual loss incurred, including additional travelling expenses, accommodation expenses and replacement fees. Any claim must be accompanied by written documentation from the police having jurisdiction over the place of loss and reported within 24 hours of the loss.

INSURING CLAUSE 4: SPECIAL CARE

A. CARE VISIT

If the **Insured Person** is hospitalised outside **Hong Kong** for over 24 hours, the **Company** will reimburse the **Transfer Expenses** to include a round-trip, economy class air ticket and accommodation to bring one **Immediate Family Member**, or a person whose presence is necessary, chosen by the **Insured Person**, to the place of hospitalisation, provided the **Transfer** is considered necessary by the **Program Medical Advisor**. The **Company's** liability for all **Transfers** as described above shall not exceed the maximum **Amount of Benefit** stated in the Schedule.

B. CREDIT CARD PROTECTION

The **Company** will pay up to the **Amount of Benefit** stated in the Schedule for the outstanding balance of the **Insured Person's** credit card(s) for purchases by the **Insured Person** during a **Covered Trip** and services charges, if the **Insured Person** suffers loss of life during a **Covered Trip**, where benefit under Insuring Clause 1A, Event 1 is payable.

C. HOME CONTENT

The **Company** shall reimburse the **Insured Person** up to the **Amount of Benefit** stated in the **Schedule** for the loss of or damage to the household content due to **Burglary**, **Fire** or **Landslide** while the **Insured Person** is traveling in the **Covered Trip** and the **Insured Person's Primary Home** uninhabited. Such loss must be supported by written documentation including police report and original purchase receipt.

INSURING CLAUSE 5: PERSONAL LIABILITY

The **Company** will pay the **Indemnity** for damages which the **Insured Person** becomes legally liable to pay because of bodily injury to any other person or destruction of property of others caused by an **Accident** occurring on a **Covered Trip** during the Period of Insurance stated in the Schedule. The **Company's** liability shall be limited to the maximum **Amount of Benefit** stated in the Schedule.

PART III: GENERAL CONDITIONS

Age Limit: Coverage is available to persons between 18 and 80 years of age.

Aggregate Limit of Liability:

Except as provided hereunder, the total liability of the **Company** under the Policy in respect of any one **Accident** or series of **Accidents** arising out of any one event shall not exceed the Aggregate Limit of Liability as set out in the Schedule.

In the event the Aggregate Limit of Liability for any one **Accident** is insufficient to pay the full amount of compensation for each **Insured Person** arising out of that **Accident**, then the amount payable for each **Insured Person** shall be reduced proportionately, based on the ratio of the Aggregate Limit of Liability to the total amount of compensation that would have been payable except for such Aggregate Limit of Liability. In the event of a claim which exhausts the Aggregate Limit of Liability, it is agreed that the limit shall be automatically reinstated in respect of coverage for other **Accidents**.

Beneficiary: The loss of life **Amount of Benefit** will be paid to the **Insured Person's** estate. All other **Amounts of Benefit** are payable to the **Insured Person**, except the **Amounts of Benefit** payable under Insuring Clauses 1C, 1D and 4A, which are payable to an emergency assistance provider or other provider of services rendered to the **Insured Person**. Payment of any amount payable under this Policy by the **Company** in accordance with this clause shall effectively discharge the **Company** from any further liability in respect thereof.

Cancellation: The **Company** may cancel this Policy by giving seven (7) days notice to the **Policyholder** by registered letter sent to his last known address; and the **Company** making to the **Policyholder** a return of premium proportionate to the unexpired part of the period of insurance. This Policy may be cancelled at any time by the **Policyholder** on seven (7) days notice to the **Company** and in such event the **Policyholder** shall be entitled to a return premium less premium at the **Company's** Short Period Rates for the time this Policy has been in force during the Period of Insurance, but in no circumstance shall the deposit premium be refunded.

Period	Short Period Rates
2 months (Minimum)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
over 6 months	100%

All coverage under this Policy will be terminated on the next premium due date following the attainment of eighty (80) years of age of the **Insured Person**.

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

Compliance with Policy Provisions: Failure by the **Policyholder** or the **Insured Person** to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

Entire Contract: The Policy, together with all amendments and other attachments, if any, constitutes the entire contract of insurance. The Policy shall not be modified except by written amendment attached hereto and signed by an authorised representative of the **Company**.

