

TravelCare Premier Insurance Policy



The below table sets out a brief summary of the benefits available under this TravelCare Premier Insurance policy. Please refer to the corresponding page number for more details of the cover provided.

Words in bold have certain meanings in this policy, and are defined on page 25.

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Your TravelCare Premier Insurance

Thanks for purchasing our TravelCare Premier Insurance.

Once you have paid the premium to us, we will provide travel insurance to you during the period of insurance, on the terms set out in this policy document, subject to the policy limits, conditions and exclusions.

Your contract of insurance is made up of:

1. Your proposal, application and declaration, which you completed when applying for this insurance;
2. these policy provisions;
3. the policy schedule or certificate, which is a unique document issued to you either by email or post, and which sets out the policy details that are relevant to you, including the premium that must be paid before this policy will be effective; and
4. any endorsement made to this policy.

These documents should all be read together as if they are one document.

We rely upon the information provided by you when issuing this policy. It is important to us that you provide accurate and truthful statements at all times, including on your proposal, application, declaration, or when making a claim. If you or the insured person do not provide accurate and truthful information, or provide false, misleading or exaggerated information, we will immediately cancel this policy and will not be liable to pay you or the insured person any benefits under the policy.

We will immediately cancel this policy and will not be liable to pay you or the insured person any benefits under the policy if you or the insured person do not comply with the terms and conditions of this policy, including the exclusions and any endorsements.

Table of Benefits

This table is only a summary of the major limits and sub-limits for each of the benefits for each plan. The details of each benefit can be found in the policy below.

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Journey Per Insured Person
1	Medical Expenses Benefit a) Medical Expenses Sub-limit for follow-up treatment up to 90 days a) Follow-up Medical Expenses Follow-up Medical Expenses for Bodily Injury Follow-up Medical Expenses for Sickness b) Trauma Counselling (HK\$1,500 per day per visit) c) Mobility Benefit	1,500,000 (balance of maximum limit) 100% 10% 25,000 20,000
2	Overseas Hospital or Quarantine Cash Allowance a) Overseas Hospital Cash Allowance (HK\$500 per day) b) Compulsory Quarantine Cash Allowance (HK\$500 per day)	10,000 10,000
3	Worldwide Emergency Assistance Services a) Telephone Medical Assistance b) Hospital Admission and Guarantee of Hospital Admission Deposit c) Arrange Delivery of Essential Medicine d) Emergency Medical Evacuation and Repatriation e) Transportation of Mortal Remains f) Compassionate Visit and Hotel Accommodation g) Return of Minor Children h) Convalescence Expenses i) Unexpected Return to Usual Country of Residence j) Additional Cost of Travel and Accommodation k) Referral Services	Included 40,000 Included Actual Cost 40,000 40,000 40,000 6,000 40,000 40,000 Included
4	Personal Accident Benefit a) Accidental Death & Permanent Total Disablement Benefit limit for Insured Person aged 18-70 Benefit limit for Insured Person under age 18 or over age 70 b) Major Burns c) Credit Card Reimbursement	2,000,000 500,000 250,000 50,000
5	Baggage Benefit Sub-limit for Each Item, Pair or Set (except Notebook Computer & Sporting Equipment) Sub-limit for Notebook Computer Sub-limit for Sporting Equipment	50,000 3,000 10,000 5,000
6	Baggage Delay Benefit	2,000
7	Loss of Personal Money and Mobile Phone/Tablet Benefit	3,000
8	Loss of Travel Documents Benefit Sub-limit for Travel and Accommodation Expenses per day	20,000 2,000
9	Travel Delay Benefit a) Cash Allowance (HK\$300 for each and every full 6 hours delay) b) Maximum amount for additional accommodation and transport expenses Sub-limit for additional accommodation expenses Sub-limit for additional transport expenses c) Forfeited Travel Expenses	3,000 15,000 5,000 10,000 10,000
10	Cancellation Charges Benefit Maximum Amount for Red Alert	80,000 40,000
11	Curtailement of Trip Benefit Maximum Amount for Red Alert	80,000 40,000

12	Missed Event Benefit	2,000
13	Loss of Home Contents Benefit Sub-limit for Each Item, Pair or Set	30,000 3,000
14	Personal Liability Benefit	5,000,000
15	Rental Vehicle Excess Benefit	10,000
16	Golfer's "Hole-in-One" Benefit	3,000
Optional Benefit (For Single Trip only)		
17	Cruise Benefit	
	a) Cruise Re-route	5,000
	b) Excursion Tour Cancellation (HK\$1,000 per excursion)	5,000
	c) Excursion Tour Curtailment (HK\$500 per excursion)	1,000
	d) Satellite Phone Fee	1,500

Your Benefits

1. Medical Expenses Benefit

1.1 Benefit

(a) Medical Expenses

If the insured person suffers a bodily injury or sickness while on a journey, we will reimburse the following medical expenses incurred for the treatment of this injury or sickness, up to the limit set out in your schedule:

1. hospitalization;
2. surgery;
3. emergency transport for the insured person to be taken to a hospital (including ambulance and paramedic services);
4. diagnostic tests;
5. consultations by medical practitioners;
6. prescribed medicines, medical equipment, appliances and accessories recommended by a medical practitioner;
7. the reasonable and necessary additional accommodation and travelling expenses incurred by the insured person and a relative or friend required by a medical practitioner to travel to or remain behind with the insured person while they are an inpatient.

If the insured person was an inpatient, we will also pay for the room and board charges for that hospital, up to the daily limit of HK\$3,000. If the hospital is unable to provide a detailed breakdown of charges showing both the medical expenses and room and board while the insured person was an inpatient, we will pay a daily amount up to up to HK\$10,000 for both medical expenses and room and board.

If the insured person is admitted to an intensive care unit of a hospital (ICU), we will not apply the daily limit for the room and board to the time the insured person was admitted to the ICU. However, the maximum we will pay for all medical expenses, including room and board for the ICU, will still be up to the limit set out in your schedule for this Medical Expenses benefit.

(b) Follow-up Medical Expenses

We will pay up to 100% of the balance of the limit set out in your schedule for bodily injury and 10% of the balance of the limit set out in your schedule for sickness of this Medical Expenses Benefit for the medical expenses incurred for follow-up treatment for the insured person, where that follow up treatment is required or received firstly while the insured person is outside of the usual country of residence, and then received in his or her usual country of residence on his or her return from the journey. However, we will only cover medical expenses incurred in the usual country of residence for a period of 90 days after the insured's return from the journey.

This follow-up treatment benefit covers treatment obtained from a Chinese medical practitioner, acupuncturist, physiotherapist or chiropractor, however such treatment is subject to a daily limit per visit of HK\$200 and a total sub-limit HK\$3,000 within the sub-limit for follow up treatment.

(c) Trauma Counselling

If the insured person is the victim of a traumatic event during the journey, we will reimburse the reasonable and necessary expenses incurred for trauma counselling, up to the limit set out in your schedule. A traumatic event may include serious bodily injury, rape, armed hold up, assault, a natural disaster, hijack or act of terrorism.

We will only cover this trauma counselling if a medical practitioner confirms that trauma counselling is necessary, and the counselling is commenced within 90 days of the traumatic event.

(d) Mobility Benefit

If an insured person sustains a bodily injury during a journey which directly and independently results in their permanent total disability, and as a result, the insured person needs:

- (i) a self-powered, climbing wheelchair;
- (ii) modification to the controls of his or her motor vehicle; and/or
- (iii) a lift, necessary ramps and railings within the insured person's usual place of residence,

we will reimburse the reasonable cost of such equipment and installation or modification up to the limit as set out in your schedule.

1.2 Exclusions for this benefit

We will not be liable for any of the following:

1. expenses related to the additional cost for a single or private room at a hospital, or charges relating to private nursing;
2. expenses related to cosmetic surgery, or costs relating to visual or hearing aids, including any apparatus to correct visual acuity or refractive error, contact lenses or glasses;
3. expenses relating to psychiatric or psychological disorders, including any expenses related to the treatment of primary or basic signs and symptoms, except where that treatment is required under clause 1.1(c) Trauma Counselling;
4. expenses related in any way to birth control, including surgical, mechanical or chemical methods of birth control, and any and all conditions or treatments relating to infertility;
5. any expenses incurred for treatment or services undertaken without the recommendation of a medical practitioner;
6. routine physical examinations or check-ups not related to the treatment or diagnosis of a bodily injury or sickness covered by this policy;
7. any expenses incurred that relate to travel that has been taken contrary to the advice of a medical practitioner, or where the journey is for the purposes of receiving medical or surgical treatment, or for rest or recuperation, for any prior accident, sickness or pre-existing condition;
8. any expenses which have been or can be claimed under Section 3 Worldwide Emergency Assistance Services.

