

Executive Travel Care Insurance

Policy Wording

CHUBB®



® **Sun Flower Insurance Brokers Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

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Executive Travel Care Insurance

Policy Wording

Please read this Policy.

Please review **This Policy** and return to **Us** immediately if any error are found.

In consideration of the payment of **Premium** to **Us** and subject to the terms and conditions of **This Policy**, **We** agree to provide cover in the manner and to the extent set out in **This Policy**.

This Policy shall take effect on the first day of the **Period of Insurance**, at 00:01 a.m., time of the place where **This Policy** was issued, and shall continue in effect unless and until it is terminated in accordance with General Conditions No. 11, 12 and 16 of Part IV of **This Policy**.

Part I – Definition of Words

The following defined terms shall have the meaning set out as follows in **This Policy**:

1. **Accident** means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the **Insured Person**. The word **Accidental** shall be construed accordingly.
2. **Accidental Death** means death occurring as a result of a **Bodily Injury**.
3. **Apallic Syndrome** means universal necrosis of the brain cortex, with the brainstem remaining intact. The definite diagnosis must be confirmed by a consultant neurologist. The condition has to be medically documented for at least one (1) month.
4. **Appointed Hospital** means any of the **Hospitals** in the “Chubb Assistance China Emergency Card Hospital List” enclosed with Chubb Assistance China Emergency Card.
5. **Authorised Assistance Service Provider** means the independent service provider appointed by **Us** to provide overseas assistance services to **Insured Persons**.
6. **Beneficiary** means the estate of the **Insured Person**.
7. **Black Alert** means the travel alert issued by the Security Bureau of the Hong Kong SAR Government under the Outbound Travel Alert (OTA) System. This definition may be changed by **Us** from time to time based on changes to the OTA System communicated by the Security Bureau of the Hong Kong SAR Government.
8. **Bodily Injury** means any injury sustained by an **Insured Person** on any part of his/her body on a single or isolated occasion which is caused by **Accidental** means.

9. **Chinese Physician** means a legally licensed Chinese traditional medical practitioner (including a Chinese herbalist, acupuncturist or bonesetter) duly registered and practicing within the scope of their license in **Hong Kong**. A **Chinese Physician** cannot be:
 - (a) the **Policyholder**;
 - (b) the **Insured Person**;
 - (c) a **Close Relative**; or
 - (d) an employee of the **Policyholder**.
10. **Chubb Assistance China Emergency Card** means the Chubb Assistance China Emergency Card issued under **This Policy** to an **Insured Person**.
11. **Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.
12. **Close Relative** means parent, **Spouse**, son, daughter, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, parent-in-law, stepchild, grandparent or grandchild.
13. **Complete Fracture** means a fracture in which the bone is broken completely across and no connection is left between the pieces.
14. **Confinement** means necessary confinement in a **Hospital** as a **Resident In-patient** for each day during the period of confinement while under the care of a **Physician** for the treatment of a **Bodily Injury** to or **Sickness** of the **Insured Person** and for which the **Hospital** makes a charge for room and board, except when such **Confinement** is in connection with an actual surgical operation which does not require in a **Hospital** as an in-patient. The word "**Confined**" shall be constructed accordingly.
15. **C-Suite Employees** shall mean managing director, chairman, chief executive officer, president or senior vice president of the **Insured** as described in the **Policy Schedule**.
16. **Country of residence** shall mean **Hong Kong** unless otherwise specially mentioned in the **Policy Schedule** or subsequent **Endorsement(s)** (if any) by the **Insured** or the **Insured Person**.
17. **Daily Business** means eating, dressing, bathing, using the lavatory and moving in/out of a bed in all cases without assistance.
18. **Documents** means papers or other items containing references to the **Insured Person's** identity including, but not limited to the following: passport; driver's license; credit, debit and bank cards; share certificates; birth certificate; bank account details; insurance documents – motor, home, travel and life; utilities account details; membership numbers of professional bodies.
19. **Dentist** means a registered dentist who is qualified and legally licensed to practice pursuant to the laws of the country/territory in which such practice is maintained and is recognised by **Us** as such for the purpose of **This Policy**. A **Dentist** cannot be:
 - (a) the **Policyholder**;
 - (b) the **Insured Person**;
 - (c) a **Close Relative**; or
 - (d) an employee of the **Policyholder**.
20. **Disability/Disabilities** means any of the **Disabilities** (including death) listed in the table entitle Table of Events which must be resulting from a **Bodily Injury** of the **Insured Person**. Successive **Disabilities** arising from the original **Bodily Injury** of the **Insured Person** are treated as one **Disability** unless they result from causes unrelated to each other or are separated by at least ninety (90) consecutive days from the date of the **Insured Person's** discharge from the **Hospital** or the **Insured Person's** latest consultation at the **Physician's** office whichever is the later.

21. **E-hailing Vehicle** means taxi and a vehicle other than **Public Conveyance** that is booked via a website or an application using smartphone technology for the purposes of passenger transportation
22. **Endorsement** means a written alteration to the terms of the **Policy**.
23. **Events** means the **Event(s)** described in the relevant Table of Events set out in **This Policy**.
24. **Excess** means the first amount of any covered loss or expense incurred by the **Insured Person** which **We** will not pay. **Excess** shall be applied to each and every loss which is covered under **This Policy** if shown on the **Policy Schedule**.
25. **Fingers, Thumbs or Toes** means the digits of a **Hand** or **Foot**.
26. **First Confirmed Diagnosis** means a first diagnosis provided by a **Physician**.
27. **Foot** means the entire foot below the ankle.
28. **Hairline Fracture** means mere cracks in the bone.
29. **Hand** means the entire hand below the wrist.
30. **Hong Kong** means the Hong Kong Special Administrative Region of the People's Republic of China.
31. **Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, and meeting all of the following requirements in that it:
 - operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a **Resident In-patient** basis;
 - admits **Resident In-patient** only under the supervision of a **Physician** or **Physicians** one of whom is available for consultation at all times;
 - maintains organised facilities for medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - provides full-time nursing service by and under the supervision of a staff or nurses;
 - maintains a legally licensed **Physician** in residence.

Provided that it is not:

- a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normality; the psychiatric department of a **Hospital**;
 - a place for the aged; a rest home; a place for drug addicts or alcoholics; or
 - a health hydro or nature-cure clinic; a nursing or convalescent home; a special unit of a Hospital used primarily as a place for drug addicts or alcoholics, or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.
32. **Identity Theft** means the theft of personal data or **Documents** relating to the **Insured Person's** identity which results: (i) in their fraudulent use to obtain money, goods or services; and/or (ii) in the **Insured Person** incurring expense to: (a) stop further fraudulent use; (b) replace such **Documents**; (c) restore their credit rating and bank/mortgage/loan accounts; or (d) amend or rectify records regarding the **Insured Person's** true name or identity.
 33. **Insured/Policyholder** means the person or company(ies) named in the **Policy Schedule** or subsequent **Endorsement(s)** (if any) as the **Insured/Policyholder**. Where the **Insured/Policyholder** under **This Policy** is more than one person, firm, partnership, company, association, organisation or entity of a similar nature, "**Insured/Policyholder**" shall refer to all of them

taken together as a whole and any obligation and/or liability pertaining to an **Insured/Policyholder** under **This Policy** shall be joint and several obligation and/or liability of each of them.

