

## **Starr International Insurance (Asia) Limited**

# **STARR BUSINESS SOLUTIONS**

## **TRAVEL ADVANTAGE INSURANCE**

In consideration of the payment of premium by the Policyholder and subject to the terms and conditions of the Policy, We hereby insure the Insured Person in the manner and to the extent provided in the Policy.

All periods of insurance shall begin at 12:01a.m., standard time, and end at 12:00a.m., standard time, at the place where the Policy was issued, unless terminated sooner pursuant to Part IV - TERMINATION OF COVERAGE of this Policy.

### **TABLE OF CONTENTS**

<b>PART I</b>	<b>DESCRIPTION OF COVERAGE</b>	<b>Page 2</b>
<b>PART II</b>	<b>DEFINITIONS</b>	<b>Page 8</b>
<b>PART III</b>	<b>GENERAL EXCLUSIONS</b>	<b>Page 9</b>
<b>PART IV</b>	<b>TERMINATION OF COVERAGE</b>	<b>Page 10</b>
<b>PART V</b>	<b>PREMIUM PROVISIONS</b>	<b>Page 10</b>
<b>PART VI</b>	<b>CLAIM PROVISIONS</b>	<b>Page 10</b>
<b>PART VII</b>	<b>GENERAL CONDITIONS</b>	<b>Page 11</b>



# Starr International Insurance (Asia) Limited

## PART I – DESCRIPTION OF COVERAGE

### SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

If the Insured Person sustains an Injury during the course of a Trip that results in death or disablement as listed under COMPENSATION TABLE 1 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 Sum Insured stated in such table.

#### EXPOSURE

If, by reason of any Accident, the Insured Person is unavoidably exposed to the elements during the course of a Trip and as a direct and unavoidable result of such exposure sustains 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 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 during 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 TO SECTION 1

Subject to all terms and conditions of the Policy, this section extends to cover any Injury sustained by the Insured Person while travelling:

- (i) directly from the Insured Person's place of residence or regular employment to the immigration counter in the Stationed Location within four (4) hours of 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) 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		Compensation	
		(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 Sight of one eye	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%	
		Right Hand	Left Hand
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	10%	
17.	Shortening of leg by at least 5 cm	7.5%	
18.	Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit that shall be calculated by assessing the degree of disablement relative to the above Percentages of Sum Insured.		

#### PROVISIONS FOR SECTION 1

- (a) Benefits shall not be payable for more than one Event stated in COMPENSATION TABLE 1 arising 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(est) 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 only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- (c) The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is paid under any one of the above Events 1 to 7 stated in COMPENSATION TABLE 1.

## Starr International Insurance (Asia) Limited

- (d) When a limb that had been partially disabled prior to sustaining an Injury covered under this Policy becomes totally disabled as 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, or the Permanent Loss of Use, of a Limb that was totally disabled prior to the Injury.
- (e) If the Insured Person is left-handed and has specifically mentioned this on 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 transposed.

### SECTION 2 - MEDICAL EXPENSES

If the Insured Person sustains Injury or suffers from Sickness during the course of a Trip that 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 Physician or Doctor, Hospital and/or ambulance service for medical, surgical, X-ray, hospital and/or nursing treatment, including the cost of medical supplies and ambulance hire.

In the event of any medical condition that qualifies as a Pre-existing Condition pursuant to PART III – GENERAL EXCLUSIONS, paragraph 10, We shall reimburse the Insured Person in respect of such medical expenses subject to the limits stated in the Schedule

### FOLLOW-UP MEDICAL TREATMENT EXTENSION

This 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, provided that the first treatment is sought outside the Stationed Location. We shall also reimburse the Insured Person in respect of any follow-up medical expenses paid to a Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist subject to the limits stated in the Schedule.

In no event shall total reimbursed medical expenses under this section exceed the Sum Insured of Medical Expenses stated in the Schedule for any one Accident or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses from any other source, We shall only be liable for the excess of the amount recoverable from such other source.

### SECTION 3 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider (hereinafter called "Starr Global Emergency Assistance") to provide and arrange emergency assistance services 24 hours a day throughout the year whilst the Insured Person is travelling on a Trip.

