

# AIA International Limited

## BASIC DEFINITIONS

In this Policy:

“**Accident**” means an unforeseen and involuntary event that occurs while this Policy is in force.

“**Acquired Immunodeficiency Syndrome**” or “**AIDS**” shall have the meaning ascribed to such term by the World Health Organization from time to time.

“**Act of Terrorism**” refers to an act of any person or group of persons, whether acting alone, on behalf of or in connection with any organization or government, committed for political, religious, ideological, economic, ethnic, nationalistic, racial, or similar purposes including the intention to influence any government and/or to put the public, or any part of the public, in fear. Act of Terrorism also includes any act which is verified or recognized by the relevant government as an act of terrorism.

“**Activities of Daily Living**” as stated on this Policy shall have the following meanings:

- (a) **Mobility** The ability to move from one (1) room to an adjoining room or from one (1) side of a room to another or to get in and out of bed or chair without requiring any physical assistance of another person;
- (b) **Continence** The ability to voluntarily control bladder and bowel functions so as to be able to maintain personal hygiene;
- (c) **Dressing** Putting on and taking off all necessary items of clothing without requiring assistance of another person;
- (d) **Toileting** Getting to and from the toilet, transferring on and off the toilet and associated personal hygiene; and
- (e) **Eating** All tasks of getting food into the body once it has been prepared.

“**Adult**” means a person who is eighteen (18) years old or above.

“**Basic Policy**” means this Policy (as may be amended by endorsement from time to time) excluding coverage issued under any Supplementary Contract.

“**Beneficiary**” means the person or persons designated in the application form as the beneficiary under this Policy (as may be amended from time to time in accordance with this Policy).

“**Certificate of Insurance**” means the document headed “Certificate of Insurance” issued by the Company that verifies the existence of the Policy and sets out the prescribed details of the Policy. One (1) Certificate of Insurance bearing a unique individual serial number will be issued to the named Insured(s) in respect of one single Insured Journey.

“**Chinese Medicine Practitioner**” means an Independent Person who is an herbalist, a bonesetter or an acupuncturist registered with the Chinese Medicine Council of Hong Kong according to the Chinese Medicine Ordinance or with the local medical authorities at the place of treatment if such treatment is received outside Hong Kong.

“**Chiropractor**” means an Independent Person who is registered with the relevant local medical authority in the geographical area of his practice, who renders chiropractic treatment to diagnose and cure disorders of the musculoskeletal system and the effects of these disorders on the nervous system and general health.

“**Close Business Partner**” means an individual who is a co-owner (including legal owner and beneficial owner), an employee or officer of a company or firm in association with the Insured evidenced by documentation provided by the Owner and/or the Insured as proof, to our satisfaction.

“**Commercial Aircraft**” means a certified passenger aircraft provided by a commercial airline on any regularly scheduled flight and operated by a properly certified pilot flying between duly established and maintained airports, and which is certified and authorized by local government authorities for the transport of fare-paying passengers.

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“**Company**”, “**we**”, “**us**” or “**our**” refers to AIA International Limited (a company incorporated in Bermuda with limited liability).

“**Comprehensive Motor Insurance Policy**” means an insurance policy that provides cover against both loss of or damage to the insured motor vehicle in case of theft or Accident, and third-party liabilities arising out of an Accident caused by or in connection with the use of the insured motor vehicle.

“**Confinement**”, “**Confined**” or “**Confines**” means admission of the Insured to a Hospital as an in-patient upon the recommendation of a Registered Medical Practitioner, for a Continuous Physical Stay for Medically Necessary treatment, provided that the duration of such Stay is six (6) hours or more. For the avoidance of doubt, and notwithstanding any other provisions of this Policy, an admission to Hospital will not be, or will cease to be, regarded by the Company as a Confinement for purposes of this Policy where the ensuing Stay on Hospital is not a Continuous Physical Stay as defined.

“**Continuous Physical Stay**” or “**Stay**” means the continuous physical presence of the Insured as an in-patient on Hospital premises, without any physical absence or interruption throughout the period commencing from the Insured’s admission to a Hospital until his full and formal discharge therefrom.

“**Covered Expenses**” shall mean expenses for transportation, medical services and / or medical supplies necessarily incurred in connection with service provided and / or arranged by the Provider or an authorized representative of the Provider for emergency medical evacuation of the Insured or repatriation of the Insured’s remains.

“**Covered Family Member(s)**” means the legally married spouse and/or unmarried child (natural, step or adopted) aged below eighteen (18) of the Owner who is/are named in the Certificate of Insurance as the Insured.

“**Date of Issue**” means the date on which the Policy was issued and is shown on the Certificate of Insurance.

“**Diagnosis**” or “**Diagnosed**” means the definitive Diagnosis made by a Registered Medical Practitioner as defined below, based upon specific condition(s) referred to in the definition of the condition, illness or disease concerned or, in the absence of such specific condition(s), based upon radiological, clinical, histological or laboratory evidence of the relevant condition, illness or disease acceptable to the Company. Such Diagnosis must be supported by the Company’s Medical Director who may base his opinion on the medical evidence submitted by the Owner and/or the Insured and/or any additional evidence he may require.

“**HIV Infection**” shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immunodeficiency Virus, antigens or antibodies to such a Virus.

“**Hospital**” means a lawfully operated institution licensed as a hospital for the care and treatment of injured or ill persons which provides facilities for diagnosis, major surgery and 24-hour nursing service and is not primarily a rest or convalescent home, or similar establishment or, other than incidentally, a place for treatment of alcoholics or drug addicts.

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

“**Immediate Family Member**” refers to the Insured’s legal spouse, child (natural, step or adopted); sibling; sibling-in-law; parent; parent-in-law; grandparent; grandchild; legal guardian or step-parent.

“**Independent Person**” means a person other than (a) the Owner or the Insured; (b) an Immediate Family Member of the Owner or the Insured; (c) a business partner of the Owner or the Insured; (d) the employer or employee of the Owner or the Insured; (e) an insurance agent of the Company; or (f) an insurance intermediary or representative of the Owner or the Insured.

“**Infectious Disease**” means any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

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**“Injury”** means any abnormal bodily condition caused solely by Accident and independent of any other causes and not therefore due to Sickness or disease.

**“Insured”** means the insured person(s) including the Owner and Covered Family Member(s) (if any) named under the Certificate of Insurance.

**“Insured Journey”** means a single trip, including a trip which is extended or rescheduled pursuant to Clause 18 of the General Provisions, which commences when the Insured leaves an immigration counter of Hong Kong for the purpose of commencement of his/ her/their trip, and ends on the earlier of the following:

- (a) Insured returns to Hong Kong on the end date specified in the Certificate of Insurance or as determined under Clause 18 of the General Provision (in case of an extended or rescheduled trip); or
- (b) Insured arrives at any immigration counter in the territory of Hong Kong and completes the immigration arrival clearance procedure at Hong Kong.

The Insured Journey is subject to a maximum of one hundred and eighty (180) days from the start of the Insured Journey. Without prejudice to the aforesaid, if an Insured Journey is automatically extended pursuant to Clause 18(b) of the General Provisions, then it shall end on the earlier of the Insured’s return to Hong Kong or ten (10) days from the date of the Insured’s originally scheduled return to Hong Kong.

**“Issuing Office”** means: (a) where this Policy is issued in Hong Kong, AIA International Limited in Hong Kong at the address shown on the Certificate of Insurance; or (b) such other address (if any) as we may notify you in writing from time to time.

**“Lap-top Computer”** means a portable lap-top computer, notebook computer or sub-notebook computer. Personal Digital Assistant (PDA), Handheld Computers (HHC) and tablet computer are excluded from this category.

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

**“Loss of Hearing”** means the entire and irrecoverable loss of hearing.

**“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 Sight”** means the entire and irrecoverable loss of sight.

**“Loss of Speech”** means the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the Labial sounds, the Alveolobial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

**“Loss of Use”** means total and permanent functional disablement and is treated like the total loss of said limb or organ.

**“Medically Necessary”** is a medical service, procedure or supply, when in the Company's opinion, is (a) consistent with generally accepted professional standards of medical practice; (b) is required to establish a Diagnosis and to provide treatment; and (c) which cannot be safely delivered in a lower level of medical care. Experimental, screening and preventive services or supplies are not considered medically necessary.

**“Minor”** means a person who is under eighteen (18) years old.

**“Owner”, “you” or “your”** means the person who owns this Policy and is shown on the Certificate of Insurance as the “Owner”.

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**“Period of Insurance”** means the period of time during which this Policy is in force for each Insured Journey, beginning on the date of commencement of the Insured Journey as specified in the Certificate of Insurance, and ending on the earlier of: (i) the end date as specified in the Certificate of Insurance or as determined under Clause 18 of the General Provisions (in case of an extended or rescheduled Insured Journey), or (ii) the date of the Insured’s actual return from the Insured Journey to Hong Kong (in case of an Insured Journey which is curtailed or interrupted as provided in Part 4.5.

**“Permanent Total Disability”** means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured is totally and permanently disabled and prevented from engaging in occupation or employment for compensation or profit for which he/ she is reasonably qualified by reason of his/ her education, training or experience; or if he/ she has no business or occupation at the time of Injury, Permanent Total Disability means the inability to perform his/ her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and be certified by a Registered Medical Practitioner to be total, continuous and permanent for the remainder of his/ her life.