34. **Insured Person** means the person described in the **Policy Schedule** or subsequent **Endorsement(s)** (if any) under the item of "Description of Insured Persons".
35. **Journey** means a trip taken by an **Insured Person** outside **Hong Kong** assigned by or at the direction of the **Policyholder** for the purpose of furthering its business. Any personal deviation during and/or immediately before/after such authorised business trip is also insured provided the total number of personal deviation travelling days should not exceed sixty percent (60%) of the total travelling days (including both business travel and personal deviations). The **Journey** must start on a date within the **Period of Insurance** and shall be deemed to commence (i) at the time the **Insured Person** leaves his/her place of residence or place of regular employment in **Hong Kong** to go directly to the immigration counter to embark on a **Journey** or (ii) four (4) hours before the scheduled departure time of the carrier in which the **Insured Person** has arranged to travel, whichever is the later. The **Journey** shall be deemed to cease (i) at the time the **Insured Person** returns to his/her place of residence or place of regular employment in **Hong Kong**; or (ii) four (4) hours after the scheduled arrival time of the carrier in which the **Insured Person** travels; or (iii) the expiration of the one hundred and eighty (180) day period beginning from the date such particular **Journey** commenced; or (iv) the date on which **This Policy** is terminated, whichever is the earliest. For **C-Suite Employees**, **Journey** will be extended to covering stand-alone personal trips.
36. **Kidney Failure** means end stage renal disease which presents chronic and irreversible loss of function of both kidneys as a result of which the **Insured Person** is required to undergo regular renal dialysis or kidney transplantation.
37. **Limb(s)** means the entire limb between the shoulder and the wrist or between the hip and the ankle.
38. **Liver Failure** means chronic end stage liver failure which is permanent and irreversible and characterised by permanent jaundice, oesophageal varices, ascites and hepatic encephalopathy. For the avoidance of doubt, liver disease caused by or attributed to drug overdose or excessive alcohol ingestion shall not fall within the definition of "Liver Failure" and is not covered.
39. **Loss of finger or toe** means loss of use or loss by complete severance through or above the metacarpophalangeal or metatarsophalangeal joint. This **Disability** must have continued for at least twelve (12) consecutive months and must be certified by a **Physician** that the **Disability** will be total, continuous and permanent for the remainder of the **Insured Person's** life.
40. **Loss of hearing** means total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment. This **Disability** must have continued for at least twelve (12) consecutive months and must be certified by a **Physician** that the **Disability** will be total, continuous and permanent for the remainder of the **Insured Person's** life.
41. **Loss of limb** means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This **Disability** must have continued for at least twelve (12) consecutive months and must be certified by a **Physician** that the **Disability** will be total, continuous and permanent for the remainder of the **Insured Person's** life.
42. **Loss of sight** means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This **Disability** must have continued for at least twelve (12) consecutive months and must be certified by a **Physician** that the **Disability** will be total, continuous and permanent for the remainder of the **Insured Person's** life.
43. **Loss of speech** means total and irrecoverable loss of speech beyond remedy by surgical or other treatment. This **Disability** must have continued for at least twelve (12) consecutive months and must be certified by a **Physician** that the **Disability** will be total, continuous and permanent for the remainder of the **Insured Person's** life.
44. **Medical Expenses** means
 - (a) all **Usual, Reasonable and Customary** cost necessarily incurred outside **Hong Kong** for ambulance charges, medical, hospital, surgical or other diagnostic or remedial treatment given or

- prescribed by a **Physician** as a direct result of the **Insured Person's Bodily Injury** or **Sickness**;
- (b) all **Usual, Reasonable and Customary** costs necessarily incurred outside **Hong Kong** for emergency dental treatment given by a **Dentist** to restore or replace sound natural teeth lost or damaged as a result of a **Bodily Injury**;
 - (c) expenses incurred as a consequence of a condition wholly or partly caused by childbirth, pregnancy or the complications thereof provided that such expenses relate to emergency medical complications that are not considered routine treatment and are incurred before the thirty-second (32nd) week of pregnancy;
 - (d) ongoing medical expenses incurred in **Hong Kong** after an **Insured Person** has returned to **Hong Kong** for the treatment of a **Bodily Injury** or **Sickness** for which treatment was first sought and received whilst on a **Journey**;

but does not include health check-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary.

- 45. **Muscular Dystrophy** means a hereditary muscular dystrophy confirmed by a consulting neurologist resulting in the inability of the **Insured Person** to perform without assistance in respect of three (3) or more of the following: (i) Bathing, (ii) Dressing, (iii) Using the lavatory, (iv) Eating, (v) Movement in or out of bed or chair.
- 46. **Other Fracture** means any fracture other than a **Simple Fracture, Complete Fracture** or **Hairline Fracture**.
- 47. **Parkinson's Disease** means unequivocal diagnosis of **Parkinson's Disease** by a consultant neurologist where all the following conditions of the disease are fulfilled:
 - It cannot be controlled with medication
 - It is idiopathic in nature (all other forms of Parkinsonism are excluded)
 - It shows signs of progressive impairment, and
 - The inability of the **Insured Person** to perform without assistance in respect of three (3) or more of the following: (i) bathing, (ii) dressing, (iii) using the lavatory, (iv) eating, and (v) movement in or out of bed or a chair.
- 48. **Partner or Director** means any partner or director of the **Insured** in the event that the **Insured** is a partnership or a company.
- 49. **Period of Insurance** means the period specified in the **Policy Schedule** or subsequent **Endorsement(s)** (if any) under the item of "**Period of Insurance**", as the period for which insurance coverage will be provided under **This Policy**.
- 50. **Permanent Total Disability** means totally and permanently unable to engage in any occupation or employment for which an **Insured Person** is reasonably qualified by education, training or experience. In the event that an **Insured Person** is unemployed at the time of **Bodily Injury**, it shall mean totally and permanently unable to perform all of the **Daily Business** of like age and sex and in all cases. In either case, such a **Disability** must have lasted for twelve (12) consecutive months without interruption and must be certified by a **Physician** to be total, continuous and permanent for the remainder of the **Insured Person's** life.
- 51. **Personal Money** means coins, bank notes, **Personalised Octopus Card**, postal or money orders, signed travellers and other cheques.
- 52. **Personalised Octopus Card** means a Octopus Card for which the **Insured Person** has provided the issuer of the Octopus Card with his/her personal details to enable them to identify him/her as the owner of the Octopus Card.
- 53. **Personal Property** means personal goods belonging to an **Insured Person** or for which he/she is responsible (except **Personal Money**, antiques, jewellery that is not worn or carried by the **Insured Person** at the time of loss or damage, contracts, bonds, securities, business goods or sample, animals,

software, vehicles or any other conveyances or their accessories) which are taken by him/her on the **Journey** or acquired by him/her during the **Journey**.

54. **Physician** means a person who is qualified and legally licensed to practice medicine and/or surgery pursuant to the laws of the country in which such practice is maintained and is recognised by **Us** as such for the purpose of **This Policy**. This does not include **Chinese Physician in Hong Kong**. A **Physician** cannot be:
- (a) the **Policyholder**;
 - (b) the **Insured Person**;
 - (c) a **Close Relative**; or
 - (d) an employee of the **Policyholder**.
55. **Policy Schedule** means the schedule attached to entitled “**Policy Schedule**” and incorporated into **This Policy**.
56. **Pre-existing Medical Condition** means **Sickness** contracted or **Bodily Injury** sustained by an **Insured Person** for which he/she has diagnosis or symptoms or should reasonably have received medical treatment, consultation, prescribed drugs or advice from a **Physician** within twelve (12) consecutive months immediately prior to the first day of a **Journey**.
57. **Premium** means the **Premium** payable in respect of **This Policy** for each **Period of Insurance** being the amount stated as such in the **Policy Schedule** or subsequent **Endorsement(s)** (if any).
58. **Principal Home** means the **Insured Person’s** place of residence in **Hong Kong** or the regular and habitual place of residence in **Hong Kong** in the event that the **Insured Person** has more than one place of residence in **Hong Kong** and specified as such in the **Policy Schedule** or **Schedule 1** or subsequent **Endorsement(s)** if any as such.
59. **Public Conveyance** means any bus, coach, ferry, hovercraft, hydrofoil, ship, limousine, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers, any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.
60. **Rental Vehicle** means a rented sedan, station wagon, hatchback or four-wheel-drive (4WD) and other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying an **Insured Person** on public roadways and shall not include any other vehicle or use.
61. **Resident In-patient** means an **Insured Person** whose **Confinement** is as a resident bed patient and whose **Confinement** is necessary for the medical care, diagnosis and treatment of a **Sickness** or **Bodily Injury** covered by **This Policy**, and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.
62. **Riot** means the act of any person taking part together with or without others in any disturbance of the public peace (whether in connection with a strike or lock-out or otherwise) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
63. **Second Degree Burn** means both the epidermis and the underlying dermis are damaged.
64. **Schedule I** means the schedule attached to entitled “**Schedule I**” and incorporated into **This Policy**.
65. **Serious Bodily Injury or Serious Sickness** with respect to an **Insured Person**, means **Bodily Injury** or **Sickness** which causes his/her total disablement which has lasted or is likely to last for at least seven (7) consecutive days provided it is certified by a **Physician**; with respect to an **Insured Person’s**

Spouse, parent, parent-in-law, child, brother, sister, grandparent or **Partner or Director**, shall mean **Bodily Injury** or **Sickness** certified as being dangerous to life by a **Physician** and which solely and directly causes or necessarily results in the **Insured Person's** discontinuation or cancellation of his/her original **Journey**.

