Bank of Communications Credit Card Double Fun Travel Service Package Program (2017)

Annual Travel Insurance - Policy Term (Project No. BNDFTSP2017-01)

his travel insurance is designed specifically for Bank of Communications designated CUP Diamond / VISA Platinum Credit Card principal cardholder & for supplementary cardholder (himself/herself) who is eligible for this insurance cover in any outbound ound trip with departure place at Hong Kong in accordance with the terms and conditions of the "Bank of Communications Credit Card Double Fun Travel Service Package Program (2017)" and the CREDIT CARD TRAVEL COMPREHENSIVE INSURANCE MASTER POLICY terms and conditions arranged between credit card issue Bank and the Insurer.

The Insured Person refers to the eligible credit cardholder validated by the credi

card issue bank prior to the commencement of the insurance cover. The Eligibility of Insured Person should subject to original terms and conditions stated under the "Bank of Communications Credit Card Double Fun Travel Service Package Program

The eligible credit cardholder will NOT automatically be covered by the subject

1) The eligible credit cardholder has been successfully enrolled in the Bank of Communications Credit Card New Double Fund Travel Service Package 2) The enrolment has been duly accepted by Bank of Communications and the

confirmation letter has been received by the eligible credit cardholder; 3) The eligible credit cardholder should meet all credit card minimum eligible spending requirements under designated credit card within next 12 months

after the issue date of the confirmation letter as mentioned in (2) above; and In the event the applicant is being found he/she is not eligible to the insurance cover in this program. Insurer reserves all rights to reject or revoke the insurance

COMMENCEMENT OF INSURANCE COVE This insurance cover shall commence once the Insured Person departs from the

mmigration counter of Hong Kong for commencing the trip (unless otherwise agreed in other part of this insurance policy) and ceases once the Insured Person returns to the immigration counter of Hong Kong or when the duration of the trip attains 31st days from the commencement date of the insurance cover or the expiry date equals to the specified issue date plus 365 days (366 days for leap year) printed hereon the confirmation letter issued by Bank of Communications unless otherwise agreed under the PERSONAL DEVIATION SECTION of this policy) whichever shall first occur PROVIDED THAT

all application requirements specified under "APPLICATION OF INSURANCE COVER" are being fully satisfied prior to the commencement of insurance

the insurance cover of this policy shall apply twenty-four (24) hours a day anywhere in the world outside Hong Kong in the course of a Trip and the period of insurance shall begin at 00:01a.m., standard time Hong Kong

The credit cardholder is required to keep the valid credit card in good financial credit status in the course of the trip.

If cardholder cancels the credit card, the captioned insurance will be terminated immediately.

WHAT IS COVERED

Subject to the original terms, conditions and exclusions of the CREDIT CARD TRAVEL COMPREHENSIVE INSURANCE policy, this insurance will reimburse the eligible credit cardholder &/or sub-cardholder &/or his/her legal estate a benefit in accordance with extent of coverage under each benefits items and up to the maximum sum insured set forth under the Schedule of Benefits of this insurance policy. t shall be a condition precedent to the liability of the Insurer herein that the credit cardholder/ sub-cardholder / Insured Person shall observe fulfill and be subject to the terms conditions limitations and exceptions of this Policy insofar as the aforesaid benefits can apply.

WHAT IS NOT COVERED

It is understood that the benefits set out under this insurance policy is subject to certain limitations. You can make reference to the provisions of each benefit section and general exclusions section of the original policy for full information

WHO ARE INSURER AND INSURED This insurance policy is underwritten by China BOCOM Insurance Co., Ltd., The

credit card issue Bank "Bank of Communications Co., Ltd., Hong Kong Branch" is the Policyholder of this insurance policy. It is understood and agreed that Bank of Communications has no liability &/or obligation for any matters relating to any nsurance cover interpretation, claims handling and other related services providing to the cardholder under this insurance policy

TRAVEL ACCIDENT INSURANCE PART I - DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

If during the period of insurance the Insured Person sustains an Iniury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following compensation table 1. We shall pay the Insured Person or the Insured Person's legal estate a benefit in accordance

with the Percentage of Sum Insured stated in such table.

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If during the period of insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured stated in compensation table 1

DISAPPEARANCE

If during the period of insurance, the body of the Insured Person has not been found within twelve (12) months after the date of the disappearance, sinking of wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling in the course of a Trip, it shall be presumed that the Insured Person suffered death resulting from an Accident. In such circumstances We shall pay the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured of Event 1 stated in compensation table 1, subject to the receipt of a signed undertaking by the personal representative(s) of the sured Person's estate that any such payment shall be refunded to Us if it is late discovered that the Insured Person did not suffer death as a result of the Accident

This section extends to cover any Injury sustained by the Insured Person during the following periods.

(a) both ioints

(b) one joint

b) two joints

(a) all – one foot

(b) great toe - both ioints

c) great toe – one joint

) Travelling directly from the Insured Person's place of residence or regula employment to the immigration counter in the Stationed Location within fou I) hours before the scheduled departure time of the Common Carrier in which

ne/she has arranged to travel for the purpose of starting a Trip; and Travelling directly from the immigration counter in the Stationed Location to the Insured Person's place of residence or regular employment within four (4) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel for the purpose of completing a Trip. COMPENSATION TABLE 1

Percentage of Sum Insured (% Permanent Total Disablement Loss of or the Permanent Loss of Use of one or more Limbs Permanent Loss of Sight of both eves Permanent Loss of Sight of one even Permanent Loss of Speech and Loss of Hearing Permanent and incurable insanity Permanent Loss of Hearing in: (a) hoth ears (b) one ear Permanent Loss of Speech Permanent Loss of the lens of one eve

Loss of or the Permanent Loss of Use of four Fingers and Thumb

Loss of or the Permanent Loss of Use of four Fingers

ractured Leg or Patella with Established Non-Union

Event with the greater Percentage of Sum Insured

percent (100%) of the Sum Insured.

tated in compensation table 1

SECTION 2 – MEDICAL EXPENSES

Permanent disablement not falling under Events 8 to 17 above. We shall in Ou

absolute discretion pay the Insured Person a benefit which shall be calculated

(a) Benefits shall not be payable for more than one Event stated in

(b) In the event the accumulation of total paid-up benefits in respect of one

by assessing the degree of disablement relative to the above Percentage

ompensation table 1 in respect of the same Accident. Should more than

one Event occur from the same Accident. We shall only be liable for the

or more Events stated in compensation table 1 of the same Insured Person

is below one hundred percent (100%) of the Sum Insured. We thereafte

shall only be liable for the remaining balance payable up to one hundre

The Insured Person's coverage shall be terminated upon occurrence of an

(d) When a limb which had been partially disabled prior to sustaining an

loss for which benefit is payable under any one of the above Events 1 to 7

njury covered under this Policy and which becomes totally disabled a

a result of such Injury, the Percentage of Sum Insured payable shall be

determined by Us having regard to the extent of disablement caused by

the Injury. No payment however shall be made in respect of the Loss of or

the Permanent Loss of Use of a Limb which was totally disabled prior to

If the Insured Person is left-handed and has specifically mentioned this o

(a) MEDICAL TREATMENT IN THE COURSE OF TRIP (Outside Hong Kong)

exceed the sum insured stated in the schedule of benefits.

(b) FOLLOW-UP MEDICAL TREATMENT EXTENSION

If during the period of insurance the Insured Person sustains Injury or suffers from

Sickness in the course of a Trip which directly results in the necessity of medical

reatment outside Stationed Location, We shall reimburse the Insured Perso

in respect of the reasonable and customary costs paid to a Qualified Medical

hospital or nursing treatment, including the cost of medical supplies and ambulance

hire. Provided that the maximum benefit payable under this section shall not

is Policy extends to cover any follow-up medical expenses incurred within twelve

(12) consecutive months of the Insured Person's return to the Stationed Location,

Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray,

the application, the Percentage of Sum Insured set out above from Events

11 to 14 inclusive for the various disabilities of right and left hand shall be

3. Loss of or the Permanent Loss of Use of one Thumb

14. Loss of or the Permanent Loss of Use of Fingers

15. Loss of or the Permanent Loss of Use of Toes

Shortening of leg by at least 5 cm

Common Carrier or public place is not covered. e) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred, or report to the Common Carrier Operator i the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft. loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a clain We shall be entitled to take and keep possession of the lost or damaged

In no event shall all the reimbursed medical expenses under this section (inclusive

follow-up medical treatment at Section 2(b) and Overseas Hospital Cash at Section

exceed the maximum Sum Insured of Medical Expenses stated in the Schedule

part of such expenses (except Overseas Hospital Cash at Section 11) from any other

source, we shall only be liable for the excess of the amount recoverable from such

f during the period of insurance an Insured Person sustains accidental loss of or

damage to his/her personal baggage being carried in the course of a Trip. We shall

indemnify the Insured Person for such loss or damage subject to the maximum Sum

) Loss of or damage to any personal baggage due to moth, vermin, wear

and tear, atmospheric or climatic conditions, gradual deterioration.

mechanical or electrical failure, any process of cleaning, restoring.

b) Loss of or damage to any business goods or sample, software, antiques

repairing, alteration, confiscation or detention by customs or any other

iewellery not worn by the Insured Person, artificial teeth or limbs, money,

notorcycles, boats, motors, any other conveyances, snow skis, contact

lens, spectacles, denture, prosthesis, brittle or fragile items are not

forwarded in advance of a Trip or separately mailed or shipped other than

in the same Common Carrier carrying the Insured Person at the same time

the safety of all of his/her personal baggage and, any unexplained loss

or damage to any personal baggage which was left unattended in any

securities, tickets or documents, motor vehicles (including accessories)

Loss or damage to hired or leased equipment or any personal baggage

(d) An Insured Person shall take all reasonable and necessary precautions for

r any one injury or Sickness. If the Insured Person is entitled to a refund of all or

personal baggage and to deal with salvage at Our absolute discretion. The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in

(h) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.

) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one year old

Any loss claimed under Section 4 – Baggage Delay arising from the same cause is excluded.

PROVISIONS FOR SECTION 2

SECTION 3 - PERSONAL BAGGAGE

Insured stated in the Schedule.