1.3 Time limit for liability

We will not be liable for any claims that arise or treatment that is undertaken more than 12 months after the bodily injury or sickness occurred.

2. Overseas Hospital or Quarantine Cash Allowance

2.1 Benefit

(a) Overseas Hospital Cash Allowance

We will pay a cash allowance of HK\$500 for each 24 hour period the insured person is an inpatient during his or her journey. The maximum we will pay under this benefit is set out in your schedule.

(b) Compulsory Quarantine Cash Allowance

We will pay a cash allowance if the insured person is placed under compulsory quarantine during the journey, or within 7 days of returning to his or her usual country of residence, due to being suspected of or confirmed

as having an infectious disease. This cash allowance is HK\$500 for each 24 hour period the insured person is under quarantine, and the maximum we will pay under this benefit is set out your schedule.

2.2 Exclusions for this benefit

We will not be liable for any of the following:

1. if the planned destination has been declared as an infectious area by the local government or World Health Organisation before the period of insurance commenced;
2. if the inpatient treatment or compulsory quarantine is for a period of less than 24 hours;
3. if the need for the insured person to be an inpatient arose from a medical condition which is not covered by this policy;
4. if the need for the insured person to be an inpatient was not recommended by a medical practitioner or is for a checkup or routine physical examination unrelated to any bodily injury or sickness that was sustained during a journey.

3. Worldwide Emergency Assistance Services

3.1 Benefit

We will make available to you and the insured person the services of International SOS Assistance (HK) Limited (Intl.SOS) for the following services on a worldwide basis while the insured person is on a journey, but subject to the limits for each service as set out in your schedule. Some of the services provided by Intl.SOS may require third party costs to be incurred, and these costs are not covered by this policy. This is set out in more detail below.

(a) Telephone Medical Assistance

Intl.SOS will arrange for medical advice to be provided to the insured person over the telephone. This service is provided on a referral or arrangement basis, so if any third party expenses are incurred in providing this telephone assistance, these expenses are the responsibility of you or the insured person, not Intl.SOS or us.

(b) Hospital Admission and Guarantee of Hospital Admission Deposit

If the insured person sustains a bodily injury or sickness covered under Section 1 Medical Expenses Benefit during his or her journey, and needs to be admitted to hospital, either as an inpatient or otherwise, Intl.SOS will assist the insured person with that hospital admission.

If the hospital requires a deposit to be paid for that admission, Intl.SOS, on behalf of the insured person, will guarantee the payment of that deposit or provide payment of the deposit up to the amount of HK\$40,000. The insured person or the insured person's family members must first make the payment to Intl.SOS, which will then arrange for the payment to be made to the hospital. If any third party expenses are incurred by the insured person, these expenses are the responsibility of you or the insured person, and not Intl.SOS.

(c) Arrange Delivery of Essential Medicine

If the insured person requires essential medicines, drugs or other medical supplies, and these are unavailable at the insured person's location, Intl.SOS will arrange for those medicines, drugs or medical supplies to be delivered to the insured person.

This service is provided on an arrangement basis only, and the insured person will be responsible for payment for the medicines, drugs, medical supplies and delivery costs.

(d) Emergency Medical Evacuation and Repatriation

If the insured person suffers a serious medical condition covered under Section 1 Medical Expenses Benefit and needs to be evacuated to a hospital for treatment, Intl.SOS will arrange for the air or surface transportation for the insured person to be taken to the nearest hospital where appropriate medical care is available. Intl.SOS will also arrange for the appropriate communication and language assistance, mobile medical equipment and medical escort crew.

It will be the decision of Intl.SOS as to whether the emergency medical evacuation is required, including deciding which hospital the insured person is to be transported to and the method of that transportation.

Intl.SOS will also arrange for the insured person to return to his or her usual country of residence following the emergency medical evacuation and subsequent hospitalization. It will be the decision of Intl.SOS as to how the insured person is to be returned to his or her usual country of residence.

(e) Transportation of Mortal Remains

In the unfortunate instance of the insured person's death in circumstances covered under Section 4 Personal Accident Benefit while on a journey, Intl.SOS will arrange for the transportation of the insured person's mortal remains to his or her usual country of residence.

If requested by the insured person's family members, Intl.SOS can arrange for the remains of the insured person to be buried (or other disposal as the case may be) at the place of death, subject to any government regulations that may apply.

(f) Compassionate Visit and Hotel Accommodation

If the insured person is travelling alone and is admitted as an inpatient in a hospital covered under Section 1 Medical Expenses Benefit for more than 3 consecutive days outside his or her usual country of residence, Intl.SOS will arrange for one economy class return airfare and hotel accommodation up to HK\$1,200 per person per day for a maximum period of 5 days for two close relatives of the insured person to travel to the hospital where the insured person has been admitted. The maximum we will pay for this benefit is set out in your schedule.

This benefit is subject to Intl.SOS deciding in its sole discretion that the visit by the close relatives is necessary on medical or compassionate grounds.

For the purpose of this benefit, close relative means the insured's spouse, parents, children or siblings.

(g) Return of Minor Children

If the insured person is travelling with minor children and suffers a bodily injury or sickness or requires emergency medical evacuation under this section, with the result that the minor children are left unattended, Intl.SOS will arrange for an economy class one way fare for those minor children to return to the usual country of residence, up the limit set out in your schedule. If requested, an escort will be provided for the minor children.

(h) Convalescence Expenses

Intl.SOS will arrange for any additional hotel accommodation expenses that are necessarily and unavoidably incurred by the insured person relating to a bodily injury or sickness that requires emergency medical evacuation, repatriation or hospitalisation under this section.

These expenses are subject to a limit of up to HK\$1,200 per day for a maximum of 5 consecutive days.

(i) Unexpected Return to Usual Country of Residence

If a close relative of the insured person dies while the insured person is on a journey covered by this policy, and the insured person has to return to his or her usual country of residence, Intl.SOS will arrange for one economy class one-way airfare for the insured person to be able to return to his or her usual country of residence. The maximum we will pay for this benefit is set out in your schedule.

For the purpose of this benefit, close relative means the insured's spouse, parents, children or siblings.

(j) Additional Cost of Travel and Accommodation

If the insured person suffers a serious bodily injury or sickness which requires medical treatment covered under Section 1 Medical Expenses Benefit, Intl.SOS will arrange for an economy class airfare for the insured person to return to his or her usual country of residence after that treatment. Intl.SOS will also arrange for accommodation for the insured person's travel companion (if that person is also an insured person under this policy) while the insured person is in a hospital outside his or her usual country of residence. The maximum we will pay for this benefit is set out in your schedule.

(k) Referral Services

In addition to the above, Intl.SOS can provide the following services to the insured person should he or she require assistance:

1. Inoculation and visa requirement information;
2. Lost luggage assistance;
3. Lost passport assistance;
4. Legal referral;
5. Emergency travel service assistance.

These services are provided on a referral basis only, and the insured person will be responsible for any third party costs that may be incurred for the above. To access these services, the insured person must contact Intl.SOS at the details listed below under How to Contact Intl.SOS.

3.2 Exclusions for this benefit

Intl.SOS and we will not be liable for the following:

1. any expenses that relate to a pre-existing condition;
2. any costs incurred that are not covered by the above benefits and not approved in advance in writing by Intl.SOS or arranged by Intl.SOS. This exclusion does not apply to emergency medical evacuation from remote or primitive areas where Intl.SOS cannot be contacted in advance and a delay may be expected to result in the harm or loss of life of the insured person;
3. any expenses that relate to a bodily injury or sickness that occurs while the insured person is within his or her usual country of residence;
4. any expense incurred by or on behalf of the insured person if the insured person is travelling on a journey against the advice of a medical practitioner, or for the purposes of obtaining medical treatment or for the rest and recuperation following any prior accident, sickness or pre-existing condition;
5. any expenses for medical evacuation or repatriation if the insured person is not suffering from a serious medical condition, or in the opinion of an Intl.SOS physician, can be adequately treated locally or the treatment can be delayed until the insured person returns to his or her usual country of residence;
6. any expenses for medical evacuation or repatriation if, in the opinion of Intl.SOS, the insured person can travel as an ordinary passenger without a medical escort;
7. any expenses incurred for treatment of the insured person by a non-registered medical practitioner or not in accordance with the usual medical practices of the country of treatment;
8. any expenses incurred if the insured person is engaging in a riot or unlawful act;
9. any accident where the insured person was not exercising reasonable precautions to minimize any accident, injury or death;
10. any expense under 3.1(f), (h) or (j) above where a claim has been made under Section 1 Medical Benefits;
11. any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease;
12. any expenses incurred for or as a result of any activity required from an off-shore location.

