

**Bank of Communications Credit Card Double Fun Travel Service Package Program (2017)**  
**Annual Travel Insurance – Policy Terms**  
(Project No. BNDFTSP2017-01)

This travel insurance is designed specifically for Bank of Communications designated Visa Platinum Credit Card principal cardholder, or supplementary cardholder or authorized cardholder (himself/herself) who is eligible for this insurance cover in any outbound round 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 issuer Bank of Communications and the Insurer.

**WHO IS COVERED**  
The Insured Person refers to the eligible credit cardholder validated by the credit 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 (2017)".

**APPLICATION OF INSURANCE COVER**  
The eligible credit cardholder will NOT automatically be covered by the subject Annual Travel Insurance UNLESS:

- (1) The eligible credit cardholder has been successfully enrolled in the Bank of Communications Credit Card New Double Fun Travel Service Package Program;
  - (2) The enrollment has been duly accepted by Bank of Communications and the credit cardholder has been notified by the eligible travel agent;
  - (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 insured beyond he/she is not eligible to the insurance cover in this program. Insurer reserves all rights to reject or revoke the insurance cover.

**COMMENCEMENT OF INSURANCE COVER**  
This insurance cover shall commence once the Insured Person departs from the immigration 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 herein 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**
1. all application requirements specified under "APPLICATION OF INSURANCE COVER" are being fully satisfied prior to the commencement of insurance cover;
  2. 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 SAR.
  3. The credit cardholder is required to keep the valid credit card in good financial credit status in the course of the trip;
  4. If cardholder cancels the credit card, the cancellation is deemed immediately terminated.

**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 his/her legal estate a benefit in accordance with the terms and conditions 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. It 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 above 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 and the Insurer. It is understood and agreed that the Bank of Communications has no liability &/or obligation for any matters relating to any insurance cover interpretation, claims handling and other related services providing to the cardholder under this insurance policy.

**TRAVEL INSURANCE**  
**PART 1 – DESCRIPTION OF COVERAGE**

**SECTION 1 – ACCIDENTAL DEATH AND DISMEMBERMENT**  
If 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 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.

**EXPOSURE**  
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 or 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 Insured Person's estate that any such payment shall be refunded to Us if it is later discovered that the Insured Person did not suffer death as a result of the Accident.

**EXTENSION**  
This section extends to cover any Injury sustained by the Insured Person during the following periods:

- (i) Travelling directly from the Insured Person's place of residence or regular employment to the immigration counter in the Stationed Location within four (4) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) 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   |                               |                  |
|--|-------------------------------|------------------|
| Benefit Event  | Percentage of Sum Insured (%) |                  |
| 1. Death   | 100%                          |                  |
| 2. Permanent Total Disablement   | 100%                          |                  |
| 3. Loss of or the Permanent Loss of Use of one or more limbs   | 100%                          |                  |
| 4. Permanent Loss of Sight of both eyes  | 100%                          |                  |
| 5. Permanent Loss of Hearing of both ears  | 100%                          |                  |
| 6. Permanent Loss of Speech and Loss of Hearing  | 100%                          |                  |
| 7. Permanent and incurable insanity  | 100%                          |                  |
| 8. Permanent Loss of Hearing in:   |                               |                  |
| (a) both ears  | 75%                           |                  |
| (b) one ear  | 15%                           |                  |
| 9. Permanent Loss of Speech  | 50%                           |                  |
| 10. Permanent Loss of the lens of one eye  | 50%                           |                  |
|  | <b>Right Hand</b>             | <b>Left Hand</b> |
| 11. Loss of or the Permanent Loss of Use of four Fingers and Thumb   | 70%                           | 50%              |
| 12. Loss of or the Permanent Loss of Use of four Fingers   | 40%                           | 30%              |
| 13. Loss of or the Permanent Loss of Use of One Thumb  |                               |                  |
| (a) both joints  | 30%                           | 20%              |
| (b) one joint  | 15%                           | 10%              |
| 14. Loss of or the Permanent Loss of Use of Fingers  |                               |                  |
| (a) three joints   | 10%                           | 7.5%             |
| (b) two joints   | 7.5%                          | 5%               |
| (c) one joint  | 5%                            | 2%               |
| 15. Loss of or the Permanent Loss of Use of Toes   |                               |                  |
| (a) all – one foot   | 15%                           |                  |
| (b) great toe – both joints  | 5%                            |                  |
| (c) great toe – one joint  | 3%                            |                  |
| 16. Fractured Leg or Patella with Established Non-Union  | 7.5%                          |                  |
| 17. Shortening of Leg by at least 5 cm   | 7.5%                          |                  |
| 18. Permanent and incurable falling under Events 8 to 17 above, We shall at Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured. |                               |                  |