PROVISIONS FOR SECTION 3

are not covered

other source

SECTION 4 – BAGGAGE DELAY during the period of insurance an Insured Person's checked-in baggage i elayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of the Insured Person's Trip for more than the defined hours stated in the Schedule from the actual arrival time. We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential ems of clothing and toiletries subject to the maximum Sum Insured stated in the

PROVISIONS FOR SECTION 4

a) This benefit is not applicable when an Insured Person is on his/her way

The delay must be certified by the Common Carrier Operator. Unexplained delay delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the

nmon Carrier carrying the Insured Person at the same time are not d) Original receipts must be produced by an Insured Person showing details

of the expenditures when a claim arises.) Any loss claimed under Section 3 – Personal Baggage arising from the

same cause is exclude CTION 5 - PERSONAL MONEY

If during the period of insurance an Insured Person sustains loss of cash, signed raveller's cheque(s) or money order as a direct result of theft, robbery or burglary in the course of a Trip, We shall indemnify the Insured Person for such loss subject o the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 5

(a) An Insured Person must report to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the

Unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or

omissions during money exchange transactions are not covered. The indemnity for loss of cash shall be limited to the maximum amount stated in the Schedule.

SECTION 6 – DOCUMENT LOSS

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f during the period of insurance an Insured Person sustains loss of his/her Hong Kong Identity Card, passport, entry visa or other travel documents that are essary for immigration clearance in the course of a Trip, We shall reimburse the

Insured Person for: (i) the replacement cost of the lost document; and (ii) additional

provided that the first treatment is sought outside the Stationed Location. We shall reasonable travel and hotel accommodation expenses necessarily incurred for the also reimburse the Insured Person in respect of any medical expenses paid to a arrangement of replacing the lost document, subject to the maximum Sum Insured Chinese Medicine Practitioner. Chinese Bonesetter or Acupuncturist subject to a stated in the Schedule naximum of limits per accident & per policy year as specified under the schedule PROVISIONS FOR SECTION 6

(a) An Insured Person must report to the police having jurisdiction at the

place where the loss occurred within twenty-four (24) hours of the Travel expenses are limited to economy class if by air or train and hote

accommodation is limited to USD193 per day up to a maximum of five (5) consecutive days. c) Loss of any travel document or visa which is not needed to complete the

particular Trip of the occurrence is excluded. Jnexplained loss, mysterious disappearance or loss due to confiscation or

detention by customs or any other authority are excluded. SECTION 7 - TRAVEL DELAY AND RE-ROUTE In the event of either the actual departure or arrival time of the Common Carrier

in which an Insured Person has arranged to travel is delayed from the scheduled leparture or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike, industrial action, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault of the Common Carrier. We shall pay a cash benefit per each of the defined hours of delay up to the Travel Delay limit as a result of the said delay, the Common Carrier is cancelled or delayed for ove

forty-eight (48) hours from the time specified in the original itinerary. We shall demnify an Insured Person for additional traveling expenses necessarily incurred or re-routing his/her itinerary to reach the original destination subject to the naximum Sum Insured stated in the Schedule SECTION 8 - TRIP CANCELLATION We shall indemnify the Insured Person for the loss of travel fare and/or

accommodation expenses paid in advance for which he/she is legally liable and which is not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within thirty (30) day (except c, d and e below) before the commencement of a Trip subject to the aximum Sum Insured stated in the Schedule (a) Unanticipated death, Serious Injury, Serious Sickness, witness summons.

ompulsory guarantine or jury service of an Insured Perso Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner:

disaster, adverse weather conditions or Infectious Disease at the planned destination arising within one (1) week before the departure date: (d) Serious damage to the Insured Person's residence in the Stationed Location from fire or flood within one (1) week from the departure date

which requires the Insured Person's presence in the premises on the departure date; or (e) Unanticipated issuance of a Black Alert for the city or country where the Insured Person planned to travel within one (1) week from the departure

SECTION 9 - TRIP CURTAILMEN

We shall indemnify the Insured Person for (i) any additional travel fare and/or ommodation expenses: and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to the Stationed Location necessitated by any of the following after the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

(a) Unanticipated death, Serious Injury or Serious Sickness of an Insured

(b) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner;

Unanticipated outbreak of strike riot or civil commotion, natura disaster, adverse weather conditions or Infectious Disease at the planned destination which will prevent the Insured Person from continuing with (d) Unanticipated issuance of a Black Alert for the city or country where the

Insured Person is travelling PROVISIONS FOR SECTION 16 This coverage is effective only if the expenses are incurred before the Insured (a) Such costs are incurred within one (1) year from the date of Accident.

Person became aware of any of the above circumstances, which could lead to the

SECTION 10 - PERSONAL LIABILITY We shall indemnify the Insured Person for any legal costs incurred under any of the

the Schedule.

SECTION 17 -CAR ALTERATION BENEFIT following circumstances due to his/her negligence in the course of a Trip subject to f during the period of insurance the Insured Person sustains accidental injury in the e maximum Sum Insured stated in the Schedule on the condition that the Insur course of a Trip that results in a disablement which qualifies for payment under the Person does not offer or promise payment or admit fault to any third party, and/or mpensation Table of Part I of the Policy. We shall reimburse the Insured Person become involved in any litigation without Our written approval: for the reasonable cost of renovating his/her private car to make it accessible for Accidental death or Injury to any person: or him/her up to the Sum Insured stated in the Schedule.

(b) Accidental loss of or damage to the property of any person. PROVISIONS FOR SECTION 10

) Such private car is owned by the Insured Person or his/her legal spouse; We shall not be liable for the following Such costs are incurred within one (1) year from the date of Accident (a) Damage to the property of or to any person who is an Immediate Family Such alterations are made by person(s) with experience and Nember, an employee or is deemed by law to be an employee of the recommended by a recognized organization associated with the Injury;

Damage to property which belongs to the Insured Person or is in his/her care custody or control: Damage relating to any liability assumed by the Insured Person under

(d) Damage relating to the willful, malicious, or unlawful act on the part of

assistance services 24 hours a day throughout the year whilst the Insured Person is the Insured Person (e) The ownership, possession or use of vehicles, aircraft, watercraft, firearms We shall not be liable to the Insured Person and/or the Policyholder (whether he undertaking of any trade, business or profession; n contract, tort (including negligence) breach of statutory duty or otherwise)

Any criminal proceedings; or Any liability which has been admitted or settled by the Insured Person SECTION 11 - OVERSEAS HOSPITAL CASH If during the period of insurance an Insured Person sustains Injury or suffers

The Insured Person may contact Our dedicated 24-hour hotline number at (+852) 2861 9275 to obtain immediate access to available services and/or n Sickness in the course of a Trip which directly results in the necessity of a Confinement in an overseas Hospital, We shall indemnify the Insured Person a daily advice in relation to the below services: benefit for each day of Confinement subject to the maximum Sum Insured stated in The Insured Person may contact **IPA** to obtain the following information

connection with the subject matter of this Policy.

ROUND-THF-CLOCK HOTLINF SERVICE

PROVISIONS FOR SECTION 11

One day of Confinement shall mean the Hospital makes a charge for room & board or the treatment, and successive periods of Confinement due to the same or elated causes shall be considered as one Accident or Sickness unless separa by at least ninety (90) consecutive days during which the Insured Person is not confined to a Hospital as a result of Accident ECTION 12 – TRANSPORT HAZARDS

during the period of insurance the Insured Person sustains an Injury while avelling as a fare paying passenger in any Common Carrier in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the Compensation table 1. We shall pay the Insured erson a benefit in accordance with the Percentage of Sum Insured stated in such

SECTION 13 – CREDIT CARD PROTECTION f during the period of insurance the Insured Person sustains an Injury in the course

of a Trip which shall within twelve (12) months from the date of Accident result in eath as listed under Event 1 of Compensation Table 1 of Section 1 – Accidental (b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION Death and Disablement, We shall pay for his/her credit card's outstanding balance subject to the maximum Sum Insured stated in the Schedule. PROVISIONS FOR SECTION 13

a) No interest accrued or financial charges shall be recoverable under this) We shall not pay for this benefit if the Insured Person is entitled to this

cover from any other source. This benefit is not applicable to any Insured Person with age under eighteen (18).

during the period of insurance the Insured Person sustains loss of or damage to the Home Content as a direct result of burglary in which his/her Primary Residence s uninhabited during his/her Trip, We shall reimburse the Insured Person the replacement or repair cost of the Home Content subject to the maximum Sum

PROVISIONS FOR SECTION 14) The use of forcible and violent entry to or exit from the Primary Residence must be involved in the burglary.

The Insured Person must report to the police within twenty-four (24) hours after returning from his/her Trip and a police report for such loss must be obtained. Unanticipated outbreak of strike, riot or civil commotion, natura We shall not pay for this benefit if the Insured Person is entitled to this

cover from any other source.

SECTION 14 – HOME CONTENTS

nsured stated in the Schedule.

The indemnity for each item/set/pair of Home Content shall be limited to a maximum limit stated in the Schedule. In the event any item of the Home Content consists of articles in a set or pair. We shall not pay more than the value of any particular parts which are damaged or lost, nor more than a proportionate part of the value of the item relative to the

value of the set or pair and shall not take into account any special value which such articles may have as part of such set or pair. e) Loss of or damage to antiques, gem, diamond, jewellery, valuable paintings, cash are not covered. The Insured Person shall take all reasonable and necessary precautions for

the safety of his/her Home Content within his/her Primary Residence. SECTION 15 – FUNERAL EXPENSES In the event the Trip is being unavoidably delayed which is outside the control of the f during the period of insurance the Insured Person sustains accidental injury which results in death in the course of a Trip, We shall pay to the Insured person's egal estate the reasonable cost of any funeral expenses paid to the mortician or

ndertaker subject to the maximum Sum Insured stated in the Schedule ECTIION 16 – ADAPTIVE HOME BENEFIT

f during the period of insurance the Insured Person sustains accidental injury in ne course of a Trip that results in Permanent Total Disablement which qualifies or payment under Compensation Table - Event 2 of Part I of the Policy. We shall reimburse the Insured Person for reasonable cost of alterations made to his/her principal residence to make it accessible for him/her up to the Sum Insured stated

Such alterations are made by person(s) with experience and recommended

Ve have appointed an emergency assistance provider. Inter Partners Assistance

Hong Kong Limited (hereinafter called "IPA"), to provide and arrange emergency

arising out of or in connection with the acts or omissions of IPA arising out of or in

by a recognized organization associated with the Iniurv.

c) This benefit shall be ceased once the benefit is paid.

) This benefit shall be ceased once the benefit is paid

SECTION 18 – CBI GLOBAL EMERGENCY ASSISTANCE SERVICES

PROVISIONS FOR SECTION 17

PART II – DEFINITIONS "Accident" means an unforeseen and involuntary event which caused Injury

"Acquired Immune Deficiency Syndrome" or "AIDS" shall have the meaning assigned to it by the World Health Organization including Opportunistic Infection Malignant Neoplasm, Human Immunodeficiency Virus (HIV), Encephalopath (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a eronositive test for HIV

and services before starting or during his/her journey.