**“Physiotherapist”** means an Independent Person who is legally authorized by the government of the geographical area of his practice to render assessment and treatment service on physical disability by means of cryotherapy, heat therapy, electrotherapy, manual therapy, traction, exercise therapy and hydrotherapy.

**“Policy”** consists of:

- (a) Basic Policy (including any Schedule of Benefits);
- (b) the application for the Basic Policy and for Supplementary Contracts (if any), including the application forms (if any), any subsequent amendments, declarations and statements duly made by the Owner and/or the Covered Family Member(s);
- (c) the Certificate of Insurance;
- (d) any endorsement(s) to this Policy issued by the Company; and
- (e) Supplementary Contracts (if any).

**“Pre-existing Condition”** means any physical condition, illness or disease of the Insured that was diagnosed or treated, or for which a Registered Medical Practitioner was consulted or drugs prescribed, or which presented signs or symptoms, prior to the Date of Issue.

**“Provider”** means the emergency assistance service provider(s) assigned and appointed by the Company.

**“Public Common Carrier”** means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers; or any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers; or any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports; or any regularly scheduled airport limousine operating on fixed routes and schedules.

**“Reasonable and Customary”** in relation to a fee, a charge or an expense, means any fee or expense which (a) is charged for treatment, supplies (inclusive of medication) or medical services that are Medically Necessary and in accordance with standards of good medical practice for the care of an injured or ill person under the care, supervision or order of a Registered Medical Practitioner; (b) does not exceed the usual level of charges for similar treatment, supplies (inclusive of medication) or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed. The Company reserves the right to determine whether any particular Hospital/medical charge is a Reasonable and Customary charge with reference but not limited to any relevant publication or information made available, such as schedule of fees, by the government, relevant authorities and recognized medical association in the locality. The Company reserves the right to adjust any and all benefits payable in relation to any Hospital/medical charges which in the opinion of the Company’s medical examiner is not a Reasonable and Customary charge.

**“Registered Medical Practitioner”** means an Independent Person qualified by degree in western medicine who is licensed to practice western medicine and legally authorized in the geographical area of his or her practice to render medical or surgical services.

**“Registered Psychiatrist” or “Registered Clinical Psychologist”** means an Independent Person who is qualified by degree in psychiatry or psychology (respectively) and is legally authorized in the geographical area of his practice to render psychiatric or psychological services, respectively.

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“**Schedule of Benefits**” means the Schedule of Benefits appended to this Policy.

“**Serious Injury or Serious Sickness**” whenever applied to the Insured is one for which the Insured is Confined in a Hospital, or is dangerous to life and requires treatment by a Registered Medical Practitioner and which results in the Insured being certified by that Registered Medical Practitioner as being unfit to travel or continue with his/her scheduled Insured Journey. When applied to an Immediate Family Member, Travel Companion or a Close Business Partner, it means Injury or Sickness certified as being dangerous to life by a Registered Medical Practitioner and which results in the Insured’s discontinuation or cancellation of his / her scheduled Insured Journey.

“**Sickness**” means an illness or disease first contracted and commenced by the Insured during the Insured Journey that requires treatment by a Registered Medical Practitioner or Chinese Medicine Practitioner.

“**Supplementary Contract**” means the terms and conditions set out in any supplementary contract or rider to the Basic Policy in relation to benefits supplemental to your Basic Policy benefits.

“**Third Degree Burns**” means full thickness skin destruction due to burns.

“**Travel Companion**” means the person(s), for whom the travel booking or reservation for or in connection with the Insured Journey was/were made, and who accompany(ies) the Insured for the whole Insured Journey.

“**War**” means war, whether declared or not, civil or foreign, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

## GENERAL INTERPRETATION AND APPLICATION

Where the context requires, words importing one gender shall include the other gender, and singular terms shall include the plural and vice versa.

Headings are for convenience only and shall not affect the interpretation of this Policy. References to sections/parts, clauses, provisions and schedules are to sections, clauses, provisions and schedules to this Policy.

Schedules to this Policy form part of this Policy.

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# AIA International Limited

## BENEFIT PROVISIONS

All benefits payable to the Owner pursuant to Parts 1-7 below are subject to the maximum limits and sub-limits as stated in the Schedule of Benefits for the plan selected by the Owner, and subject to the terms, conditions and applicable exclusions of this Policy.

### PART 1 – MEDICAL EXPENSES BENEFIT

All benefits payable to the Owner pursuant to Part 1 below are subject to the Overall Limit for Medical Expenses as stated in the Schedule of Benefits for the plan selected by the Owner.

#### 1.1 MEDICAL TREATMENT EXPENSES

In the event that an Injury or Sickness is sustained or contracted by the Insured which requires treatment by a Registered Medical Practitioner outside Hong Kong during the Insured Journey, subject to Part 1.1.1 (if applicable), we shall reimburse the Reasonable and Customary expenses incurred and including the cost of land ambulance hire, up to the maximum limit as stated in the Schedule of Benefits.

##### 1.1.1 Extended Cover to Pre-existing Illnesses (applicable to Premier plan only)

Notwithstanding Clause (a) under General Exclusions, in the event that Sickness contracted by the Insured arises out of or in connection with any illness or disease that the Insured suffers from prior to the Insured Journey, and which requires treatment by a Registered Medical Practitioner outside Hong Kong during the Insured Journey, we shall reimburse the lower of:

- (a) eighty percent (80%) of the Reasonable and Customary medical expenses incurred; and
- (b) the maximum limit as stated in the Schedule of Benefits.

##### Exclusions applicable to Part 1.1.1

We shall not be liable for:

- (a) any Insured Journey to the People's Republic of China and/or Macau;
- (b) any expenses related to routine physical examinations or health check-ups;
- (c) any expenses related to prescription of medicine to the Insured where the medicine:
  - i. is not prescribed by a Registered Medical Practitioner overseas;
  - ii. is not prescribed further to covered treatment during the Insured Journey; or
  - iii. is to be taken over a period of one (1) month or more;
- (d) any expenses related to treatment of any injury, congenital condition or disorder; or mental or psychiatric condition or disorder.

##### Benefit limitation of Part 1.1

Except for Premier plan, the maximum limit specified for Part 1.1 as stated in the Schedule of Benefits will be reduced by fifty percent (50%) for an Insured who is aged seventy (70) and above on the Date of Issue.

#### 1.2 DEPOSIT GUARANTEE FOR HOSPITAL ADMISSION

In the event that an Injury or Sickness is sustained or contracted by the Insured during the Insured Journey which requires the Insured to be Confined in a Hospital outside Hong Kong, our Provider shall advance payment of a deposit guarantee to the Hospital if needed so as to allow the Insured to be admitted to the Hospital.

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## 1.3 OVERSEAS HOSPITAL CASH

In the event that an Injury or Sickness is sustained or contracted by the Insured during the Insured Journey which requires the Insured to be Confined in a Hospital during the Insured Journey outside Hong Kong, we shall pay a cash benefit in the amount shown per day up to the maximum limit as stated in the Schedule of Benefits, provided that the Confinement is a Medically Necessary Hospital Confinement and is evidenced by a daily room or room and board charge by the Hospital.

### Benefit limitation of Part 1.3

This benefit is limited to one (1) payment of the Overseas Hospital Cash for each day of Confinement of the Insured.

## 1.4 FOLLOW-UP MEDICAL TREATMENT EXPENSES

In the event that the Insured has sustained or contracted an Injury or Sickness during the Insured Journey and requires follow-up medical treatment (i.e. in addition to the treatment for the Injury or Sickness the insured first received outside Hong Kong) in Hong Kong, including treatments provided by Registered Medical Practitioner, treatments provided by Chiropractor and/or Physiotherapist which is referred by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner, following the return of the Insured to Hong Kong, we shall reimburse the Reasonable and Customary expenses incurred for the aforesaid Medically Necessary follow-up medical treatment by the Insured within ninety (90) days after the end of the Insured Journey, up to the maximum limit as stated in the Schedule of Benefits.

If the Insured has contracted an Infectious Disease during the Insured Journey and corresponding Diagnosis is made within ten (10) days after the Insured returns to Hong Kong, any medical treatment provided by Registered Medical Practitioner for the Infectious Disease will be regarded as follow-up medical treatment. We shall reimburse the Reasonable and Customary expenses incurred for the aforesaid follow-up medical treatment by the Insured.

### Benefit limitation of Part 1.4

- (a) Except for Premier plan, the maximum limit specified for Part 1.4 as stated in the Schedule of Benefits will be reduced by fifty percent (50%) for an Insured who is aged seventy (70) and above on the Date of Issue. Nevertheless, the benefit sub-limit and per visit per day limit for Part 1.4 specified in the Schedule of Benefits remain unaffected.
- (b) This benefit is subject to the maximum limit for Part 1.4 as stated in the Schedule of Benefits, and in the case of treatment provided by a Chiropractor, Physiotherapist or Chinese Medicine Practitioner (including acupuncture, bone-setting or herbal treatment), is further capped at up to one (1) visit per day to each of them, and is subject to the per day per visit limit and overall benefit sub-limit as stated in the Schedule of Benefits.