66. **Sickness** means sickness or disease first contracted by an **Insured Person** after the commencement date of the **Period of Insurance** and starts during a **Journey** and for which the **Insured Person** has not received treatment or advice for treatment during the twelve (12) months prior to the commencement date of the **Journey** which requires the treatment of a **Physician** and which results in the necessary incur of **Medical Expenses**. Successive **Sicknesses** arising from the original **Sickness** of the **Insured Person** are treated as one **Sickness** unless they result from causes unrelated to each other or are separated by at least ninety (90) consecutive days from the date of the **Insured Person's** discharge from the **Hospital** or the **Insured Person's** latest consultation at the **Physician's** office whichever is the later.
67. **Simple Fracture** means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a **Physician** requires minimal and uncomplicated medical treatment.
68. **Spouse** means legally married spouse. A common law marriage is not considered as a legal marriage.
69. **Strike** means the willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.
70. **Sum Insured** means the amount referred to as such for the respective coverage listed in the **Policy Schedule** or subsequent **Endorsement(s)** (if any) as such and applicable to each **Insured Person** under respective coverage.
71. **Third Degree Burn** means the damage or destruction of the skin to its full depth and damage to the tissues beneath.
72. **This Policy** means the **Policy Schedule**, other schedule(s) attached hereto and the **Endorsement(s)** (if any) and any amendments (if any) to the same that may have been made from time to time.
73. **Travel Documents** means letters of credit, travel tickets, credit cards, identity card, passport, travel visa/permit, working permit and driving license.
74. **Usual, Reasonable and Customary** mean a charge which:
- is charged for treatment, supplies or medical services medically necessary to treat an Insured Person's medical condition;
 - does not exceed the average level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
 - does not include additional
75. **We/Us/Our/The Company/The Insurer** means **Chubb Insurance Hong Kong Limited**.

Part II – Description of Cover

Coverage A – Personal Accident / Permanent Disability

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** which directly causes or results in his/her death or any of the **Disabilities** within twelve (12) consecutive months from the date on which the **Bodily Injury** was sustained, **We** will pay the benefits in accordance with the respective percentages of the **Sum Insured** as listed in the Table of Events for that **Disability**.

A(i) Additional Indemnity for Public Conveyance or Innocent Victim in Armed Robbery

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey**:

- (a) while travelling as a fare-paying passenger on board a **Public Conveyance** (excluding a taxi); or
- (b) being an innocent victim in an armed robbery or attempted robbery,

resulting in an **Event(s)** 1 - 21, **We** will pay the corresponding percentage of the **Sum Insured** for the **Event** suffered as listed in the Table of Events up to the maximum **Sum Insured** shown on the **Policy Schedule** against Additional Indemnity for Public Conveyance or Innocent Victim in Armed Robbery.

A(ii) Additional Indemnity for taxis & E-hailing Vehicles

If, during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** while traveling as a fare-paying passenger on board a taxi or **E-hailing Vehicle**, which directly causes or results in his/her death or any of the **Disabilities** within twelve (12) consecutive months from the date on which the **Bodily Injury** was sustained, **We** will pay an additional benefit in accordance with the respective percentages of the **Sum Insured** as listed in the Table of Events provided an amount is shown on the **Policy Schedule** for that Event & Event Scale against Coverage A– Accidental Death / Permanent Disablement.

Exposure:

If during the **Period of Insurance**, the **Insured Person** is exposed to the elements as a result of an **Accident** and within twelve (12) months of the Accident the **Insured Person** suffers any of the **Event(s)** 1 - 21 as a direct result of that exposure, the **Insured Person** will be deemed for the purpose of **This Policy** to have suffered a **Bodily Injury** on the date of the **Accident**.

Disappearance:

If during the **Period of Insurance**: (i) it is proven to the **Our** satisfaction that an **Insured Person** has disappeared in the course of a **Journey** for a continuous period of twelve (12) consecutive months, and (ii) in **Our** opinion, it is reasonable to believe that such **Insured Person** has died as a result of **Bodily Injury**, the **Sum Insured** for **Accidental Death** under Coverage A -Accidental Death / Permanent Disability shall become payable upon provision of an undertaking signed by the **Beneficiary(ies)** and/or legal personal representative(s) that: (i) if **We** subsequently have reason to believe that the Insured Person has not disappeared or died, then the **Beneficiary(ies)** or legal personal representative(s) shall forthwith refund to **Us** in full any benefit received by such **Beneficiary(ies)** or legal personal representative(s) upon demand; and (ii) such **Beneficiary(ies)** or legal personal representative(s) shall fully pay **Us** upon demand for any estate duty or such other expenses and charges levied by any competent governmental or public authority and payable in respect of **This Policy** and any other such charges incurred by **Us** in connection with the payment of benefits to such **Beneficiary(ies)** or legal personal representative(s).

Provisions in respect of Coverage A:

- (a) In the event that one hundred percent (100%) of **Sum Insured** for **Accidental Death** / Permanent **Disability** has been paid in respect of an **Insured Person**, **This Policy** in respect of that **Insured Person** shall immediately cease to be in force. Where the aggregate amount of benefits paid in respect of an **Insured Person** is less than one hundred percent (100%) of **Sum Insured**, the **Sum Insured** for **Accidental Death** / Permanent **Disability** applicable to that **Insured Person** shall be reduced to the amount of original **Sum Insured** that remains unpaid.
- (b) In the event of an **Insured Person** sustaining permanent **Disability** not falling under **Event(s)** 2 – 21, **We** may, at **Our** absolute discretion, pay the **Insured Person** a sum of money which shall be calculated by **Us** by reference to the degree of such a **Disability**.
- (c) If an **Insured Person** suffers from a **Loss of limb** and a toe(s) of the same limb or a **Loss of limb** and a finger(s) of the same limb which gives rise to benefits being payable under Coverage A– Personal Accident / Permanent Disability , an **Insured Person** will only be entitled to the benefit payment in respect of the loss of one limb under the Table of Events.
- (d) If an **Insured Person** suffers from a **Loss of limb** or an organ, which was partially dysfunctional prior to an **Accident** and such a limb or such an organ becomes totally dysfunctional as a result of such an **Accident**, the benefit amount payable will be less than the respective percentage of **Sum Insured** that is

indicated in the Table of Events by an amount as determined by **Us** in its sole discretion. No payment however shall be made in respect of a **Loss of limb** or an organ, which was totally dysfunctional prior to the **Accident**.

- (e) An **Insured Person** shall not be entitled to benefit payment under more than one of the benefit items in the Table of Events in respect of the same **Accident**. If an **Insured Person** suffers more than one **Disability** in the same **Accident**, **We** shall only be liable to pay for the **Disability** which attracts the highest amount of benefits in accordance with the Table of Events.
- (f) If a payment has been made in respect of any permanent **Disability** under **Event(s) 2 – 21** and **Accidental Death** occurs within the subsequent twelve (12) consecutive months of the **Bodily Injury**, then **We** shall pay the difference (if any) between the benefit payable for the **Disability** and the benefit payable for **Event 1**.
- (g) The maximum amount payable for a **Bodily Injury** under Coverage A – Personal Accident / Permanent Disability shall be two hundred percent (200%) of the original **Sum Insured for Accidental Death / Permanent Disability** under Coverage A – Personal Accident / Permanent Disability.
- (h) If an **Insured Person** suffers a **Bodily Injury** resulting in any one (1) of the **Event(s) 2 - 10**, **We** will not be liable under **This Policy** for any subsequent **Bodily Injury** to that **Insured Person**.