Passport and Visa information and Replacement

Worldwide referral of lawyers and solicitors firm

Weather information worldwide

Arrangement of interpreter services

Repatriation as stated in the Schedule of Benefits.

limit as stated in the Schedule of Benefits.

REPATRIATION OF MORTAL REMAINS

Arrangement of children escort

Airline Information

Medical Assistance

Legal Assistance

Customs requirements

Medical referral service

aware at the relevant time.

(c) HOSPITAL ADMISSION GUARANTEE

the Schedule of Benefits

PERSONAL DEVIATION (TRIP EXTENSION)

ten (10) days at no additional premium.

involved for such period extension

made available

ousehold as the Insured Person.

opposing citizen of the same country or nations.

PROVISIONS FOR SECTION 18

is not covered.

Update immunisations and vaccinations requirement and need

Consulate and embassies addresses and contact numbers

Transmission of urgent messages for medical reasons

If during the period of insurance an Insured Person sustains Serious

Injury which directly causes or results in the necessity of emergency

medical evacuation in the course of a Trip, IPA shall arrange and pay for a

medically supervised emergency evacuation of the Insured Person to the

nearest available Hospital that is appropriately equipped for the particula

Serious Injury. In the event that the Insured Person's condition stabilize.

Kong for continuous care and proper treatment. IPA retains the absolut

right to decide the place to which the Insured Person shall be evacuated

and the means or method by which such evacuation shall be carried or

having regard to all the assessed facts and circumstances to which IPA is

n no event shall the reimbursed expenses under this section (b) exceed

If during the period of insurance an Insured Person sustains Injury which

the relevant Sums Insured of Emergency Medical Evacuation and

esults in the necessity of hospitalization in the course of a Trip, IPA shall

arrange a hospital admission deposit subject to a maximum guarantee

If during the period of insurance an Insured Person sustains Injury which

results in death in the course of a Trip, IPA will arrange and pay for the

renatriation of the remains or ashes of the Insured Person to Hong Kong

In no event shall the reimbursed expenses under this section (f) excee

(a) Any service rendered without the authorization and/or intervention of IPA

Any services rendered for Insured Person who is suffering from sickness

ured Person including but not limited to inclement weather condition, disaste

strike of common carriers and/or riot, the insurance cover shall be automatical

extended until the Insured Person's return to Hong Kong subject to a maximum o

In the event the Insured Person is hospitalized in the course of the trip and require

to stay longer than the original policy period. We will consider extending the perio

of insurance until Insured person returns to Hong Kong upon requested. Provided

that the Policyholder or Insured person should pay to us the required premium

Any service rendered by another party apart from IPA is not covered

the relevant Sums Insured of Repatriation of Mortal Remains as stated in

IPA shall arrange and pay for a medically supervised repatriation to Hong

'Activities of Daily Living" mean (a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means:

(b) Dressing - the ability to put on, take off, secure and unfasten all garme and, as appropriate, any braces, artificial limbs or other surgical

Transferring - the ability to move from a bed to an upright chair or (d) Mobility - the ability to move indoors from room to room on level

Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal

(f) Feeding - the ability to feed oneself once food has been prepared and "Anniversary Date" means each anniversary of the Policy's effective date stated in tationed Location

'Qualified Medical Practitioner" means any person qualified and legally authorized "Rlack Alert" means the Black travel alert issued by the Security Bureau of the Hong Kong SAR Government under the Outbound Travel Alert (OTA) System. child(ren)" means unmarried and unemployed child(ren), aged below eighteer omeone living in the same household as the Insured Person. "Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist" mea any Chinese medicine practitioner. Chinese bonesetter or acupuncturist who is

legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of Hong Kong), but excluding a Chinese medicine practitioner, Chinese bonesetter or acupuncturist who is the Insured Perso or continue with his/her Trip. mmediate Family Member of the Insured Person or someone living in the same Person during the Trip that requires treatment by a Qualified Medical Practitioner. "Civil War" means an internecine war, or a war carried on between or among

"Common Carrier" means any mechanically propelled conveyance operated by a "Stationed Location" means a country province or city in where the Insured Person company or an individual licensed to carry passengers for hire. resides. Such location should be stated in the Policy and subject to prior declaration **'Common Carrier Operator"** means a company or an individual that operates a and Our approval Sum Insured" means the amount of sum insured stated in the Schedule

rrier and is licensed to carry passengers for hire 'Confined" or "Confinement" means admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Qualified Medical

Practitioner and continuously stays in the Hospital prior to his/her discharge from ne Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital. Successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not Confined to a ospital as a result of such Accident or Sickness.

'Fractured Leg or Patella with Established Non-Union" means a complete break into two pieces of the patella or leg bone where:

a) the patella or leg bone does not mend properly such that it cannot function normally; and b) this condition is diagnosed to last for the remainder of the Insured

'Home Content" means furniture, furnishings, home appliances, household and personal effects owned by the Insured Person which are located at the Insured son's Primary Residence at the time of the burglary. lospital" means an establishment which meets all the following requirements: a) holds a license as a Hospital (if licensing is required in the state or

governmental jurisdiction): and operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and

provides 24-hour a day nursing services by registered or graduated nurses; (d) has a staff of one or more Qualified Medical Practitioner(s) at all times;

provides organized facilities for diagnosis and major surgical facilities; and is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts. 'Immediate Family Member" means the Insured Person's spouse, parent, parent

in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister,

Any prohibition or regulations by any government; confiscation, detention Infectious Diseases" mean any kinds of infectious diseases which are publicly destruction by customs or other authorities: announced and require quarantine by the government. An Insured Person who is a Terrorist or a Member of a Terrorist 'Injury" means bodily injury which is solely caused by an Accident and Organization; any illegal or unlawful act by the Insured Persor

"Insured Person" means the person(s) insured in the Schedule or subsequently (Loss of Thumb(s) / Finger(s) / Toe(s)" means complete severance through or

above the metacarpophalangeal or metatarsophalangeal joints Loss of Hearing" means total and irrecoverable loss of hearing 'Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Speech" means the disability in articulating any three of the four sounds nich contribute to the speech such as the Labial sounds, the Alveololabial sound he Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of peech centre in the brain resulting in Aphasia.

'Loss of Sight" means the entire and irrecoverable loss of sight

Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)" means total functiona isablement of any limb, thumb, finger or toe and is treated like the total loss of aid limb, thumb, finger or toe. 'Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma.

central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the sence of Acquired Immune Deficiency Syndrome (AIDS). Opportunistic Infection" shall include but not be limited to pneumocystis carinii

pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection aused in the presence of Acquired Immune Deficiency Syndrome (AIDS). 'Percentage of Sum Insured" means the Percentage of Sum Insured stated in ompensation Table 1 and/or Compensation Table 2 of Part I herein.

'Permanent" means lasting twelve (12) consecutive months from the date of

Accident and at the expiry of that period being beyond hope of improvement as 'Permanent Total Disablement" means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging n occupation or employment for which he/she is reasonably qualified by reason occupation at the time of Injury Permanent Total Disablement means the inability

to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Qualified edical Practitioner to be total, continuous and permanent for the remainder of "Policy" means this Policy and any other documents stated in Entire Contract of

Part VII herein. 'Policyholder/Insured" means a company(ies) named in the Schedule as "Pre-existing Condition" means the condition for which the Insured Person

received or was recommended by a Qualified Medical Practitioner for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which the insured person was aware or should reasonably have been aware within lve (12) consecutive months immediately prior to the first day of the Trip 'Primary Residence" means the Insured Person's place of residence in his/her

by the government with jurisdiction in the geographical area of his or her practice o render medical and regular service, but excluding a Qualified Medical Practitioner who is the Insured Person, an Immediate Family Member of the Insured Person or dule" means the Schedule attached to and incorporated in this Police

'Serious Injury" means injury which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as having a life threatening condition and being unfit to travel Sickness" means illness or disease first contracted and commenced by the Insured

the commission of a Terrorist Act and/or is verified or recognized or designated by

use of force or violence against person or property, or commission of an act

dangerous to human life or property, or commission of an act that interferes with

or disrupts an electronic or communication system, undertaken by any person or

coerce a government, the civilian population or any segment thereof, or to disrupt

'Trip" means a journey taken by an Insured Person outside the Stationed Location

the immigration counter in the Stationed Location; and cease when he/she return

to the immigration counter in the Stationed Location. Subject to each trip not

"War" means war (declared or undeclared) or any warlike activities, including

use of military force by any sovereign nation to achieve economic, geographic,

PART III – GENERAL EXCLUSIONS

An Insured Person not taking all reasonable efforts to avoid Injury or to

Riding or driving in any kind of motor racing, competition, engaging in a

professional capacity in any sport where an Insured Person would or could

Any loss which is connected with the effects of alcohol or drugs other than

1 Any medical treatment received in the course of a Trin which was made

for the purpose of receiving medical treatment (need not be the sole

purpose); or the Trip was undertaken while the Insured Person was unfit

surgical or non-surgical treatment of obesity (including morbid obesity

or weight control programs, congenital or heredity disease or defect.

14. Insured Person's expenses incurred relating to the cost of prosthesis

contact lens, spectacles, hearing aids, dentures and other medical

equipment; or any expenses incurred relating to dental or optical

reatment unless such costs are necessarily incurred due to an Accident:

Psychosis, sleep disturbance disorder, mental or nervous disorder

16. AIDS or any Injury or Sickness commencing in the presence of a sero

pregnancy, miscarriage or childbirth or any injury or sickness associated

positive test for HIV and related diseases and/or sexually transmitted

An Insured Person in the course of the trip is engaging in and performing

duty in connection with naval, military or air force service or military

operations: armed force service: offshore activities like commercial

diving, oil rigging, mining: handling of explosives &/or dangerous goods

or working as an aerial worker, aerospace work, animal trainer, jockey

security guard, industrial machine operator, industrial manufacturing

aerial performance, newspaper-war correspondent, farmer, stuntmai

construction site worker, decoration &/or maintenance worker, fisherman

is hereby noted and agreed that notwithstanding anything contained herein t

the contrary, the Company shall not be deemed to provide cover and shall not

be liable to pay any claim or provide any benefit hereunder to the extent that the

provision of such cover, payment of such claim or provision of such benefit would

expose the Company to any sanction, prohibition or restriction under Unite

Nations resolutions or the trade or economic sanctions, laws or regulations of any

Notwithstanding anything contained herein to the contrary, any person or entity

who is not the party of this policy shall have no rights under the Contracts (Right of

Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms

PART IV - CLAIM PROVISIONS

congenital anomalies or any complications or conditions arising therefrom;

n check-ups or any investigation(s) not directly related to admission

10. Suicide or attempted suicide or intentional self-injury, or self-exposure to

o travel or against the advice of a Qualified Medical Practition

12. Any Pre-existing Condition, cosmetic, plastic or any elective surger

earn income or remuneration from engaging in such sport as a source of

e journey shall be deemed to commence when the Insured Person arrives at

nment, power, authority or military force, when the effect is to intimidate or

group, whether or not acting on behalf of or in connection with any organization

errorist Act" means an act including but not limited to the use or threatened

any government or authority or committee as a terrorist

any segment of the economy.

exceeding 30 days for the whole journey.

is a result of or in connection with:

ationalistic, political, racial, religious or other ends.

pollution or contamination exposure

ninimize any claim under this Policy

those prescribed by a Qualified Medical Practitione

Traveling by means of hitchhiking

medically necessary:

ith pregnancy, miscarriage or childbirth

hip crew &/or outdoor manual worker;

the Islamic Republic of Afghanistan.

iurisdiction applicable to the Company.