In addition to the above exclusions, Intl.SOS will not be liable for any expense, loss or other damage that may arise from the failure to provide the services, or for any delays caused by acts of God, strikes, or other conditions beyond the control of Intl.SOS, including (but not limited to) flight conditions or situations where the rendering of the services or assistance is prohibited or delayed by local laws, regulations or regulatory authorities.

3.3 Conditions for this benefit

While Intl.SOS will use its best efforts to provide the services set out in this policy, the provision of these services by Intl.SOS is also subject to the availability of resources in providing those services and to local and international laws and regulations. Intervention by Intl.SOS may also depend upon Intl.SOS being able to obtain any necessary authorisations from various authorities concerned, and this is outside the control or influence of Intl.SOS.

If the insured person is located in an area that Intl.SOS considers in its sole discretion will mean providing the services will be impossible, such as war or political unrest, Intl.SOS will not be required to provide these services. Intl.SOS has the right to request the insured person to undergo a medical examination if required.

Intl.SOS will take all reasonable care in the appointment or referral of any service provider to assist the insured person, however Intl.SOS assumes no responsibility for any advice given by a service provider, and the insured person will not have any recourse against Intl.SOS for loss or damage (including indirect or consequential loss) which may arise from any referral or contact with a service provider.

In addition, we will not be liable to you, the insured person or any other claimant for any action or inaction of Intl.SOS in performing the services or assistance. We will also not be liable for any loss, including consequential loss, to any person or property, whether directly or indirectly, that may be caused by, arising from or in connection with the provision of the services by Intl.SOS under this policy.

3.4 How to contact Intl.SOS

To obtain the assistance of Intl.SOS, the insured person (or his or her representative) must first call Intl.SOS's Assistance Centre on +852 3122 2900. This contact should be made prior to the insured person taking any action unless it would be unreasonable to wait due to the risk to the insured person. Intl.SOS will need the following information to be able to provide assistance:

1. name of the insured person, the number of this policy, and the ID Card or passport number of the insured person;
2. the name, place and telephone number where Intl.SOS can reach the insured person or his or her representative;
3. a brief description of the accident and the nature of the assistance required.

4. Personal Accident Benefit

4.1 Benefit

(a) Accidental Death & Permanent Total Disablement

If the insured person has an accident while on a journey covered by this policy which results in his or her death, permanent total disablement or other injuries as set out in the Compensation Table within 12 months of the accident, we will pay this benefit according to the below table:

Compensation Table

Injury sustained	Percentage of maximum benefits*
Death	100%
Permanent total disablement	100%
Total and permanent loss of all sight in one or both eyes	100%
Loss of limb(s) – total loss by physical severance or total and permanent loss of use of:	
one or two limbs	100%
one or both hands	100%
arm above the elbow	100%
arm at or below the elbow	100%
leg above the knee	100%
leg at or below the knee	100%
Loss of sight – total and permanent loss of:	
sight in one eye except perception of light	50%
lens of one eye	50%
Total and permanent:	
loss of hearing in both ears	75%
loss of hearing in one ear	15%
loss of speech	50%

*Calculated as a percentage of the applicable limits for this benefit as set out in your schedule.

The total benefits we will pay under this section will not exceed 100% of the maximum limit for this benefit, regardless of the number of accidents that may occur to the insured person during the journey.

The maximum amount that we will pay for all accidents arising under this section will not be more than the maximum limits for each insured person as stated in your schedule.

(b) Major Burns

If an insured person sustains a bodily injury and is diagnosed by a medical practitioner to have suffered from second degree burns or third degree burns, we will pay a percentage of the limit set out in your schedule according to the degree of burn set out in the Burns Table below.

Burns Table

Second Degree Burn or Third Degree Burn	Percentage of maximum benefits
Head:	
Equal to or greater than 8%	100%
Equal to or greater than 5% but less than 8%	75%
Equal to or greater than 2% but less than 5%	50%
Body:	
Equal to or greater than 20%	100%
Equal to or greater than 15% but less than 20%	75%
Equal to or greater than 10% but less than 15%	50%

The total benefits we will pay under this section will not exceed 100% of the maximum limit for this benefit, regardless of the number of accidents that may occur to the insured person during the journey.

(c) Credit Card Reimbursement

If a claim is payable under this policy for the death of the insured person as a result of an accident, we will reimburse the outstanding balance of the insured person’s credit card as at the date of the accident, up to the limit set out in your schedule.

4.2 Exclusions for this benefit

We will not be liable for any of the following:

1. any interest accrued or financial charges that may be owing on the outstanding balance of the insured person’s credit card;
2. any death, permanent total disablement, or other injuries as set out in the Compensation Table of the insured person which occurs more than 12 months after the date of the accident.

4.3 Conditions for this benefit

If the insured person is travelling in an aircraft or other conveyance, and that aircraft or conveyance disappears, sinks or is wrecked during the journey, and the body of the insured person is not found within 12 months of the date of the disappearance, sinking or wreck, we will consider the insured person has suffered an accidental death under this section.

If the insured person is under the age of 18 or over the age of 70 when the accident occurs, the maximum benefits we will pay under this section will be limited to the amount set out in your schedule for the relevant plan.

5. Baggage Benefit

5.1 Benefit

If the insured person’s baggage or personal property (including notebook computer or sporting equipment) is lost or damaged as a result of theft, robbery, burglary, an accident or mishandling by baggage handlers during the journey, we will pay this baggage benefit up to the limit set out in your schedule.

Our maximum limit under this section for all loss, theft or damage in connection with baggage or personal property will not exceed the maximum limit set out in your schedule. If there is a loss or damage to an item which is part of a set, we will measure the loss or damage to this item as being a reasonable and fair proportion of the total value of the set, rather than this being considered a total loss of the set. For example, we consider a camera body, lenses and camera accessories as one set.

5.2 Exclusions for this benefit

We will not be liable for any of the following:

1. any loss or damage that is the result of delay, confiscation, detention or examination by customs authorities or other officials;
2. any loss or damage to cash, banknotes, plastic money (including Octopus card etc), negotiable instruments, bonds or securities, credit cards and other instruments of payment;
3. any loss or damage to documents such as passports, visas, air tickets, transportation and accommodation vouchers or other coupons;
4. any loss or damage to a pager, mobile phone (including PDA phone, smart phone or similar device with telecommunications function and other accessories), portable telecommunication equipment, computer equipment (except a notebook computer or personal gaming device), tablet device, software, data and other peripheral devices;
5. any loss or damage to items hired, borrowed or not otherwise owned by you, the insured person or a member of the insured person's immediate family, including any additional costs under a hire agreement for the loss or damage to the items hired;
6. any loss or damage to sporting equipment that is used by the insured person during the journey for the purposes of engaging in professional sport or for reward;
7. any breakage or damage to fragile or brittle items such as china, glassware, porcelain, objects of art, set and unset precious or semiprecious stones;
8. any loss or damage to foodstuffs;
9. any loss or damage caused by wear and tear, moth, vermin or other inherent vice, mechanical, electrical or electronic breakdown or derangement, cleaning, repairing or restoring process, atmospheric or climatic changes, depreciation in value (and we will determine the depreciation at our discretion);
10. any loss or damage to business merchandise or samples;
11. any loss of baggage which is left unattended in an unlocked or unsecured vehicle or public place;
12. any loss or damage to baggage which is mailed or shipped separately;
13. any loss of jewelry and watches, unless this loss was from baggage that was being carried by the insured person at the time, or was kept in the hotel safety deposit box;
14. any unexplained loss or mysterious disappearance.

5.3 Conditions for this benefit

The insured person must report the loss or damage to the local police, relevant carriers or any other third party within 24 hours of the occurrence.

If there was a loss, theft or wilful damage by a third party, the insured person must obtain a written report from the police at the location of the loss, theft or wilful damage. If the loss or damage occurs in transit, the insured person must obtain a copy of the official "Baggage Irregularity Report" from the relevant carrier.

We have the option to replace or repair the lost or damaged item, or we also may elect to make a cash payment to you instead of replacing or repairing the item. However our maximum liability for any replacement, repair or cash payment will be the limit set out in your schedule. When we calculate the value of the replacement or repair, we may also make an allowance for wear and tear, or depreciation, of the lost or damaged item, depending upon the age of the relevant item.

6. Baggage Delay Benefit

6.1 Benefit

If the insured person's baggage is delayed or misdirected for more than 6 hours after the insured person arrives at his or her destination, we will pay, up to the limit set out in your schedule for each insured person:

1. the additional cost to get the baggage returned, and
2. the emergency purchase of essential items of toiletries and clothing.