We shall not be liable to the Insured Person and/or the Policyholder (whether in contract, tort (including negligence) breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

#### (a) ROUND-THE-CLOCK HOTLINE SERVICE

The Insured Person may contact Our dedicated 24-hour hotline number at (+852) 2802 8638 to obtain immediate access to available services and/or advice in relation to the below services:

##### Travel Assistance

- Inoculation information
- Consulate and embassy information
- Visa information
- Weather information
- Loss of passport information
- Currency exchange information
- Flight information
- Emergency travel service arrangements

##### Business Concierge

- Pre-trip information on travel destination
- Flower and gift delivery
- Golf course information
- Limousine and/or ground transportation information and arrangements

##### Medical Assistance

- Medical referral service
- Dispatch of essential medication/medical equipment not locally available

#### (b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If an Insured Person sustains Serious Injury or suffers from Serious Sickness that directly causes or results in the necessity of emergency medical evacuation during the course of a Trip, Starr Global Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is appropriately equipped to address the particular Serious Injury or Serious Sickness. In the event that the Insured Person's condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to his/her Stationed Location for continuous care and proper treatment. Starr Global Emergency Assistance retains the absolute 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 out, having regard to all the assessed facts and circumstances of which Starr Global Emergency Assistance is aware at the relevant time.

#### (c) REPATRIATION OF MORTAL REMAINS

If an Insured Person sustains Injury or suffers from Sickness that results in death during the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the repatriation of the remains or ashes of the Insured Person to his/her Stationed Location.

#### (d) HOSPITAL ADMISSION GUARANTEE



## Starr International Insurance (Asia) Limited

If an Insured Person sustains Injury or suffers from Sickness that results in the necessity of hospitalization during the course of a Trip, Starr Global Emergency Assistance shall arrange a hospital admission deposit subject to a maximum of HK\$40,000.

### (e) COMPASSIONATE VISIT

#### (i) Hospitalization of Insured Person

If an Insured Person sustains Injury or suffers from Sickness that results in the necessity of hospitalization for at least seven (7) consecutive days during the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the cost of a round trip economy class air ticket and/or other reasonable transportation means for one of the Insured Person's relatives or friends to visit the Insured Person. We shall also reimburse the Insured Person's visitor's associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of HK\$1,000 per night for up to seven (7) consecutive nights.

#### (ii) Death of Insured Person

If an Insured Person sustains Injury or suffers from Sickness that results in death during the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or other reasonable transportation means for one Immediate Family Member to handle the necessary funeral arrangements. We shall also reimburse the Immediate Family Member for his/her associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of HK\$1,000 per night for up to five (5) consecutive nights.

#### (iii) Death of Immediate Family Member

If an Immediate Family Member passes away while the Insured Person is in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or any reasonable transportation means for the Insured Person to return to the Stationed Location for taking care of necessary arrangements.

### (f) RETURN OF CHILD(REN)

If an Insured Person sustains Injury or suffers from Sickness during the course of a Trip that results in the necessity of hospitalization overseas, leaving his/her Child(ren) unattended, Starr Global Emergency Assistance will arrange and pay for a single trip economy class air ticket(s) and/or other reasonable transportation means to send the Child(ren) back to the Stationed Location with an appropriate escort, if necessary.

### (g) STARR GREATER CHINA CARD FACILITY

Upon request of the Policyholder, We shall issue to the Insured Person a Starr Greater China Card, which entitles an Insured Person to deposit-free inpatient admission at a Hospital in the Greater China Region as set out in this section. If an Insured Person holds a Starr Greater China Card and during the period of insurance sustains Injury or suffers from Sickness during the course of a Trip in the Greater China Region (PRC, Hong Kong, Macau and Taiwan) that results in the necessity of Confinement in a Hospital, such Insured Person or his/her representative may contact Our 24-hour hotline number at (+852) 2802 8638 for deposit-free inpatient admission. The Insured Person or his/her representative making such call shall provide the name of the Insured Person and Policyholder, Policy number and Policy expiry date for identification purposes. Starr Global Emergency Assistance shall guarantee to the Hospital the amount of the admission deposit and/or settle any medical expenses upon the Insured Person's discharge if We are liable to pay for such medical expenses subject to the terms and conditions of the Policy. This benefit is also subject to Us receiving a letter of undertaking signed by the Insured Person or his/her representative confirming that, in the event that We are not liable to pay for such medical expenses, the Insured Person shall repay Us the full amount of the medical expenses within thirty (30) days from the date on which the Insured Person was advanced such sums.