- PROVISIONS:**
- (a) Benefits shall not be payable for more than one Event stated in compensation 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 Event with the greater Percentage of Sum Insured.
  - (b) In the event the accumulation of total paid-up benefits in respect of one or more Events stated in compensation table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.

**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 his/her legal estate a benefit in accordance with the terms and conditions 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. It 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 above 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 and the Insurer. It is understood and agreed that the Bank of Communications has no liability &/or obligation for any matters relating to any insurance cover interpretation, claims handling and other related services providing to the cardholder under this insurance policy.

**TRAVEL INSURANCE**  
**PART 1 – DESCRIPTION OF COVERAGE**

**SECTION 1 – ACCIDENTAL DEATH AND DISMEMBERMENT**  
If during the period of insurance the Insured Person sustains an Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside the Stationed Location, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Qualified Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire. Provided that the maximum benefit payable under this section shall not exceed the sum of the maximum benefit stated in compensation table 1.

**EXPOSURE**  
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

**(b) FOLLOW-UP MEDICAL TREATMENT EXTENSION**  
If the Policy extends to cover any additional medical expenses incurred within twelve (12) consecutive months of the Insured Person's return to the Stationed Location,

provided that the first treatment is sought outside the Stationed Location. We shall also reimburse the Insured Person in respect of any medical expenses paid to a medical practitioner or Acupuncture Practitioner in the course of a Trip, up to a maximum of limits per accident & per policy year as specified under the schedule of benefits.

**PROVISIONS FOR SECTION 2**  
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 11) exceed the maximum Sum Insured of Medical Expenses stated in the Schedule of Benefits of this insurance policy.

**SECTION 2 – PERSONAL BAGGAGE**  
If during the period of insurance an Insured Person sustains accidental loss of or damage to his/her personal baggage in the course of a Trip, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 3**  
(a) 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, repairing, alteration, confiscation or detention by customs or any other authority are not covered.

(b) Loss of or damage to any business goods or sample, software, antiques, jewellery not worn by the Insured Person, artificial teeth or limbs, money, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items are not covered.

(c) Loss of or damage to hired or leased equipment or any personal baggage or confirmation letter has been destroyed or damaged by fire or other cause in the same Common Carrier carrying the Insured Person at the same time are not covered.

(d) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and, any unexplained loss or damage to or destruction of such baggage was left unattended in any 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 if or 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 must be submitted when the Insured Person makes a claim.

(f) The Insured Person shall 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.

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

(h) 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 Common Carrier carrying the Insured Person at the same time are not covered.

(i) Original receipts must be provided by an Insured Person showing details of the expenditures when a claim arises.

(j) Any loss claimed under Section 3 – Personal Baggage arising from the same cause is excluded.

**SECTION 3 – PERSONAL MONEY**  
If during the period of insurance an Insured Person sustains loss of cash, signed traveller's cheques(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 to 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 occurrence.

(b) 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.

(c) The indemnity for loss of cash shall be limited to the maximum amount stated in the Schedule.

**SECTION 6 – DOCUMENT LOSS**  
If 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 necessary 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

reasonable travel and hotel accommodation expenses necessarily incurred for the replacement of replacing the lost document, subject to the maximum Sum Insured stated in the Schedule of Benefits.

