

AIA International Limited

SUPPLEMENTARY CONTRACT

This Supplementary Contract is attached to your Policy but does not form part of the Basic Policy. It is issued in consideration of the payment of premiums applicable to this Supplementary Contract stated on the Certificate of Insurance or relevant endorsement adding this Supplementary Contract to the Policy.

The provisions of the Basic Policy to which this Supplementary Contract is attached shall apply unless specified otherwise herein. In case of any inconsistency or discrepancy between the provisions of the Basic Policy and those contained herein, the latter shall prevail. Unless otherwise defined herein, words and expressions defined in the Basic Policy shall have the same meanings in this Supplementary Contract.

OPTIONAL BENEFITS

While the Policy is in force, and subject to the terms and conditions under Claims Procedures, General Provisions and Ownership Provisions of the Basic Policy, we shall pay the Optional Benefits set out in Parts 8-11 herein. The General Exclusions of the Basic Policy apply to this Supplementary Contract and each Optional Benefit herein is subject to its own exclusions as set out in the relevant Part.

BASIC DEFINITIONS

In this Supplementary Contract:

“**Cruise**” means a pleasure voyage with a duration of more than three (3) days, sailing as a passenger on a purpose-built ship on seas or oceans that may include stops at various ports of call and shore excursions at such ports.

“**Specific Water Sport**” means scuba diving, snorkeling, flatwater kayaking or canoeing, stand-up paddling, surfing, wind surfing, water skiing / wake boarding or wake surfing.

“**Wedding**” means any ceremony that creates a contract of marriage that is legally enforceable within Hong Kong or the destination that the Insured travels to, and in which the Insured participates as the bride or groom.

“**Wedding Attire**” means clothing, shoes and wedding accessories (including jewellery) of the bride or the groom, of a formal nature, worn or to be worn by the bride or the groom at the Wedding, Wedding Reception or Wedding Photo or Video Shoot, whether hired or owned by the Insured.

“**Wedding Photo or Video Shoot**” means the taking of photographs or videos to celebrate a Wedding either at or before the Wedding ceremony or at the Wedding Reception.

“**Wedding Reception**” means a social gathering, including but not limited to a banquet, held following a Wedding ceremony at which the Wedding is celebrated.

“**Wedding Service Provider**” means the provider of services traditional to the celebration of a Wedding: including the providers of professional photography and/or professional video operation, floral arrangements, hired cars or transport, toastmaster, venue, wedding cake, Wedding Attire, catering, DJ/disco, band/musician or paid entertainment contracted by the Insured to provide services at the Wedding.

“**Specific Winter Sport**” means downhill skiing, snowboarding, snowtubing, bobsleighing, dog-sledding, lugging, ice skating, ice hockey, glacier walking, ice climbing, ice fishing or snowmobiling.

*** End of Page ***

AIA International Limited

PART 8 – WINTER SPORTS (Optional Benefit)

8.1 TOP-UP COVERAGE ON MEDICAL EXPENSES

In the event that an Injury or Sickness is sustained or contracted by the Insured while engaging in a Specific Winter Sport during the Insured Journey, which requires treatment by a Registered Medical Practitioner outside Hong Kong during the Insured Journey or requires Medically Necessary follow-up medical treatment in Hong Kong (i.e. in addition to the medical treatment the Insured first received outside Hong Kong), provided that benefits are payable for any such overseas medical treatment under Part 1.1 of the Basic Policy (Medical Treatment Expenses) and/or benefits are payable for any such follow-up medical treatment under Part 1.4 of the Basic Policy (Follow-up Medical Treatment Expenses), we shall reimburse the Reasonable and Customary expenses incurred :

- (a) For overseas medical treatment:

In excess of the maximum limit for Medical Treatment Expenses under Part 1.1 of the Basic Policy, up to the additional maximum limit for Top-up Coverage on Medical Expenses under Part 8.1 as stated in the Schedule of Benefits for Optional Benefits; and/or

- (b) For follow-up medical treatment in Hong Kong:

In excess of the maximum limit for Follow-up Medical Treatment Expenses under Part 1.4 of the Basic Policy, up to the additional maximum sub-limit for Top-up Coverage on Follow-up Medical Treatment Expenses under Part 8.1 as stated in the Schedule of Benefits for Optional Benefits.