THIRD PARTIES CONTRACTS RIGHTS EXCLUSION

fare paying passenger on a regularly scheduled airline; or

"We, Us, Our" means China BOCOM Insurance Company Limited

nuclear weapon or device or chemical or biological agent.

TIME OF NOTICE OF CLAIM "Terrorist" or "Member of a Terrorist Organization" means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates

ORLIGATION

Written notice of a claim must be given to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However immediate notice must be given to Us in the event of accidental

FORMS FOR PROOF OF LOS We, upon receipt of such notice, shall furnish to the claimant such forms as are

usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

not invalidate any claim if it is shown that it was not reasonably practicable to give

SUFFICIENCY OF NOTICE Such notice by or on behalf of the Insured Person given to Us or to Our general agent, with particulars sufficient to identify the Insured Person shall be deemed to be notice to Us. Failure to give notice within the time provided in this Policy shall

such notice and that notice was given as soon as was reasonably practicable. CLAIMANT COOPERATION PROVISION We shall not pay under any section of this Policy for loss arising directly or indirectly Failure of the claimant to cooperate with Us in the administration of a claim may esult in the delay or termination of a claim. Such cooperation includes, but is not War, Civil War, invasion, insurrection, revolution, use of military power or imited to, providing any information or documents needed to determine whether

usurpation of government or military power, direct participation in strike. benefits are payable or the actual benefit amount due. TIME FOR FILING PROOF OF LOSS Terrorist Act involving the use or release or the threat thereof of any ffirmative proof of loss must be furnished to Us at Our said office in case of a claim within ninety (90) days after the date of such loss. If it is shown that it was Nuclear risks of any nature: biological, chemical, radioactive, nuclear

not reasonably practicable to give such notice within such time, such proof must be urnished as soon as reasonably practicable and in any event within one year after he date of such loss.

IMITATIONS CONTROLLED BY STATUT urnishing proof of loss, is less than that permitted by the laws of Hong Kong, such imitation is hereby extended to agree with the minimum period permitted by such

PHYSICAL EXAMINATION AND AUTOPSY We reserve the right to have a Qualified Medical Practitioner examine the Insured Person as often as is reasonably necessary. This section applies when a claim is

pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the xamination or autopsy. RAUDULENT CLAIMS

f the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the Insured Person's behalf o obtain any benefit under this Policy, this Policy shall immediately become erminated and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered

RIGHT OF RECOVERY n the event authorization of payment and/or payment is made by Us or for a nedical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, We reserve the right to recover the said sum or excess

diagnosis, sickness or injury, or any treatment or investigation which is not from the Insured Person. n the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization

and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought fter the expiration of four (4) years after the time written proof of loss is required to be furnished.

PART V – GENERAL CONDITIONS

he Policy, Schedule, applications, endorsements and attachments (if any) shall constitute the entire contract of insurance. No statement made by the Policyholder not included herein shall avoid the Policy or be used in any legal proceedings. pereunder unless such statement is fraudulent. No agent has authority to change

NTIRE CONTRACT

his insurance or to waive any of its provisions. No change in this insurance shall be Piloting or serving as a crewmember or riding in any aircraft except as a valid unless approved by Us and endorsed hereon. AGE LIMIT FOR INSURED PERSON 19. Any loss which occurs while the Insured Person is in the Republic of Irag or

The insurance under this Policy shall cover Insured Person aged between eighteen 18) and seventy (70) years old.

EOGRAPHICAL LIMIT AND OPERATIVE TIME urance provided under this Policy shall apply twenty-four (24) hours a day anywhere in the world in the course of a Trip unless endorsed or amended by Us. TO WHOM INDEMNITIES PAYARI I

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the insured Person.

No notice of assignment of interest under this Policy shall be binding upon Us unless and until the original or a duplicate thereof is filed at the China BOCOM Insurance. o., Ltd. 18/F., Fairmount House, 8 Cotton Tree Drive, Central, Hong Kong and Our

consent to such assignment is endorsed. We do not assume any responsibility fo the validity of an assignment. No provision of the charter, constitution or by-laws of Us shall be used in defense of any claim arising under this Policy, unless such

The following clauses in this section of the Policy shall be deemed condition If any loss, damage or legal liability covered under this Policy is also covered by

any other insurance. We shall not be liable under this Policy except for any excess of Accidental Death and Disablement and Travel Delay shall not be limited by the foregoing limitation.

submit to the jurisdiction of the courts of Hong Kong.

CLERICAL FRROR

the applicable laws POLICY VALIDATION This Policy is applicable to leisure and business travel. For business travel, this is

undertaken for the purpose of working holiday and/or business involves manua and/or construction related duty. DATA PRIVACY POLICY

As a condition precedent to liability of us, the insured has agreed that any personal nformation collected or held by us (whether contained in the application of th olicy or otherwise obtained) is provided and may be held, used for the purposes processing and evaluating your insurance application and any futur insurance application you may make:

vour insurance policy: (iii) investigating, processing and paying claims made under your insurance

or any outstanding amounts from you; executing the Direct Debit Payment Authorization for premium payment ning products/services for customers:

the purposes listed herein conducting identity and/or credit checks and/or debt collection carrying out other services in connection with the operation of th

f any time limitation of this insurance with respect to giving notice of claim or Company's business:

> ii) contacting you for any of the above nurposes (xiii)other ancillary purposes which are directly related to the above purposes

> Personal data will be collected only for lawful and relevant purposes and a practicable steps will be taken to ensure that personal data held by us is accurate

void unauthorized or accidental access, erasure or other use It is further understood and agreed that we may disclose your personal data for the above purposes to the following classes of transferees:

ommunications, computer, payment, security or other services whic

(b) in the event of a claim, loss adjudicators, claims investigators and medical

insurance reference bureaus or credit reference bureaus;

your insurance broker (if you have one our legal and professional advisors;

our related companies: the Hong Kong Federation of Insurers (or any similar association of

elated companies" in this form means the holding company of the Chi

Insured's contact details, demographic information and policy details to contact the

purpose, the Insured may have right at any time in future withdraw his/the

Jnder the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"), the Insured ha

provision is incorporated in full in this Policy

BOCOM Insurance Co.. Ltd (Bank of Communications) which includes branche subsidiaries, representative offices and/or any corporations or legal enti under the effective management control by the Bank of Communications and or any subsidiaries and/or representative offices of China BOCOM Insurance

USE OF PERSONAL DATA FOR DIRECT MARKETING Unless with the Insured's consent, we or our related companies may not us

Insured with direct marketing communications regarding financial and insurance products by mail, email, telephone or mobile message In case Insured consent us to use his/their personal data for direct marketin

eld by us should be addressed in writing to: Data Privacy Officer of China BOCO Insurance Co., Ltd. 18/F., Fairmont House, 8 Cotton Tree Drive, Central, Hon

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precedents to Our liability to make any payment under this Policy.

GOVERNING LAW is Policy is subject to the laws of Hong Kong and the parties hereto agree to

Our clerical errors shall not invalidate insurance otherwise valid nor continu

insurance otherwise not valid in accordance with the provisions of this Policy an

limited to professional, managerial and/or clerical duty but does not cover trig

OTHER INSURANCE

administering your insurance policy and providing services in relation to

(iv) invoicing and collecting premiums, deductibles for claim settlement and

viii)matching any data held which relates to you from time to time for any o

conducting market research for statistical or other nurnoses:

(xi) promotion of insurance and/or financial products or services and or providing of latest product privilege, new product and/or services information when they become available

(xiv)complying with applicable laws, regulations or any industry codes o

We will take all practicable steps to ensure security of the personal data and to

(a) third party agents, contractors and advisors who provide administrative

assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers, bank for executing direct debit payment an

in the event of default, debt collectors and recovery agents

nsurance companies) and its member the Insurance Claims Complaints Bureau and similar industry bodies: and government agencies and authorities as required or permitted by law. We may also use and disclose your personal data otherwise with your conse

consent to the use and provision of his/their personal data for direct marketing. the Insured wish to withdraw his/their consent or opt out from our direct market list, please inform us in writing to below address. We shall, without charge, ensu that the Insured is not included in future direct marketing activities. ACCESS AND CORRECTION OF PERSONAL DATA

he right to ascertain whether we hold his/their personal data, to obtain a copy of the data, and to correct any data that is inaccurate. The Insured may also reque us to inform him/them of the type of personal data held by us. Requests for access and correction or for information regarding policies and practices and kinds of d

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永久完全傷殘

4. 永久喪失雙眼視ナ

永久性精神錯亂。

ネク 車失言語能力

10. 永久喪失一眼晶體

(a) 兩個拇指關節

(b) —個拇指關節

(a) 三個手指關節

(b) 兩個手指關節

) —個手指關係

15. 喪失或永久喪失腳趾功能

(a) 一隻腳所有腳趾

(b) 大腳趾-兩個關節

(c) 大腳點 - —個關節

7. 腳部縮短最少 5 厘米

第1項之條款

5 折斷關部或膝蓋而無法縫名

的部分有至百分百的保額為山

第2項-意外身體受傷醫療費用

14. 喪失或永久喪失手指功能

8. 永久失聰

(b) 單耳

永久喪失一眼視力

6. 永久喪失言語能力及失聰

3. 喪失或永久喪失單肢或多肢功能

11. 喪失或永久喪失四隻手指及拇指功能

12 喪失或永久喪失四隻手指功能

13. 喪失或永久喪失一隻拇指功能

交通銀行信用卡「旅遊孖寶」推廣計劃 (2017)

根據"交通銀行信用卡「旅遊孖寶」推廣計劃(2017)"中條款去核實受保

(1) 合資格信用卡持卡人已成功報名參加了交通銀行信用卡「旅遊孖寶」 推廣計劃 (2017)