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## 1.5 TRAUMA COUNSELLING (applicable to Select Plan and Premier Plan only)

In the event that the Insured is diagnosed with a post-traumatic stress disorder by a Registered Medical Practitioner as a direct result of him/her being a victim or eye-witness with first-hand information of (a) serious injury which requires treatment by a Registered Medical Practitioner or is certified by a Registered Medical Practitioner as being dangerous to life, (b) rape, (c) armed robbery, (d) assault, (e) fire, (f) explosion, (g) natural disaster, (h) hijack or (i) Act of Terrorism, which occurs during the Insured Journey and requires counselling service from a Registered Psychiatrist or Registered Clinical Psychologist for trauma counselling, we shall reimburse the Reasonable and Customary expenses incurred for such counselling service which is provided outside Hong Kong during the Insured Journey, or in Hong Kong within ninety (90) days after the end of the Insured Journey.

### Benefit limitation of Part 1.5

This benefit is capped at one (1) visit per day and is subject to the per visit per day and the maximum limit as stated in the Schedule of Benefits.

### Exclusions applicable to Part 1

We shall not be liable for:

- (a) any expenses related to overseas surgery or medical treatment, when in the opinion of the Registered Medical Practitioner treating the Insured, such treatment can be reasonably delayed until the Insured returns to Hong Kong;
- (b) any expenses related to the additional cost of a single or private room accommodation at a Hospital or clinic, or charges in respect of special or private nursing; wheelchair, crutch or any other similar equipment;
- (c) any expenses related to cosmetic or plastic surgery, or any elective surgery, apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids, prosthesis, and medical equipment, appliances and accessories;
- (d) any expenses related to treatment for dental care or surgery, unless necessitated by an Injury sustained by the Insured during the Insured Journey;
- (e) any expenses related to (i) treatment or services undertaken without the recommendation and/or referral of a Registered Medical Practitioner (except for acupuncture, bone-setting or herbal treatment); (ii) routine physical examinations or (iii) health check-ups not incidental to the treatment or Diagnosis of a suspected Injury or Sickness sustained during the Insured Journey; or (iv) any medical expenses related to travel taken contrary to the advice of a Registered Medical Practitioner or (v) where the Insured Journey is for the purpose of receiving medical or surgical treatment.

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## PART 2 – PERSONAL ACCIDENT BENEFIT

### 2.1 PERSONAL ACCIDENT

In the event that an Injury is sustained by the Insured during the Insured Journey, and such Injury alone solely results in death of the Insured or results in any one (1) of the losses listed hereunder commencing within twelve (12) consecutive months after the date of the Accident, we shall pay the benefit according to the percentage stated in the Schedule of Benefits for Personal Accident as shown in Part 2.1, up to the maximum limit for this benefit as stated in the Schedule of Benefits:

#### Schedule of Benefits for Personal Accident

		Percentage of Maximum Limit
2.1.1	Death	100%
2.1.2	Permanent Total Disability	100%
2.1.3	Permanent total Loss of Sight (both eyes / one eye)	100%
2.1.4	Loss of Limb or permanent total Loss of Use of limb(s) (both limbs / one limb)	100%
2.1.5	Loss of Speech and Hearing	100%
2.1.6	Permanent and incurable insanity	100%
2.1.7	Permanent total Loss of Hearing of	
	(a) both ears	75%
	(b) one ear	25%
2.1.8	Loss of Speech	50%
2.1.9	Permanent total loss of the lens of one eye	50%
2.1.10	Loss of or the permanent total Loss of Use of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
2.1.11	Loss of or the permanent total Loss of Use of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
2.1.12	Loss of or the permanent total Loss of Use of one thumb	
	(a) both right joints / one right joint	30% / 15%
	(b) both left joints / one left joint	20% / 10%
2.1.13	Loss of or the permanent total Loss of Use of fingers	
	(a) three right joints / two right joints / one right joint	10% / 7.5% / 5%
	(b) three left joints / two left joints / one left joint	7.5% / 5% / 2%
2.1.14	Loss of or the permanent total Loss of Use of toes	
	(a) all-one foot	15%
	(b) great-both joints	5%
	(c) great-one joint	3%
2.1.15	Fractured leg or patella with established non-union	10%
2.1.16	Shortening of leg by at least five (5) cm	7.5%
2.1.17	Third Degree Burns	
	<u>Area</u>	<u>Damage as a percentage of total body surface area</u>
	(a) head	equals to or greater than 8%
		equals to or greater than 5% but less than 8%
		equals to or greater than 2% but less than 5%
	(b) body	equals to or greater than 20%
		equals to or greater than 15% but less than 20%
		equals to or greater than 10% but less than 15%

If the Insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the above Schedule will be transposed.

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## **Benefit limitations of Part 2.1**

- (a) In the event that a series of losses as stated in the Schedule of Benefits for Personal Accident shall arise out of the same Accident, no indemnity shall be paid for more than one (1) of the losses, for which the amount of indemnity payable shall be the greatest amount of indemnity as determined by us in Part 2.1.
- (b) Regardless of the number of Accidents and covered losses sustained by the Insured, the maximum amount of benefit payable shall not exceed one hundred percent (100%) of the maximum limit for Part 2.1 as stated in the Schedule of Benefits. Once the maximum amount of benefit payable is reached, this Policy shall immediately terminate without any notice. However, such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
- (c) Notwithstanding anything to the contrary, in respect of the Insured who is either seventeen (17) years of age or below, or seventy (70) years of age or above on the Date of Issue, the maximum amount of benefit payable under Part 2.1 shall be limited to fifty percent (50%) of the maximum limit for Part 2.1 as stated in the Schedule of Benefits.

## **Benefit extensions of Part 2.1**

The benefit under Part 2.1 is extended to cover any loss sustained by the Insured as stated in the Schedule of Benefits for Personal Accident during the time when:

- (a) the Insured is travelling directly from his/her place of residence or place of regular employment to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Public Common Carrier on which the Insured has arranged before the Insured Journey to travel and depart from Hong Kong; and
- (b) the Insured is travelling directly from the immigration counter in Hong Kong to his/ her place of residence or place of regular employment within three (3) hours after completion of his/ her Insured Journey and upon his/ her arrival in Hong Kong.

## **Exposure**

If by the reason of any covered Accident occurring during the Insured Journey, the Insured is unavoidably exposed to adverse conditions including but not limited to prolonged and rigorous weather or environmental conditions, and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) consecutive months from the date of Accident, we shall pay in accordance to the loss and its corresponding benefit amount as stated in the Schedule of Benefits for Personal Accident.

## **Disappearance**

If the Insured disappears as a result of the disappearance, sinking or wrecking of the Public Common Carrier caused by an Accident on which the Insured was travelling at the time of the Accident during the course of the Insured Journey and remains missing after twelve (12) consecutive months from the date of the Accident, and we have reason to believe that the Insured has died in the Accident, we shall pay the loss for death of the Insured in accordance with the corresponding benefit amount as stated in the Schedule of Benefits for Personal Accident, subject to receipt of a signed undertaking by the personal representative of his/her estate that any such payment will be refunded to us if it is later discovered that the Insured did not die as a result of the Accident.

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## **2.2 CREDIT CARD BALANCE PROTECTION (applicable to Select Plan and Premier Plan only)**

In the event that the Insured dies due to an Injury sustained during such Insured Journey, we shall pay any outstanding balance payable under the credit card(s) of the Insured for purchases made by the Insured and charged to such card(s) during the Insured Journey up to the maximum limit stated in the Schedule of Benefits.

### **Exclusions applicable to Part 2.2**

We shall not be liable for:

- (a) any interest, fee or finance charges payable on any outstanding balance in respect of charges made to the Insured's credit card(s) prior to the Insured Journey;
- (b) any purchases made by any Insured who is a Minor.

## **PART 3 – EMERGENCY ASSISTANCE**

### **3.1 EMERGENCY MEDICAL EVACUATION**

In the event that the Insured suffers Serious Injury or Serious Sickness commencing during an Insured Journey, and if in the opinion of the Provider or its authorized representative, it is judged medically appropriate (taking into account the facts and circumstances such as the Insured's medical condition and the treatments that the Insured has been undertaking), the Provider will organise emergency medical transportation, that is Medically Necessary and adequately equipped to treat the Insured's medical condition, to transport the Insured to the nearest medical facility or back to Hong Kong, subject to the maximum limit stated in the Schedule of Benefits. Depending upon the medical severity of the Insured's condition, the Insured may be transported by airplane, road or air ambulance, rail or other suitable and available means. Except as may be included under Covered Expenses, medical expenses, including but not limited to the cost of medical treatment at the nearest medical facility to which the Insured has been transported for treatment, are not covered under Part 3.

If the Insured's medical condition does not require or warrant repatriation back to Hong Kong, the Provider shall arrange the transportation for the Insured to resume the interrupted Insured Journey within the limit of the cost of returning the Insured back to Hong Kong.

### **3.2 REPATRIATION OF REMAINS**

In the event that the Insured dies during an Insured Journey, the Provider will organise the repatriation of the Insured's remains to Hong Kong, subject to the maximum limit stated in the Schedule of Benefits. The costs of burial, embalming, casket and ceremonies are not covered unless they are mandatory under the local legislation.