6.2 Exclusions for this benefit

We will not be liable for the following:

1. any delay caused by the detention or confiscation of the baggage by customs or other law enforcement officials;
 2. any loss where the claim has been made under Section 5 Baggage Benefit;
 3. any loss that occurred after the insured person returns to his or her usual country of residence or reaches the end of his or her completed journey.
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7. Loss of Personal Money and Mobile Phone/Tablet Benefit

7.1 Benefit

If the insured person loses his or her personal money because of theft, robbery or burglary during the journey, we will pay the insured person the value of that personal money lost, up to the limit set out in your schedule.

If the insured person loses his or her mobile phone or tablet because of theft, robbery or burglary during the journey, we will pay the insured person an amount up to the limit set out in your schedule for a replacement mobile phone or tablet.

7.2 Exclusions for this benefit

We will not be liable for:

1. any loss or shortage of personal money due to an error or omission by any third party, fluctuation in the rate of currency exchange or devaluation;
2. any confiscation by any governmental authorities;
3. any loss of personal money or mobile phone or tablet transported in checked in luggage;
4. any loss if the insured person contributed to the loss by leaving the personal money or mobile phone or tablet unattended in an unlocked or unsecured vehicle or public place;
5. any charges incurred by the insured person on his or her mobile telephone account including contract cancellation fees or charges, call costs or interest;
6. any loss where this cover is available under any other insurance policy;
7. any loss where the insured person is unable to produce the original receipt for the purchase of the mobile phone or tablet (which includes the date of purchase, the price paid, the model and type of mobile phone lost or stolen).

7.3 Conditions for this benefit

If there is a loss of personal money, the insured person must report that loss to the local police where the loss occurs and, if relevant, the closest branch of the travellers' cheques issuing authority within 24 hours of the loss. If there is a loss of the insured person's mobile phone or tablet, the insured person must report that loss to the local police where the loss occurs within 24 hours of the loss.

We have the option to replace or repair the lost or damaged item, or we also may elect to make a cash payment to you instead of replacing or repairing the item. However our maximum liability for any replacement, repair or cash payment will be the limit set out in your schedule. When we calculate the value of the replacement or repair, we may also make an allowance for wear and tear, or depreciation, of the lost or damaged item, depending upon the age of the relevant item.

A claim may be made for both loss of personal money and loss of a mobile phone or tablet, however the maximum we will pay for all losses under this benefit is set out in your schedule.

8. Loss of Travel Documents Benefit

8.1 Benefit

If the insured person loses his or her passport, travel tickets or other travel documents as a direct result of theft, robbery, burglary or accidental loss during the journey, we will reimburse the following:

1. the replacement cost of the passport, travel tickets or travel documents charged by the issuing body;

2. additional hotel accommodation and travel expenses reasonably incurred by the insured person for the sole purpose of obtaining such replacements from the closest office of the issuing body to where the insured person first noticed the loss; and
3. the cost of one economy class ticket to return to his or her usual country of residence if the original return ticket is invalid as a result of the loss.

This benefit is subject to a sublimit for expenses per day, and the maximum we will pay for these benefits (including the sublimit) is set out in your schedule.

8.2 Exclusions for this benefit

We will not be liable for the following:

1. any expenses incurred if the insured person contributed to the loss by leaving the passport, ticket or travel document unattended in a public place;
2. any loss of passports, travel tickets or travel documents which are not necessary for completing the journey;
3. any loss of the passport, travel ticket or travel documents that have been confiscated or detained by a government authority, customs office or police;
4. any expenses incurred if the travel tickets or travel documents were not required to complete the insured person's journey.

8.3 Conditions for this benefit

The insured person must report the loss or damage to the local police within 24 hours of the occurrence. If there was a loss, theft or wilful damage by a third party, the insured person must obtain a written report from the police at the location of the loss, theft or wilful damage.

9. Travel Delay Benefit

9.1 Benefit

If the insured person is scheduled to travel on a public conveyance during the journey, and that public conveyance is delayed by more than 6 hours due to adverse weather conditions, natural disaster, closure of airport, industrial action, hi-jack or technical or other mechanical derangement of that public conveyance, and that cancellation or postponement of such public conveyance is entirely outside of the insured person's control, we will pay one of the following:

- a. a cash allowance for an initial delay in excess of complete consecutive 6 hours, plus a further amount for each subsequent and consecutive complete 6 hour period following that initial 6 hours, up to the limit set out in your schedule;
- b. reimbursement of any additional expenses incurred by the insured person, up to the maximum limit set out in your schedule, which were reasonably and inevitably incurred for the insured person to arrange a different method of public transport or different route to reach his or her destination, including additional accommodation charges that were reasonably and necessarily incurred to arrange the different method or route; or
- c. the forfeited transport and accommodation expenses up to the limit set out in your schedule if the insured person eventually decides to cancel the journey after a 24 consecutive hour period of delay. Once a claim is made under this benefit, no other benefits will be payable and all coverage under this policy will end.

9.2 Exclusions for this benefit

We will not be liable for the following:

1. any expenses incurred, including additional public transport expenses and accommodation charges, if the delay was less than 6 hours from the original departure or arrival times;
2. any delays which were as a result of the failure of the insured person to confirm the advanced booking, to check in at the scheduled time of departure or to board at the specified time;
3. any expenses incurred if the insured person was aware of any circumstances leading to the relevant delay before the policy application date;

4. any delay which is caused by the insured person's unreasonable refusal to take the first available alternative transportation offered by the relevant public conveyance provider.

9.3 Conditions for this benefit

If the insured person arranges alternative transport, we will only pay for the expenses incurred for the same fare class as was originally scheduled. However, we will only pay for those alternative transport expenses if there has been a delay of more than 6 hours from the time of the original departure or arrival.

If the insured person has consecutive connecting flights, each period of delayed hours cannot be accumulated and the cause of the delay must be due to one of the events noted in clause 9.1.

We will pay for only one item under Section 9.1 (a) to (c), up to the limit set out in your schedule, provided that the insured person is travelling on a regular route as a fare-paying passenger holding a valid boarding pass/ticket, bearing the scheduled departure time/arrival time and the scheduled route and destination, issued by the operator of the public conveyance which is legally licenced for such scheduled regular transport.

Once a claim is made under Section 9.1(c), no other benefits will be payable and all coverage under this policy will cease.

10. Cancellation Charges Benefit

10.1 Benefit

We will pay, up to the maximum limit in your schedule, the deposit or any part of an advance payment made for any travel ticket, accommodation or tour package which is unable to be refunded if the journey is cancelled as a direct result of one of the following:

1. the death, serious bodily injury or sickness of the insured person, one of the insured person's immediate family members, close business partner or travel companion (as long as that travel companion is also an insured person);
2. if the insured person receives a witness summons, or is required to serve on a jury, or is subject to a compulsory quarantine;
3. if there has been serious damage to the insured person's principal home in Hong Kong, which arises out of fire or flooding within 10 days of the date of scheduled departure, and the insured person is required to be present in Hong Kong;
4. any adverse weather conditions, natural disaster or an unexpected outbreak of an infectious disease occurring at the scheduled destination within 7 days of the scheduled departure of the insured person;
5. industrial action involving a public conveyance that occurs within 7 days of the scheduled departure of the insured person which prevents the insured person from commencing the journey;
6. if, within 7 days before the scheduled departure of the insured person, a Red Alert or a Black Alert issued by the Security Bureau of the Government of Hong Kong is in force for the planned destination of the journey in accordance with the Outbound Travel Alert (OTA) System, and this prevents the insured person from commencing the journey.

10.2 Exclusions for this benefit

We will not be liable for the following:

1. any loss arising out of a Red Alert or Black Alert referred to above if, at the time the schedule was issued to you, the Red Alert or a Black Alert was in force for the planned destination of the journey;
2. any loss that arises out of a medical or physical condition that affects the insured person and was known to exist at the time the schedule was issued to you;
3. any loss that has been or will be claimed under Section 9 Travel Delay Benefit, or Section 12 Missed Event Benefit; or
4. any loss that arises from a psychological reaction to an act of war, civil unrest, aviation accident or to the fear of an act of war or civil unrest.

10.3 Conditions for this benefit

The cover available under this benefit will commence 24 hours after we issue the schedule to you, even if the date on the schedule for the start of the period of insurance is a later date.

If there is a death or serious bodily injury or sickness under this section, we will only pay the benefit if that death or serious bodily injury or sickness occurs at least 24 hours after the schedule has been issued to you, and within 30 days before the commencement date of the period of insurance.

If there is a witness summons, jury duty or compulsory quarantine under this section, we will only pay the benefit if the witness summons, jury duty or compulsory quarantine notice has been served on the insured person at least 24 hours after the schedule has been issued to you, and within 30 days before the commencement date of the period of insurance.

Once a claim has been made under this section, no other benefits will be payable under this policy, and there will be no further coverage under the policy.