**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 occurrence.

(b) Travel expenses are limited to economy class if by air or train and hotel 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.

(d) Unexplained 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 departure 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 stated in the Schedule.

If as a result of the said delay, the Common Carrier is cancelled or delayed for over forty-eight (48) hours from the time specified in the original itinerary, We shall indemnify an Insured Person for additional travelling expenses necessarily incurred for re-routing his/her itinerary to reach the original destination subject to the maximum 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 necessary for the Insured Person to attend to a family emergency (except c, d and e below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

(a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, or impulsive quarantine or jury service of an Insured Person;

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

(c) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or infectious Disease at the planned destination in the course of a Trip, or before the departure date;

(d) 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 as a direct result of burglary in which his/her Primary Residence is 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 Insured stated in the Schedule.

(e) The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in the Schedule.

(f) The Insured Person shall 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.

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

(h) 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 Common Carrier carrying the Insured Person at the same time are not covered.

(i) Original receipts must be provided by an Insured Person showing details of the expenditures when a claim arises.

(j) Any loss claimed under Section 3 – Personal Baggage arising from the same cause is excluded.

**SECTION 15 – FURNERAL EXPENSES**  
If 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 legal estate the reasonable cost of any funeral expenses paid to the mortician or undertaker in accordance with Section 4 – Baggage delay arising from the same cause is excluded.

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

(b) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or infectious Disease at the planned destination which will prevent the Insured Person from continuing with his/her trip;

(c) Unanticipated issuance of a Black Alert for the city or country where the Insured Person is travelling.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

**SECTION 16 – ADAPTIVE HOME BENEFIT**  
If during the period of insurance the Insured Person sustains accidental injury in the course of a Trip that results in Permanent Total Disablement which qualifies for 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 permanent residence to make it accessible for him/her up to the Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 16**  
(a) Such costs are incurred within one (1) year from the date of Accident.

(b) Such alterations are made by person(s) with experience and recommended by a recognized organization associated with the Injury.

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

**SECTION 17 – CARETAKER BENEFIT**  
If during the period of insurance the Insured Person sustains accidental injury in the course of a Trip that results in a disablement which qualifies for payment under the Compensation Table of Part I of the Policy, We shall reimburse the Insured Person for the reasonable cost of renovating his/her private car to make it accessible for him/her up to the Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 17**  
(a) Such private car is owned by the Insured Person or his/her legal spouse;

(b) Such costs are incurred within one (1) year from the date of Accident;

(c) Such alterations are made by person(s) with experience and recommended by a recognized organization associated with the Injury; and

(d) This benefit shall be ceased once the benefit is paid.

**SECTION 18 – CBI GLOBAL EMERGENCY ASSISTANCE SERVICES**  
We have appointed an emergency assistance provider, Inter Partners Assistance Hong Kong Limited (hereinafter called "IPA"), to provide and arrange emergency assistance services 24 hours a day throughout the year whilst the Insured Person is in the Schedule.

**PROVISIONS FOR SECTION 18**  
(a) Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;

(b) The ownership, possession or use of vehicles, aircraft, watercraft, firearms or armaments;

(c) Any criminal proceedings; or

(d) Any liability which has been admitted or settled by the Insured Person.

**SECTION 19 – OVERSEAS HOSPITAL CASH**  
If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a daily confinement in an overseas Hospital, We shall indemnify the Insured Person a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

**TRAVEL ASSISTANCE**  
The Insured Person may contact IPA to obtain the following information

and services before starting or during his/her journey.

- Update immunisations and vaccinations requirement and needs
- Weather and information worldwide
- Airport taxes
- Airline Information
- Customs requirements
- Passport and Visa information and Replacement
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Arrangement of interpreter services
- Arrangement of children escort
- Transmission of urgent messages for medical reasons
- Luggage and baggage retrieval

**Medical Assistance**  
• Medical referral service

**Legal Assistance**  
• Worldwide referral of lawyers and solicitors firms

**(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION**  
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 particular Serious Injury.