### **3.3 COMPASSIONATE VISIT**

In the event that, during an Insured Journey, the Insured dies or is Confined outside Hong Kong for more than three (3) days due to a Serious Injury or Serious Sickness commencing during the Insured Journey, and was/is not accompanied by an Adult Immediate Family Member, we shall reimburse for the reasonable accommodation expenses and transportation expenses (round-trip economy class airfare or railway fare only) necessarily incurred for one (1) Adult Immediate Family Member only to attend to the repatriation of the deceased Insured or to visit the Insured who is Confined in a Hospital, subject to the maximum limit stated in the Schedule of Benefits.

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# AIA International Limited

## 3.4 RETURN OF UNATTENDED CHILDREN

In the event that, during an Insured Journey, the Insured dies or is Confined outside Hong Kong for more than three (3) days due to a Serious Injury or Serious Sickness commencing during the Insured Journey, and was/is accompanied only by a Minor Immediate Family Member(s), we shall reimburse for the reasonable accommodation expenses and transportation expenses (round-trip economy class airfare or railway fare only) necessarily incurred for one (1) Adult Immediate Family Member only to take care of such Minor(s) and accompany such Minor(s) back to Hong Kong, subject to the maximum limit stated in the Schedule of Benefits.

## 3.5 24-HOUR WORLDWIDE TELEPHONE ENQUIRY SERVICES

While the Policy is in force, a 24-hour worldwide free telephone enquiry service will be provided to the Owner and / or the Insured for travel matters, before or during the Insured's Insured Journey.

The 24-hour worldwide telephone enquiry service is limited to telephone enquiry services in relation to travel matters. We will not be held responsible for any costs or expenses (including any medical or legal costs, and costs for any other services) incurred by the Owner and / or the Insured arising out of or in relation to following any advice or referral given by or from the 24-hour worldwide telephone enquiry service.

The 24-hour worldwide telephone enquiry service is provided on a best-effort basis and may not be available due to logistical problems, such as time, distance, location, or any other factors that are not within the control of us or the Provider. Without prejudice to the below provisions, we or the Provider shall not be held liable or responsible for any damages or losses whatsoever suffered by the Owner and / or the Insured for the failure, delay or omission in the delivery of this 24-hour worldwide telephone enquiry services.

### Benefit limitations of Part 3

(a) In the event that authorization of payment and / or payment is made by us, the Provider or an authorized representative of the Provider for and on behalf of us for an emergency assistance claim under Part 3.1 and/or 3.2 which is not covered under this Policy, we, the Provider or an authorized representative of the Provider reserves the right to recover the amount paid from the Owner.

(b) We or the Provider will not be held liable for any default or delay in the execution of services in the event of strike, riot or civil commotion, Act of Terrorism, War, release of heat or irradiation coming from the splitting of nuclei of atoms, radioactivity, other accidents or natural disasters.

All interventions by the Provider are conducted within the context of the national and international laws and regulations and are dependent on all necessary authorizations and permits being obtained from the relevant authorities.

(c) The Provider or an authorized representative of the Provider is not our agent and we shall not be held liable or responsible for the act or omission of such Provider or its authorized representative.

(d) The coverage hereunder for Covered Expenses under Part 3.1 and 3.2 is subject to a maximum aggregate limit of Five Million Hong Kong Dollars (HK\$5,000,000) or its equivalent of emergency assistance benefits payable under all policies insuring the same life issued by us or AIA Company Limited (whether in Hong Kong or otherwise), including this Policy, which are providing emergency assistance services coverage of the same or similar type.

(e) The maximum limit for the benefits under Part 3.3 and 3.4 as shown in the Schedule of Benefits is an aggregate limit which is shared between Part 3.3 and 3.4 and represents the maximum amount we will pay for any claim(s) for such benefits in respect of an Insured Journey.

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# AIA International Limited

## Exclusions applicable to Part 3

We shall not be liable for:

- (a) any expenses incurred for a service not approved and arranged by the Provider (except that this exclusion shall be waived in the event the Insured cannot notify the Provider during an emergency medical situation for reasons beyond their control. In any event, we reserve the right to reimburse the Owner only for those expenses incurred for service which the Provider would provide under the same circumstances); or
- (b) any expenses incurred for the transportation of the Insured's remains not approved and arranged by the Provider (applicable to Part 3.2 only).

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# AIA International Limited

## PART 4 – TRAVEL INCONVENIENCE BENEFIT

### 4.1 TRAVEL DELAY

In the event that commencement of an Insured Journey, or the Insured's scheduled travel during an Insured Journey, is delayed because the Public Common Carrier on which the Insured has arranged to travel is delayed due to any of the following:

- (a) adverse weather conditions;
- (b) natural disasters;
- (c) riot or civil commotion;
- (d) strike;
- (e) Act of Terrorism;
- (f) airport closure;
- (g) hijack;
- (h) industrial action; or
- (i) mechanical and/or electrical breakdown of the Public Common Carrier,

we shall pay one of the benefits as set out in Part 4.1.1, 4.1.2, 4.1.3 or 4.1.4 herein, up to the maximum limit stated in the Schedule of Benefits.

#### 4.1.1 Cash Benefit

We shall pay a cash benefit stated in the Schedule of Benefits provided that such delay reaches six (6) consecutive hours or more, subject to the maximum limit and sub-limit per six (6) hours stated in the Schedule of Benefits; or

#### 4.1.2 Additional Expenses on Accommodation (applicable to Select Plan and Premier Plan only)

We shall reimburse any accommodation expenses (including any Wi-Fi / internet usage fees) and meal expenses incurred directly for each night of stay until the first available alternative transportation offered by that Public Common Carrier to the Insured, as a result of such delay reaches six (6) consecutive hours or more, subject to the maximum limit and sub-limit per night of stay stated in the Schedule of Benefits; or

#### 4.1.3 Additional Expenses on Transportation (applicable to Select Plan and Premier Plan only)

Provided that the delay reaches twelve (12) consecutive hours or more, we shall reimburse any additional transportation expenses incurred for arranging travel on another Public Common Carrier directly as a result of such delay, up to the maximum limit stated in the Schedule of Benefits; or

#### 4.1.4 Delay Results in Travel Cancellation (applicable to Select Plan and Premier Plan only)

In the case where such delay reaches twelve (12) consecutive hours or more and results in cancellation of the scheduled Insured Journey by the Insured, we shall reimburse the unused and non-refundable part of any transportation expenses, accommodation expenses and / or any cost of entry visas or permits consequent upon such cancellation, up to the maximum limit stated in the Schedule of Benefits,

provided that written confirmation is produced from the Public Common Carrier or its handling agent(s) of the number of hours of such delay and the reason therefor.

The period of delay shall be calculated from the 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.

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## **Benefit limitation of Part 4.1**

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

## **Exclusions applicable to Part 4.1**

We shall not be liable for:

- (a) any loss which arises from failure of the Insured to check in according to the itinerary supplied to him / her;
- (b) any loss arising from a delay where the circumstances leading to the delay already existed and were known or ought to have been known to the public on the Date of Issue;
- (c) any loss arising from the late arrival of the Insured at the airport, port or station after check-in time; and
- (d) any loss arising from failure of the Insured to take the first available alternative transportation offered by the relevant Public Common Carrier.

## **4.2 MISSED FLIGHT DEPARTURE (applicable to Premier Plan only)**

In the event that the Insured misses the scheduled flight departing Hong Kong on the date of departure as specified in his/her booked itinerary for the Insured Journey directly as a result of any of the following:

- (a) riot or civil commotion;
- (b) strike;
- (c) gale, storm or hurricane signal (i.e. signal no. 8) or above is hoisted; or
- (d) black rainstorm warning signal is hoisted;

we shall reimburse the additional cost incurred for the Insured to reschedule or book a new flight to the planned destination, up to the maximum limit stated in the Schedule of Benefits.

Otherwise, if the Insured misses the originally scheduled flight on the date of departure from Hong Kong for an Insured Journey for any reason other than (a) to (d) above which is beyond the Insured's reasonable control, we shall reimburse fifty percent (50%) of the additional cost incurred for the Insured to reschedule or book a new flight to the planned destination, up to fifty percent (50%) of the maximum limit stated in the Schedule of Benefits.

## **Exclusions applicable to Part 4.2**

We shall not be liable for:

- (a) any loss arising directly or indirectly from the Insured's disinclination to travel or financial circumstances;
- (b) any loss arising from a medical condition or circumstances affecting the Insured, Insured's Immediate Family Member, Travel Companion or Close Business Partner which is not verified by a written certificate from a Registered Medical Practitioner.

## **4.3 BAGGAGE DELAY**

In the event of misdirection in delivery of the Insured's baggage by a Public Common Carrier on or in which the Insured is travelling during the Insured Journey, provided that the Insured provides written confirmation from the Public Common Carrier (or their handling agents) of the number of hours the baggage is delayed and the reason for such delay, we shall pay a cash benefit for the losses in consequence of temporary deprivation of such baggage, in the amount stated in the Schedule of Benefits for each full six (6) hours of such deprivation from the time of arrival of the Insured at the overseas destination.

In no event shall the total amount payable under this benefit for each Insured exceed the maximum limit stated in the Schedule of Benefits.

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# AIA International Limited

## **Benefit limitation of Part 4.3**

Regardless of the number of pieces of baggage checked in under the name of the Insured on the same Public Common Carrier, we shall only be liable to pay this benefit one (1) time for each Insured for the same Insured Journey.