11. Curtailment of Trip Benefit

11.1 Benefit

If there has been a necessary, unforeseen and unavoidable event after the commencement of the journey that the insured person has to abandon the journey and return to Hong Kong as a result of:

1. death, serious bodily injury or sickness of the insured person, or his or her immediate family members, travel companion or close business partner;
2. the hi-jack of a public conveyance, or any other vehicle or vessel arranged by a travel agency in which the insured person is travelling as a fare-paying passenger;
3. any adverse weather conditions, natural disasters or unexpected outbreak of infectious disease;
4. industrial action involving a public conveyance;
5. a riot or commotion at the planned destination of the journey which prevents the insured person from continuing with the journey; or
6. the Security Bureau of the Government of Hong Kong issuing a Red Alert or a Black Alert in accordance with the OTA System for the planned destination for the period of time the insured person is scheduled to be at that destination.

We will pay, up to the limit set out in your schedule, for loss of the prepaid and unused portion of the transport and accommodation charges that have been forfeited or unable to be recovered from the relevant tour operator, airline or other source, as well as reasonable additional travel expenses which are necessary for the insured person to return to his or her usual country of residence by public conveyance in economy class.

11.2 Exclusions for this benefit

We will not be liable for any costs which are incurred as a result of a Red Alert, Black Alert, death, serious bodily injury or sickness which are known to exist at the time we issue the schedule to you.

11.3 Conditions for this benefit

We will reimburse the insured person for the actual cost of the forfeited, unused portion, however if no breakdown is able to be provided to show the actual cost, we will reimburse the insured person on a pro-rata basis. This will be calculated based on the number of days of the journey that have been interrupted by a circumstance mentioned above.

12. Missed Event Benefit

12.1 Benefit

If the insured person has had to cancel the journey as a result of one of the events in Section 10 Cancellation Charges Benefit, or the journey has been curtailed as a result of one of the events in Section 11 Curtailment of Trip Benefit, we will reimburse the cost of any tickets purchased for any theme park, sporting event, music or other

performance that the insured person was scheduled to attend while on the journey, up to the limit set out in your schedule.

12.2 Exclusions for this benefit

We will only be liable for the non-refundable cost of the tickets that have been paid in full before the commencement of the journey. We will also not be liable for the costs of any tickets under this Section 12 if a claim for the tickets has been or will be made under Section 10 Cancellation Charges Benefit, Section 11 Curtailment of Trip Benefit or Section 17 Cruise Benefits.

12.3 Conditions for the benefit

This benefit is only available if a claim is made under Section 10 Cancellation Charges Benefit or Section 11 Curtailment of Trip Benefit above.

13. Loss of Home Contents Benefit

13.1 Benefit

We will pay, up to the amount set out in your schedule, for loss or damage to the insured person's home contents if there has been a burglary with forcible and violent entry into, or exit from, the insured person's unoccupied principal home in the usual country of residence, while the insured person is on a journey.

The sublimit of our liability for each item, pair or set is HK\$3,000. If there is a loss or damage to an item which is part of a set, we will measure the loss or damage to this item as being a reasonable and fair proportion of the total value of the set, rather than this being considered a total loss of the set. For example, we consider a camera body, lenses and camera accessories as one set.

13.2 Exclusions for this benefit

We will not be liable for the following:

1. any loss or damage which is due to a key or duplicate key being used to gain access to the principal home, whether or not the key belongs to the insured person;
2. any loss that is caused or facilitated by the reckless or wilful acts of the insured person or a member of the insured person's family;
3. any loss or damage to personal money, coins, negotiable instruments, bonds or securities, credit cards and other instruments of payment or documents of any kind;
4. any loss or damage to passports, visas, travel tickets (including air travel), transportation and accommodation vouchers and coupons;
5. any loss or damage to mobile phones (including PDA phone, smart phone or similar device with telecommunications functions and other accessories);
6. any loss or damage to computer system records;
7. any loss or damage to animals.

13.3 Conditions for this benefit

The insured person must report the loss to the police within 24 hours after the insured person returns to Hong Kong from the insured journey.

We have the option to replace or repair the lost or damaged item, or we also may elect to make a cash payment to you instead of replacing or repairing the item. However our maximum liability for any replacement, repair or cash payment will be the limit set out in your schedule. When we calculate the value of the replacement or repair, we may also make an allowance for wear and tear, or depreciation, of the lost or damaged item, depending upon the age of the relevant item.

14. Personal Liability Benefit

14.1 Benefit

If the insured person incurs a legal liability to a third party for accidental bodily injury to a third party or accidental loss or damage to a third party's property which is a direct result of the negligence of the insured person while on a journey, we will pay up to the maximum limit in your schedule.

We will also pay for the reasonable costs and expenses which the insured person is ordered to pay to the third party, as well as the insured person's own legal costs, however this will also be subject to the limit set out in your schedule for this benefit, and will not be in addition to the maximum limit.

14.2 Exclusions for this benefit

We will not be liable for any liability, loss or claim arising directly or indirectly out of the following:

1. where that loss or claim is payable by another insurance company or third party;
2. loss or damage to any animal or property belonging to, or in the care, custody or control of the insured person;
3. where the insured person or his or her authorized representative has admitted liability to or entered into any agreement or settlement with any party without first notifying and obtaining our consent;
4. employer's liability, contractual liability or liability to the immediate family members of the insured person;
5. any wilful, malicious, unlawful or deliberate act;
6. the pursuit of a trade, business or profession;
7. the ownership or occupation of lands or buildings (other than the temporary occupation of a residence);
8. the ownership, possession, hire, use or operation of vehicles, aircraft or watercraft;
9. legal costs resulting from any criminal proceedings, fines, penalties or punitive damages;
10. insanity, the use of any drug (unless that drug has been prescribed by a medical practitioner for any condition except for treating drug addiction); the use of intoxicating liquor or the use of firearms;
11. pollution unless that pollution is due to a sudden, unintended and unexpected occurrence;
12. asbestos or any materials containing asbestos in whatever form or quantity;
13. any damages or legal costs arising out of judgments that were delivered by a court outside of Hong Kong.

15. Rental Vehicle Excess Benefit

15.1 Benefit

If the insured person rents a private car or motorhome while on a journey and has an accident in that private car or motorhome, or the private car or motorhome is damaged while parking or is stolen, we will reimburse the insured person, up to the limit set out in your schedule, for the cost of the excess or deductible under the rental agreement.

15.2 Exclusions for this benefit

We will not be liable for the following:

1. any loss or damage that arises if the insured person, who is controlling the rental vehicle, is under the influence of alcohol or drugs;
2. any illegal or unlawful use of the rental vehicle by the insured person during the rental period;
3. any liability other than loss of or damage to the rental vehicle itself;
4. any loss or damage that occurs to any kind of commercial vehicle, motor cycle or vehicle with more than nine seats that has been hired by the insured person.

15.3 Conditions for this benefit

The private car or motorhome must be rented from a registered rental vehicle company, and the insured person must have taken out the motor vehicle insurance policy on the hire vehicle during the rental period.

For this benefit to apply, the insured person must:

1. be nominated as a driver on the rental agreement;
2. be driving the rental vehicle at the time of the accident;
3. hold a valid license for the country in which the vehicle is operated; and
4. have fulfilled the terms and conditions of the rental agreement and the applicable motor vehicle insurance.

5. report the loss or damage to the local police, relevant rental vehicle company or any other third party within 24 hours of the occurrence.
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16. Golfer's "Hole-in-One" Benefit

16.1 Benefit

If the insured person hits a hole-in-one while playing either in a competition or a friendly game of golf while on the journey, we will pay the one-off bar expenses incurred at the same golf course up to the limit set out in your schedule.

16.2 Exclusions for this benefit

We will not be liable for this benefit if the insured person is a professional golfer.

16.3 Conditions for this benefit

The game of golf must be played at a golf course which is recognized by the relevant local government as being a place that provides golf or golf practice.

17. Cruise Benefit (Optional Benefit)

17.1 Benefit

(a) Cruise Re-route

If the insured person's journey includes a cruise, and the insured person is prevented from being able to board that scheduled cruise as a direct result of an unexpected occurrence, we will reimburse the additional one-way economy class transport expenses incurred by the insured person to reach the next scheduled cruise boarding port or scheduled destination, up to the limit set out in your schedule.

For the purposes of this benefit, we will consider the following to be an unexpected occurrence:

- strike;
- riot or civil commotion;
- adverse weather;
- natural catastrophe;
- pandemic;
- the insured person sustaining a bodily injury or sickness that requires him or her to be hospitalised as an inpatient.

(b) Excursion Tour Cancellation

If the insured person has purchased an excursion tour and the excursion tour is cancelled as a result of one of the following unanticipated events, we will pay the forfeited cost of the cancelled excursion tour, up to the limit set in your schedule.