Exclusions in respect of Coverage A:

Coverage A – Personal Accident / Permanent Disability does not cover any loss or liability in respect of:

- (a) **Sickness**, disease, or any bacterial infection even if contracted by accident other than bacterial infection that is the direct result of an accidental cut or wound is not covered.

Table of Events		The percentage of the Sum Insured shown in the Schedule against Coverage A – Personal Accident / Permanent Disability (per Insured Person)
The Events Note: The following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.		Scale II
1	Accidental Death	100%
2	Permanent Disability	100%
3	Permanent paralysis of all Limbs	100%
4	Permanent and incurable insanity	100%
5	Loss of sight of both eyes	100%
6	Loss of sight of one (1) eye	100%
7	Loss of two (2) Limbs	100%
8	Loss of one (1) Limb	100%
9	Loss of speech and Loss of hearing	100%
10	Loss of hearing in both ears	100%
11	Loss of hearing in one (1) ear	20%
12	Loss of speech	50%
13	Permanent loss of lens of each eye	50%
14	Loss of Toe of either Foot : (a) all – one (1) Foot (b) great – both joints (c) great – one (1) joint (d) other than great – each Toe	20% 8% 5% -

15	Permanent loss of use of one (1) Thumb of either Hand : (a) Both joints (b) One (1) joint	30% 15%
16	Loss of four (4) Fingers and Thumb of either Hand	70%
17	Permanent loss of use of four (4) Fingers	40%
18	Loss of Fingers of either Hand : (a) Three (3) joints (b) Two (2) joints (c) One (1) joints	15% 10% 7.5%
19	Fractured leg or patella with established non-union	15%
20	Shortening of leg by at least 5 cm	10%
21	Permanent partial disablement not specified in Event 2 to 20 above.	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function of the Insured Person as certified by no fewer than two (2) Physicians , one (1) of whom will be the Insured Person's treating Physician and the other will be appointed by Us . In the event of a disagreement between the Physicians , the amount payable will be the average of the two (2) opinions.

Coverage B – Medical Expenses

Cover for an **Event** applies only if an amount is shown in the **Policy Schedule** against Coverage B – Medical Expenses Reimbursement.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the Bodily Injury or Sickness which must occur whilst on a Journey .		Benefits Per Insured Person
1	Bodily Injury or Sickness resulting in Medical Expenses	From the date of Bodily Injury or Sickness resulting in the Insured Person incurring Medical Expenses , We will, reimburse the Policyholder up to the Sum Insured shown in the Policy Schedule against Coverage B – Medical Expenses, less any applicable Excess .
2	Bodily Injury or Sickness resulting in Medical Expenses for treatment by a Chinese Physician after return back to Hong Kong	From the date of Bodily Injury or Sickness resulting in the Insured Person incurring Medical Expenses for treatment by a Chinese Physician , We will, reimburse the Policyholder up to HK\$200 per day per visit, up to HK\$2,000 per Bodily Injury or Sickness , in aggregate of HK\$4,000 per Period of Insurance .

In the event of a necessity for follow up medical treatment after an **Insured Person's** returning to **Hong Kong**, this coverage will be extended to cover such **Medical Expenses** incurred within twelve (12) consecutive months after the **Insured Person's** return to **Hong Kong**.

If the **Policyholder** or **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, **We** will only be liable for the additional amount not recoverable from such other source or insurance.

Any expenses incurred relating to prosthesis, contact lens, spectacles, hearing aids, dentures and other medical equipment is not covered.

Any expenses incurred relating to dental or optical treatment is not covered unless such costs are necessarily incurred due to an **Accident**.

Coverage C – Personal Property

If during the **Period of Insurance**, and whilst the person is a **Insured Person** and on a **Journey**, the **Insured Person** sustains **Loss** of, theft of or damage to his/her **Personal Property**, **We** will reimburse the **Policyholder** or the **Insured Person** in respect of such **Loss**, theft or damage up to the corresponding **Sum Insured** shown in **Policy Schedule** against Coverage C – Personal Property per any one **Accident**.

Loss under Coverage C – Personal Property means items which are unrecoverable due to circumstances outside the control of the **Policyholder** or **Insured Person**.

Provisions in respect of Coverage C:

- (a) An **Insured Person** must take all reasonable and necessary precautions for the safety and supervision of all of his/her **Baggage**.
- (b) An **Insured Person** must report any loss, theft or willful damage to the police having jurisdiction at the place where the **Loss**, theft or willful damage by a third party of the **Personal Property** occurs, or report to the **Public Conveyance** carrier if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence.
- (c) The indemnity for each item/set/pair of article, sports equipment and laptop computer, under this Coverage C – Personal Property shall be limited to a maximum limit as listed in the **Policy Schedule**.
- (d) **We** shall be entitled to take and keep possession of the lost or damaged **Personal Property** and to deal with salvage at **Our** absolute discretion.
- (e) **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.
- (f) **We** may make payment subject to due allowance of wear and tear and depreciation in respect of articles more than one (1) year old.
- (g) The indemnity is HK\$5,000 per item/set/pair for sports equipment, HK\$10,000 for laptop computer and HK\$3,000 per item/set/pair for other article.

Exclusions in respect of Coverage C:

We shall not be liable for any loss, theft, damage or expenses:

- (a) due to confiscation by customs or any other lawful authority where the **Policyholder's** and/or **Insured Person's** use and/or possession of such item(s) is unlawful;
- (b) recoverable from any other source;
- (c) shipped under any freight agreement or sent by postal or courier services;
- (d) to vehicles or their accessories (except keys);
- (e) to sporting equipment whilst in use;
- (f) to any electronic data or software;
- (g) caused by:
 - (i) activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
 - (ii) mechanical or electrical failure;
 - (iii) any process of cleaning, restoring, repairing or alteration;
 - (iv) scratching or breaking of fragile or brittle articles, if as a result of negligence of the **Policyholder** and/or the **Insured Person**.
- (h) where it occurs whilst such an item(s) is left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places; or
- (i) whilst carried in or on a **Public Conveyance**, unless:

- (i) accompanying the **Insured Person** as personal cabin baggage; or
- (ii) the **Public Conveyance** operator has specifically instructed the **Insured Person** that such items must be placed in the hold prohibiting the **Insured Person** from carrying the item(s) as personal cabin baggage.

Coverage D – Baggage Delay

If during the **Period of Insurance**, **Baggage** has been delayed or temporarily mislaid on delivery by the **Public Conveyance** carrier for more than six (6) consecutive hours from the actual arrival time of the **Insured Person** in the course of a **Journey**, **We** shall indemnify the **Insured Person** for any reasonable expenses incurred by the **Insured Person** purchasing essential replacement clothing and toiletries subject to a maximum of on a hundred percent (100%) of the **Sum Insured** under Coverage D – Baggage Delay as listed in the **Policy Schedule** or **Schedule I** or subsequent **Endorsement(s)** (if any) per any one **Accident**.

Baggage means personal property belonging to an **Insured Person** or the **Policyholder** for which he/she is responsible (except **Personal Money**, antiques, jewellery that is not worn or carried by the **Insured Person** at the time of loss or damage, contracts, bonds, securities, animals, software, business goods or sample, vehicles or any other conveyances or their accessories), taken on the **Journey** or acquired by during the **Journey**.

Provisions in respect of Coverage D:

- (a) Benefits under this Coverage D – Baggage Delay do not apply if the **Insured Person** has received compensation from the relevant **Public Conveyance** carrier for the same loss, or when an **Insured Person** is on his/her way back to **Hong Kong** and the expenses are incurred in **Hong Kong**.
- (b) The delay must be certified by an official baggage irregularity report from the **Public Conveyance** carrier.
- (c) Original receipt(s) must be produced by an **Insured Person** showing details of the expenditures when claim arises.

Exclusions in respect of Coverage D:

Coverage D – Baggage Delay does not cover any loss or liability for:

- (a) Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any **Baggage** forwarded in advance of a **Journey** or separately mailed or shipped other than in the **Public Conveyance** carrying the **Insured Person** at the same time is not covered.