## **Exclusions applicable to Part 4.3**

We shall not be liable for:

- (a) any delay which is caused by detention or confiscation by customs or other law enforcing officials;
- (b) any loss of baggage which is covered under Part 5.1 "Baggage and Personal Effects" benefit;
- (c) any loss of or damage to items that are mailed or shipped pre-paid by the Insured, or intentionally arranged to be carried by a Public Common Carrier other than the one the Insured is on board.

## **4.4 JOURNEY CANCELLATION**

In the event cancellation of the scheduled Insured Journey is necessitated by any of the following events:

- (a) any of the following occurs within ninety (90) days before the commencement date of the scheduled Insured Journey:
  - i. death or Serious Injury or Serious Sickness of the Insured, his/her Immediate Family Member or Travel Companion;
  - ii. death or Serious Injury or Serious Sickness of a Close Business Partner which requires the Insured's presence at his / her place of employment on the commencement date of the scheduled Insured Journey;
  - iii. witness summons, jury service or compulsory quarantine of the Insured;
- (b) any of the following occurs within one (1) week before the commencement date of the scheduled Insured Journey:
  - i. adverse weather condition, natural disaster, Infectious Disease, industrial action involving the arranged Public Common Carrier, strike, Act of Terrorism, riot or civil commotion at the planned destination of the Insured Journey; or
  - ii. serious damage to the Insured's principal residence in Hong Kong from fire, flood or similar natural disaster (typhoon, earthquake, etc.) which requires the Insured's presence at the premises on the commencement date of the scheduled Insured Journey,

we shall reimburse up to the maximum limit as stated in the Schedule of Benefits for the unused and non-refundable part of any pre-paid transportation expenses and/or accommodation expenses and / or the cost of any entry visas or permits which have been paid for the scheduled Insured Journey and for which the Insured is liable.

### **4.4.1 Reimbursement for redeemed travel tickets or accommodation**

Notwithstanding the foregoing, if a travel ticket, hotel stay and / or accommodation package of the Insured for the cancelled Insured Journey is a flight, accommodation or travel award redeemed from a customer loyalty program offered by an airline or hotel, we shall only reimburse any service fee paid under such customer loyalty program for rebooking or resetting of the award up to the sub-limit stated in the Schedule of Benefits.

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## **Benefit limitation of Part 4.4**

When a claim is payable under Part 4.4 (Journey Cancellation), no other benefits shall be payable and all coverage under this Policy shall cease immediately without any notice.

## **4.5 JOURNEY CURTAILMENT**

In the event that the Insured Journey is interrupted and curtailed after its commencement and the Insured is inevitably required to return to Hong Kong before the scheduled return date specified on his/her itinerary as a direct result of any of the following:

- (a) death, Serious Injury or Serious Sickness of the Insured, his/her Immediate Family Member or Travel Companion;
- (b) death or Serious Injury or Serious Sickness of a Close Business Partner which requires the Insured's presence at his / her place of employment;
- (c) adverse weather condition, natural disaster, Infectious Disease, industrial action involving the arranged Public Common Carrier, strike, Act of Terrorism, hijack, riot or civil commotion at the planned destination of the Insured Journey which prevents the Insured from continuing with the Insured Journey;  
or
- (d) serious damage to the Insured's principal residence in Hong Kong from fire, flood, or similar natural disaster (typhoon, earthquake, etc.) which requires the Insured to be present at the premises,

we shall reimburse up to the maximum limit as stated in the Schedule of Benefits for the unused and non-refundable part of any pre-paid transportation expenses and/or accommodation expenses or covered travel package, and/or additional transportation expenses and accommodation expenses necessarily incurred by the Insured and for which the Insured is liable.

## **Benefit limitation of Part 4.5**

If any loss arising from the same cause is claimed under Part 4.1 (Travel Delay), no benefit shall be payable under Part 4.5 (Journey Curtailment).

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## Exclusions applicable to Part 4.4 and 4.5

We shall not be liable for:

- (a) any redeemed travel tickets and/or redeemed accommodations, except as otherwise provided in Part 4.4.1;
- (b) cancellation or curtailment of the Insured Journey due to any medical condition or other circumstances affecting the Insured, his/her Immediate Family Member, Travel Companion or Close Business Partner which the Owner or Insured knew, or ought to have known, existed before the Date of Issue;
- (c) any loss directly or indirectly arising from any government's regulations control or act; or air traffic control by local government or relevant authorities; or bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, Public Common Carrier and/or other provider of any service forming part of the booked itinerary;
- (d) any loss in relation to cancellation or curtailment of the Insured Journey that is not verified by the airline, travel agency or other relevant organizations;
- (e) any loss that is covered by any other insurance; or reimbursed by a Public Common Carrier, hotel and/or any other service provider or third party; or
- (f) cancellation or curtailment of the Insured Journey due to a medical condition affecting the Insured, his/her Immediate Family Member, Travel Companion or Close Business Partner which is not verified by a written medical report from a Registered Medical Practitioner.

## Benefit extensions of Part 4.4 and 4.5 for Outbound Travel Alerts ("OTA")

Notwithstanding Clause (d) under General Exclusions, in the event that the Hong Kong Security Bureau has issued an Outbound Travel Alert ("OTA"), being either a Black OTA, Red OTA, or Amber OTA on the planned destination(s) of an Insured Journey after the Insured has paid for any transportation expenses and/or accommodation expenses of such Insured Journey as covered under this Policy, we shall pay the following benefits:

### (a) Journey Cancellation

If the OTA is issued within one (1) week before the commencement date of the Insured Journey and the Insured has to cancel such Insured Journey, or the travel agent has to cancel the group tour travel due to the OTA, we shall pay for the loss of unused and non-refundable part of any pre-paid transportation expenses and/or accommodation expenses and / or the cost of any entry visas or permits for the scheduled Insured Journey which have been paid in advance and for which the Insured is liable and which are not recoverable from any other sources, according to the level of OTA issued, up to the lower of the following:

- (a) For Black OTA – reimbursement of up to one hundred percent (100%) of such loss  
For Red OTA – reimbursement of up to fifty percent (50%) of such loss  
For Amber OTA – reimbursement of up to twenty-five percent (25%) of such loss; or
- (b) The maximum limit for Part 4.4 (Journey Cancellation) stated in the Schedule of Benefits.

### (b) Journey Curtailment

If the OTA is issued during the Insured Journey (provided that it was not issued on the departure date) and the Insured has to abandon the Insured Journey and return to Hong Kong, we shall pay for the loss of unused and non-refundable part of any pre-paid transportation expenses and/or accommodation costs or covered travel package for which the Insured is liable and which are not recoverable from any other sources, or additional actual transportation expenses and/or accommodation expenses reasonably and necessarily incurred, according to the level of OTA issued, up to the lower of the following:

- (a) For Black OTA – reimbursement of up to one hundred percent (100%) of such loss  
For Red OTA – reimbursement of up to fifty percent (50%) of such loss  
For Amber OTA – reimbursement of up to twenty-five percent (25%) of such loss; or
- (b) The maximum limit for Part 4.5 (Journey Curtailment) stated in the Schedule of Benefits.

The Insured must use his/her best endeavours to first recover the tour fees and/ or transportation / accommodation expenses from the travel agent and/ or Public Common Carrier and / or provider of any service before we pay any remaining irrecoverable costs.

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## **Exclusion applicable to the benefit extensions for Outbound Travel Alerts**

We shall not be liable for:

- (a) any loss in relation to any OTA issued on the planned destination(s) listed in the itinerary before the Date of Issue of this Policy, except where the OTA thus issued is raised to a higher level after the Date of Issue, in which case the benefit extensions coverage for OTA shall be paid according to the highest OTA level in effect at the relevant time for purposes of this coverage subject to the terms and conditions stated herein.

## **4.6 MISSED EVENT (applicable to Select Plan and Premier Plan only)**

In the event that the Insured is unable to utilise any pre-paid ticket included in the Insured Journey for which the Insured is liable and is arranged by a travel agent and/or paid by the Insured (being ticket(s) to theme parks, sports event, music or performance events taking place overseas during the Insured Journey) as a direct result of any of the following events:

- (a) mechanical and/or electrical breakdown of the Public Common Carrier which occurs before the scheduled start time of the event for which the aforesaid ticket(s) were issued; or
- (b) 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;
  - ii. death or Serious Injury or Serious Sickness of a Close Business Partner which requires the Insured's presence at his / her place of employment;
  - iii. witness summons, jury service or compulsory quarantine of the Insured.
- (c) any of the following occurs within one (1) week before the commencement date of the Insured Journey:
  - i. riot or civil commotion, strike, Act of Terrorism, natural disasters or adverse weather conditions at the planned destination arising out of circumstances beyond the control of the Insured; or
  - ii. the issuance of Black OTA, Red OTA or Amber OTA for the planned destination according to the "Outbound Travel Alert System" by the Government of Hong Kong Special Administrative Region which prevents the Insured commencing the Insured Journey,

we shall reimburse up to the maximum limit as stated in the Schedule of Benefits for the unused and non-refundable part of such pre-paid ticket(s) included in the Insured Journey, except that in the case of Part 4.6(c)(ii) (issuance of Outbound Travel Alerts), reimbursement shall be based on the following percentage of the loss, up to the maximum limit stated in the Schedule of Benefits:

For Black OTA –one hundred percent (100%)

For Red OTA –fifty percent (50%)

For Amber OTA –twenty-five percent (25%)

### **Benefit limitation of Part 4.6**

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 4.6 (Missed Event).