We will pay this benefit if the following events occur:

1. an unanticipated strike, riot or civil commotion, adverse weather, natural catastrophe, or pandemic at a the destination of the scheduled excursion tour, which causes the excursion tour operator to cancel the excursion tour or prevents the cruise being able to dock in any port, including the port of the excursion tour;
2. if the insured person or his or her travel companion is hospitalised as an inpatient as a result of bodily injury or sickness during the journey; or
3. the unexpected death of insured person or his or her travel companion.

(c) Excursion Tour Curtailment

If the insured person is on an excursion tour and that tour is curtailed due to adverse weather or a natural disaster, requiring the insured person to return to the cruise ship, we will pay a cash allowance for each excursion tour that is curtailed, up to the limit set out in your schedule.

(d) Satellite Phone Fee

We will reimburse the reasonable satellite phone expenses incurred by the insured person if:

1. the insured person suffers a serious bodily injury or sickness and is unable to continue the journey and must return to his or her usual country of residence; and
2. the insured person has incurred these expenses while making arrangements for the return to this or her usual country of residence.

17.2 Exclusions for this benefit

We will not be liable for the following:

1. any amount or loss which the insured person can recover from any other source (including reimbursement or compensation)
2. any event or condition that is likely to result in the journey or excursion tour being interrupted which was known or reasonably anticipated at the time it was booked or on the date the journey or excursion tour first begins;
3. any loss incurred due to failure to follow the advice of medical practitioners;
4. if the insured person fails to provide the original receipts or invoices in relation to the excursion tour organized or the receipt issued by the satellite phone service provider for payment of the expenses incurred by the insured person;
5. any loss or expense claimed under Section 10 Cancellation Charges Benefit, Section 11 Curtailment of Trip Benefit or Section 12 Missed Event Benefit;
6. any loss that arises from any circumstances leading to the cancellation or disruption of the insured person's journey before the purchase of this policy.

17.3 Conditions for this benefit

The insured person must, at his or her own expense, provide to us a written report from the medical practitioner certifying the bodily injury or sickness suffered by the insured person or whilst on board the cruise.

General Exclusions

The following exclusions apply to all of the benefits listed in this policy.

1. War

Unless we specifically state otherwise, this policy does not cover any losses that arise out of the following:

1. war;
2. invasion;
3. acts of foreign enemies;
4. hostilities or war like operations (whether or not war is declared);
5. civil war;
6. rebellion;
7. revolution;
8. insurrection;
9. civil commotion assuming the proportions of or amounting to an uprising by military or usurped power.

This policy also excludes any loss, damage, cost or expense which has been directly or indirectly caused by, results from or was incurred in connection with any action taken in controlling, preventing, suppressing or in any way related to those acts listed above.

2. Nuclear risk

Unless we specify otherwise, this policy does not provide any insurance cover to any accident which arises out of or is connected in any way with nuclear energy or radioactivity of any kind, regardless of whether another event contributed to the loss.

This exclusion includes (but is not limited to) losses or accidents related to the following:

1. ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel;
2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or component of that assembly;
3. any weapon or device employing atomic or nuclear fission and/or fusion or other similar reactions or radioactive forces or matter.

3. Weapons exclusion

This policy does not cover any accidents, illnesses or loss or the consequences of any accidents or illness or loss resulting from the use of chemical, biological, radiological or nuclear weapons.

4. Medical conditions

This policy does not cover any accidents or losses which arise from or are connected with the following:

1. any mental, behavioural, sleep disturbance, psychiatric or psychological disorder or disease, except if that loss is otherwise covered under clause 1.1(c) – Trauma Counselling;
2. abortion, miscarriage (or any complications of pregnancy) or childbirth;
3. venereal disease;
4. the use of alcohol or drugs other than those prescribed by a medical practitioner;
5. any pre-existing, congenital or hereditary conditions.

This policy also does not cover accidents or losses which arise from or are connected with dental treatment, unless that dental treatment is required due to an accident covered by this policy which caused an injury to sound and natural teeth.

5. Suicide and illegal activity

This policy does not cover any accidents or losses which arise from or are connected with suicide or intentional self-injury, or which arise from or are connected with the insured person engaging in an unlawful activity.

6. Sporting exclusion

This policy does not cover any accident or loss which occurred as a result of the insured person engaging in:

1. any professional competitions or sports (including but not limited to activities which involve a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) or in which an insured person receives remuneration, sponsorship or any forms of financial rewards from these activities or any stunt activity;
2. any kind of racing (including as a passenger or other occupant), other than foot races and sports competition;
3. mountaineering (necessitating the use of ropes or pitons);
4. speed or endurance tests;
5. at an altitude of over 5,000 meters above sea-level:
 - parachuting
 - trekking
 - hiking
6. scuba diving to a depth greater than 30 meters below sea-level;
7. other hazardous pursuits or occupations.

7. Air activities

This policy does not cover any accident which arises out of or is connected with an activity of the insured person in the air, however this exclusion will not apply if the insured person was:

1. travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft operated by a recognized airline; or
2. participating in an air activity (such as parachuting or skydiving) at an altitude under 5,000 meters above sea-level where the activity is conducted in tandem with a person who is appropriately licensed to undertake that activity, and the provider of that activity is also appropriately licensed to offer that activity.

8. Certain occupations

This policy does not cover accidents which arise from or are connected with the insured person being engaged in any of the following occupations at the time of the accident:

1. flight crew;
2. ship's crew;
3. any manual labour work including any site work;
4. any offshore activities including commercial diving, oil rigging or marine or aerial photographer;
5. any occupation requiring the handling of explosives;
6. being engaged as an actor or actress;
7. being a tour guide or tour escort;
8. being a member of any country's armed forces.

9. Cyber risks

This policy does not provide cover for the following:

1. Loss of, or damage to, data or software, in particular any detrimental change in data, software or computer programs caused by a deletion, corruption or deformation of the original structure, and any business interruption losses resulting from this loss or damage. However, loss or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered;
2. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

10. Sanctions

This exclusion applies despite anything else set out in this policy which may appear to be contradictory.

If, because of any law or regulation which applies to us (either at the time the policy commenced or at any point afterwards), providing cover to you would be unlawful because it would breach a sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United States of America or the People's Republic of China/Hong Kong SAR, no cover or benefit under this policy will be provided to you and we will have no liability whatsoever to you, to the extent it would be in breach of any such law or regulation.

Making a claim under this policy

1. Information we need for all claims

If you need to make a claim under this policy, you must provide us with written notice of the claim as soon as possible after the expiry of this policy, but no later than 30 days after the accident or expiry of the policy (whichever is earlier).

For claims under the personal liability benefit, you must provide us with information on the circumstances which may give rise to a claim within 14 days of the accident/incident or expiry of the policy (whichever is earlier).

In addition to a fully completed claim form and copies of the travel tickets for the entire trip, we will need you to provide to us certain documents or supporting evidence, which we set out below. We may also request other documents or information not listed below to support your claim.

Medical Expenses Benefit

1. original receipts showing the expenses incurred and diagnosis;
2. a detailed breakdown of the hospitalization charges;

3. a medical practitioner's report (but not a summary of the report) stating the diagnosis of the condition treated, the date the bodily injury or sickness commenced and a summary of the treatment provided, including medicines prescribed and services rendered;
4. for the Chinese medical practitioner expenses, the original receipts including the diagnosis from the Chinese medical practitioner (applicable for follow-up medical treatment received in the usual country of residence);
5. a copy of any referral letter for x-rays, pathology tests, physiotherapy, chiropractic or other services received;
6. a copy of any prescriptions for medicines required as a result of the bodily injury or sickness.

Overseas Hospital or Quarantine Cash Allowance

1. the original certificate or other written direction issued to the insured person by the Government or relevant authority, including details of the compulsory quarantine which contains details of the relevant period and reason for quarantine;
2. a copy of any discharge summary or medical report showing the details of the hospitalization.

Personal Accident Benefit

1. a report from a medical practitioner giving details on the nature and extent of the injury and the period of disability;
2. if the claim is for the death of the insured person, a copy of the death certificate, the relevant coroner's report and a certified true copy of Letters of Administration or probate;
3. a credit card statement, customer copy of credit card sales slip, bill and/or payment receipt.

Baggage Benefit

1. the original police report or Baggage Irregularity Report from carrier or loss report from the relevant authority;
2. the original purchase receipt for the lost or damaged item;
3. photos of the damaged item;
4. the repair quotation and receipt showing the cause of damage and the repair cost;
5. the repairer's confirmation for non-repairable damage.