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

Grace Period: A grace period of thirty-one (31) days will be granted for the payment of each premium falling due after the first premium, during which time the Policy shall be continued in force, unless the Policy has been cancelled in accordance with the provisions of this Policy. However, if loss occurs within this grace period, any premium then due and unpaid will be deducted in settlement.

Jurisdiction: This Policy shall be governed and construed in accordance with the laws of Hong Kong Special Administrative Region. Any dispute under this Policy shall be settled in accordance with the laws of Hong Kong Special Administrative Region.

Legal Action: No legal action shall be brought to recover on this Policy until 60 days after the **Company** has been given written Proof of Loss. No such action shall be brought after 2 years from the date of loss.

Legality: This insurance shall not apply to the extent it is illegal in any jurisdiction, outside the Hong Kong Special Administrative Region, for the citizens of such jurisdiction to be insured by an insurer which is not registered within such jurisdiction. This insurance does not apply to the extent that trade or economic sanctions or other similar laws or regulations prohibit the coverage provided by this insurance.

Limits of Liability and Deductibles: This Policy is subject to the **Aggregate Limit of Liability** and Deductibles stated in the Schedule.

Other Insurance: If a covered loss under this Policy is insured under any other valid policy, prior or current, then this Policy shall cover such loss, subject to its limitations, exclusions, conditions, provisions and other terms, only to the extent that the amount of such loss is in excess of the amount of payment from such other insurance, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise.

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 made unless prohibited by law.

Refunds: There will be no refund of premium to the **Insured Person/Policyholder** once coverage under any Insuring Clause of this Policy has become operative.

Reinstatement of Policy: When this Policy terminates by reason of non-payment of premium, any subsequent acceptance of a premium shall constitute reinstatement of the Policy by the **Company**, and shall only cover loss resulting from **Accidental Bodily Injury** sustained or **Sickness** commencing after the date of such reinstatement.

Renewal: This Policy may be renewed with the consent of the **Company** by payment of the premium in advance at the rate specified by the **Company** at time of renewal.

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, including emergency assistance 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 a **Medical Facility** to which the **Insured Person** has been admitted, less the **Company's** liability under the terms of the Policy.

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

Territory: Worldwide.

PART IV: EXCLUSIONS

GENERAL EXCLUSIONS APPLICABLE TO ALL INSURING CLAUSES -

This Policy does not cover loss arising out of:

1. Pre-existing, congenital or hereditary conditions. A pre-existing condition, meaning prior **Sickness** or **Accidental Bodily Injury** contracted or sustained by an **Insured Person**, or **Immediate Family Member** of the **Insured Person**, or for which medical treatment or advice has been given or the symptoms of which would cause a reasonably prudent person to seek diagnosis, care or treatment within twelve (12) months prior to the commencement of a **Covered Trip**. For the purpose of Insuring Clauses 3A and 3B, **Sickness** or **Accidental Bodily Injury** should occur within a 30 days period before the commencement of the **Covered Trip**.

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. Abortion, miscarriage, pregnancy or resulting childbirth.
5. Dental care (unless resulting from **Accidental Bodily Injury** to sound and natural teeth).
6. Mental or nervous disorders, insanity.
7. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, rebellion, insurrection, military force or coup, or from the **Insured Person** performing duties as a member of armed forces or police.
8. Participation in professional sports events (unless approved by the **Company**).
9. Prohibition or regulation by any government, or customs detention.
10. Damages relating to the unlawful, wilful, malicious acts of the **Insured Person**.
11. The **Insured Person** not taking reasonable efforts to safeguard his/her property or to avoid injury or minimise any claim under this Policy.
12. Actions of the **Insured Person** while under the influence of alcohol or drugs to the extent of legal impairment.
13. Riding in any aircraft except as a passenger in a properly licensed aircraft flown by a qualified pilot.
14. The **Insured Person's** actions in the course of committing a felony or while under arrest by authorities because of commission of a felony.
15. Nuclear weapons, radiation, or radioactivity from any nuclear fuel or nuclear waste arising from the combustion of nuclear fuel and / or any self sustaining process of nuclear fission.
16. AIDS or AIDS Related Complex, any **Accidental Bodily Injury** or **Sickness** commencing at the time of or subsequent to a sero-positive test for HIV or related disease, or any other sexually transmitted diseases.
17. The **Insured Person** engaging in manual labour or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, construction work, stunt works and aerial photography.