Coverage E – Personal Money (Include Loss of Travel Document)

If during the **Period of Insurance**, and whilst the person is a **Insured Person** and on a **Journey**, the **Insured Person** sustains **Loss** of, theft of or damage to his/her **Personal Money** or **Travel Documents**, **We** will

- (a) indemnify the **Insured Person** for such **Loss of Personal Money**; and
- (b) reimburse the **Insured Person** the replacement costs of **Travel Document**; and
- (c) reimburse the **Policyholder** or the **Insured Person** the additional reasonable travel and hotel accommodation expenses necessarily incurred for such **Loss** while any lost **Travel Document** is replaced; and
- (d) pay the **Insured Person** HK\$500 per day until the earliest of the following 1) the **Travel Document** is replaced/recovered, 2) the **Insured Person** can continue the **Journey**, or 3) the **Insured Person** can leave the place of loss, and up to maximum HK\$5,000 as emergency cash for the period which the **Insured Person** necessarily requires to extend his **Journey** for lost **Travel Document** replacement.

up to the corresponding **Sum Insured** shown in **Policy Schedule** against Coverage E – Personal Money (Include Loss of Travel Document) per any one **Accident**.

Loss under Part E – Personal Money (Include Loss of Travel Document) means items which are unrecoverable due to circumstances outside the control of the **Policyholder** or **Insured Person**.

Provisions in respect of Coverage E:

- (a) **Loss of Personal Money** must be reported to the police having jurisdiction at the place where the loss occurs within twenty-four (24) hours from the occurrence.
- (b) The indemnity for the loss of cash shall be limited to a maximum of HK\$2,000.
- (c) For the replacement of lost **Travel Document**, travel expenses are limited to economy class if by air or train; and the hotel accommodation is subject to HK\$1,500 per day for a maximum period of five (5) consecutive days.

Exclusions in respect of Coverage E:

We shall not be liable for any **Loss**, theft, damage or expenses in respect of **Personal Money** or **Travel Documents**:

- (a) due to confiscation by customs or any other lawful authority where the **Policyholder's** and/or **Insured Person's** use and/or possession of such item(s) is unlawful;
- (b) recoverable from any other source;
- (c) shipped under any freight agreement or sent by postal or courier services;
- (d) caused by activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
- (e) arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions;
- (f) due to the loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Journey;
- (g) whilst carried in or on a **Public Conveyance**, unless accompanying the **Insured Person** as personal cabin baggage; or
- (h) where it occurs whilst such an item(s) is left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places.

Coverage F – Curtailment Expenses

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and, on a **Journey**, the **Insured Person** necessarily incurs reasonable un-budgeted additional or forfeited travel or accommodation expenses after the commencement of the particular **Journey** consequent upon the **Insured Person** having to return to the country of his/her place of residence due to:

- (a) the **Insured Person's** unexpected death, or a **Serious Bodily Injury** or **Serious Sickness** which results in the **Insured Person** being certified by a **Physician** or **Dentist** as being unable to continue the **Journey** as planned; or
- (b) the unexpected death or **Serious Bodily Injury** or **Serious Sickness** of a **Close Relative** or **Partner or Director** of the **Insured** provided that such a person is under the age of sixty-five (65) years; or
- (c) the unexpected 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 circumstances, which could lead to the disruption of his/her particular **Journey**.

It is further noted that if any loss under Coverage F – Curtailment Expenses is also covered under Coverage H – Loss Of Deposit (Cancellation), the **Insured Person** can make a claim under one coverage section only. Under no circumstances can the **Insured Person** make a claim under more than one coverage section for one cause or event.

Coverage G – Personal Liability

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and on a **Journey**, the **Insured Person** becomes legally liable to pay damages in respect of either **Bodily Injury** to any person or loss of or damage to tangible property and such injury or damage is caused by an **Accident**, We will indemnify the **Insured Person** against such damages up to the **Sum Insured** shown on the **Policy Schedule** against Coverage G - Personal Liability.

We will also pay all legal costs and expenses which are recoverable by a claimant from the **Insured Person** and all legal costs and expenses incurred by the **Insured Person** with **Our** written consent in the investigation or defence of a claim as a direct result of the **Accident**, up to the **Sum Insured** shown on the **Policy Schedule** against Coverage G - Personal Liability, except in respect of occurrences happening in, or claims or legal

ETC Policy Wording, Hong Kong SAR. Published 09/2020.

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proceedings brought or originating in, the United States of America or Canada, or any other territory within the jurisdiction of either such territory, where legal costs and expenses are included in the **Sum Insured** shown on the **Policy Schedule** against Coverage G - Personal Liability.

Conditions in respect of Coverage G

- (a) No admission, offer, promise, payment or indemnity shall be made or legal costs and expenses incurred without **Our** written consent which can be applied for by calling Chubb Assistance (+852 3723 3030).
- (b) **We** shall be entitled to take over and conduct in the **Insured Person's** name the defence or settlement of any claim.
- (c) **We** shall have full discretion in the handling of any proceedings.
- (d) **We** may at any time pay to the **Insured Person**, in connection with any claim or series of claims arising from the one original cause, the **Sum Insured** shown on the **Policy Schedule** Coverage G - Personal Liability (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, **We** shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Exclusions in respect of Coverage G:

We shall not be liable for any loss or damage or expenses under this Coverage G – Personal Liability in respect of:

- (a) **Bodily Injury** to any person:
 - (i) arising in the course of their employment, contract of service or apprenticeship, voluntary work, work experience or consultancy with the **Policyholder**; or
 - (ii) who is a **Close Relative** or any other relative of the **Insured Person**;
- (b) loss of or damage to property belonging to or held in trust by or in the custody or control of the **Policyholder** or an **Insured Person**, other than temporary accommodation occupied by the **Policyholder** or an **Insured Person** in the course of a **Journey**;
- (c) injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when an **Insured Person** is the owner, driver or pilot thereof or has it in their care, custody or control or where the pilot is an employee or agent of the **Policyholder** or **Insured Person**;
- (d) injury, loss or damage to property caused by or arising from:
 - (i) the nature of products sold by the **Policyholder** or **Insured Person**;
 - (ii) advice furnished by the **Policyholder** or by an **Insured Person**;
 - (iii) the conduct of the **Policyholder's** business, trade or profession;
- (e) liability assumed under contract unless such liability would have attached in the absence of such contract;
- (f) aggravated, exemplary or punitive damages or the payment of any fine or penalty; or
- (g) any wilful, malicious or unlawful act or omission.

Coverage H – Loss of Deposit (Cancellation)

If during the **Period of Insurance**, the **Policyholder** or the **Insured Person** incurs loss of travel or accommodation deposits paid in advance of a proposed **Journey** following the necessary alteration or cancellation of the **Insured Person's Journey** due to:

- (a) the **Insured Person's** unexpected death, or a **Serious Bodily Injury** or **Serious Sickness**, or compulsory quarantine which results in the **Insured Person** being certified by a **Physician** or **Dentist** as being unable to either commence the **Journey** as planned; or
- (b) the unexpected death or **Serious Bodily Injury** or **Serious Sickness** of a **Close Relative**, or **Partner** or **Director** of the **Policyholder** provided that such a person is under the age of sixty-five (65) years; or
- (c) jury service of an **Insured Person**; or
- (d) **Strike, Riot** or **Civil Commotion** or any other unforeseen circumstances outside the control of an **Insured Person** provided such circumstances do not include:
 - (i) the unexpected issuance of a **Black Alert** for the city or country where the **Insured Person** is due to travel to and which continues to be issued within one (1) week of the **Insured Person's** scheduled departure date.

We will reimburse the **Policyholder** or the **Insured Person** the lesser of:

- (a) the non-refundable unused portion of their forfeited travel or accommodation expenses paid in advance, including travel agents cancellation fee that is not recoverable from any other source; or
- (b) any necessarily incurred additional costs incurred to make alterations to the original **Journey** arrangements to travel at another time up to the **Sum Insured** shown on the **Policy Schedule** against Coverage H - Loss of Deposit (Cancellation).

Exclusions in respect of Coverage H:

Benefits under this Coverage H - Loss of Deposit (Cancellation) do not apply to the below circumstances

- (a) **Public Conveyance** caused delays or cancellation; or
- (b) misconduct or insolvency of the travel agents, airlines or carrier; or
- (c) the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons; or
- (d) financial circumstances or contractual obligations of an **Insured Person**; or
- (e) cancellation of a **Journey** at the instigation of an **Insured Person's** employer; or
- (f) disinclination to proceed; or
- (g) prohibition or regulation of any government.