(2) 交通銀行已接納有關上述(1)提及之申請並已向合資格信用卡持卡 發出確認函 (3) 合資格信用卡持卡人應在上述(2) 提及之確認函發出後下1個月起計

12 個月內滿足所有於指定信用卡內之簽賬最低消費要求。 倘若申請人不符合條件。承保人保留所有權利拒絕或撤銷保險。

直至該受保人返回並於香港的入境櫃檯為止或一旦旅程已達到 31 天或從 確認承發出日期起計之 365 天(為 366 天閏年)後為止,以較先發生日期 為準。除非在這保單之下個人行程偏差約定中另有獲得保障則作別論。 必須遵守下列條件 . 合資格信用卡持卡人必須在保障開始前完全滿足保險申請下之所有要

2 本保險內之保障應用於每天一十四(24)小時在香港以外世界任何地

方旅行期間。保障在生效日期香港特區標準時間 00:01 起生效。 信用卡持卡人在旅程中必須保持有效的信用卡並維持在良好的財務信

4. 如果持卡人取消信用卡,保險將立即被取消。

我們會按照保單保障範圍及原有的條款補償合資格信用卡持卡人或其合法

墙產承繼人在旅程中的損失。所有補償將按昭保單內保障表中列明之項目 及保額計算並必須符合保單內其他條件 信用卡持卡人或受保人必須遵守並履行保單內的條款、約定及限制,這是 信用卡持卡人或受保人在這保單中獲得任何保障的一個先決條件。

單各保障項目內的限制條款及一般不保事項。 誰是承保人及保單持有。

此保險是由中國交銀保險有限公司承保。信用卡發卡銀行為"交通銀行股

份有限公司香港分行" 為本保險單的保單持有人或投保人。往後一切關於 保險保障之解釋、理賠及相關之服務皆由承保人負責。倘若關於保險的服 務出現任何問題交通銀行股份有限公司香港分行概不負責。

旅游意外綜合保險 第一部分-保障內容

第1項-意外死亡及永久傷殘

於保單生效期內,若受保人在旅程中遭受損害,並於意外發生後 12 個月內 引致以下賠償表 1 所列的身故或殘廢,我們會按照該項損害事項之保額百 分率賠償予受保人或其合法遺產承繼人。

於保單生效期內,若受保人在旅程中發生意外,在無法避免的情況下暴露 於自然環境中,並於意外發生後 12 個月內直接因此無法避免的暴露而引致 身故或殘廢,我們會根據以下賠償表1所列的損害事項之保額百分率賠償 予受保人或其遺產承繼人

於保單生效期內,若受保人在旅程中乘搭的飛機,陸上或海上交通工具發

生意外,導致失蹤、墮毀或沉沒,而受保人之遺體於該次意外事件發生後 12 個日內仍無法尋同,我們將視受保人已於該次意外事故罹難,並根據以 下賠償表1損害事項第1項之保額百分率賠償予受保人之遺產承繼人,任 遺產管理員必須簽署保證書,同意假如受保人仍然生存,會退回賠償款項

此保單會提供額外保障予受保人在以下時段遭受的損害:

) 當受保人開展旅程時,於預定乘搭的公共交通工具啟航前之4小時內 中香港住所或工作地點直接前往香港λ **培**事務處櫃檯的期間;及

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i) 當旅程完結時,受保人所乘搭之公共交通工具到達後之4小時內,由 香港入境事務處櫃檯直接返回香港住所或工作地點的期間

情況下而道致無法解釋的潰失或捐毀均不受保障

(e) 倘若受保人的個人行李被人盜取、丟失或蓄意破壞,必須在事發後 24 \時內向當地警方或公共運輸機構報告(若事件於過境途中發生)

我們有絕對的決定權夫保全或處理捐毀之行李 每件或每套/對物品的賠償限額以保障表所列為上限

若受保人只遺失或損毀一套或一對物品的一部分,我們會按比例作出

) 對於已超過一年的物品,我們的賠償會扣除合理的耗損及折舊。

) 就同一事件在「第4項-行李延誤」提出的索償是不受保障。 第4項-行李延誤

於保單生效期內,若受保人在旅程中其寄艙之行李被公共運輸機構誤送 以致較受保人到達的時間延遲超過保障表所列之時間才送達,我們會賠償 受保人購買必需的替換衣物及梳洗用品之合理費用,以不超過保障表所列

a) 此保障於受保人回港的旅程不適用。

) 必須由公共運輸機構提供延誤的佐證

無法解釋、被海關或任何機構沒收或扣留所引致、於旅程前預先寄運 或沒有幷運於受保人乘坐航班之行李的延誤均不受保障

d) 受保人索償時必須提交詳列購買物品的收據 e) 就同一事件在「第3項-個人行李」提出的索償是不受保障。

是上的損失,以不超過保障表所列之最高保額為上限。但保障並不包括八 幸捅卡,儲值卡或仟何形式的電子貨幣

(a) 受保人必須在偷竊、搶劫或爆竊的事件發生後 24 小時內於當地報警 b) 無法解釋的潰失,被海關或仟何機構沒收或扣留、貨幣貶值,或於兑

於保單生效期內,若受保人(參與工作假期計劃除外)在旅程中被偷竊、搶

劫或爆竊,我們會賠償受保人因此而引致的現金、已簽署的旅行支票或匯

換過程中的錯誤所造成的損失均不受保障 (c) 保障以不超過保障表所列之最高保額為上限。

第6項-證件遺失 保單生效期內,若受保人在旅程中被偷竊、搶劫或爆竊,而遺失香港身

3費用,以不超過保障表所列之最高保額為上限 筆 6 項 ク 條款 (a) 受保人必須在偷竊、搶劫或爆竊的事件發生後 24 小時內於當地報警 若乘搭飛機或火車,交通費用僅限於經濟客位。交通及住宿費用以保

份證、護昭、簽證戓是次旅程出入 谙所雲之其他證件,我們會賠償受保人

i) 補領遺失證件之費用;及 (ii) 因補領遺失證件而衍生額外合理的交通及住

倘若我們已賠償列於賠償表1 第1至7其中一項,受保人的保障便會 障表所列的每日金額 USD193 為上限,最長達連續 5 天。 遺失與是次旅程無關之證件或簽證均不受保障。 (d) 倘受保人蒙受損害前其肢體局部已喪失功能,而在損害後變成全部殘 d) 無法解釋的遺失,神秘失踪,被海關或任何機構沒收或扣留所引致的

清失均不受保障 第7項-旅程延誤及更改行程

· 受保人於旅程中,因突發的罷工、暴動、民亂、騎劫、惡劣天氣、天然 災害或機械故障,導致所乘搭之公共交通工具的實際離開或到達時間較原 定時間延遲超過保障表所列之時間,在每一節指定時間延誤,我們便會作 土現金賠償,以不超過保障表所列之最高保額為上限 吉因上述的延誤,公共交通工具被取消或較原定時間延遲超過 48 小時,我

門會賠償受保人因要更改行程前往原定目的地而衍生的額外交通費用,以

(a) 受保人突然的身故、嚴重損害、嚴重疾病、出庭作證、被強制隔離或

b) 受保人之直系親屬 / 旅遊夥伴 / 密切商業夥伴突然的身故、嚴重損害

(c) 目的地於出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳

(d) 受保人香港的住所於出發前一星期內因火災或水淹導致嚴重損毀,以

e) 受保人預定旅遊之目的地突然被發出「黑色外遊警示」而需要取消旅

等受保人於旅程中,因下列原因必須提前回港,我們會賠償受保人:(i)額

h的交涌及 / 或住宿費用;及 (ii) 無法由其他徐徑取问已支付但未享用的交

b) 受保人之直系親屬 / 旅遊夥伴 / 密切商業夥伴突然的身故、嚴重損害

c) 目的地突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不

(d) 受保人於旅程中,目的地突然被發出「黑色外遊警示」而需要提前回

若受保人在支付有關費用前未知道會發生上述事件而導致是次旅程的中

程,但「黑色外遊警示」必須在出發前一星期前發出

通及/或住宿費用,以不超過保障表所列之最高保額為上限:

「超過保障表所列之最高保額為上限」

致受保人於出發當日雲要留守住所

: 旨審部當

第9項-提早結束旅程

斷,此項保障才適用。

a) 受保人突然的身故或嚴重捐事

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午香港境外接受必須的治療,我們會賠償受保人支付合格醫生、護士 至 8 項 - 取消旅程 陰院及/或救護車服務以提供醫藥、手術、x 光檢查、醫院或護理治療 苦受保人於出發前30天內(不包括(c),(d)及(e))因下列原因而要取消旅程 包括醫療必需品及租用救護車服務之合理及實際費用。賠償以保障表 我們會賠償受保人無法由其他途徑取回已支付之交通及/或住宿費用,以 所列之最高保額為上限 5.超過保障表所列之最高保額為上限

本保單額外保障受保人於回港後 12 個月內之覆診費用,但必須已在香 港境外接受首次之治療,以保障表所列之最高保額為上限。此額外保 障還包括因損害而支付跌打或針灸師的醫療費用,以保障表所列之最

(a) 在任何情況下,每一宗意外或感染疾病之醫療賠償總額不可超過保障 表內醫療費用(包括第2項(b)覆診費用及第11項海外住院現金津貼) 所列之最高保額。如受保人可從其他徐徑取回部份或全部的費用(領 11 項海外住院現金津貼除外),我們只會賠償受保人無法取回或剩餘

賠償表 1

18. 如永久傷殘不屬於以上第8至17項,我們有絕對的決定權利,評估你

我們不會就同一意外事件賠償超過一項列於賠償表 1 的損害事項,從

若於同一次的意外中發生多於一項在的損害事項,我們只會賠償最高

積的賠償額仍未超出百分百的保額,我們日後只會負責賠償保額剩餘

图,我們會決定保額百分率作為賠償該捐事所引致的發廢部分,而

(e) 若受保人慣用左手並特別申報於投保書內,則賠償表 1 第 11 至 14 項

於保單生效期內,若受保人在旅程中因意外遭受損害或感染疾病,

有關右手及左手之各項損害事項之保額百分率將會互相對調。

失肢體或已完全喪失功能,我們便不會作出任何賠償

前已喪失功能的部分則不會獲得賠償。假若受保人於蒙受損害前已喪

(b) 若已就同一受保人賠償列於賠償表 1 一項或多項的損害事項,而所累

的傷殘程度並相應上述的保額百分率而計算出一個賠償金額。

(保額百分率)

第3項-個人行李

於保單生效期內,若受保人(參與工作假期計劃除外)在旅程中其個人行李 5.外地遺失或損毀,我們會作出賠償,以不超過保障表所列之最高保額為

(a) 因發霉、蟲蚌、磨損、大氣或氣候狀況、逐漸退化、機械或電子故障 仟何清潔、修復、修理或改裝過程、海關或仟何其他機構沒收或扣留 而引致之遺失或損毀均不受保險 (b) 任何軟件、古董、珠寶首飾、錢財包括但不限於現金、貨幣、八達通