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# AIA International Limited

## Exclusions applicable to Part 4.6

We shall not be liable for:

- (a) any training or studying or coaching courses, fees and/or deposits;
- (b) any claim without original copy of the pre-paid and unused ticket(s) being furnished to us;
- (c) any claim if the Owner or Insured is aware of any reason for the booked event to be missed when the Owner or Insured plans and/ or pays for the event or effects this Policy;
- (d) any loss arising from Amber OTA, Red OTA or Black OTA, or a medical condition or circumstances affecting the Insured, his/her Immediate Family Member, Travel Companion or Close Business Partner in existence prior to the Date of Issue;
- (e) any loss due to a medical condition or circumstances affecting the Insured, his/her Immediate Family Member, Travel Companion or Close Business Partner which is not verified by a written certificate from a Registered Medical Practitioner;
- (f) any loss arising directly or indirectly from Government regulation or ordinance; delay or amendment of the booked itinerary; or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday, or by the travel agent or tour operator through whom the holiday is booked;
- (g) any loss arising directly or indirectly from disinclination to travel or financial circumstances of any Insured;
- (h) any loss resulting from any unlawful act of or criminal procedure involving any person on whom the travel plans depend;
- (i) any loss arising directly or indirectly from failure to notify a travel agent, tour operator or provider of transport or accommodation immediately when it is found necessary to cancel the travel arrangement; or
- (j) any loss that is covered by any other insurance; or reimbursed by a Public Common Carrier, hotel and/or any other service provider or third party;

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# AIA International Limited

## PART 5 – PERSONAL PROPERTY BENEFIT

### 5.1 BAGGAGE AND PERSONAL EFFECTS

In the event personal possessions (including luggage) which are normally worn or carried by and owned by the Insured are accidentally lost or damaged during the Insured Journey, we shall, at our option, pay for the lost or damaged personal possessions, or pay for the reinstatement or repair of the damaged personal possessions, up to the maximum limit stated in the Schedule of Benefits and subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article has been lost.

#### Benefit limitations of Part 5.1

- (a) The indemnity for each article or set or pair of any articles shall be limited to the sub-limit per article stated in the Schedule of Benefits. All related accessories shall be treated as part of one article;
- (b) The indemnity for Lap-top Computer, photographic equipment, mobile phone and tablet computer (including accessories of aforesaid electronic devices) shall be limited to their corresponding sub-limits as stated in the Schedule of Benefits; or
- (c) We shall only be liable to indemnify the Insured for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.

#### Exclusions applicable to Part 5.1

We shall not be liable for:

- (a) the following classes of property:
  - business merchandise or sample
  - foodstuffs, medicine, tobacco
  - brittle or fragile items
  - antiques
  - bicycles
  - coupons
  - contact lenses, dentures and all related appliances and accessories
  - gold, platinum, diamond, jade or pearl
  - mobile phone (including PDA phone and other accessories) (for Essence Plan only)
  - tablet computer (for Essence Plan only)
  - plastic money (including the credit/ stored value in credit card, Octopus Card)
  - hired or leased equipment
- (b) 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;
- (c) any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials or authorities;
- (d) any loss of or damage arising 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;
- (e) 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; or loss or damage occurred in transit and is not reported to the Public Common Carrier within twenty-four (24) hours of the occurrence. All supporting documentation from the Public Common Carrier or the police having jurisdiction at the place where the loss or damage occurred must be submitted when the Insured makes a claim;
- (f) any loss of or damage to an item that is covered by any other insurance; or reimbursed by a Public Common Carrier, hotel and/or any other service provider or third party;
- (g) 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 safeguard and security of such item;
- (h) 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;
- (i) any loss of, damage to, or replacement of any electronic data or software; or
- (j) any loss of or damage to a sports equipment while in use.

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# AIA International Limited

## 5.2 TRAVEL DOCUMENTS

In the event that the Insured's Hong Kong Identity Card, passport, entry visa/permit, other travel documents (except birth certificate) that are necessary for immigration clearance, or driving license is lost as a direct result of theft, robbery, burglary or accidental loss during the Insured Journey, we shall reimburse the Insured up to the maximum limit stated in the Schedule of Benefits for:

- (a) the replacement cost of such lost travel document(s) charged by the issuing body; and/or
- (b) additional transportation expenses and accommodation expenses reasonably incurred by the Insured for the sole purpose of obtaining a replacement of such lost travel document(s) from the issuing body which is nearest to the place where the Insured is first aware of the loss of such document, up to the sub-limit per day stated in the Schedule of Benefits. Covered transportation expenses are limited to economy class if by air or train.

For the avoidance of doubt, in case where the Insured obtains both temporary and regular travel documents to replace the lost travel document(s), we shall reimburse either the cost of replacing the temporary document or the cost of replacing the regular document, whichever is higher.

### Exclusions applicable to Part 5.2

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, 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;
- (c) any loss of item(s) arising from confiscation by a government authority, customs official or police; or
- (d) 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.

## 5.3 PERSONAL MONEY

In the event that any of the Insured's personal money in the form of banknotes, cash or traveller's cheques is lost as a direct result of theft, robbery or burglary during the Insured Journey, we shall reimburse up to the maximum limit as stated in the Schedule of Benefits.

### Exclusions applicable to Part 5.3

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 loss of traveller's cheques not immediately reported to the local branch or agent of the issuing body;
- (c) any loss or shortages of personal money arising due to an error or omission of any third party;
- (d) any loss due to any fluctuation in any rate of currency exchange or devaluation;
- (e) any loss due to confiscation by any governmental authorities of any kind;
- (f) 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
- (g) any loss of plastic money (including the credit/ stored value in credit card, Octopus Card)

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# AIA International Limited

## **PART 6 – PERSONAL LIABILITY**

### **6.1 PERSONAL LIABILITY**

In the event negligence of the Insured towards a third party during the Insured Journey directly results in:

- (a) death or Injury to such third party; or
- (b) accidental loss of or damage to property of such third party,

we shall indemnify you (where you are also the Insured) up to the maximum limit as stated in the Schedule of Benefits for any legal liability the Insured incurs towards such third party.

You and/or the Insured must give immediate written notice to us of the event giving rise to legal liability under Part 6.1.

#### **Exclusions applicable to Part 6**

We shall not be liable for:

- (a) any loss of or damage to the property of, or Injury to or death of, the Insured or any person who is an Immediate Family Member or the employer of the Insured;
- (b) any claim where the Insured or his 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 properties belonging to or in the care, custody or control of any 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; or
  - viii. any bailment, contractual license or conveyance of real estate or personal property.

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# AIA International Limited

## **PART 7 – RENTAL VEHICLE EXCESS**

### **7.1 RENTAL VEHICLE EXCESS (applicable to Select Plan and Premier Plan only)**

In the event that the Insured rents a vehicle during the Insured Journey and the vehicle is stolen, or is damaged due to an Accident or collision, provided that:

- (a) the Insured rented such vehicle from a licensed rental vehicle company under a written rental agreement;
- (b) such vehicle is covered under a Comprehensive Motor Insurance Policy taken out by the Insured that includes an excess or deductible;
- (c) the Insured is the nominated driver under the rental agreement;
- (d) the Insured is driving such vehicle at the time of any collision;
- (e) the Insured holds a valid driving license for the country in which he drives such vehicle; and
- (f) Such vehicle is not being used for racing or other contests,

we shall reimburse for the rental vehicle excess or deductible, which the Insured is liable to pay up to the maximum limit as stated in the Schedule of Benefits.

#### **Benefit limitation of Part 7.1**

We shall only be liable to pay this benefit one (1) time for each Insured for the same Insured Journey.

#### **Exclusions applicable to Part 7.1**

We shall not be liable for:

- (a) any loss or damage incurred due to the Insured driving the rental vehicle under the influence of alcohol or drugs;
- (b) any loss or damage arising from operation of the rental vehicle which is in violation of the terms of the rental agreement or applicable motor insurance policy;
- (c) any loss or damage arising from illegal or unlawful use of the rental vehicle by the Insured during the rental period;
- (d) any loss other than loss arising from accidental damage, collision or theft of the rental vehicle; or
- (e) any non-operation charge (NOC) charged by a rental vehicle company to the Insured.