### PROVISIONS FOR SECTION 3

- (a) Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered.
- (b) Any service rendered by another party apart from Starr Global Emergency Assistance is not covered.
- (c) If the Stationed Location is within the Greater China Region, clause (g) STARR GREATER CHINA CARD FACILITY under this section is inapplicable in such Stationed Location.
- (d) A Starr Greater China Card will only be given to the named Insured Person if cover is required. If such card is misplaced or lost, We shall re-issue the card upon the request and payment by the Insured Person of the cost of replacing the card.
- (e) If the Starr Greater China Card is misused or given by the Insured Person to any person who is not a named Insured Person and We and/or Starr Global Emergency Assistance suffer any loss as a result, the Policyholder or the named Insured Person shall indemnify Us and/or Starr Global Emergency Assistance for all losses suffered, expenses incurred and/or payments made.

### SECTION 4 – PERSONAL BAGGAGE

If an Insured Person sustains accidental loss of or damage to his/her personal baggage being carried during 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 4

- (a) Loss of or damage to any personal baggage due to moths, 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 is not covered.
- (b) Loss of or damage to any business goods or sample, software, antiques, jewellery not worn by the Insured Person, 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 is not covered.
- (c) Loss of or damage to hired or leased equipment or any personal baggage 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 is not covered.
- (d) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage. Any unexplained loss of or damage to any personal baggage that 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 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 to Us when the Insured Person makes a claim.

## Starr International Insurance (Asia) Limited

- (f) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at Our absolute discretion.
- (g) 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.
- (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.
- (i) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one (1) year old.
- (j) Any losses claimed under SECTION 5 – BAGGAGE DELAY arising from the same cause are excluded.

### SECTION 5 – BAGGAGE DELAY

If an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator during the course of a 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 items of clothing and toiletries subject to the maximum Sum Insured stated in the Schedule.

#### PROVISIONS FOR SECTION 5

- (a) This benefit is not applicable when an Insured Person is on his/her way back to the Stationed Location.
- (b) The delay must be certified by the Common Carrier Operator.
- (c) 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 is not covered.
- (d) When a claim arises, original receipts showing details of the expenditure must be produced by an Insured Person.
- (e) Any losses claimed under SECTION 4 – PERSONAL BAGGAGE arising from the same cause are excluded.

### SECTION 6 – PERSONAL MONEY

If an Insured Person sustains loss of cash, signed traveller's cheque(s) or money order as a direct result of theft, robbery or burglary during 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 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. Any police report obtained must be submitted to Us when the Insured Person makes a claim.
- (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 is not covered.
- (c) The indemnity for loss of cash shall be limited to the maximum amount stated in the Schedule.

### SECTION 7 – DOCUMENT LOSS

If 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 during 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 arrangement of replacing the lost document, subject to the maximum Sum Insured stated in the Schedule.

#### PROVISIONS FOR SECTION 7

- (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. Any police report obtained must be submitted to Us when the Insured Person makes a claim.
- (b) Travel expenses are limited to economy class if by air or train and hotel accommodation is limited to HK\$1,500 per day for up to a maximum of five (5) consecutive days.
- (c) Loss of any travel document or visa during the course of a Trip that is not needed to complete that particular Trip is excluded.
- (d) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority is excluded.

### SECTION 8 – TRAVEL DELAY AND RE-ROUTE

In the event that the scheduled departure or arrival time of the Common Carrier, as specified in the original itinerary, is delayed due to a sudden outbreak of strike, riot, civil commotion, hijack, adverse weather, natural disaster or a 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 such 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 traveling 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 9 – 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 that is not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following, subject to the maximum Sum Insured stated in the Schedule:

- (a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, compulsory quarantine or jury service of an Insured Person occurring within thirty (30) days before the commencement of a Trip;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or the Insured Person's travel companion or Partner, occurring within thirty (30) days before the commencement of a Trip;
- (c) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather or Infectious Disease at the planned destination occurring within one (1) week before the commencement of a Trip;
- (d) Serious damage to the Insured Person's Primary Residence from fire or flood occurring within one (1) week before the commencement of a Trip that requires the Insured Person's presence in the premises on the departure date; or
- (e) Unanticipated issuance of a Black Alert at the planned destination occurring within one (1) week before the commencement of a Trip.