卡,儲值卡或仟何形式的電子貨幣、已簽署的旅行支票或匯票、證券、 票或文件、汽車(包括配件)、電單車、船隻、發動機、其他交通工具 滑雪板、隱形眼鏡、眼鏡、假牙,義肢,易碎物品之遺失或損毀均不

(c) 租賃設備、於旅程前預先寄運或沒有托運於受保人乘坐航班之行李的

等受保人於旅程中因其疏忽而導致下列情況,我們會賠償受保人要負上的 **清失或捐毁均不受保障。** 生建賠償責任,以不超過保障表所列之最高保額為上限,但未得到我們事 (d) 受保人應採取一切合理和必要的預防措施確保個人行李的安全, 若受 先書面的允許前,受保人不可向第三者提出或答應賠償、承認過失、及 / 保人遺漏行李於公共交通工具上,或在公眾場所 沒有看管自已行李的

(a) 任何人十音外死亡 动指宝: 动 (b) 任何人士之財物的意外遺失或損毀 第 10 項之條款

战們不會負責以下情況所引致的責任

(a) 捐毁屬於受保人直系親屬或僱員的財物 1 捐毀屬於受保人或由其看管的財物; 有關的指與是在受保人合約內應該承擔的責任

(d) 受保人的惡意、蓄意或非法行為所導致的損毀 (e) 擁有、佔有或使用車輛、飛機、船隻、槍械或動物

(f) 貿易、商業或專業活動; 任何非法行為;或) 任何受保人已承認或和解的責任

> 第 11 項 - 海外住院現金津貼 於保單生效期內,若受保人在旅程中遭受損害或感染疾病而必須於當地 ,我們將按留院之日數賠償每日住院現金予受保人,以不超過保障表所 引之最高保額為 上限

機場稅

航班資訊

海關申報事項要求

 有事館及大使館資訊

兒童旅遊護送服務

傳達緊急醫療狀況

環球法律咨詢轉介服務

(b) 緊急醫療撤離及運送

於保單牛效期內,若受保人在旅程中遭受嚴重損害而需要緊急醫療運

醫院。如受保人病情穩定,**交銀環球**緊急支援會安排受保人回港繼續

進行適當的治療。**交銀環球**緊急支援保留絕對的權力,因應實際的情

兄夫決定運送的地點及方式。賠償以保障表所列之最高保額為上限。

於保單生效期內,若受保人在旅程中遭受損害而需於當地入院留醫

交銀環球緊急支援將提供入院按金,保證金額以保障表所列之最高保

於保單生效期內,若受保人在旅程中遭受損害而死亡,**交銀環球**緊急

支援會安排運送遺體或骨灰回港並支付有關費用。賠償以保障表所列

a) 任何未經交銀環球緊急支援機構"**國際救援**"授權及/或介入的服務

(b) 任何交銀環球緊急支援機構"國際救援"以外的機構所提供之服務均

受保人在旅程中遇上超越受保人可以控制的情況而最終不可避免地延誤

了受保人的個人行程,包括但不限於惡劣天氣,災難,公共交通工具突然

於保單生效期內,若受保人在旅程中遭受損害而必須於當地入院,我們將

考慮在受保人提出要求的情況下延長保險期限,直至受保人返回香港。前

「後天免疫力缺乏綜合症」或「愛滋病」是參照世界衞生組織之定義為標

,指人體免疫不全病毒血清測試呈陽性反應下出現的機會性感染、惡性

腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症侯群

) 清潔:能夠自行於浴缸或以淋浴進行清潔(包括進出浴缸或淋浴區)

b) 穿衣:能夠自行穿著及除掉、弄緊、鬆開所有衣物,如適用,亦包括

如廁:能夠自行進出、使用洗手間及控制膀胱及大腸的自發能力,以

「黑色外遊警示」是指由香港特別行政區保安局設立的外遊警示制度下

「跌打或針灸師」是指根據中醫葯條例(香港法例第 549 章)合法註冊成

n中醫的跌打或針灸師,但倘若此人為受保人本人、其直系親屬或共住的

「內戰」是指互相毀滅的戰爭,或在同一國家或民族內的公民互相對抗的

「公共交通工具」是指由持牌公司或人士合法經營出租的載客機動交通工

公共交通工具營運商」是指經營出租載客機動交通工具的持牌公司或人

「留院」是指在合格醫生建議下入院治療疾病或損害直至出院,而醫院亦

徵收此段期間的住房及膳食費用。其後因相同或有關的原因而需再次留院,

會被視為同一次意外或疾病,除非前後兩次的留院相隔超過連續 90 天,而

f斷腿部或膝蓋而無法聯合」是指膝蓋或腿骨完全斷為兩截,(a) 不可癒

家居財物」是指受保人擁有之家具,裝飾,家電,家居個人物品在行竊

a) 擁有合法經營醫院的牌照(若該國家或政府法例需要醫院領有牌照)

提是投保人或投保人必須向我們支付延長保險期限所需的保費。

「意外」是指不能預料及非自願的事情而引致損害。

或以其他方法進行清潔以達滿意清潔效果

轉移:能夠自行從床上轉移致座椅或輪椅,反之亦然

d) 移動:能夠自行由某一房間移動至同層的另一房間;

週年日」是指列於保障表內保單生效日期的週年。

是保人於此段期間並沒有因這意外或疾病需要留院。

。及不能正常運作;及 (b) 被合格醫生診斷此狀況會持續終身。

支架、義肢或其他外科手術裝置;

f) 推食:能夠白行推行—切的推食程序

兒童」是指十八歲以下之小童

诗存放於受保人經堂居所之內的

「醫院」是指具備以下所有條件的機構:

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為受傷及患病病人提供留院治療及照顧;

) 任何時間均有一位或以上的註冊醫生駐診

有合法註冊專業護士提供全日 24 小時的護理服務

暴發罷工及 / 或暴動等,這保險將自動延長,直到受保人回歸香港為止

(c) 上述所有保障項目若涉及疾病將不獲任何保障。

但最高只是延長 10 天而無雲繳付額外保費

交銀環球緊急支援會就受保人的狀況運送致鄰近擁有適當設備的

小極員協資訊

翻譯服務安排

• 提取行李協助

醫療轉介服務

1、院保證全

筆 18 項之條款

<u>個人行程偏差(延期保障)</u>

「日堂生活活動」是指

後出的黑色旅遊警司

簽證資訊/遺失護照補領手續

身體損害或疾病而期間需連續或斷續住院則視為同一次事故,除非兩 次住院之間已相隔連續 90 天或以上

第12項-乘搭公共交通工具之意外 於保單生效期內,若受保人在旅程中以付款乘客身份乘搭公共交通工具期 間遭受損害,並於意外發生後 12 個月內引致以下賠償表 1 所列的身故或殘 廢,我們會按照該項損害事項之保額百分率賠償予受保人或其遺產承繼人

(a) 住院一天是指醫院向受保人收取該天病房費用。由於相同意外導致之

第 13 項 - 信用卡保障 於保單牛效期內,若受保人在旅程中遭受損害,並於意外發生後 12 個月內

c) 這保障項目並不適用於 18 歲以下的受保人。

引致以下賠償表 1 所列的身故,我們會賠償予受保人的信用卡的餘額。賠 賞金額以不超過保障表所列之最高保額為上限。 第13項之條款

) 保障不包括洗及要缴付之利息及/或任何財務費用 (b) 如受保人可從任何其他途徑獲得補償這保障將不適用。

第14項-家居財物 於保單生效期內,如受保人經常之居所在受保人離境旅行期間無人居住而 被匪徒盜竊所蒙受的家居財物損失,當中維修及/或重置家居財物之費用

将獲得賠償。但賠償金額以不超過保障表所列之最高保額為上限。 第 14 項之條款 (a) 出或入屋盜竊過程必須涉及強行進入和使用和暴力之方法。

(b) 受保人必須在返回居所後當發現遭遇偷竊或爆竊的事件後 24 小時內報 警。並取得警方報告作諮問 (c) 如受保人可從任何其他途徑獲得補償這保障將不適用。

(d) 每件或每套/對家居財物的賠償限額以保障表所列為上限。若受保人 只遺失或損毀一套或一對物品的一部分,我們會按比例作出合理的賠 僧伯不會老庸任何特殊價值

損失或損害古董,寶石,鑽石,珠寶,珍貴字畫,現金不包括在內。 受保人必須採取一切合理和必要的預防措施,保護他/她經常居所內家

第 15 項 - 殮葬費

於保單生效期內,若受保人在旅程中遭受損害導致的死亡,我們將支付予 受保人其合法遺產承繼人合理之殮葬費用。但賠償金額以不超過保障表所 || 之最高保額為上限

於保單生效期內,若受保人在旅程中遭受損害導致永久完全傷殘並符合資 格獲得賠償表 1 所列的殘廢下之補償。我們將支付予受保人合理之家居改 裝費用使方便受保人進出其居所。但賠償金額以不超過保障表所列之最高

第 16 項之條款

(a) 上述費用必須於意外事故發生後 1 年內作支出。 這種改裝工必須經由有體驗人士或認可輔助傷殘人士組織提出並建議。 (c) 這項保障只作一次性賠償,受保人不能再次提出索償。

第17項-私家車改裝費用

於保單生效期內,若受保人在旅程中遭受損害導致永久完全傷殘並符合資 格獲得賠償表 1 所列的殘廢下之補償。我們將支付予受保人合理之費用用 作改裝其私家車使配合受保人的駕駛需要。但賠償金額以不超過保障表所

引之最高保額為 上限

(a) 該用作改裝的私家車必須為受保人及/或其合法配偶所擁有。 (b) 上述費用必須於意外事故發生後1年內作支出。

這種改裝工必須經由有體驗人士或認可附助傷殘人士組織提出並建議 (d) 這項保障只作一次性賠償,受保人不能再次提出索償。 第 18 項 - 交銀環球緊急支援服務 (只適用於在旅程中因意外導致受保人身

體遭受嚴重損害並不包括因涉及疾病引致的緊急醫療支援需要) P季任—所緊急支援機構("**國際教援**")為受保人在旅程中提供 24 / 持之緊急援助服務。- **交銀環球**緊急支援於提供服務期間所產生的行為或疏 ,我們不會就此對受保人及 / 或保單持有人(無論是在合約,侵權(包 括疏忽),違反法定責任或其他)負有法律責任。

(a) 24 小時執線服務 受保人可聯絡我們的 24 小時專用熱線電話 (+852) 2861 9275,以便即時獲得 以下服務及/或資訊:

接種疫苗資訊

(e) 設有系統性診斷程序及完善的外科手術設備;及

非作為診所、護理、休養、靜養、戒酒、戒毒等或類似服務的醫療機構。 · 直系親屬」是指受保人的配偶、父母、配偶父母、袓/外袓父母、子女、

「失聰」是指完全及無法恢復之聽力喪失。

語中樞神經的損傷而患失語症

一、疾病或殘廢

「喪失視力」是指完全且無法復原之視力喪失。

女婿、兒媳、兄弟姊妹、孫 / 外孫或合法監護人 傳染病」是指由政府向外公佈並需要隔離的各種傳染病

^{*} 捐宝,是指因意外及並無其他原因下引致的身體損傷。 受保人」是指其名字已列於保障表或批註內之受保人十

喪失時體 | 是指自手腕或足踝關節以上之部位完全切斷

「喪失拇指 / 手指 / 腳趾」是指掌骨與手指骨關節或蹠與腳趾骨關節之部

「喪失肢體/拇指/手指/腳趾功能」是指完全喪失任何肢體、拇指、哥

惡性腫瘤」是指在後天免疫力缺乏綜合症存在下出現包括但不限於卡派

西士腫瘤、中樞神經系統淋巴瘤或其他已知或未知之惡性病變,直接導致

「機會性感染」是指在後天免疫力缺乏綜合症存在下出現包括但不限於肺

「永久」是指由意外發生後持續 12 個月內並經合格醫生診斷為無復原之希

-永久完全傷殘」是指受保人遭受損害並在意外發生後持續 12 個月內完全

永久殘廢及不能從事任何根據自己的學歷、專業訓練或經驗而可賺取薪金

或利潤的工作;如受保人在遭受損害前沒有任何業務或從事任何職業,方

久完全傷殘則指不能履行相同年齡及性別人十的日常生活活動。無論如何

傷殘必須維持 12 個月及由合格醫生證實受保人的餘生都是完全、持續及永

保單持有人」是指申請保單的人士或公司,其名稱列於保障表內為保單

「受保前已存在之狀況」是指於保單生效日前 12 個月內,受保人已接受合

合格醫生」是得到當地政府核准提供醫療服務的人士,但倘若合格醫生

「嚴重損害」或「嚴重疾病」是指受保人的損傷或疾病需要合格醫生的

療,並證實受保人會有生命危險及不適宜旅遊或繼續行程。若嚴重損傷或

嚴重疾病套用於直系親屬、旅遊夥伴或商業夥伴,是指他們的損傷或疾病

恐怖分子」或「恐怖組織成員」是指任何觸犯、企圖觸犯、參與或協助

恐怖主義行為,及/或被任何政府機關核實或公認為恐怖組織成員的人士

「恐怖主義行為」是指任何人士或團體,不論是否代表任何組織,政府

權力機構或武裝組織而進行包括但不限於使用或威脅使用武力或暴力對付

M信系統的行為,其目的是恐嚇或脅迫政府或平民,或擾亂經濟。

仟何性質核風險、生物、化學、放射性、核污染或污染:

受保人沒有作出合理的措施避免捐事或减低保留的索償

身體不適的情況下或違反合格醫生的勸告而出外旅遊

疾病或缺陷,先天性異常或由此引起之併發症或狀況

10. 白殺、企圖白殺、故意白殘或暴露於不必要的危險

政府的任何禁令或規定;遭海關或有關當局充公、扣留或破壞;

受保人是恐怖分子或恐怖組織成員;受保人任何非法或違法的行為

任何形式的賽車、比賽、職業運動或參與可賺取收入或報酬的運動

受酒精或藥物的影響下而引致的損失,但合格醫生處方的藥物除外

受保人旅遊之目的為醫治疾病(不需要是唯一之目的);或受保人有

13. 與診斷、疾病或損害無關的身體檢查或測試,或任何非醫療需要的流

14. 受保人有關義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療裝備的

受保前已存在之狀況,整容、整形或任何非必要之手術;以手術或非

手術治療肥胖(包括病態肥胖),或體重控制療程;先天性或遺傳性

人身或財產的行為,或觸犯危害人命或財產的行為,或干擾或破壞電子或

「旅程」是指受保人離開香港出外旅行,每次旅程的最長日數為 30 天。前

程由受保人到達香港入境事務處櫃檯開始,直至受保人外遊完畢返抵香港

「戰爭」是指戰爭(無論宣戰與否),或任何戰爭的活動,包括任何國家

需要合格醫生的治療,並證實他們會有生命危險,以致受保人需要取消抗

格醫生的建議或進行任何醫療、診斷、會診或處方藥物,或受保人已察覺

囊原蟲肺炎、慢性腸炎之生物體、過濾性病毒及/或散佈性的真菌感染。

保額百分率」是指列於第一部分賠償表 1 和 2 的保額百分率。

「保單」是指本保單及於本保單第七部分提及的所有文件。

經常居所」是指受保人在原居地經常居住的地方

「保障表」是指附於本保單之保障表。

保障表中説明,並需提前由報經我們批准

「保額」是指列於保障表內之投保金額

塔順周宙的旅程

為受保人本人、其直系親屬或共住的人士則不包括在內。

指或腳趾的功能,等同於完全喪失任何肢體、拇指、手指或腳趾。

活動如商業潛水、石油鑽探、開採;搬運炸藥及/或危險品、操作工業

用機械、工業生產、航天工作、高空工作、馴獸師、騎師、保安、擔 任空中表演、戰地記者、農夫、特技演員,建築工人、裝修及維修工人 渔民和船昌及/或其他戶外體力勞動工作 18. 以駕駛員或空中服務員身份乘坐任何飛機,但付款乘客身份乘搭固定

費用;或有關牙科或眼科治療的費用,除非因意外引致

15. 精神病、睡眠障礙症、精神或神經疾病、懷孕、流產或分娩;或任何

舶班削除外: 武 「喪失言語能力」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之 19. 受保人在伊拉克或阿富汗發生的任何損失 四種語言機能中,有三種以上不能發出聲音,或聲帶全部剔除或因腦部言

濟制裁或適用於我們的任何司法管轄範圍的法律或規例下的制裁、禁制或

限制,則我們不得被視為承保本保單,且我們亦毋須就有關索償作出任何 增或提供任何保障 量管保單內容與此處所提及的含相反意義,任何人士或公司法人若不是這

固保單合同的合約一方將並無權根據合約(第三者權利)條例(香港法例第 623章)下強制執行這個保單內任何條款。 第四部分 - 索償條款

以下所有的索償條款是我們賠償責任的先行條件

公須在任何意外或可能引起索償事件發生後的 30 天內以書面通知我們,倘 是意外死亡事件,便要在15天內通知我們。

當我們接獲通知後,會提供索償人表格以作為提交損失證據之用,假若我 |未能於十五天內提供,只要索償人於保單列明的限期前提交損失證據, 便會被視為已遵守保單的規定,書面的證據包括損失的事發經過、性質及 程度,而我們所需之任何憑證、資料及證據,需按我們要求的形式及類別 交,其費用概由受保人 / 索償人或其合法代理人負責。

苦受保人或其代表已提交索償通知予我們或我們的代理,並提供足夠資料

人證明受保人的身份,會被視為已通知了我們。倘若有合理的原因不能於 限期內通知我們,但已設法於限期後立即通知,則不會令索償失效。

告索償人未能與我們配合,包括但不限於提交所需的資料或文件,以確定

「疾病」是指受保人於旅程中感染或開始患上的疾病,需要接受合格醫生 內通知我們有關的索償申請,則損失證據要在合理可行的情况下盡快提交, 「原居地」是指一個國家,省,市受保人所在的位置。這樣的位置必須在

尚若本保險有關呈交損害通知書或證明文件之期限少於香港法例所允許之

利用軍事力量去達到經濟、地理、民族、政治、種族、宗教或其他目的。 倘若我們授權支付及/或賠償了不在保障範圍內或已超過保額的醫療索 「我們、我們的」是指**中國交銀保險有限公司** 賞,我們會保留追討受保人有關賠償金額之權利。 第三部分——般不保事項

戰爭、內戰、入侵、叛亂、革命、使用軍事力量、篡奪政府或軍權 不得採取仟何行動以損害這些權利 直接參與罷丁、暴動及民眾騷亂.

恐怖主義行為涉及使用或釋放或其任何威脅使用核武器或核裝置或化

第五部分-一般條件

『分。保單持有人未有作出的陳述,均不得廢除本契約或用於法律訴訟 除非該陳述涉及詐騙。任何代理均無權更改或刪除保單內的任何條款,所 有更改雲中我們同意並簽發批註後,方為有效

受保人年齡須介 18 至 70 歲。 地域限制和保障時間

Bank of Communications Credit Card Double Fun Travel Service Package Program (2017)

Annual Travel Insurance - Schedule of Benefits 交通銀行信用卡「旅遊孖寶」推廣計劃(2017)