Coverage I – Travel Delay and Trip Re-route

We will indemnify an **Insured Person's** for all reasonable accommodation and/or refreshments expenses incurred (such as necessary meals, hotel costs and direct transport between the delayed **Public Conveyance** and hotel/place of accommodation) subject to one hundred percent (100%) of the **Sum Insured** listed in the **Policy Schedule** per any one **Accident** in the event that either the departure time or arrival time of his/her **Journey** is delayed for at least six (6) consecutive hours from the scheduled departure or arrival time respectively due to industrial action (except those already taking place prior to the commencement of a **Journey**) by the employees of the **Public Conveyance** carrier, bad weather, mechanical fault of the **Public Conveyance** or any reasonable cause beyond the **Public Conveyance** carriers control.

If as a consequence of such delay by the **Public Conveyance** for over forty-eight (48) hours from the time specified in the itinerary after the commencement of the **Journey** and the delay causes the **Insured Person** to miss another scheduled **Public Conveyance**, We will indemnify an **Insured Person's** for all additional travelling expenses necessarily incurred for a trip re-route which enable the **Insured Person** to arrive at **Insured Person's** destination on time subject to one hundred percent (100%) of the **Sum Insured** listed in the **Policy Schedule** or **Schedule I** or subsequent **Endorsement(s)**(if any) per any one **Accident**.

Coverage J – Hospital Cash

We will indemnify an **Insured Person** a daily benefit subject to one hundred percent (100%) of the **Sum Insured** listed in the **Policy Schedule** per any one **Accident**, in the event that he/she sustains **Bodily Injury** or suffers from **Sickness** which results in his/her **Confinement** in an overseas **Hospital** during the course of a **Journey**.

Successive periods of **Hospital Confinement**, due to the same or related causes, shall be considered as one **Hospital Confinement** unless separated by at least three (3) consecutive months during which the **Insured Person** is not in **Hospital Confinement** as a result of such **Bodily Injury** or **Sickness**.

Provisions in respect of Coverage J:

This benefit is only payable upon the production by the **Insured Person** of such written proofs as may be requested by Us, including but not limited to **Hospital** receipts and medical reports.

Coverage K – Chubb Insurance Worldwide Assistance Services

1. **Emergency Hotline Assistance Service:**

In the event of the below-described coverage, the **Insured Person** or his/her representatives shall call to **Our** 24-Hour Emergency Hotline at (852) 3723 3030 for assistance. The party making such call will be required to identify the **Insured Person's** name, **Hong Kong** Identity Card and Policy Number.

Travel Assistance Includes:

- Inoculation and Visa Requirement Information
- Embassy Referral
- Interpreter Referral
- Loss of Luggage Assistance
- Loss of Travel Document Assistance
- Weather and Exchange Rate Information Assistance
- Emergency Reservation for Airline and Hotel
- Emergency Message Transmission

Medical Assistance Includes:

- Telephone Medical Advice
- Medical Service Provider Referral
- Monitoring of Medical Conditions when Hospitalised
- Arrangement of Appointment with Doctors
- Arrangement of Hospital Admission

2. **Emergency Medical Evacuation and Repatriation:**

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** or suffers from **Serious Sickness** which directly causes or results in the necessity for emergency medical evacuation and/or repatriation services during the course of a **Journey**, an **Authorised Assistance Service Provider** will on **Our** behalf, arrange for:

- The transfer of the **Insured Person** to one of the nearest **Hospitals**; and
- If necessary, on medical grounds, the transfer of the **Insured Person** by any appropriate means (including but not limited to air ambulance, schedule commercial flight, and road ambulance) under medical supervision, if **We** consider necessary, to a **Hospital** more properly equipped for the particular **Bodily Injury** or **Serious Sickness**.

An **Authorised Assistance Service Provider** 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 will be carried out having regard to all the facts and circumstances of which an **Authorised Assistance Service Provider** is aware at the relevant time.

Following the medical evacuation and if necessary, an **Authorised Assistance Service Provider** will, on **Our** behalf, arrange and pay for the repatriation of the **Insured Person**, under medical supervision, if **We** or an **Authorised Assistance Service Provider** considers necessary, to his/her **Country of residence** by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport if the **Insured Person's** original ticket is not valid for the purpose for subsequent hospitalisation outside **Hong Kong** and that the **Insured Person** surrenders any unused portion of his/her return ticket to **Us**. Any decision in respect of emergency medical evacuation and repatriation of the **Insured Person** shall be made jointly and exclusively by both the attending **Physician** and **Us**. **We** will pay the **Insured Person's** actual cost incurred in respect of emergency medical evacuation and/or repatriation.

3. **Return of Mortal Remains:**

Upon the death of an **Insured Person** as a result of **Bodily Injury** sustained or **Sickness** suffered in the course of a **Journey** during the **Period of Insurance** which directly causes or results in the necessity of return of mortal remains, an **Authorised Assistance Service Provider** will, on **Our** behalf, arrange for the necessary arrangements including (i) any steps or arrangements necessary to meet local formalities for the repatriation of the **Insured Person's** body or ashes to the **Insured Person's** place of burial in the **Insured Person's Country of residence**; or (ii) at the request of the **Insured Person's Close Relative**, the local burial of the **Insured Person**. **We** will pay the actual cost incurred in respect of return of mortal remains.

4. **Compassionate Visit:**

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** or suffers from **Serious Sickness** in the course of a **Journey** and is **Confined** in a **Hospital** as a **Resident In-patient** for over seven (7) consecutive days, an **Authorised Assistance Service Provider** will, on **Our** behalf, indemnify the **Insured Person** for (i) the cost of an economy round trip ticket for one (1) person to visit the **Insured Person** and from the **Insured Person's Country of residence**; and (ii) the cost of an ordinary room accommodation in any reasonable hotel subject to HK\$1,000 per day for a maximum period of five (5) consecutive days, but excluding the cost of drinks, meals and other room services. **We** will indemnify the cost of such compassionate visit subject to a maximum of HK\$15,000 per any one **Accident** or any one **Serious Sickness**, as the case may be.

5. **Child Escort:**

If (i) during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** or suffers from **Serious Sickness** in the course of a **Journey** and is **Confined** in a **Hospital** as a **Resident In-patient** and as a result of which has to leave his/her children who aged under sixteen (16) years old (the "**Child**" or "**Children**") unattended and (ii) the original ticket(s) for the **Child** or **Children** to return to the **Insured Person's Country of residence** is not valid, an **Authorised Assistance Service Provider** will, on **Our** behalf, arrange for a one way economy transportation for any or all unattended **Child** or **Children** to return to the **Insured Person's Country of residence**, including any supplementary cost of transportation from the departure point provided that the unattended **Child** or **Children** shall surrender any unused portion of the return ticket(s) to **Us**. An **Authorised Assistance Service Provider** will, if considered necessary, arrange for a qualified attendant to accompany such unattended **Child** or **Children** during the return journey. **We** will pay the cost of such **Child** or **Children** escort subject to a maximum of HK\$15,000 per any one **Accident** or any one **Serious Sickness**, as the case may be.

6. **Convalescence Assistance:**

Following the medical evacuation and the subsequent hospitalisation of an **Insured Person**, if it is determined as necessary by a **Physician** that a period of convalescence is necessary prior to the **Insured Person's** resuming of the **Journey** or his/her return to the original work location, **We** will indemnify the cost of such convalescence assistance subject to a maximum of HK\$7,800 per any one **Accident** or any one **Serious Sickness**, as the case may be.

7. **Hospital Guarantee Admission Service:**

During the **Period of Insurance**, if an **Insured Person** sustains **Bodily Injury** or **Sickness** in the course of a **Journey** and the **Insured Person** is admitted and **Confined** in a **Hospital** as a **Resident In-patient** under the professional care of a **Physician** and shall incur **Medical Expenses** during his/her **Hospital Confinement**, an **Authorised Assistance Service Provider** will, on **Our** behalf, guarantee to the **Hospital** the amount of admission deposit subject to a maximum of HK\$39,000. In case of an invalid claim occurred, the **Insured Person** shall be required to repay the full sum of cash advanced under the Hospital Guarantee Admission Service within thirty (30) days from the date that the **Insured Person** is advanced such cash.