## Starr International Insurance (Asia) Limited

### SECTION 10 – TRIP CURTAILMENT

We shall indemnify the Insured Person for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person that are not recoverable from any other source and consequent upon his/her return to the Stationed Location, arising from 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 Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or the Insured Person's travel companion or a Partner;
- (c) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather or Infectious Disease at the planned destination that prevents the Insured Person from continuing with his/her Trip; or
- (d) Unanticipated issuance of a Black Alert at the planned destination.

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 11 – STAFF REPLACEMENT

If an Insured Person sustains Serious Injury or suffers from Serious Sickness during the course of a Trip that directly causes or results in his/her discontinuance or cancellation of the Trip, We shall indemnify the Policyholder for any reasonable travel fare and/or accommodation expenses necessarily incurred in sending a substitute person to complete or fulfill the purpose of the original Insured Person's Trip, subject to the maximum Sum Insured stated in the Schedule.

### SECTION 12 – PERSONAL LIABILITY

We shall indemnify the Insured Person for any legal liability incurred under any of the following circumstances, arising out of his/her negligence during the course of a Trip, subject to the maximum Sum Insured stated in the Schedule:

- (a) Accidental death or Injury to any third party; or
- (b) Accidental loss of or damage to the property of any third party.

### PROVISIONS FOR SECTION 12

We shall not be liable for the following:

- (i) Damage to the property of or to any person who is an Immediate Family Member, an employee, or is deemed by law to be an employee, of the Insured Person;
- (ii) Damage to property that belongs to the Insured Person or is in his/her care, custody or control;
- (iii) Damage relating to any liability assumed by the Insured Person under contract;
- (iv) Damage relating to the willful, malicious or unlawful act on the part of the Insured Person;
- (v) The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- (vi) Any criminal proceedings; or
- (vii) Any liability that has been admitted or settled by the Insured Person.

Coverage is conditional upon the Insured Person not offering or promising payment and/or admitting fault to any third party, or becoming involved in any litigation without Our prior written approval.

### SECTION 13 - HOSPITAL CASH

If an Insured Person sustains Injury or suffers from Sickness during the course of a Trip that directly results in the necessity of a Confinement in an overseas Hospital, We shall pay the Insured Person a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

A day of Confinement means the Hospital makes a charge for room and board for the treatment of Injury or Sickness. Successive periods of Confinement due to the same or related causes shall be considered as having been caused by one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not confined to a Hospital as a result of such Accident or Sickness.

### SECTION 14 - BURN BENEFIT

If an Insured Person sustains an Injury during the course of a Trip and is diagnosed by a Physician or Doctor to have suffered any of the Burn Events listed under COMPENSATION TABLE 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured for the Burn Events stated in such table.

**COMPENSATION TABLE 2**

Burn Event	Compensation (Percentage of Sum Insured)
<b>Second Degree Burn or Third Degree Burn</b>	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

### PROVISIONS FOR SECTION 14

Benefits shall not be payable for more than one of the above Burn Events arising out of the same Accident. Should more than one of the above Burn Events occur as a result of the same Accident, We shall only be liable for the Burn Event with the greater(est) Percentage of Sum Insured.

### SECTION 15 – TRANSPORT HAZARDS

If the Insured Person sustains an Injury while travelling as a fare paying passenger in any Common Carrier during the course of a Trip that results in death or disablement as listed under PART I – DESCRIPTION OF COVERAGE, SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1 within twelve (12) months from the date of



## Starr International Insurance (Asia) Limited

Accident, We shall pay the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

### EXTENSION TO SECTION 15

Subject to all terms and conditions of the Policy, this section extends to cover any Injury sustained by an Insured Person while travelling as a fare paying passenger in any Common Carrier:

- (i) 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) 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 of a Trip.

### SECTION 16 - CREDIT CARD PROTECTION

If the Insured Person sustains an Injury during the course of a Trip that results in death as listed under PART I – DESCRIPTION OF COVERAGE, SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1, Benefit Event 1 within twelve (12) months from the date of Accident, We shall pay the outstanding balance on his/her credit card(s) subject to the maximum Sum Insured stated in the Schedule.