Benefit limitations of Part 8.1

- (a) The maximum limit for Top-up Coverage on Medical Expenses and maximum sub-limit for Top-up Coverage on Follow-up Medical Treatment Expenses under Part 8.1 stated in the Schedule of Benefits for Optional Benefits will be reduced by fifty percent (50%) for Insured who is aged seventy (70) and above on the Date of Issue.
- (b) The Top-up Coverage on Follow-up Medical Treatment Expenses under Part 8.1 does not apply to the following types of treatment: treatment by a Chiropractor, Physiotherapist or Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

8.2 PISTE CLOSURE

In the event that a pre-booked ski resort is completely closed due to lack of snow or excess of snow, and the Insured is prevented from engaging in any Specific Winter Sport at the piste of such resort for more than twenty-four (24) consecutive hours during the Insured Journey, we shall pay a cash benefit in the amount shown per day up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

8.3 PRE-PAID BOOKING FOR WINTER SPORTS ACTIVITIES

In the event that the Insured being certified by a Registered Medical Practitioner as being unfit to engage in any Specific Winter Sport due to Injury or Sickness sustained or contracted by the Insured during the Insured Journey, we shall reimburse the unused and non-refundable part of any pre-paid ski lift passes, ski/snowboard school/instructor fees and/or equipment hire costs which have been paid for the Specific Winter Sport and for which the Insured is liable, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

Exclusions applicable to Part 8.3

We shall not be liable for:

- (a) any loss where a written medical report has not been obtained from a Registered Medical Practitioner confirming that the Insured's Injury or Sickness prevented him/her from engaging in a Specific Winter Sport.

*** End of Page ***

AIA International Limited

8.4 WINTER SPORTS EQUIPMENT HIRE

In the event that any sports equipment owned by the Insured for use in a Specific Winter Sport is accidentally lost, stolen or damaged, or delayed in transit during the Insured Journey, we shall reimburse the necessary cost for the Insured to hire replacement equipment for the same Specific Winter Sport for use during the Insured Journey, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

Exclusions applicable to Part 8.4

We shall not be liable for:

- (a) any loss of or damage to sports equipment while in use;
- (b) any loss or damage arising to an item from normal wear, tear, gradual deterioration, normal mechanical breakdown, electrical breakdown or derangement, or damage sustained due to any process initiated by the Insured to repair, clean or alter such item;
- (c) any loss of or damage that is covered by any other insurance; or reimbursed by a Public Common Carrier, hotel, and/or any other service provider or third party;
- (d) any item which is either separately mailed or shipped by the Insured, or intentionally arranged to be carried by a Public Common Carrier other than the one the Insured is on board;
- (e) any item left unattended in a public place, unless the claim relates to skis, poles or snowboards and the Insured has taken all reasonable care to protect them by leaving them in a ski rack during the opening hours of a pre-booked ski resort;
- (f) any loss that is not reported to the police having jurisdiction at the place where the loss occurs within twenty-four (24) hours of its occurrence; or loss or damage which occurs in transit or while an item is in the custody of a hotel and is not reported to the Public Common Carrier or hotel within twenty-four (24) hours of its occurrence. All supporting documentation from the Public Common Carrier, hotel or the police having jurisdiction at the place where the loss or damage occurred must be submitted when the Insured makes a claim;
- (g) any loss in relation to sports equipment for which the Insured is unable to provide receipts or reasonable proof of ownership and/or age;
- (h) any unexplained loss or mysterious disappearance of any item as a result of the Insured's failure to take reasonable and proper care for the safeguarding and security of such item; or
- (i) any claims for which the receipts submitted are not under the name of the Insured.

8.5 DAMAGE TO HIRED WINTER SPORTS EQUIPMENT

In the event that any sports equipment hired by the Insured for a Specific Winter Sport is accidentally damaged during the Insured Journey and the Insured is liable to pay the hiring company for such damage, we shall reimburse the cost of repair of such damage paid by the Insured to the hiring company, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

If any article of hired sports equipment for a Specific Winter Sport is proven to be damaged beyond economic repair, a claim for it will be dealt with as if the article has been lost and we shall reimburse the reasonable cost of replacement of such article which is paid by the Insured to the hiring company, subject to the aforesaid maximum limit.