The Hospital Guarantee Admission Service is effective outside the **Country of residence** of the **Insured Person** and shall apply worldwide unless otherwise endorsed or amended by **Us**.

8. **China Clinical Network: (Only applicable if mentioned in the Policy Schedule or Subsequent Endorsement)**

During the **Period of Insurance**, if an **Insured Person** sustains **Bodily Injury** or **Sickness** in the course of a **Journey** and the **Insured Person** is admitted and **Confined** in an **Appointed Hospital** as a **Resident In-patient** under the professional care of a **Physician** and shall incur the **Medical Expenses** during his/her **Hospital Confinement**, an **Authorised Assistance Service Provider** will, on **Our** behalf, guarantee to the **Appointed Hospital** the amount of admission deposit upon the presentation of the **Chubb Assistance China Emergency Card** by the **Insured Person**.

Provisions in respect of Coverage K:

- (a) **We** or an **Authorised Assistance Service Provider** (details of which has been notified to the **Insured** or the **Insured Person** or its insurance broker or agent from time to time) must be promptly informed of the occurrence of any event which may give rise to any potential claim under Coverage K– Chubb Insurance Worldwide Assistance Services. The **Insured** or the **Insured Person** should not try to provide solutions to problem encountered without involving **Us** or an **Authorised Assistance Service Provider** as this might prejudice reimbursement of expenses. Failure to observe this provision will deny the **Insured Person's** coverage under Coverage K– Chubb Insurance Worldwide Assistance Services.
- (b) Appropriate number of Chubb Insurance Worldwide Assistance Services will be given to the **Policyholder** for distribution to the **Insured Persons** to take on a **Journey**. It shall be the duty of the **Policyholder** to ensure that the **Chubb Assistance China Emergency Cards** issued are retrieved from any **Insured Person** after the **Journey** or upon him/her leaving the service of the **Policyholder**.
- (c) Should the **Chubb Assistance China Emergency Card** be misused or be provided in good faith for any person not insured under **This Policy**, the **Insured** shall indemnify **Us** for all loss or expenses incurred or payments made by **Us** or an **Authorised Assistance Service Provider**.
- (d) An **Insured Person's** medical treatment received during a **Journey** which was made for the purpose of receiving medical treatment (the receipt of medical treatment need not be the sole purpose of the **Journey**), or his/her loss incurred where a **Journey** is undertaken against the advice of a **Physician**, or any expenses already included or contemplated in the cost of a scheduled **Journey** are not covered.
- (e) An **Chubb Assistance China Emergency Card** will be given to any named **Insured Person** only if necessary cover required. If the **Chubb Assistance China Emergency Card** is misplaced or lost, the **Insured** or the **Insured Person** may request for a card replacement upon the payment of HK\$30 to **Us** per replacement. If the **Chubb Assistance China Emergency Card** is given by the named **Insured Person** to any person who is not a named **Insured Person** and **We** and/or an **Authorised Assistance Service Provider** suffers any loss as a result, the **Insured** or the named **Insured Person** shall indemnify **Us** and/or an **Authorised Assistance Service Provider** for all losses suffered, expenses incurred and payment made.
- (f) This benefit extended to cover expenses incurred as a consequence of a condition wholly or partly caused by childbirth, pregnancy or the complications thereof provided that such expenses relate to emergency medical complications that are not considered routine treatment and are incurred before the thirty-second (32nd) week terms of pregnancy.

Coverage L – Major Burns

If as a result of an **Accident** during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** during the course of a **Journey** and is diagnosed by a **Physician** to have suffered from any of the burns listed hereunder, **We** will pay benefit payment in accordance with the respective percentage of **Sum Insured** as listed below provided that **Our** liability under this Coverage L – Major Burns shall not exceed one hundred percent (100%) of the **Sum Insured** for Coverage L – Major Burns as listed in the **Policy Schedule** or **Schedule I** or subsequent **Endorsement(s)** (if any) per any one **Accident**.

Events Major Burns (Damage as a percentage of total body surface area)		Being a percentage of the amount shown in the Policy Schedule against Coverage B – Major Burns for each Insured Person.
A Second Degree Burn / A Third Degree Burn on:		
1	45% or more of body surface	100%
2	27% or more of body surface	60%
3	18% or more of body surface	50%
4	9% or more of body surface	30%
5	4.5% or more of body surface	20%

The total amount payable in respect of the above listed **Second and Third Degree Burns** due to the same **Bodily Injury** is arrived at by adding together the various percentages of each of the **Event** but shall not exceed 100% of the **Sum Insured** shown in the **Policy Schedule** against Coverage L – Major Burns and there shall be no further liability under **This Policy** in respect of the same **Event** sustained thereafter. All burns must be certified by a **Physician**.

With respect to Coverage L – Major Burns **We** will not pay for liability arising directly or indirectly from, in respect of, due to sunburn, in-door tanning, cosmetic tanning, or aesthetic procedure.

Benefit payment under this coverage shall be payable in addition to that under Coverage A – Personal Accident / Permanent Disability.

Coverage M – Scarring of the Face

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** which results in permanent disfigurement or permanent scarring of the face of a least one square centimetre or two centimeters in length, **We** will pay the **Sum Insured** stated in the **Policy Schedule** against Coverage M – Scarring of Face or **Schedule I** or subsequent **Endorsement(s)**(if any). This benefit amount payable will not take into account any psychological effects.

Coverage N – Trauma Counselling Benefits

If during the **Period of Insurance**, an **Insured Person** witnesses and /or is the victim of a traumatic event in the course of a **Journey** such as, but not limited to, rape, armed hold up, assault, natural disaster or acts of terrorism, **We** will reimburse the **Insured Person** up to the **Sum Insured** shown in the **Policy Schedule** against Coverage N - Trauma Counselling Benefit subject to HK\$1,500 per visit and HK\$15,000 in total for the **Period of Insurance** for the cost of trauma counselling which is provided by a registered psychologist or psychiatrist (who is not an **Insured Person** or their **Close Relative**) provided the treatment is certified as necessary by a **Physician** for the wellbeing of the **Insured Person**.

Coverage O – Rehabilitation Expenses / Home Renovation Expenses

1. **Rehabilitation Expenses:**

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** for which a benefit is payable under **Events** 2 or 3 under Coverage A – Personal Accident / Permanent Disability of **This Policy** which requires rehabilitation training as recommended by a **Physician** treating the **Insured Person**, **We** will reimburse the reasonable cost incurred for tuition or advice from a licensed vocational school, a licensed educational institution or a **Hospital** during the **Period of Insurance** provided such tuition or advice is undertaken with **Our** prior written agreement and the agreement of the **Insured Person's** attending **Physician**.

Compensation payable under this benefit will be limited to the reasonable cost incurred subject to the **Sum Insured** stated in the **Policy Schedule** or subsequent **Endorsement(s)** (if any) and a maximum of six (6) months during the **Period of Insurance**. The benefit under **Event(s)** 2 or 3 under Coverage A – Personal Accident / Permanent Disability of **This Policy** must be paid before the **Insured Person** is entitled to this benefit.

2. **Home Renovation Expense:**

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** for which a benefit is payable under **Event** 2 or 3 under Coverage A – Personal Accident / Permanent Disability of **This Policy** shall be payable, **We** will reimburse the **Policyholder** or **Insured Person** up to the **Sum Insured** shown in the **Policy Schedule** against Coverage O – Home Renovation Expense, for actual costs incurred to modify the **Insured Person's** home and/or vehicle, or expenses incurred in purchasing medical equipment for the purpose of coping with the **Event** 2 or 3, provided that evidence is presented from a **Physician** certifying the modification and/or relocation is medically necessary.