### PROVISIONS FOR SECTION 16

- (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.

### SECTION 17 - HOME CONTENTS

If the Insured Person sustains loss of or damage to Home Contents 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 Contents, subject to the maximum Sum Insured stated in the Schedule.

### PROVISIONS FOR SECTION 17

- (a) The burglary must involve a forcible and violent entry to, or exit from, the Primary Residence.
- (b) The Insured Person must report the burglary to the police within twenty-four (24) hours after returning from his/her Trip and a police report for such loss must be obtained and submitted to Us when the Insured Person makes a claim.
- (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 Contents shall be limited to a maximum limit stated in the Schedule. In the event any item of the Home Contents consists of articles in a set or pair, We shall not pay more than the value of any particular parts that 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 that such articles may have as part of such set or pair.
- (e) Loss of or damage to antiques, gems, diamonds, jewellery, valuable paintings or cash is not covered.
- (f) The Insured Person shall take all reasonable and necessary precautions for the safety of his/her Home Contents.

### SECTION 18 - FUNERAL EXPENSES

If the Insured Person sustains Injury that results in death during the course of a Trip, We shall pay to the Insured Person's estate the reasonable cost of any funeral expenses paid to the mortician or undertaker, subject to the maximum Sum Insured stated in the Schedule.

### SECTION 19 - ASSAULT EXTENSION

If the Insured Person sustains an Injury arising out of an assault during the course of a Trip, including but not limited to robbery and/or hold-up, that results in death that qualifies for payment under PART I – DESCRIPTION OF COVERAGE, SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1, Benefit Event 1 within twelve (12) months from the date of the assault. We shall pay to the Insured Person's estate the Sum Insured stated in the Schedule. This extension is conditional upon the Insured Person being a victim of the incident and not having been involved in any violation of law.

### SECTION 20 - WINDSTORM EXTENSION

If the Insured Person sustains an Injury arising out of a Windstorm during the course of a Trip that results in death that qualifies for payment under PART I – DESCRIPTION OF COVERAGE, SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1, Benefit Event 1 within twelve (12) months from the date of the Windstorm, We shall pay to the Insured Person's estate the Sum Insured stated in the Schedule.

### SECTION 21 - ROAD ACCIDENT EXTENSION

If the Insured Person, while a pedestrian, is struck by a Motor Vehicle or Common Carrier during the course of a Trip that results in death that qualifies for payment under PART I – DESCRIPTION OF COVERAGE, SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1, Benefit Event 1 within twelve (12) months from the date of Accident, We shall pay to the Insured Person's estate the Sum Insured stated in the Schedule.

### SECTION 22 - ADAPTIVE HOME BENEFIT

If the Insured Person sustains an Injury during the course of a Trip that results in Permanent Total Disablement that qualifies for payment under PART I – DESCRIPTION OF COVERAGE, SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1, Benefit Event 2, We shall reimburse the Insured Person for the reasonable cost of alterations made to his/her Primary Residence to make it accessible for him/her, up to the Sum Insured stated in the Schedule, on the condition that:

- (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 who has/have been recommended by a recognized organization associated with the Injury; and
- (c) This benefit shall cease once it is paid.

### SECTION 23 - CAR ALTERATION BENEFIT

If the Insured Person sustains an Injury during the course of a Trip that results in a disablement that qualifies for payment under PART I – DESCRIPTION OF COVERAGE,

## Starr International Insurance (Asia) Limited

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT, COMPENSATION TABLE 1, 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, on the condition that:

- Such private car is owned by the Insured Person or his/her legal spouse;
- Such costs are incurred within one (1) year from the date of Accident;
- Such alterations are made by person(s) with experience and who has/have been recommended by a recognized organization associated with the Injury; and
- This benefit shall cease once it is paid.

### PART II – DEFINITIONS

“**Accident**” means an unforeseen and involuntary event that caused Injury.

“**Acquired Immune Deficiency Syndrome**” or “**AIDS**” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

“**Activities of Daily Living**” means:

- 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;
- Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility - the ability to move indoors from room to room on level surfaces;
- Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene; and
- Feeding - the ability to feed oneself once food has been prepared and made available.