Baggage Delay Benefit

1. an official Baggage Irregularity Report from the relevant carrier, or a letter from the tour operator confirming the delay including the cause and duration of delay;
2. the original purchase receipts showing the emergency purchase of essential items of toiletries or clothing.

Personal Money and Mobile Phone/Tablet Benefit

1. the original police report;
2. an exchange slip or withdrawal record showing the value of lost money;
3. original purchase receipt for the stolen mobile phone or tablet;
4. original purchase receipt for replacement mobile phone or tablet.

Loss of Travel Documents Benefit

1. the original police report;
2. the original replacement receipt for the lost documents;
3. the original receipt for the additional hotel accommodation and travel expenses.

Travel Delay Benefit

1. written confirmation from the relevant carrier confirming the reason and duration of the delay;
2. the original purchase receipt showing the additional travel cost for re-routing.

Cancellation Charges benefit or Missed Event Benefit

1. documents that show the cause of cancellation, e.g. death certificate, doctor's confirmation, official report or written confirmation issued by the relevant public body or authority;
2. the original receipt for the relevant prepaid tour, travel ticket or accommodation arrangements; for Missed Event Claims, any tickets purchased for any theme park, sporting event, music or other performance.
3. written confirmation from the travel agent or operator, hotel or airline or other relevant party certifying the "refund amount" of the deposit or pre-paid fare;
4. any documents certifying the insured person's relationship with the patient or the deceased, e.g. copy of marriage or birth certificate.

Curtailement of Trip Benefit or Cruise Benefit

1. documents showing the cause of curtailment, e.g. death certificate, doctor's confirmation, official report or written confirmation issued by the relevant public body or authority;
2. the original receipt for the prepaid tour, travel ticket or accommodation arrangements;
3. written confirmation from the travel agent or operator, hotel or airline or other relevant party certifying the "forfeited and irrecoverable amount" of the pre-paid and unused portion of the transport or accommodation arrangement;
4. documents certifying the insured person's relationship with the patient or the deceased, e.g. copy of marriage or birth certificate;
5. the original receipt for additional travel expenses for returning to the usual country of residence.

Loss of Home Contents Benefit

1. the original police report or statement given by the insured person to the police indicating the circumstances of the loss and the lost or damaged items;
2. the original purchase receipt for the lost or damaged item;
3. photos of the damaged item;
4. a repair quotation and receipt showing the cause of damage and the repair cost;
5. the repairer's confirmation of non-repairable damage.

Personal Liability Benefit

1. the original police report or statement to police;
2. photos relevant to the claim, if possible;
3. all writs, summons, letters or communications regarding any claim must be sent to us immediately unanswered. You must not make any admission, promise, offer or payment for any claim without our prior written consent.

Rental Vehicle Excess Benefit

1. the original police report or insured person's statement to police or the incident report from the relevant authority indicating the loss circumstances;
2. the original vehicle rental agreement with the detailed terms and conditions;
3. the original payment receipt for the rental charges;
4. a written report from the rental vehicle company confirming the amount of excess paid.

Golfers "Hole-in-one" Benefit

1. the original "Hole-In-One" certificate authenticated by a recognised golf course;
2. the original receipts of the bar expenses issued by the recognised golf course.

2. General claims conditions

If we don't receive these documents or other supporting evidence we may be unable to settle your claim.

If we have requested certain documents or other supporting evidence, and you do not provide this information to us within 180 days of our request, we will consider that your claim has been abandoned and we will not be liable to pay you any benefit under this policy.

We will not be liable for any claim arising from an accident which is not notified to us in accordance with our claims requirements, or for which proper medical care and treatment is not sought or followed.

We will not be liable for any legal action in relation to a claim which is commenced after 12 months following the date of the accident unless the claim is in arbitration.

If we consider that one of the general exclusions applies to a claim made under this policy, you will be responsible for any expense incurred in proving to us that it does not apply.

3. Medical and personal accident claims

When assessing your claim under Medical Expenses Benefit, Personal Accident benefit, Cancellation Charges Benefit and Curtailement of Trip Benefit, we may require the insured person to submit to a medical examination, or to provide further certificates or information.

In the case of the death of the insured person, we may also require a post-mortem examination to be carried out, which we will arrange at our expense.

The failure of the insured person to comply with our requests for information or examinations may result in the claim being denied.

General conditions for the whole policy

These general conditions apply to all of the benefits under this policy.

1. Period of insurance and extension of cover

The maximum period of insurance for this policy is 180 days.

An extension of the period of insurance can be granted at our discretion once the period of insurance has commenced. However, the period of insurance will be automatically extended by 10 days if the insured person is unavoidably delayed in the course of their scheduled itinerary (based on the itinerary that was set at the time of commencing the journey), provided the period of insurance does not exceed 180 days in total including the extension.

2. Cancellation

If you don't pay the premium we may cancel the policy, however once the schedule has been issued, the policy is unable to be cancelled.

3. Payments

We will pay benefits up to the amount stated in your schedule, however if the total charges incurred by you or the insured person exceed the amounts listed, you will be liable for the additional charges.

All claims will be settled by making a payment to you or the insured person if specified. In the event of the death of the insured person under this policy, unless there has been a beneficiary noted on the schedule, we will pay the death benefit to the estate of the insured person.

If we make a payment to you under this policy, your rights of recovery and indemnity against any third party will be subrogated to us. If we exercise this right of subrogation, we may take action in your name and you agree to assist us in any way required. Any amounts we recover under subrogation will belong to us.

4. Age

We will provide cover to insured persons who are aged between 6 weeks and 85 years of age. No benefits will be paid if the insured person is over 85 years of age. Children under the age of 18 must be accompanied by an adult who is an insured person under this policy.

5. Other insurances

If you have another insurance policy which covers the same accident, loss or liability, we will not be liable to pay or contribute to any claim that can be validly claimed under that other policy. In such cases, this policy will always be secondary.

If the insured person is covered by more than one travel insurance policy we have issued that responds to the same loss as this policy, any benefit that we pay will be limited to the travel insurance policy which contains the greatest amount of benefit for that loss.

6. Arbitration

If you and we have any disputes that arise out of this policy, those disputes will be determined by arbitration as set out in the Arbitration Ordinance.

You and we must agree on the appropriate arbitrator, and if an agreement cannot be reached, the choice will be referred to the Chairman of the Hong Kong International Arbitration Centre.

You agree that neither you nor we are able to proceed with a dispute without first obtaining an arbitration award.

If we deny a claim under this policy, and you don't take any action to dispute that denial within 12 months of the date we denied your claim, you agree that your claim will be deemed abandoned and you will not be able to take any further action against us for that claim.

7. Jurisdiction

This policy is subject to the exclusive jurisdiction of the laws of Hong Kong.

8. Warranties

You warrant that, to the best of your knowledge and belief, no insured person is travelling against the advice of a medical practitioner, or for the purpose of obtaining medical treatment in another country. You also warrant that, at the beginning of the period of insurance, the insured person is not aware of any warning against travelling to the planned destination which was known to be at elevated risk through media or governmental agencies being issued prior to the period of insurance.

9. Contracts (Rights of Third Parties) Ordinance

The Contracts (Rights of Third Parties) Ordinance (Cap 623) of the Laws of Hong Kong does not apply to this policy, and the only parties who may enforce the terms of the policy are you and us (or your or our authorised representatives).

Definitions

Certain words and phrases referred to in this policy have specific meanings. Those meanings are set out below.

In this policy, if we use words to describe one gender, we will also be referring to the other gender. Any words which indicate the singular will also include the plural and vice-versa as the case may be.

We use headings for convenience only, and they do not affect the interpretation of this policy.

Accident or Accidental

An accident/accidental is something that occurs entirely beyond the control of the insured person, and is caused by violent, external and visible means. The accident must happen during the period of insurance.

Acupuncturist

An acupuncturist is a person, independent of you or the insured person, who is registered as an acupuncturist with the relevant professional body in accordance with the laws of Hong Kong or other country in which the acupuncturist is qualified by the laws of that country to practice.

Act of terrorism

When we refer to an act of terrorism, we mean an act, including but not limited to, the use of force or violence (or the threat to use force or violence), by any person or group(s) of persons, regardless of whether they are acting alone or in connection with any organisation(s) or government(s), where that act is committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or to put the public (or any section of the public) in fear.

Assault

When we refer to an assault, we mean any willful and unlawful use of force by any person against an insured person.

Bodily injury

A bodily injury is any injury which:

1. has been caused solely by an accident (and nothing else); and
2. either:
 - (i) requires medical or surgical treatment, or
 - (ii) results in the death of the insured person within 12 months of the accident.

Chinese medical practitioner

A Chinese medical practitioner is a person, independent of you or the insured person, who is registered as a Chinese medical practitioner with the Chinese Medical Council of Hong Kong in accordance with the Chinese Medicine Ordinance (Cap 549) of the laws of Hong Kong.