	全年旅遊保障-保障表 Currel	貨幣:美力 ncy in US Dolla
	Scope of Benefits 保障範圍	Maximum Benefit Limit 最高保障限額
	Accidental Death and Disablement (Compensation Table 1) 意外死亡和永久傷殘(賠償表 1)	\$100,000
	(a) Medical Expenses 醫療費用 (b) Follow-up treatment within 12 months after returning to Stationed Location. Outpatient Treatment/visit subject to USD100 per visit/day & USD5,000 per policy year. 回港後 12 個月內的覆診費用。門診診療每天只限一次,賠償限額為每次診療費上限為美金 100 元及全年門診診療費總限額為美金 5,000 元。	\$100,000
	Personal Baggage 個人行李 Reimburse loss of or damage to baggage subject to USD500 per item/set/pair; USD1,000 for lap-top computers 補償行李損失或損壞,賠償限額為美金 500 元每件 / 每對 / 每套 ; 手提電腦賠償限額則為美金 1,000 元。	\$2,000
	Baggage Delay 行李延誤 Emergency purchase of essential replacement after 6 hours of checked-in baggage being delayed by Common Carrier. 因乘搭的交通工具延誤而導致托運行李延誤送達超過 6 小時以上所需購買必需品作應急之用的費用。	\$500 (\$50 per each 6 hours) 每 6 小時可獲 得 50 元
	Personal Money 個人錢財 Loss of cash, signed traveler's cheque or money order resulting from theft, robbery or burglary. 因遭盗竊、搶劫或爆竊而導致現金、旅遊支票或滙票的損失。	\$1,000
	Loss of Document 證件遺失 Replacement cost of HKID, passport, entry visa or other travel documents including additional travel and accommodation expenses. Daily Limit USD193 up to maximum 5 consecutive days. 補領遺失證件如身分證、護照、旅遊簽證或其他旅遊證件的費用及因補領遺失證件而衍生額外合理的交通及住宿費用。每日金額上限為美金 193,最長達連續 5 天。	\$1,000
	Travel Delay & Re-route 旅程延誤及更改行程 Travel Delay: Cash benefit of USD50 per 6-hours delay due to sudden outbreak of SRCC, hijack, adverse weather, natural disaster or mechanical fault up to USD300 旅程延誤: 因突發的罷工、暴動、民亂、騎劫、惡劣天氣、天然災害或機件故障,可獲現金賠償每 6 小時美金 50 元,最高為美金 300 元。 Re-route: Additional travelling expenses for re-routing the itinerary due to cancellation or delay over 48 hours of said delayed Common Carrier up to USD300 更改行程: 若所乘之公共交通工具取消或較原定時間延誤超過 48 小時,可獲保障因更改行程而引致額外之合理交通費用最高為美金 300 元。	\$600
	Trip Cancellation 取消旅程 Loss of travel fare and accommodation expenses due to witness summons, compulsory quarantine, jury service; death, Serious Injury, Serious Sickness; SRCC, natural disaster, adverse weather conditions or Infectious Disease; Serious damage to the Insured Person's residence; Black Alert. 保障因下列原因要取消旅程而不能退回之交通及 / 或住宿費用: 受保人須出庭作證、強制隔離或當陪審員; 受保人 / 其直系親屬 / 旅遊夥伴 / 密切商業夥伴; 身故、嚴重受傷或嚴重疾病; 罷工、暴動、民亂、惡劣天氣、目的地爆發傳染病;受保人在香港的住所因火災或水淹導致嚴重損毀; 黑色外遊警示。	\$4,000
	Trip Curtailment 提早結束旅程 Loss of or additional travel fare and accommodation expenses due to death, Serious Injury, Serious Sickness; SRCC, natural disaster, adverse weather conditions or Infectious Disease; Issuance of Black Alert for the city or country where the Insured Person is travelling. 保障因下列原因取消旅程而不能退回之交通及 / 或住宿費用:受保人 / 其直系親屬 / 旅遊夥伴 / 密切商業夥伴;身故、嚴重受傷或嚴重疾病;罷工、暴動、民亂、惡劣天氣、目的地爆發傳染病;旅途中目的地突然發出地黑色外遊警示。	\$2,000
	Personal Liability 個人責任 Indemnify legal cost due to bodily injury or property damage to a third party. 因疏忽導致任何人士意外死亡或傷害;或任何人士之財物的意外遺失或損毀而需負上的法律責任。	\$200,000
	Overseas Hospital Cash 海外住院現金津貼 Cash Benefit of USD100 for each day of hospital confinement 每日住院現金補償為美金 100 元。	\$1,000
	Transport Hazards 乘搭公共交通工具之意外 Accidental Death and Disablement while in Common Carrier 乘搭公共交通工具意外死亡或永久完全傷殘。	\$100,000
	Credit Card Protection 信用卡保障 Reimburse the credit card outstanding balance due to accidental death of Insured Person. 補償因受保人意外死亡需向信用卡發卡機 構清還的未繳簽帳餘額。	\$1,000
	Home Contents 家居財物 Loss of or damage to household contents in the Insured Person's place of residence resulting from burglary subject to USD650 per item. 受保人於離港期間,因盜竊而引致家居財物損失,每件物件賠償最高為美金 650 元。	\$1,000
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Funeral Expense Benefit 殮葬費 Cost of any necessary funeral formalities due to accidental death of Insured Person. 受保人意外死亡所需的殮葬費用 Adaptive Home Benefit 家居改裝費用 | Cost of alterations of principal residence due to Permanent Total Disablement. 因永久完全傷殘而需改裝家居設施的費用 7 Car Alteration Benefit 私家車改裝費用 Cost of renovation of private car due to Permanent Disablement. 因永久完全傷殘而需改裝其私家車的費用 交銀環球緊急支援服務 (a) Round-the-clock Hotline Service 24 24 小時客戶服務熱線 (b) Emergency Medical Evacuation and Repatriation (actual cost up to the benefit limit) 緊急醫療撤離及運送(實際開支以最高賠償額為限) c) Hospital Admission Guarantee (guarantee limit up to USD2,000 入院保證金(保證金額最高為美金 2.000 元)

(d) Repatriation Of Remains (actual cost up to the benefit limit) 遺體運返(實際開支以最高賠償額為限)

根據保單的條款及適用的法例,我們的筆誤不會令生效的保險因而失效

或今失效的保險因而生效。 此保單適用於休閒及商務旅遊。在商務旅遊方面,此保單只適用於履行專

經保障我們公司及保單持有人雙方了解及同意我們公司可能會使用客戶提 供的個人資料(不論是否在投保申請書內所載或從其他途徑所取得)作以下

(i) 處理及審批 閣下的保險申請或 閣下將來提交的保險申請 (ii) 執行 閣下保單的行政工作及提供與 閣下保單相關的服務

(iv) 發出繳交保費通知及向 閣下收取保費、白負額及欠款 執行直接付款方式授權繳付保費;

(viii) 不時就本條款所列的任何目的核對所持有的與 閣下有關的任何資料 (ix) 推行身份和/或信用核香和/或倩森馆收

(xi) 向 閣下提供本公司最新的產品優惠、推廣、新產品及服務資訊 (xii) 就以上用涂 絡 閣下

iv)遵循適用法律,條列及業內守則及指引 門僅將為合法和相關的目的收集個人資料,並將採取一切切實可行的類 ,確保我們公司所持個人資料的準確性。我們公司將採取一切切實可行

我們公司亦可因應上述用途披露 閣下的個人資料予下列各方

服務的第三方代理、承包商及顧問(包括:醫療服務供應商、緊急救 摇服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應 雨、執行直接付款方式繳付保費之銀行及數據處理服務商:

於處理索償申請時,我們有權要求受保人接受合格醫生之身體檢查;當處

贈檢查或屍檢的費用

尚若受保人或其代表人在索償中存有任何欺詐的成份,保單便會即時終止 所有索償均會作廢。

我們不會賠償因以下事項直接、間接或與之相關而引致的損失、損害、損

除經我們批註或修訂外,本保單之保險適用於全天候24小時任何地方的旅

尚遇意外身故,賠償金將付予受保人的合法遺產承繼人;至於其他賠償則

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副本已存檔於中國交銀保險有限公司位的辦事處 , 並獲得我們的認可。 與懷孕、流產或分娩相關的損害或疾病 16. 愛滋病,或於人體免疫不全病毒的血清測試呈陽性反應下出現之損害 或疾病,及/或性傳染疾病 17. 受保人在旅程中從事海軍、陸軍或空軍或操作人員、武裝人員;海

們不會對轉讓的有效性承擔責任,任何章程,憲法或法律的條款均不可作 為保單索償的抗辯,除非有關的條款已詳細列於本保單內

倘若其他保險已承保本保單受保之任何損失、損害或法律責任,我們便不 會上本保單的賠償責任,除非索償的款項超出其他保險之保額。然而,

本保單的權益轉讓不會對我們構成任何約束力,除非有關通知書的正本或

意外死亡及永久傷殘、燒傷保障,住院現金津貼及旅程延誤則不受此限。

本保單受香港法例之約束,契約雙方同意服從香港法院的司法管轄權。

() 管理、文職及/或行政目的之旅遊並不包括工作假期及涉及勞動及/

(iii) 調杏、處理及支付 関下保留有關的索償 (vi) 為客戶設計產品及/或服務;

(x) 開展與本公司業務經營有關的其他服務

(viii) 其它與上述田涂有直接關係的附帶田涂:X

(vii) 為統計或其他目的推行市場研究

的步驟,確保個人資料的安全性,及避免發生未經授權或者因意外而擅自 取得、刪除或另行使用個人資料的情況

陪償與否或實際賠償的金額,可能會導致理賠延遲或終止。 失證據之提交時間

以損失日期後一年內為限。

期限,則將依法例延長至所容許之最低限度的期限

埋死亡的索償時,在法例所允許下亦有權要求屍體解剖,而我們會負責身

倘若我們已向受保人作出賠償,便可取代其向有關人士或機構追討賠償 而受保人必須依法提供法律文件和證件以確保能執行此項權利,受保人亦

依據本保單的規定,提交書面損失證據後的六十天內不得進行法律訴訟以 求賠償,亦不能於要求提交書面損失證據三年後進行訴訟。

比保單、保障表、投保書、批註及附加文件(如有者)均為本保險契約的-

(a) 就上述用途,向我們公司提供行政、通訊、電腦、付款、保安及其它 (b) 處理索賠個案的理賠師、理賠調查員及醫療顧問;

c) 追討欠款的收數公司或索償代理 d) 保險資料服務公司及信貸資料服務公司 (a) 再保公司及再保經紀 関下的保險經紀(若有

我們公司的法律及專業業務顧問 我們公司的關連公司 香港保險業聯會(或同類的保險公司聯會)及其會員: 保險索償投訴局及同類的保險業機構

"關連公司" 是指我們公司的控股公司『交通銀行』其中亦包括交通銀行

公司除非經 閣下同意,我們公司及我們公司的關連公司將不會使用 閣 的聯絡資料、個人基本資料及保單資料,通過書信、電郵、電話或流動 短訊與 閣下聯絡,提供金融及保險產品的直接促銷通訊。

公司所持個人資料的種類。查閱和更正的要求,或有關獲取政策、常規及 們公司所持的資料種類的資料,均應以書面形式發送至:<u>中國交銀保險</u> 有限公司位於香港中環紅棉路 8 號東昌大廈 18 樓個人資料保護主任收。

the English version shall prevail.

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· 图 閣下同意,我們公司可能會以其它方式使用及披露 閣下的個人資料

倘若經 閣下同意我們公司可使用 閣下的聯絡資料作直接促銷用途,閣下

18 CBI Global Emergency Assistance Services

MPORTANT NOT The Chinese version is for reference only. Should the Chinese and English version of this Policy has different interpretation giving rise to a dispute,

仍有權在未來任何時間撤回 閣下給予我們公司的同意或向我們公司表達不 願意參加任何直接促銷活動,閣下請發信至下文所列的地址通知我們。我 們會在不收取任何費用的情況下確保不會將 閣下納入日後的直接促銷活動 艮據條例, 閣下有權查明我們公司是否持有 閣下的個人資料,獲取該資料

屬下之分行、附屬公司及代表處及/或任何被交通銀行在管理上控制的公

的副本,以及更正任何不準確的資料。閣下還可以要求我們告知 閣下我們

中文譯本只供參考。若保險單的中文及英文譯本有差異而引致爭議

司及/或中國交銀保險有限公司的附屬公司及代表處,不論其所在地。 使用個人資料作直接促銷用途