“**Anniversary Date**” means each anniversary of the Policy’s effective date stated in the Schedule.

“**Black Alert**” means the 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 eighteen (18).

“**Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist**” means 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 the Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

“**Civil War**” means an internecine war or a war carried on between or among opposing citizens of the same country or nations.

“**Common Carrier**” means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

“**Common Carrier Operator**” means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

“**Confined**” or “**Confinement**” means a continuous stay, from admission to discharge, in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Physician or Doctor. Confinement will be evidenced by the daily room and board charged by the Hospital.

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

- the patella or leg bone does not mend properly such that it cannot function normally; and
- this condition is diagnosed to last for the remainder of the Insured Person’s life.

“**Home Contents**” mean furniture, furnishings, home appliances, household and personal effects owned by the Insured Person that are located at the Primary Residence at the time of the burglary.

“**Hospital**” means an establishment that meets all the following requirements:

- holds a license as a Hospital (if licensing is required in the state or governmental jurisdiction);
- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- provides 24-hour a day nursing services by registered or graduated nurses;
- has a staff of one or more Physician or Doctor(s) at all times;
- provides both 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 the treatment of 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, grandchild or legal guardian.

“**Infectious Diseases**” mean any kinds of infectious diseases that are publicly announced and require quarantine by the government.

“**Injury**” means bodily injury that is solely caused by an Accident and independently of any other cause.

“**Insured Person**” means the person(s) insured in the Schedule or subsequently endorsed hereon.

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

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

“**Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)**” means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

“**Malignant Neoplasm**” means, but is not limited to, Kaposi’s sarcoma, central nervous system lymphoma and/or other malignancies now known or that become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

“**Motor Vehicle**” means a self-propelled, four (4) or more wheeled vehicle, that is not being used as a Common Carrier and that is classified as:

- A private passenger car, station wagon, van or sport utility vehicle;
- A motor home or camper; or
- A pick-up truck.

“**Opportunistic Infection**” means, but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

“**Partner**” means any person who is a partner or director of the Policyholder.

“**Percentage of Sum Insured**” means the Percentage of Sum Insured stated in the Compensation Tables of PART I – DESCRIPTION OF COVERAGE herein.





## Starr International Insurance (Asia) Limited

**“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 certified by a Physician or Doctor.

**“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 in occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total 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 Physician or Doctor to be total, continuous and permanent for the remainder of his/her life.

**“Physician or Doctor”** means any person qualified by degree in western medicine and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and surgical service, but excluding the Insured Person, an Immediate Family Member or someone living in the same household as the Insured Person.

**“Policy”** means this Policy and any other documents stated in PART VII – GENERAL CONDITIONS, ENTIRE CONTRACT herein.

**“Policyholder/Insured”** means a company(ies) named in the Schedule as Policyholder/Insured.

**“Pre-existing Condition(s)”** means the condition for which the Insured Person received or was recommended by a Physician or Doctor 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 twelve (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 Stationed Location.

**“Schedule”** means the Schedule attached to and incorporated in this Policy.

**“Second Degree Burn”** means both the epidermis and the underlying dermis are damaged caused by heat, electricity, chemicals, light or radiation.

**“Serious Injury or Serious Sickness”** means injury or sickness that requires treatment by a Physician or Doctor and that results in the Insured Person being certified by that Physician or Doctor as having a life threatening condition and being unfit to travel or continue with his/her Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member, travel companion or Partner, it means injury or sickness that requires treatments by a Physician or Doctor and that results in the Immediate Family Member, travel companion or Partner being certified by that Physician or Doctor as having a life threatening condition that leads to the discontinuation or cancellation of the Insured Person's Trip.

**“Sickness”** means illness or disease first contracted and commenced by the Insured Person during the Trip that requires treatment by a Physician or Doctor.

**“Stationed Location”** means a country, province or region in which the Insured Person resides. Such location must be stated in the Policy and subject to prior declaration and Our approval.

**“Sum Insured”** means the amount of sum insured stated in the Schedule.

**“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 the commission of a Terrorist Act and/or is verified or recognized or designated by any government, authority or committee as a terrorist.