*** End of Page ***

AIA International Limited

Exclusions applicable to Part 8.5

We shall not be liable for:

- (a) any damage to sports equipment while in use;
- (b) any damage arising to an item from normal wear, tear, gradual deterioration, normal mechanical breakdown, electrical breakdown or derangement, or damage sustained due to any process initiated by the Insured to repair, clean or alter such item;
- (c) any damage that is covered by any other insurance;
- (d) any damage to an item left unattended in a public place, unless the claim relates to skis, poles or snowboards and the Insured has taken all reasonable care to protect them by leaving them in a ski rack during the opening hours of a pre-booked ski resort; or
- (e) any claims for which the receipts submitted are not under the name of the Insured.

*** End of Page ***

AIA International Limited

PART 9 – WATER SPORTS (Optional Benefit)

9.1 TOP-UP COVERAGE ON MEDICAL EXPENSES

In the event that an Injury or Sickness is sustained or contracted by the Insured while engaging in a Specific Water Sport during the Insured Journey, which requires treatment by a Registered Medical Practitioner outside Hong Kong during the Insured Journey or requires Medically Necessary follow-up medical treatment in Hong Kong (i.e. in addition to the medical treatment the Insured first received outside Hong Kong), provided that benefits are payable for any such overseas medical treatment under Part 1.1 of the Basic Policy (Medical Treatment Expenses) and/or benefits are payable for any such follow-up medical treatment under Part 1.4 of the Basic Policy (Follow-up Medical Treatment Expenses), we shall reimburse the Reasonable and Customary expenses incurred :

- (a) For overseas medical treatment

In excess of the maximum limit for Medical Treatment Expenses under Part 1.1 of the Basic Policy, up to the additional maximum limit for Top-up Coverage on Medical Expenses under Part 9.1 as stated in the Schedule of Benefits for Optional Benefits; and/or

- (b) For follow-up medical treatment in Hong Kong

In excess of the maximum limit for Follow-up Medical Treatment Expenses under Part 1.4 of the Basic Policy, up to the additional maximum sub-limit for Top-up Coverage on Follow-up Medical Treatment Expenses under Part 9.1 as stated in the Schedule of Benefits for Optional Benefits.

Benefit limitations of Part 9.1

- (a) The maximum limit for Top-up Coverage on Medical Expenses under Part 9.1 and maximum sub-limit for Top-up Coverage on Follow-up Medical Treatment Expenses under Part 9.1 stated in the Schedule of Benefits for Optional Benefits will be reduced by fifty percent (50%) for Insured who is aged seventy (70) and above on the Date of Issue.
- (b) The Top-up Coverage on Follow-up Medical Treatment Expenses under Part 9.1 does not apply to the following types of treatment: treatment by a Chiropractor, Physiotherapist or Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

9.2 PRE-PAID BOOKING FOR WATER SPORTS ACTIVITIES

In the event that the Insured is certified by a Registered Medical Practitioner as unfit to engage in any Specific Water Sport due to an Injury or Sickness he or she sustained or contracted during the Insured Journey, such that he or she is unable to attend a pre-booked instruction class, course or tour for such Specific Water Sport during the Insured Journey, we shall reimburse the unused and non-refundable part of any fees for such class, course or tour and/or any related equipment hire costs, which have been pre-paid by the Insured and for which he or she is liable, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

Exclusions applicable to Part 9.2

We shall not be liable for:

- (a) any loss where a written medical report has not been obtained from a Registered Medical Practitioner confirming that the Insured's Injury or Sickness prevented him/her from engaging in a Specific Water Sport.

9.3 WATER SPORTS EQUIPMENT HIRE

In the event that any sports equipment owned by the Insured for a Specific Water Sport is accidentally lost, stolen, damaged, or delayed in transit during the Insured Journey, we shall reimburse the necessary cost for the Insured to hire replacement equipment for the same Specific Water Sport for use during the Insured Journey, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

*** End of Page ***

AIA International Limited

Exclusions applicable to Part 9.3

We shall not be liable for:

- (a) any loss of or damage to sports equipment while in use;
- (b) any loss or damage arising to an item from normal wear, tear, gradual deterioration, normal mechanical breakdown, electrical breakdown or derangement, or damage sustained due to any process initiated by the Insured to repair, clean or alter such item;
- (c) any loss of or damage that is covered by any other insurance; or reimbursed by a Public Common Carrier, hotel, and/or any other service provider or third party;
- (d) any item which is either separately mailed or shipped by the Insured, or intentionally arranged to be carried by a Public Common Carrier other than the one the Insured is on board;
- (e) any item left unattended in a public place
- (f) any loss that is not reported to the police having jurisdiction at the place where the loss occurs within twenty-four (24) hours of its occurrence; or loss or damage which occurs in transit or while an item is in the custody of a hotel and is not reported to the Public Common Carrier or hotel within twenty-four (24) hours of its occurrence. All supporting documentation from the Public Common Carrier, hotel or the police having jurisdiction at the place where the loss or damage occurred must be submitted when the Insured makes a claim;
- (g) any loss in relation to sports equipment for which the Insured is unable to provide receipts or reasonable proof of ownership and/or age;
- (h) any unexplained loss or mysterious disappearance of any item as a result of the Insured's failure to take reasonable and proper care for the safeguarding and security of such item; or
- (i) any claims for which the receipts submitted are not under the name of the Insured.

9.4 DAMAGE TO HIRED WATER SPORTS EQUIPMENT

In the event that any sports equipment hired by the Insured for a Specific Water Sport is accidentally damaged during the Insured Journey and the Insured is liable to pay the hiring company for such damage, we shall reimburse the cost of repair of such damage paid by the Insured to the hiring company, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

If any article of hired sports equipment for a Specific Water Sport is proven to be damaged beyond economic repair, a claim for it will be dealt with as if the article has been lost and we shall reimburse the reasonable cost of replacement of such article which is paid by the Insured to the hiring company, subject to the aforesaid maximum limit.

Exclusions applicable to Part 9.4

We shall not be liable for:

- (a) any damage to sports equipment while in use;
- (b) any damage arising to an item from normal wear, tear, gradual deterioration, normal mechanical breakdown, electrical breakdown or derangement, or damage sustained due to any process initiated by the Insured to repair, clean or alter such item;
- (c) any damage that is covered by any other insurance;
- (d) any damage to an item left unattended in a public place; or
- (e) any claims for which the receipts submitted are not under the name of the Insured.

*** End of Page ***

AIA International Limited

PART 10 – CRUISE VACATION (Optional Benefit)

10.1 TOP-UP COVERAGE ON JOURNEY CANCELLATION OR CURTAILMENT

In the event that the scheduled Insured Journey includes a pre-booked Cruise and is cancelled, or interrupted and curtailed, in circumstances covered under Part 4.4 (Journey Cancellation) or Part 4.5 (Journey Curtailment) of the Basic Policy, we shall reimburse covered costs in excess of the maximum limit for Part 4.4 (Journey Cancellation) or the maximum limit for Part 4.5 (Journey Curtailment) of the Basic Policy, up to the additional maximum limit for Top-up Coverage on Journey Cancellation or Curtailment under Part 10.1 as stated in the Schedule of Benefits for Optional Benefits.

10.2 MISSED CRUISE DEPARTURE

In the event that the scheduled Insured Journey includes a pre-booked Cruise and the Insured has booked travel on a Public Common Carrier to reach the scheduled embarkation point for such Cruise, where the Insured is unable to board the Cruise ship in time to commence the Cruise as a result of the Public Common Carrier being delayed for eight (8) consecutive hours or more due to any of the following:

- (a) adverse weather conditions;
- (b) natural disaster;
- (c) hijack;
- (d) mechanical and/or electrical breakdown of the Public Common Carrier; or
- (e) strike by the employees of the Public Common Carrier,

we shall reimburse up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits for the unused and non-refundable part of any pre-paid cruise package costs and/or additional transportation expenses necessarily incurred by the Insured to reach the next available embarkation point in time to board the original Cruise ship, provided that written confirmation is produced from the Public Common Carrier of the number of hours of such delay and the reason therefor.

The period of delay shall be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the Public Common Carrier to the Insured until the actual departure or arrival time of:

- (a) the original Public Common Carrier; or
- (b) the first available alternative transportation offered by that Public Common Carrier to the Insured.

Benefit limitations of Part 10.2

The Insured can only claim for either departure or arrival delay of the same delayed Public Common Carrier.