**PROVISIONS FOR SECTION 13**  
(a) No interest accrued or financial charges shall be recoverable under this benefit.

(b) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(c) This benefit is not applicable to any Insured Person with age under eighteen (18).

**SECTION 14 – HOME CONTENTS**  
If 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 is 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 Insured stated in the Schedule.

(a) The use of forcible and violent entry to or exit from the Primary Residence must be involved in the burglary.

(b) 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.

(c) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(d) 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, craft or other items of art are excluded.

(f) 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 – FURNERAL EXPENSES**  
If 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 legal estate the reasonable cost of any funeral expenses paid to the mortician or undertaker in accordance with Section 4 – Baggage delay arising from the same cause is excluded.

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

(b) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or infectious Disease at the planned destination which will prevent the Insured Person from continuing with his/her trip;

(c) Unanticipated issuance of a Black Alert for the city or country where the Insured Person is travelling.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

**SECTION 16 – ADAPTIVE HOME BENEFIT**  
If during the period of insurance the Insured Person sustains accidental injury in the course of a Trip that results in Permanent Total Disablement which qualifies for 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 permanent residence to make it accessible for him/her up to the Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 16**  
(a) Such costs are incurred within one (1) year from the date of Accident.

(b) Such alterations are made by person(s) with experience and recommended by a recognized organization associated with the Injury.

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

**SECTION 17 – CARETAKER BENEFIT**  
If during the period of insurance the Insured Person sustains accidental injury in the course of a Trip that results in a disablement which qualifies for payment under the Compensation Table of Part I of the Policy, We shall reimburse the Insured Person for the reasonable cost of renovating his/her private car to make it accessible for him/her up to the Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 17**  
(a) Such private car is owned by the Insured Person or his/her legal spouse;

(b) Such costs are incurred within one (1) year from the date of Accident;

(c) Such alterations are made by person(s) with experience and recommended by a recognized organization associated with the Injury; and

(d) This benefit shall be ceased once the benefit is paid.

**SECTION 18 – CBI GLOBAL EMERGENCY ASSISTANCE SERVICES**  
We have appointed an emergency assistance provider, Inter Partners Assistance Hong Kong Limited (hereinafter called "IPA"), to provide and arrange emergency assistance services 24 hours a day throughout the year whilst the Insured Person is in the Schedule.

**PROVISIONS FOR SECTION 18**  
(a) Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;

(b) The ownership, possession or use of vehicles, aircraft, watercraft, firearms or armaments;

(c) Any criminal proceedings; or

(d) Any liability which has been admitted or settled by the Insured Person.

**SECTION 19 – OVERSEAS HOSPITAL CASH**  
If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a daily confinement in an overseas Hospital, We shall indemnify the Insured Person a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

**TRAVEL ASSISTANCE**  
The Insured Person may contact IPA to obtain the following information

and services before starting or during his/her journey.

- Update immunisations and vaccinations requirement and needs
- Weather and information worldwide
- Airport taxes
- Airline Information
- Customs requirements
- Passport and Visa information and Replacement
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Arrangement of interpreter services
- Arrangement of children escort
- Transmission of urgent messages for medical reasons
- Luggage and baggage retrieval

**Medical Assistance**  
• Medical referral service

**Legal Assistance**  
• Worldwide referral of lawyers and solicitors firms

**(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION**  
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 particular Serious Injury.

**PROVISIONS FOR SECTION 13**  
(a) No interest accrued or financial charges shall be recoverable under this benefit.

(b) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(c) This benefit is not applicable to any Insured Person with age under eighteen (18).

**SECTION 14 – HOME CONTENTS**  
If 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 is 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 Insured stated in the Schedule.

(a) The use of forcible and violent entry to or exit from the Primary Residence must be involved in the burglary.

(b) 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.

(c) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(d) 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.

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