**“Terrorist Act”** means an act including but not limited to the use or threatened 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 group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the intent is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

**“Third Degree Burn”** means full thickness skin destruction caused by heat, electricity, chemicals, light or radiation.

**“Trip”** means a journey taken by an Insured Person outside the Stationed Location during the period of insurance and assigned by or at the direction of the Policyholder for business purposes. The “Trip” shall be deemed to commence when the Insured Person arrives at the immigration counter in the Stationed Location; and cease when he/she returns to the immigration counter in the Stationed Location. Any (a) leisure travel during and/or immediately before/after such journey; or (b) standalone leisure travel of an Insured Person at managerial grade or above, is also included subject to not exceeding one hundred and eighty (180) days for the whole journey. In the event there is no immigration counter at the Stationed Location, such “Trip” shall be deemed to commence when the Insured Person leaves the boundary of the Stationed Location; and cease when he/she returns to the boundary of the Stationed Location. “Trip” does not include any daily travel between the place of residence and place of regular employment.

**“War”** means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**“We, Us, Our”** means Starr International Insurance (Asia) Limited.

**“Windstorm”** means a cyclone, hurricane or typhoon where an alert or warning has been issued by the local government or a recognized institution where it attacked. A Windstorm that lasts for seventy-two (72) consecutive hours is deemed as one Windstorm event.

### PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; radioactive, nuclear pollution or contamination;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
5. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. 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 earn income or remuneration from engaging in such sport as a source of income;
7. The effects of alcohol or drugs other than those prescribed by a Physician or Doctor;
8. Suicide, attempted suicide, intentional self-injury or self-exposure to needless peril;
9. Any medical treatment received during the course of a Trip that was made for the purpose of receiving medical treatment (need not be the sole purpose) or where the Trip was undertaken while the Insured Person was unfit to travel or against the advice of a Physician or Doctor;
10. Any Pre-existing Conditions, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
11. Health check-ups or any investigation(s) not directly related to admission, diagnosis, sickness or injury, or any treatment or investigation that is not medically necessary;
12. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, spectacles, hearing aids, dentures or other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
13. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth;

## Starr International Insurance (Asia) Limited

14. AIDS or any Injury or Sickness commencing in the presence of a seropositive test for HIV and related diseases and/or sexually transmitted disease;
15. An Insured Person engaging in naval, military or air force service or operations; armed force service;
16. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline; or
17. Any loss that occurs while the Insured Person is in the Republic of Iraq or the Islamic Republic of Afghanistan.

### PART IV – TERMINATION OF COVERAGE

We may terminate this Policy at any time during the period of insurance by giving thirty (30) days' prior notice in writing to the last known address of the Policyholder or its insurance broker. In the event of such termination, We shall return promptly the pro-rata premium to the Policyholder. However, no notice of termination is required from Us in the event of the occurrence of one or more of the following and this Policy shall be automatically terminated forthwith:

- (a) non-payment of any premium;
- (b) conviction of a crime arising out of acts increasing the hazards insured against;
- (c) fraud, material misrepresentation or material non-disclosure on the part of the Policyholder, the Insured Person and/or its insurance broker;
- (d) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.

The Policyholder may cancel this Policy by giving Us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium:

Covered Period	Retentive Percentage of Annual Premium
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

### PART V - PREMIUM PROVISIONS

**PREMIUM**  
 The premiums for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip, the plan and the coverage and amount of insurance in effect. However, We reserve the right to change rates at any time if any of the following events take place during the period of insurance:

- (a) The terms of the Policy change;
- (b) A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- (c) There is a change in the factors bearing on the risk assumed;
- (d) There is a misrepresentation in the information We relied on in establishing the premium rate;
- (e) Any law or regulation is amended to the extent it affects Our benefit obligation.

#### PAYMENT OF PREMIUM

The first premium is due on the Policy's effective date. After that, premiums will be due annually on the Anniversary Date unless We agree with the Policyholder in writing on some other method of premium payment. If any premium is not paid when due, the Policy will be canceled as of the premium due date, except as provided in the Policy Grace Period section as described below.

#### POLICY GRACE PERIOD

A Policy grace period of thirty-one (31) days shall be granted following the expiry date of the Policy for the payment of the required premiums. The Policy shall remain in force during the grace period. If the required premiums are not paid, insurance shall end upon the expiration of the grace period. The Policyholder shall be liable to Us for any unpaid premium for the time the Policy was in force.