EXCLUSIONS APPLICABLE TO INSURING CLAUSE 1A: PERSONAL ACCIDENT -

This Policy does not cover loss arising out of **Accident** occurring during or as a direct or indirect result of any surgery except when such surgery was necessary to treat or restore function after an **Accidental Bodily Injury** covered by this policy.

EXCLUSIONS APPLICABLE TO INSURING CLAUSE 2A: PERSONAL BAGGAGE -

The following causes or property are excluded from coverage under this Policy:

1. Animals, motors/motor vehicles/motorcycles or their accessories, boats or any other conveyances, household effects, drugs, foodstuffs, antiques, computer parts/software/ accessories, artificial teeth or limbs, securities, tickets, valuable papers other than travel documents or data recorded on disks, tapes, cards or other equipment.
2. Loss or damage caused by wear and tear, gradual deterioration, workmanship or vermin.
3. Loss of or damage to hired or leased equipment.
4. Loss of business goods or samples.
5. Loss of unattended baggage sent in advance, souvenirs, or articles mailed or shipped separately.
6. Loss of or damage to the **Insured Person's** personal property or baggage left unattended in any vehicle or conveyance, or in any public place or arising out of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such property.

EXCLUSIONS APPLICABLE TO INSURING CLAUSES 3A AND 3B: TRIP CANCELLATION AND TRIP CURTAILMENT-

This Policy does not cover loss arising out of:

1. Government regulation, control or action, bankruptcy, liquidation or default of **Travel Provider(s)**.
2. **Public Common Carrier** caused cancellations.
3. Changes in plans, financial circumstances and any business or contractual obligations of the **Insured Person**, or an **Immediate Family Member** of the **Insured Person**.
4. Any event or circumstance which occurs prior to the **Covered Trip**.

EXCLUSIONS APPLICABLE TO INSURING CLAUSE 5: PERSONAL LIABILITY -

This Policy does not cover loss arising out of:

1. Bodily Injury to any person who is a relative of the **Insured Person** or who is in the **Insured Person's** custody or control, or damage to property which belongs to the **Insured Person** or which is in the **Insured Person's** custody or control.
2. Damages relating to any liability assumed under a contract.
3. The ownership, possession, lease or rental of any vehicles, aircraft, firearms or animals.
4. The undertaking of any trade or profession.
5. Any criminal acts or proceedings.

PART V: HOW TO MAKE A CLAIM

Any occurrence or loss which may give rise to a claim should be reported in writing immediately but in any event NOT LATER THAN 30 DAYS AFTER THE INCIDENT TO:

Federal Insurance Company, Hong Kong Branch

(The address of the Company is stated in the Schedule.)

Telephone No. (852) 2861 3668 Fax No. (852) 2865 7778

Claim Form: Claim Form is available for download at www.chubbinsurance.com.hk

Proof of Loss: Written Proof of Loss must be given to the **Company** within 30 days after the date of such loss including original copies of all relevant documentation. The **Policyholder** or **Insured Person** shall notify the **Company** promptly of the reason and possible time frame for submission when such Proof of Loss is delayed. Failure to give written Proof of Loss within 180 days will invalidate the claim.

Time of Payment of Claims: Benefits payable under this Policy will be paid within 30 days of receipt of a completed Proof of Loss.

24 Hours Worldwide Emergency Hotline Service

For any emergency assistance service, simply call **(852) 3122 8800** and quote your Policy No. in effect.

Notice to customers relating to the Hong Kong Personal Data (Privacy) Ordinance ("the Ordinance")

1. The information which you have provided, and will provide, to Federal Insurance Company ("the Company") in the proposal form and in any other documents in relation to this policy and in relation to any claims of whatsoever nature made under this along with alterations, variations or correction of any such information ("your personal information") may be or would be held, used or disclosed in connection with this policy or any other insurance related product or in connection with any claims of whatsoever nature made under this policy and legal proceedings arising therefrom by this **Company** and may be transferred to any related subsidiary or affiliate company in or out of Hong Kong or to any other company carrying on insurance related business in or from Hong Kong or to any association or federation of insurance companies that exists or is formed from time to time.
2. Under the Ordinance, you have the right to obtain access to any records held by the **Company** containing your personal information and you also have the right to request the correction of any of your personal information which is inaccurate within such records. Request for access to or correction of your personal information held by the **Company** can be made in writing to the **Company** at the address shown in the Schedule.
3. This **Company** intends to use or has used your personal information to provide you with information on other services and products of the **Company**. If you do not wish to receive any such information, you are required to inform this **Company** in writing.