10.3 EXCURSION TOUR CANCELLATION

In the event that the Insured Journey includes a pre-booked Cruise, and a shore excursion at a scheduled port of call for such Cruise that is arranged by the travel agent and / or paid by the Insured before the commencement date of the Insured Journey, is cancelled as a direct result of any of the following events:

- (a) any of the following occurs within ninety (90) days before the commencement date of the Insured Journey:
 - i. death, Serious Injury or Serious Sickness of the Insured, his/her Immediate Family Member or Travel Companion;
- (b) any of the following occurs within twenty-four (24) hours before the commencement of the scheduled shore excursion:
 - i. riot or civil commotion, strike, Act of Terrorism, natural disaster or adverse weather conditions at the planned destination arising out of circumstances beyond the control of the Insured;

we shall reimburse up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits for the unused and non-refundable part of any payment for such shore excursion made by the Insured and for which the Insured is liable.

*** End of Page ***

AIA International Limited

10.4 SATELLITE PHONE FEE

In the event that the Insured Journey includes a pre-booked Cruise and is interrupted and curtailed, after the Insured has boarded the Cruise ship and the Cruise has commenced, as a direct result of death, Serious Injury or Serious Sickness of the Insured, his/her Immediate Family Member or a Travel Companion, we shall reimburse the satellite phone call expenses necessarily incurred as a result of the aforesaid event, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

10.5 MISSED BOARDING ON PORTS OF CALL AFTER EXCURSION

In the event that the Insured Journey includes a pre-booked Cruise, and the Insured leaves the Cruise ship for a shore excursion at a scheduled port of call for such Cruise and is unable to return to the relevant port of call in time to board the original Cruise ship as a direct result of:

- (a) riot or civil commotion, strike, Act of Terrorism, natural disaster or adverse weather conditions at the scheduled port of call or planned destination of the shore excursion;
- (b) mechanical and/or electrical breakdown of the Public Common Carrier on which the Insured is travelling during the shore excursion; or
- (c) Injury sustained by the Insured during the shore excursion which requires the Insured to be Confined in a Hospital;

we shall reimburse the additional transportation expenses (one-way economy fare where applicable) of onward travel on a Public Common Carrier from the relevant port of call to the next scheduled port of call specified in the Cruise itinerary, which are necessarily incurred by the Insured to allow him/her to reach the original Cruise ship in order to resume the Cruise, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

10.6 INVOLUNTARY CHANGE OF PORT

In the event that the Insured Journey includes a pre-booked Cruise, if, after the Insured has boarded the Cruise ship and the Cruise has commenced, a scheduled port of call for such Cruise changes or is cancelled due to adverse weather conditions, we shall pay a cash benefit as stated in the Schedule of Benefits for Optional Benefits.

Limitation of Benefits for Part 10

Except in the case of a claim under Part 10.1 (Top-up Coverage on Journey Cancellation or Curtailment), if any loss arising from the same cause is claimed under Part 4.4 (Journey Cancellation) or Part 4.5 (Journey Curtailment), no benefit shall be payable under Part 10 (Cruise Vacation).

Exclusions applicable to Part 10

We shall not be liable for:

- (a) any loss that is covered by any other insurance; or reimbursed by Public Common Carrier, cruise line or hotel, and/or any other service provider or third party;
- (b) any loss arising from the late arrival of the Insured at the airport, port or station after check-in time except where such late arrival or return to port is due to reasons which are covered under Part 10.2 and Part 10.5; and
- (c) any loss arising from failure of the Insured to take the first available alternative transportation offered by the relevant Public Common Carrier under Part 10.2.

*** End of Page ***

AIA International Limited

PART 11 – DESTINATION WEDDING AND PHOTOSHOOT (Optional Benefit)

11.1 WEDDING ATTIRE

In the event that the Insured Journey is taken by the Insured to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot outside Hong Kong, and Wedding Attire which is owned or hired by the Insured is accidentally lost, stolen or damaged due to Accident during the Insured Journey, we shall pay for either replacement of the Wedding Attire or its reinstatement or repair (if appropriate), at our option, up to the maximum limit stated in the Schedule of Benefits for Optional Benefits and subject to due allowance for wear and tear and depreciation. If any damaged article of Wedding Attire is proven to be beyond economical repair, a claim therefor will be dealt with as if the article has been lost.