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# AIA International Limited

## GENERAL EXCLUSIONS

Unless specifically provided otherwise, this Policy shall not apply to any event or loss caused directly or indirectly, wholly or partly by any of the following:

- (a) any Pre-existing Condition (except for Part 1.1.1), congenital and heredity condition;
- (b) any adverse condition or circumstance which existed or was announced before the Date of Issue;
- (c) in respect of any extended or rescheduled Insured Journey covered by the Certificate of Insurance, any Pre-existing Condition or adverse condition or circumstance which existed or was announced before or at the time of the Owner's application for extension or rescheduling;
- (d) War (whether declared or not), invasion, act of foreign enemies, rebellion, revolution, riot or civil commotion, military or usurped power, performing duties as a member of armed forces, or other law enforcing agencies;
- (e) any illegal or unlawful act by the Insured or confiscation, detention, destruction by customs or other authorities;
- (f) participation of Act of Terrorism by the Insured;
- (g) any loss due to any prohibition or regulations by any government;
- (h) any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region;
- (i) any claim, loss, injury, damage or legal liability suffered or sustained by residents of Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region;
- (j) any loss or expenses if reimbursed or paid by us would result in us or our affiliates being in breach of trade or economic sanctions of the U.S. or United Nation or other such similar laws or regulations;
- (k) nuclear risks of any nature; radioactive, nuclear pollution or contamination;
- (l) suicide or attempted suicide or self-inflicted Injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or is sustained while the Insured is in a state of insanity;
- (m) any medical treatment received in the course of an Insured Journey which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the Insured Journey was undertaken while the Insured was unfit to travel or against the advice of a Registered Medical Practitioner;
- (n) any loss which has connection with the effects of alcohol or drugs other than those prescribed by a Registered Medical Practitioner;
- (o) AIDS or any Injury and Sickness commencing in the presence of a sero-positive test for HIV and related disease, sexually transmitted disease;
- (p) psychosis, sleep disturbance disorder, mental or nervous disorders;
- (q) pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
- (r) any loss arising during the time the Insured is engaging in duty including being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
- (s) riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport, or where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income
- (t) any activity or involvement of the Insured in the air unless the Insured is at the relevant time:
  - travelling as a fare-paying passenger (not as a pilot/ operator or a member of the aircrew) in a licensed aircraft and/ or a Commercial Aircraft; or
  - participating in such activity where the manoeuvre or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority.

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# AIA International Limited

## CLAIMS PROCEDURES

### 1. NOTICE OF CLAIM

Written notice of claim in respect of any event likely to give rise to a claim must be given to the Company within thirty (30) days after the date of the occurrence of such event. In the event of death, immediate notice in writing must be given to the Company. Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.

### 2. PROOF OF CLAIM

The Company, upon receipt of such notice, shall furnish to the Claimant forms for filing proof of loss. If the forms are not furnished within fifteen (15) days, the Claimant by submitting written proof covering the occurrence, character and extent of the loss for which the claim is made shall be deemed to have complied with the requirement of this provision.

### 3. TIME FOR FILING PROOF OF CLAIM

Affirmative proof of loss must be furnished to the Company within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to give such proof and that notice was given as soon as reasonably possible and not later than one (1) year from the time proof is otherwise required.

### 4. MEDICAL EXAMINATION

In the case of benefits paid for medical expenses, treatments or counselling, and/or losses due to covered Injury or Sickness of the Insured, the Company shall have the right to require additional proof and request medical examination(s) of the Insured when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

\*\*\* End of Page \*\*\*

# AIA International Limited

## GENERAL PROVISIONS

### 1. THE POLICY CONTRACT

This Policy is made in consideration of your application and payment of the required premium as shown on the Certificate of Insurance. The Policy, application for it and any attached endorsements and Supplementary Contracts (if any), constitute the entire contract. The terms and conditions of this Policy cannot be changed or waived except by endorsement or rider duly signed by our duly authorized officer.

### 2. CURRENCY AND PLACE OF PAYMENT

All amounts payable under this Policy either to or by us shall be made in the currency shown on the Certificate of Insurance provided that we shall have the absolute discretion to accept payment in another currency. All amounts due from us shall be payable by our Issuing Office

### 3. MISSTATEMENT OF AGE

All ages referred to in this Policy shall be the age of the Insured's last birthday. Where the age of the Insured has been misstated, the following rules shall apply:

- (a) if it is found that at the correct age the Insured is not insurable under this Policy pursuant to the Company's prevailing rules, the Policy shall be void and no benefits shall be payable.

### 4. ELIGIBILITY OF INSURED

#### (a) For Individual Plan

- The insurance under this Policy shall apply to Insureds of any age up to a hundred (100) years. However, the individual applicant/Owner must be eighteen (18) years old or above at the Date of Issue for the Policy.

#### (b) For Family Plan

- The insurance under this Policy shall apply to Insureds of any age up to a hundred (100) years. However, the individual applicant/Owner must be eighteen (18) years old or above at the Date of Issue for the Policy.
- The Owner's legally married spouse and unmarried child(ren) (natural, step or adopted) aged below eighteen (18) at the Date of Issue for the Policy are also eligible to be covered by a family plan under this Policy.

### 5. FITNESS TO TRAVEL

At the time of effecting this insurance the Insured must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of a particular Insured Journey, otherwise any claim filed shall be invalidated.

### 6. SUBROGATION

In the event of any payment under this Policy, the Company, if entitled, shall be subrogated to any and all the Insured's rights of recovery therefor against any person or organisation and any and all the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. Thereupon the Insured concerned shall take no action after the loss to prejudice such rights.

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# AIA International Limited

## **7. EXCEPTIONAL CIRCUMSTANCES**

The Company or the Provider cannot be held liable for delays in the execution of services in the event of strike, riot or civil commotion, Act of Terrorism, War, release of heat or irradiation coming from the splitting of nucleic atoms, radioactivity, other Accidents or cases of natural catastrophe. All interventions by the Provider are conducted within the context of the national and international laws and regulations and are dependent on the necessary authorisation being obtained from the competent authorities.

## **8. POLICY INTERPRETATION**

The Policy shall be interpreted in accordance with the law of Hong Kong.

## **9. COMPLIANCE WITH POLICY PROVISIONS**

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

## **10. RIGHT OF RECOVERY**

In the event authorisation of payment and / or payment is made by the Company or the Provider for a medical claim which is not covered under the Policy or when the limit of liability of this insurance is exceeded, the Company or the Provider reserves the right to recover the said exceeded sum from the Owner.

## **11. LIMITATIONS OF TIME FOR BRINGING SUIT**

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of two (2) years after the time written proof of loss is required by the Policy.

## **12. NO THIRD PARTY RIGHTS**

A person who is not a party to this Policy (including but not limited to the Insured or the Beneficiary) has no right to enforce any of the terms of this Policy.

## **13. CONFORMITY WITH LAW**

Any provision of the Policy which on the date of commencement of the Period of Insurance is in conflict with the laws of Hong Kong is hereby amended to conform to the minimum requirements of such laws and shall not affect this Policy which shall remain in full force and effect.

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# AIA International Limited

## 14. TERMINATION

The Policy, as issued in respect of an Insured Journey, shall automatically terminate on the earliest of the following:

- (a) non-payment of any premium;
- (b) the end of the Period of Insurance;
- (c) payment of the maximum amount payable for Personal Accident Benefit in accordance with Clause (b) of Limitation of Benefits for Part 2.1;
- (d) payment of the benefits under Part 4.3 (Journey Cancellation) and Part 4.4 (Journey Curtailment); and
- (e) the Company's exposure to sanctions or any enforcement actions referred to in Clause 22 of the GENERAL PROVISIONS which triggers termination of this Policy.

Termination of this Policy shall be without prejudice to any claim arising prior to such termination.

## 15. MODIFICATIONS

No variation to this Policy (or any waiver of any term or condition of the Policy) shall be binding unless evidenced by an endorsement signed by our duly authorized officer.

## 16. RENEWAL

This Policy shall not be renewed

## 17. CANCELLATION

The Owner or Insured cannot cancel this Policy unless agreed by the Company in writing.

## 18. EXTENSION OR RESCHEDULING OF THE INSURED JOURNEY

- (a) After the Certificate of Insurance regarding the Insured Journey has been issued to the Owner, the Owner may apply for extension or rescheduling of the Insured Journey in the manner provided by us from time to time for reasons not covered in Clause (b), provided that the total duration of the Insured Journey after extension or rescheduling does not exceed one hundred and eighty (180) days.

The following criteria shall also apply:

- i. Extension of the Insured Journey:  
The Owner must apply to extend the Insured Journey after the Insured Journey commences and before it ends, and the Owner must pay any additional premium for the additional days of travel intended to be covered for the Insured Journey.
- ii. Rescheduling of the Insured Journey:  
The Owner must apply to reschedule the Insured Journey no later than one (1) day prior to the commencement of the Insured Journey, and the rescheduled Insured Journey must commence within 90 days of the date of application for rescheduling. The Owner must pay any additional premium for any additional days of travel (if applicable) intended to be covered for the Insured Journey.

Upon successful application, the Period of Insurance specified in the Certificate of Insurance will be updated immediately and we will notify the Owner of such update via email.

- (b) Notwithstanding the foregoing, where an Insured Journey which has commenced is unavoidably delayed for reasons beyond the Insured's control and prior knowledge, we shall automatically extend the Period of Insurance covered by the Certificate of Insurance up to the date of the Insured's return to Hong Kong or ten (10) days after the original return date of the Insured Journey (whichever is earlier) at no additional premium.

\*\*\* End of Page \*\*\*

# AIA International Limited

## 19. NON-PARTICIPATING

This Policy shall not share in the surplus earnings of the Company.

## 20. GOVERNING LAW AND JURISDICTION

This Policy is governed by and shall be construed in accordance with the laws of Hong Kong. Hong Kong courts shall have non-exclusive jurisdiction to consider and determine any dispute or proceedings arising out of or in connection with this Policy.