Chiropractor

A chiropractor is a person, independent of you or the insured person, who is registered as a chiropractor with the Chiropractors Council of Hong Kong in accordance with the Chiropractors Registration Ordinance (Cap 428) of the laws of Hong Kong, or is registered to practice as a chiropractor in accordance with the relevant laws of the country in which the treatment is obtained.

Close business partner

A close business partner is a business associate who has a share in the insured person's business.

Company, we, us, our

When we refer to the Company, we, us or our, we mean FWD General Insurance Company Limited.

Compulsory quarantine

A compulsory quarantine is when the insured person is required by a local government under its quarantine laws to be hospitalised or to stay at a specific place.

Home contents

When we refer to home contents, we mean all of the insured person's furniture, home furnishings, home appliances, household and personal effects, including those appliances which may be hired to the insured person.

Hong Kong

When we refer to Hong Kong we mean Hong Kong Special Administrative Region of the People's Republic of China.

Hospital

When we refer to a hospital, we mean a health care institution which is registered as a hospital and has all of the following available:

1. facilities for diagnostic procedures and surgery;
2. 24 hour nursing care which is provided by registered nurses;
3. the supervision of a medical practitioner.

If a healthcare institution is a clinic, a place for drug or alcohol addicts, an aged care, nursing, convalescent or rest home, or a home for the aged, then that institution will not be considered to be a hospital for any benefit under this policy.

Immediate family members

When we refer to immediate family members, we mean the insured person's legal spouse, children (both natural and adopted), siblings, parents (including parents-in-law), grandparents, grandchildren, legal guardian, stepparents or stepchildren.

Infectious disease

An infectious disease is any kind of infectious disease for which a pandemic alert has been issued by the World Health Organisation and/or a compulsory quarantine is enforced.

Inpatient

An insured person will be considered to be an inpatient if their medical practitioner has recommended they be admitted for medical treatment at a hospital. An insured person will not be an inpatient in a hospital if the treatment is for less than 24 hours.

Insured person

The insured person is the person who is nominated by you as a person who is to be covered by this policy, and is named on the policy schedule as an insured person.

Journey

A journey is the trip taken by the insured person that starts once the insured person passes through immigration departure process in Hong Kong, and ends on the earliest of:

1. the last day specified in the schedule; or
2. when the insured person has completed the immigration arrival process back in Hong Kong.

Loss of hearing

If the insured person has a measured loss of more than 80 decibels hearing loss, we will consider that to be a total and irrevocable loss of hearing.

Loss of limb

When we refer to a loss of a limb, we mean a permanent loss by physical severance at or above the wrist or ankle joint.

Loss of sight

When we refer to a loss of sight, we mean a permanent loss of sight in both eyes.

Loss of speech

When we refer to a loss of speech, we mean the total loss of speech from any cause, including:

1. the inability to articulate any three of the four sounds which contribute to the action of speech (alveololabial sounds, palatal sounds, labial sounds and velan sounds);
2. the total loss of vocal cords; or
3. damage to the speech centre in the brain.

Notebook computer

When we refer to a notebook computer, we mean the portable computer with a clamshell form factor, but not handheld computers, personal digital assistants (PDA), iPads and tablets or similar.

Medical expenses

When we refer to medical expenses in this policy, we mean those actual expenses you or the insured person have incurred for treatment of an injury or illness covered by this policy, where that treatment has been recommended by a medical practitioner, and includes only those expenses which would normally be expected to be paid for that treatment.

Medical practitioner

A medical practitioner is a person, independent from you or the insured person, who is a qualified medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.

Minor children

When we refer to minor children we mean children who are travelling with the insured person and are under 18 years of age and unmarried.

Period of insurance

The period of insurance is that period which is stated on the schedule and during which this policy will operate.

Permanent total disablement

When we refer to permanent total disablement we mean total disablement caused by an accident which:

1. prevents the insured person from attending his or her normal occupation for a minimum of 52 consecutive weeks;
2. is certified by a medical practitioner at the end of that period as being a condition that will permanently and totally disable the insured person from engaging in any gainful employment; and
3. is beyond any hope of improvement.

Personal money

When we refer to personal money, we mean banknotes, cash or travellers' cheques.

Physiotherapist

A physiotherapist is a person, independent of you or the insured person, who is registered as a physiotherapist with the Supplementary Medical Professions Council of Hong Kong in accordance with the Supplementary Medical Professions Ordinance (Cap 359) of the laws of Hong Kong, or is registered to practice as a physiotherapist in accordance with the relevant laws of the country in which the treatment is obtained.

Policy

When we refer to the policy, we mean the complete insurance contract between you and us, made up of those documents referred to on page 2.

Policyholder, you, yours

The policyholder is the person who has taken out this policy of insurance. The policy schedule will refer to that person as the insured.

When we use the words you and yours, we are referring to the policyholder.

Pre-existing conditions

When we refer to pre-existing conditions, we mean any sickness, disease or physical condition suffered by the insured person before the commencement of the period of insurance, or which presented signs or symptoms prior to the commencement of the policy of which you and/or the insured person were aware or should reasonably have been aware.

Principal home

When we refer to the insured person's principal home, we mean the private dwelling located in Hong Kong and which is the insured person's only permanent residence.

Public conveyance

When we refer to a public conveyance, we mean a public transport carrier (including but not limited to any bus, coach, ferry, hovercraft, hydrofoil, train, tram or underground train) operated by a reputable transport company which is mechanically propelled and licensed to carry fare-paying passengers on fixed routes and regularly scheduled and any fixed-wing aircraft provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers operating only between established commercial airports by the relevant authorities.

For the purposes of this policy, a public conveyance does not include a contractor, chartered or private carrier or any carrier operated primarily for sightseeing activities and the amusement of passengers (e.g. cruise ship). If Section 17 Cruise Benefit is covered under this policy, it is subject to its benefits, conditions and exclusions.

Room and board

When we refer to room and board, we mean those hospital accommodation charges which include meals and general nursing services.

Second degree burns

When we refer to second degree burns, we mean bodily injury sustained as a result of burn and diagnosed by a medical practitioner in which both the epidermis and the underlying dermis are damaged.

Serious bodily injury or sickness

When we refer to a serious bodily injury or sickness, we mean a bodily injury or sickness which:

1. requires treatment by a medical practitioner;
2. which the medical practitioner certifies as being dangerous to the life of the insured person; and
3. renders him or her unfit to travel or continue with his or her original journey.

When a serious bodily injury or sickness occurs to the insured person's immediate family member, we mean an injury or sickness certified by a medical practitioner as being dangerous to life and which results in the insured person's discontinuation or cancellation of his or her original journey.

Sickness

When we refer to a sickness, we mean an unhealthy condition of the body.

Schedule

When we refer to the schedule, we mean that document which is issued to you and which sets out the period of insurance, the limits of cover and other important details about your insurance. If you received a "certificate of insurance", this is the same as the schedule and means the same thing for the purposes of this policy.

Sporting equipment

When we refer to sporting equipment, we mean a piece of equipment that is used by the insured person to engage in a sport for recreation while on a journey.

Third degree burns

When we refer to third degree burns, we mean bodily injury sustained as a result of burn and diagnosed by a medical practitioner in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.

Travel companion

A travel companion is a person who is travelling with the insured person on the same itinerary for the whole journey.

Usual country of residence

When we refer to usual country of residence, we mean the country where the insured person commences his or her journey.

Unless specified in the schedule, for the purposes of this policy, the usual country of residence will be Hong Kong.

Personal Information Collection Statement ("PICS") (May 2019)

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
2. The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
3. "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
4. As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
5. The purposes for which Your Personal Data may be used are as follows:
 - (i) providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - (iii) developing insurance and other financial services and products;
 - (iv) developing and maintaining credit and risk related models;
 - (v) processing payment instructions;
 - (vi) determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - (vii) exercising any rights that the Company may have in connection with our services and/or products;
 - (viii) carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - (ix) any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);

- (x) performing policy reviews and needs analysis (whether or not on a regular basis);
 - (xi) meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - (xii) for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - (xiii) fulfilling any other purposes directly related to (i) to (xii) above.
6. Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
- (i) other members of the Group;
 - (ii) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (iii) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;
 - (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
- (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - d. health-check and wellness services and products;
 - e. media, entertainment and telecommunications services;
 - f. reward, loyalty or privileges programmes and related services and products; and
 - g. donations and contributions for charitable and/or non-profit making purposes; and
 - (ii) to provide your name and contact details to any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer
 FWD General Insurance Company Limited
 1st Floor, FWD Financial Centre,
 308 Des Voeux Road Central
 Hong Kong

10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.