Limitation of Benefits for Part 11.1

- (a) The indemnity for each article or set or pair of any articles of Wedding Attire shall be limited to the sub-limit per article of Wedding Attire stated in the Schedule of Benefits for Optional Benefits. All related accessories shall be treated as part of one article; or
- (b) We shall only be liable to indemnify the Insured for a reasonable proportion (as determined by us) of the total value of a set or pair where the lost, stolen or damaged article of Wedding Attire is part of a set or a pair.

Exclusions applicable to Part 11.1

We shall not be liable for:

- (a) any loss of or damage to items that are mailed or shipped separately by the Insured, or intentionally arranged to be carried by a Public Common Carrier other than the one the Insured is on board;
- (b) any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials or authorities;
- (c) any loss of or damage to an item arising from normal wear, tear, gradual deterioration, normal mechanical breakdown, electrical breakdown or derangement (if applicable), or damage sustained due to any process initiated by the Insured to repair, clean or alter such item;
- (d) any loss that is not reported to the police having jurisdiction at the place where the loss occurs within twenty-four (24) hours of its occurrence; or loss or damage which occurs in transit or while an item is in the custody of a hotel and is not reported to the Public Common Carrier or hotel within twenty-four (24) hours of its occurrence. All supporting documentation from the Public Common Carrier, hotel or the police having jurisdiction at the place where the loss or damage occurred must be submitted when the Insured makes a claim;
- (e) any loss of or damage to an item that is covered by any other insurance; or reimbursed by a Public Common Carrier, hotel or any other service provider or third party;
- (f) any unexplained loss or mysterious disappearance of an item as a result of the Insured's failure to take reasonable and proper care for the safeguarding and security of such item;
- (g) any item left unattended in any public place, Public Common Carrier or vehicle, unless it is locked inside a trunk or stored in the storage area behind the back seat of a locked vehicle; or
- (h) any claims for which the receipts submitted are not under the name of the Insured.

11.2 MARRIAGE CERTIFICATE

In the event that the Insured Journey is taken by the Insured to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot outside Hong Kong, and the Insured's marriage certificate from the Wedding is lost as a direct result of theft, robbery, burglary or accidental loss during the Insured Journey, we shall reimburse the Insured for the replacement cost of such lost marriage certificate charged by the issuing body, up to the maximum limit stated in the Schedule of Benefits for Optional Benefits.

*** End of Page ***

AIA International Limited

Exclusions applicable to Part 11.2

We shall not be liable for:

- (a) any loss that is not reported within twenty-four (24) hours of its occurrence to the police having jurisdiction at the place where the loss occurs. All supporting documentation from the police having jurisdiction at the place where the loss occurred must be submitted when the Insured makes a claim;
- (b) any item left unattended in any public place; or
- (c) any unexplained loss or mysterious disappearance of an item as a result of the Insured's failure to take reasonable and proper care for the safeguarding and security of such item.

11.3 PERSONAL LIABILITY FOR INVITED GUESTS

In the event that the Insured Journey is taken by the Insured to hold a Wedding or Wedding Reception outside Hong Kong, and negligence of any invited guest(s) of the Insured who attend(s) at such Wedding or Wedding Reception directly results in:

- (a) death of or Injury to a third party at the Wedding or Wedding Reception; or
- (b) accidental loss of or damage to property of a third party at the Wedding or Wedding Reception,

we shall indemnify you (where you are also the Insured holding such Wedding or Wedding Reception) for any resulting legal liability that the Insured incurred towards such third party, up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

You and/or the Insured must give immediate written notice to us of the event giving rise to the Insured's legal liability under Part 11.3.

Exclusions applicable to Part 11.3

We shall not be liable for:

- (a) any loss of or damage to the property of, or Injury to or death of, any person arising out of his/her employment by the Insured or services she/he provided to the Insured in connection with the Wedding or Wedding Reception (whether as a representative or employee of a Wedding Service Provider or otherwise);
- (b) any claim where the Insured or his/her authorized representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the Company;
- (c) any loss of or damage to property which belongs to, or is in the care, custody or control of, the Insured;
- (d) any liability, loss or claim arising directly or indirectly from:
 - i. acts of animals belonging to, or under the care, custody or control of, the Insured;
 - ii. contractual liability, or liability to the Insured, or any person who is an Immediate Family Member or employer of the Insured;
 - iii. any wilful, malicious or unlawful act;
 - iv. legal costs resulting from any criminal proceedings, fines, penalties or punitive damages;
 - v. racing, rallies or the use of firearms;
 - vi. pursuit of a trade business or profession;
 - vii. ownership, possession, hire, use or operation of vehicles, aircraft, watercraft or weapons;
 - viii. any bailment, contractual license or conveyance of real estate or personal property; or
 - ix. incident occurring outside the area reserved for the Wedding or Wedding Reception.