### PART VI – CLAIM PROVISIONS

#### OBLIGATION

The due observance and fulfillment of the terms and conditions of this Part of the Policy insofar as they relate to anything to be done or complied with by the Insured and the Insured Person or an Insured Person's beneficiary(ies) or legal personal representative(s) are conditions precedent to Our liability to make any payment under this Policy..

#### TIME OF NOTICE OF CLAIM

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.

#### FORMS FOR PROOF OF LOSS

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.

#### 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 not invalidate any claim if it is shown that it was not reasonably practicable to give such notice and that notice was given as soon as was reasonably practicable.

#### CLAIMANT COOPERATION PROVISION

Failure of the claimant to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

#### TIME FOR FILING PROOF OF LOSS

Affirmative 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 not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one (1) year after the date of such loss.

#### LIMITATIONS CONTROLLED BY STATUTE

## Starr International Insurance (Asia) Limited

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the laws of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such laws.

### PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Physician or Doctor examine the Insured Person as often as is reasonably necessary 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 examination or autopsy.

### FRAUDULENT CLAIMS

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

### RIGHT OF RECOVERY

In the event authorization of payment and/or payment is made by Us or for a medical claim that 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 from the Insured Person.

### SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery 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 under this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

## PART VII – GENERAL CONDITIONS

### ENTIRE CONTRACT

The Policy, Schedule, applications, endorsements and attachments (if any) 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 hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by Us and endorsed hereon.

### AGE LIMIT FOR INSURED PERSON

The insurance under this Policy covers Insured Persons aged between eighteen (18) and seventy (70) years old.

### GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy applies twenty-four (24) hours a day during the course of a Trip.

### FOREIGN SANCTIONS

Subject to the terms and conditions of the Policy, this Policy applies anywhere in the world unless specifically limited by Us through endorsement, or where coverage would be prohibited under any law or regulation that is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter because it breaches any embargo or sanction, or because the Insured Person or any beneficiary under this Policy is designated a "Specially Designated National" (SDN) by the US Office of Foreign Assets Control (OFAC). In circumstances, where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach any embargo or sanction, including but not limited to OFAC and/or the US Department of Commerce, then We will take reasonable measures to obtain the necessary authorization to make such payment. This Policy does not apply to the extent that any trade or economic sanctions laws, regulations or designations or other laws or regulations prohibit Us from offering or providing insurance. To the extent that any such prohibitions apply, the coverage will not be made effective, no benefit will be provided, We shall have no liability whatsoever and this Policy shall be void ab initio.

### RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

### TO WHOM INDEMNITIES PAYABLE

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.

### ASSIGNMENT

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 Starr International Insurance (Asia) Limited, Suite 1901, 19/F, Central Plaza 18 Harbour Road, Wanchai, Hong Kong and Our consent to such assignment is endorsed. We do not assume any responsibility for the validity of an assignment. No provision of Our charter, constitution or by-laws shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

### REINSTATEMENT OF POLICY

If this Policy lapses due to non-payment of premium, it may be reinstated with Our approval. Benefits shall not, however, be payable for any event likely to give rise to a claim under this Policy and that occurs while the Policy had lapsed. Pre-existing Condition(s) would apply as if the Policy commenced on such reinstatement date.

### RENEWAL CLAUSE

This Policy shall be renewable from the Anniversary Date with Our consent by payment of premium in advance at Our premium rate in force at the time of renewal. We reserve the right upon renewal to make adjustments to the premium rates, benefits, terms and conditions of this Policy or not invite renewal at Our discretion.

### EXAMINATION OF RECORDS AND AUDIT

We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within two (2) years after the termination of the Policy as they relate to the premiums or subject matter of this insurance.

### OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefits of Accidental Death and Disablement, Travel Delay, Hospital Cash, Burn Benefit, Transport Hazards, Assault Extension, Windstorm Extension and Road Accident Extension shall not be subject to the foregoing limitation.

### GOVERNING LAW

This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the jurisdiction of the courts of Hong Kong.

### CLERICAL ERROR

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid in accordance with the provisions of this Policy and the applicable laws.