## 21. OTHER INSURANCE POLICY

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, we shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Overseas Hospital cash under Part 1, Personal Accident under Part 2 and Travel Delay under Part 4 shall not be limited by the foregoing limitation.

## 22. SANCTION CLAUSE

We may, on such notice in writing as we may decide, terminate this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where you or any person or entity connected with this Policy exposed or may, in our opinion, expose us to the risk of being or becoming subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations. We shall not thereafter be required to transact any business with you in connection with this Policy, including but not limited to making or receiving any payments under this Policy.

Without prejudice to the aforesaid, this Policy shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any, or any risk of, sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom, United States of America, or any other applicable economic or trade sanction laws or regulations.

As an ongoing obligation, you shall immediately inform us if there are any changes to the identities, status, particulars and identification documents of yourself or any person or entity connected with this Policy.

## 23. GEOGRAPHICAL LIMIT

This Policy does not provide any coverage in respect of any travel to, or undertaken by nationals or residents of, the following countries:

Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region.

However, the above list of countries shall be subject to change from time to time.

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# AIA International Limited

## OWNERSHIP PROVISIONS

### 1. THE OWNER

The Owner is the only person entitled to exercise any right or privilege provided under the Policy.

### 2. PAYMENT OF BENEFITS

During the lifetime of the Insured, all benefits (except accidental death under Personal Accident Benefit) payable under the Policy will be paid to the Owner if the Owner is alive, otherwise to the Owner's estate.

If the Insured dies while this Policy is in force, unless otherwise provided under applicable law, the benefit payable for accidental death under Personal Accident Benefit of the Policy will be paid to the Beneficiary(ies). If no Beneficiary survives the Insured, the death benefit and all other benefits, if any, shall be paid to the Owner if the Owner is alive, otherwise to the Owner's estate.

Payment of the death benefit and all other benefits payable under this Policy to the above person(s) in the manner pursuant to this clause shall be deemed a good and full discharge of the Company's obligations under this Policy.

### 3. CHANGE OF BENEFICIARY

While this Policy is in force and to the extent permitted by law, the Owner may change the designated Beneficiary by sending a written notice to us on our Company's prescribed form unless the previous designation specifies otherwise. A change of Beneficiary shall not be valid unless:

- (a) where applicable, such change has been confirmed by our Issuing Office in writing;
- (b) both the Owner and the Insured are alive at the date of such confirmation; and
- (c) where applicable, such change is evidenced by an endorsement issued by us.

We are not responsible for any written notice of a change of Beneficiary received by us pending issue of an endorsement.

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# AIA International Limited

## Schedule of Benefits

	Maximum Limit per Insured for the Insured Journey (HK\$)		
	Essence Plan	Select Plan	Premier Plan
<b>Part 1 – Medical Expenses Benefit</b>			
<b>Overall limit for Medical Expenses Benefit</b>	500,000	1,000,000	1,500,000
<b>1.1 Medical treatment expenses</b>	500,000 <sup>A</sup>	1,000,000 <sup>A</sup>	1,500,000
1.1.1. Extended cover to pre-existing illnesses	Not applicable	Not applicable	10,000 <sup>B</sup>
<b>1.2 Deposit guarantee for hospital admission</b>	Included	Included	Included
<b>1.3 Overseas hospital cash</b>	2,000 (200)	5,000 (500)	7,500 (750)
	() = Per day cash benefit		
<b>1.4 Follow-up medical treatment expenses</b>	250,000 <sup>A</sup>	500,000 <sup>A</sup>	750,000
Overall sub-limit for the followings:	3,000	4,000	6,000
• Physiotherapy	(200)	(400)	(600)
• Chiropractic treatment	(200)	(400)	(600)
• Chinese medical treatment (acupuncture / bone-setting / herbal treatment)	(200)	(400)	(600)
	() = Per visit per day limit		
<b>1.5 Trauma counselling</b>	Not applicable	20,000 (2,000)	30,000 (3,000)
	() = Per visit per day limit		
<b>Part 2 – Personal Accident Benefit</b>			
<b>2.1 Personal accident</b>	500,000 <sup>C</sup>	1,200,000 <sup>C</sup>	1,500,000 <sup>C</sup>
<b>2.2 Credit card balance protection</b>	Not applicable	10,000	20,000
<b>Part 3 – Emergency Assistance</b>			
<b>3.1 Emergency medical evacuation</b>	5,000,000 *	5,000,000 *	5,000,000 *
<b>3.2 Repatriation of remains</b>			
	* Maximum aggregate Limit shared between Parts 3.1 and 3.2		
<b>3.3 Compassionate visit</b>	30,000 *	30,000 *	30,000 *
<b>3.4 Return of unattended children</b>			
	* Maximum aggregate Limit shared between Parts 3.3 and 3.4		
<b>3.5 24-hour worldwide telephone enquiry services</b>	Included	Included	Included

**Remark:** A: The maximum limit will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) and above on the Date of Issue. However, no benefit reduction will apply to the benefit sub-limit and per visit per day specified for Part 1.4.

B: In the event that Sickness sustained or contracted by the Insured arises out of or in connection with any illness or disease that the Insured suffers from prior to the Insured Journey, and which requires treatment by a Registered Medical Practitioner outside Hong Kong during the Insured Journey, we shall reimburse the lower of: (a) eighty percent (80%) of the Reasonable and Customary medical expenses incurred; and (b) the maximum limit as stated in the Schedule of Benefits.

C: The maximum limit will be reduced by fifty percent (50%) for the Insured who is aged seventeen (17) or below / aged seventy (70) or above on the Date of Issue.

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# AIA International Limited

## Schedule of Benefits

		Maximum Limit per Insured for the Insured Journey (HK\$)		
		Essence Plan	Select Plan	Premier Plan
<b>Part 4 – Travel Inconvenience Benefit</b>				
<b>4.1</b>	<b>Travel delay</b>	500	3,000	4,500
	4.1.1. Cash benefit	500 6 hours or more	3,000 Per 6 hours:500	4,500 Per 6 hours:500
	4.1.2. Additional expenses on accommodation	Not applicable	3,000 <sup>D</sup> Per night: 1,500	4,500 <sup>D</sup> Per night: 1,500
	4.1.3. Additional expenses on transportation	Not applicable	3,000 <sup>E</sup> 12 hours or more	4,500 <sup>E</sup> 12 hours or more
	4.1.4. Delay results in travel cancellation	Not applicable	3,000 <sup>F</sup> 12 hours or more	4,500 <sup>F</sup> 12 hours or more
	<b>OR</b>			
<b>4.2</b>	<b>Missed flight departure</b>	Not applicable	Not applicable	3,000 <sup>G</sup>
<b>4.3</b>	<b>Baggage delay</b>	500 6 hours or more	1,000 Per 6 hours:500	1,500 Per 6 hours:500
<b>4.4</b>	<b>Journey cancellation</b>	10,000 <sup>H</sup>	30,000 <sup>H</sup>	60,000 <sup>H</sup>
	4.4.1. Reimbursement for redeemed travel tickets or accommodation	1,000	1,000	1,000
<b>4.5</b>	<b>Journey curtailment</b>	10,000 <sup>H</sup>	30,000 <sup>H</sup>	60,000 <sup>H</sup>
<b>4.6</b>	<b>Missed event</b>	Not applicable	2,000 <sup>H</sup>	3,000 <sup>H</sup>
<b>Part 5 – Personal Property Benefit</b>				
<b>5.1</b>	<b>Baggage and personal effects</b>	8,000	15,000	25,000
	• Laptop and photographic equipment	2,000	10,000	15,000
	• Mobile phone and tablet computer	Not applicable	3,000	3,000
	• Other items	2,000 Per item/pair/set	3,000 Per item/pair/set	3,000 Per item/pair/set
<b>5.2</b>	<b>Travel documents</b>	5,000	20,000	35,000
	• Additional accommodation and transportation expenses	500 per day	2,000 per day	3,500 per day
<b>5.3</b>	<b>Personal money</b>	2,000	3,000	6,000
<b>Part 6 – Personal Liability</b>				
<b>6.1</b>	<b>Personal liability</b>	1,000,000	3,000,000	4,000,000
<b>Part 7 – Rental Vehicle Excess</b>				
<b>7.1</b>	<b>Rental vehicle excess</b>	Not applicable	5,000	10,000

**Remark:** D: Additional expenses on accommodation (including Wi-Fi or internet usage fee and meal allowance) incurred per night of stay.

E: In case of the Insured is travelling by air, the reimbursement shall be subject to economy airfare only.

F: Unused and non-refundable part of any pre-paid travel costs (including transportation and accommodation) incurred due to travel cancellation.

G: If the Insured misses the originally scheduled flight on the date of departure from Hong Kong for an Insured Journey for any reason other than (a) to (d) as specified in Part 4.2 which is beyond the Insured's reasonable control, we shall reimburse fifty percent (50%) of the additional cost incurred for the Insured to reschedule or book a new flight to the planned destination, up to fifty percent (50%) of the maximum limit stated in the Schedule of Benefits.

H: If the Black, Red or Amber Outbound Travel Alert (OTA) is hoisted for the planned destination(s), reimbursement shall be one hundred percent (100%), fifty percent (50%) or twenty-five percent (25%) of the covered loss respectively, subject to the maximum limit.

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