*** End of Page ***

AIA International Limited

11.4 CLOSURE OF WEDDING SERVICE PROVIDERS

In the event that the scheduled Insured Journey is taken by the Insured to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot outside Hong Kong, and a Wedding Service Provider arranged and/or paid by the Insured to provide services in relation to such Wedding, Wedding Reception and/or Wedding Photo or Video Shoot becomes insolvent after the Date of Issue and is unable to provide the services, we shall reimburse for the unused and non-refundable part of any payment made by the Insured and for which the Insured is liable in relation to such services. up to the maximum limit as stated in the Schedule of Benefits for Optional Benefits.

Exclusions applicable to Part 11.4

We shall not be liable for:

- (a) any loss in relation to services provided by a service provider other than a Wedding Service Provider as defined herein;
- (b) any loss covered by any other insurance, or which is reimbursed by any other service provider or third party;
- (c) any loss arising from circumstances which already existed and were known or ought to have been known to the Insured on the Date of Issue, or before the Insured entered into a contractual agreement for the related services with the Wedding Service Provider, whichever is earlier; or
- (d) any costs where no written contractual agreement exists between the Insured and the Wedding Service Provider.

*** End of Page ***

AIA International Limited

Schedule of Benefits for Optional Benefits

**Maximum Limit
per Insured for the Insured Journey (HK\$)**

Part 8 – Winter Sports	
8.1 Top-up coverage on medical expenses	200,000 ^A
• Top-up coverage on follow-up medical treatment expenses	100,000 ^B
8.2 Piste closure	5,000 Per day: 500
8.3 Pre-paid booking for winter sports activities	3,000
8.4 Winter sports equipment hire	3,000
8.5 Damage to hired winter sports equipment	2,000

Remark: A The benefit amount of top-up coverage on medical expenses (including top-up coverage on follow-up medical treatment expenses) stated in the Schedule of Benefits for Optional Benefits will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) or above on the Date of Issue.

B Top-up coverage on follow-up medical treatment expenses excludes treatments provided by Chiropractor and/or Physiotherapist which is prescribed by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

**Maximum Limit
per Insured for the Insured Journey (HK\$)**

Part 9 – Water Sports	
9.1 Top-up coverage on medical expenses	200,000 ^A
• Top-up coverage on follow-up medical treatment expenses	100,000 ^B
9.2 Pre-paid booking for water sports activities	15,000
9.3 Water sports equipment hire	5,000
9.4 Damage to hired water sports equipment	2,000

Remark: A The benefit amount of top-up coverage on medical expenses (including top-up coverage on follow-up medical treatment expenses) stated in the Schedule of Benefits for Optional Benefits will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) or above on the Date of Issue.

B Top-up coverage on follow-up medical treatment expenses excludes treatments provided by Chiropractor and/or Physiotherapist which is prescribed by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

*** End of Page ***

AIA International Limited

Schedule of Benefits for Optional Benefits

**Maximum Limit
per Insured for the Insured Journey (HK\$)**

Part 10 – Cruise Vacation		
10.1	Top-up coverage on journey cancellation or curtailment	15,000
10.2	Missed cruise departure	50,000
10.3	Excursion tour cancellation	10,000
10.4	Satellite phone fee	2,000
10.5	Missed boarding on ports of call after excursion	5,000
10.6	Involuntary change of port	300

**Maximum Limit
per Insured for the Insured Journey (HK\$)**

Part 11 – Destination Wedding and Photoshoot		
11.1	Wedding attire	5,000
	<ul style="list-style-type: none"> • Sub-limit 	1,000 Per item/pair/set
11.2	Marriage certificate	1,000
11.3	Personal liability for invited guests	1,000,000
11.4	Closure of wedding service providers	10,000

*** End of Page ***