Coverage P – Compassionate Death Benefits

When by reason of sudden sickness in the course of a **Journey** resulting in death of an **Insured Person** within thirty (30) days from the commencement of such sickness which is contracted during the **Period of Insurance**

of **This Policy**, **We** will pay the benefit to his/her **Beneficiary** the **Sum Insured** as stated in the **Policy Schedule** against Coverage P – Compassionate Death Benefits or **Schedule I** or subsequent **Endorsement(s)** (if any) of **this Policy**. No benefit will be payable in the event of death arising out of suicide and/or malignant neoplasm and/or the **Insured Person** is over sixty-five (65) years of age at the time of death.

Coverage Q – Critical Illness Benefit

If during the **Period of Insurance**, an **Insured Person** shall have a **First Confirmed Diagnosis** of any one or more of the following **Critical Illnesses** as defined herein in the course of a **Journey**, **We** shall pay the **Sum Insured** stated in the **Policy Schedule** against Coverage Q – Critical Illness Benefit or **Schedule I** or subsequent **Endorsement(s)** (if any) on condition that such **Insured Person** must be alive at least thirty (30) days from the date of the **First Confirmed Diagnosis** of a **Critical Illness**.

Critical Illness means **Apallic Syndrome, Kidney Failure, Liver Failure, Muscular Dystrophy** or **Parkinson's Disease**.

Coverage R – Funeral Expenses Benefit

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** which directly causes or results in his/her death and **Accidental Death** benefit under Coverage A – Personal Accident / Permanent Disability of **This Policy** shall be payable, **We** will pay the reasonable cost in respect of any funeral expense incurred up to the maximum **Sum Insured** stated in the **Policy Schedule** against Coverage R – Funeral Expenses Benefit or **Schedule I** or subsequent **Endorsement(s)** (if any). The benefit shall be paid provided such funeral arrangement is undertaken with **Our** prior written agreement and only upon receipt of supporting documents.

Coverage S – Education Fund

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** which directly causes or results in his/her death and **Accidental Death** benefit under Coverage A – Personal Accident / Permanent Disability of **This Policy** shall be payable, **We** shall pay the **Sum Insured** stated in the **Policy Schedule** against Coverage S – Education Fund or **Schedule I** or subsequent **Endorsement(s)** (if any) for the **Insured Person's** child(ren) as an education subsidy. The child(ren) must be unmarried and unemployed, aged between one (1) and eighteen (18) or up to twenty-three (23) if full time student.

Coverage T – Credit Card Protection

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** which directly causes or results in his/her death and **Accidental Death** benefit under Coverage A – Personal Accident / Permanent Disability of **This Policy** shall be payable, **We** shall pay for his/her credit card's outstanding balance up to the maximum **Sum Insured** stated in the **Policy Schedule** against Coverage T – Credit Card Protection or **Schedule I** or subsequent **Endorsement(s)** (if any).

Provisions in respect of Coverage T:

- (a) No interest accrued or financial charges shall be recoverable under this benefit.
- (b) **We** will not pay for this benefit if the **Insured Person** is entitled to this cover under any other source.
- (c) This benefit is not applicable to any **Insured Person** aged under eighteen (18) years of age.

Coverage U – Recruitment Expenses Benefit

If during the **Period of Insurance** and whilst the person is an **Insured Person** and on a **Journey**, the **Insured Person** suffers a **Bodily Injury**, and in **Our** opinion this is likely to result in a valid claim under **This Policy** with respect to, Coverage A – Personal Accident / Permanent Disability for either **Event(s)** 1 or 2, **We** will pay the reasonable costs incurred by the **Policyholder** for recruitment of replacement of such **Insured Person** up to the maximum **Sum Insured** shown in the **Policy Schedule** or **Schedule I** or subsequent **Endorsement(s)** (if any) against Coverage U - Recruitment Expenses Benefit. Costs must be incurred within six (6) months of the **Event** and be necessary for the continuation of the **Policyholder's** business. This cover is subject to the **Policyholder** giving **Us** a signed undertaking that any amount paid to the **Policyholder** will be repaid to **Us**, if it is later found that a valid claim did not or will not eventuate. Recruitment expenses shall include the advertisement and employment agency fee.

Coverage V – Coma Benefit

If during the **Period of Insurance**, an **Insured Person** sustains **Bodily Injury** in the course of a **Journey** which directly causes or results in the **Insured Person** being in a continuous unconscious state and under the regular care and attendance of a **Physician**, **We** shall pay a weekly benefit stated in the **Policy Schedule** against Coverage V – Coma Benefit or **Schedule I** or subsequent **Endorsement(s)** (if any) for each full week of continuous unconsciousness subject to fourteen (14) days waiting period and up to a maximum of fifty (50) weeks for any one **Accident**.

Coverage W – Fractured Bones

If, during the **Period of Insurance**, the **Insured Person** sustains a **Bodily Injury** resulting in a fracture in the course of a **Journey**, **We** will pay the **Insured Person** the **Sum Insured** specified in the table below up to the amount shown on the **Policy Schedule** under Coverage W - Fractured Bones.

Events Note: the following Event(s) must occur whist on a Journey.		Benefits The benefits shown below are a percentage of the Sum Insured shown in the Policy Schedule against Coverage C - Fractured Bones for each Insured Person.
1	Neck, skull or spine (Complete Fracture)	100%
2	Hip (Complete Fracture)	100%
3	Jaw, pelvis, leg, ankle or knee (Other Fracture)	50%
4	Cheekbone, shoulder or Hairline Fracture of skull or spine	30%
5	Arm, elbow, wrist or ribs (Other Fracture)	25%
6	Jaw, pelvis, leg, ankle or knee (Simple Fracture)	20%
7	Nose or collarbone	20%
8	Arm, elbow, wrist or ribs (Simple Fracture)	10%
9	Finger, Thumb, Foot, Hand or Toe	7.5%

The maximum benefit payable for any one (1) **Bodily Injury** resulting in fractured bones shall be the **Sum Insured** shown in the **Policy Schedule** against Coverage W - Fractured Bones.

This benefit will not be payable to any **Insured Person** who has been diagnosed as having osteoporosis prior to the date on which they were first insured under **This Policy**. If any **Insured Person** is diagnosed as having osteoporosis after the date on which they were first insured under **This Policy**, **We** will only pay this benefit for the first **Simple Fracture**, **Hairline Fracture** or **Other Fracture** sustained, and no further payments will be made under this benefit.

Coverage X – Spouse Retraining Benefit

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and on a **Journey**, the **Insured Person** sustains a **Bodily Injury** for which a benefit is payable under **Event(s)** 1 or 2 of Coverage A– Personal Accident / Permanent Disability, **We** will pay, at the **Policyholder's** request, up to the **Sum Insured** shown in the **Policy Schedule** against Coverage X – Spouse Retraining Benefit.

This amount will be used towards the actual costs incurred for the training or retraining of the **Insured Person's Spouse**:

- (1) for the purpose of obtaining gainful employment; or
- (2) to improve their employment prospects; or
- (3) to enable them to improve the quality of care they can provide to the **Insured Person**. Provided always that the training is provided by a recognised institution with qualified skills to provide such training.

Provision in respect of Coverage X:

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- (a) The **Spouse** must be aged under sixty-five (65) years at the commencement of such training; and
- (b) The training must be provided by a recognised institution with qualified skills to provide such training; and
- (c) All such expenses must be incurred within twelve (12) months from the date the **Insured Person** suffered the **Bodily Injury** for which the claim is made.

Coverage Y – Rental Vehicle Excess Waiver

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and on a **Journey**, and the **Insured Person** rents or hires a **Rental Vehicle** in the course of a **Journey** which is involved in a collision whilst under the control of the **Insured Person** or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition) which makes such **Insured Person** liable for the loss or damage of the **Rental Vehicle**, We will reimburse the **Rental Vehicle Excess** up to the **Sum Insured** stated in the **Policy Schedule** against Coverage Y – Rental Vehicle Excess Waiver. This benefit shall only be payable once per **Journey**.

Provisions in respect of Coverage Y:

As part of the arrangement for the rent or hire of the **Rental Vehicle**, the **Insured Person** must take all compulsory motor vehicle insurance provided by the rental organisation, against loss or damage to the **Rental Vehicle** during the rental period.

Exclusions in respect of Coverage Y:

Coverage Y - Rental Vehicle Excess Waiver does not cover any loss or liability for:

- (a) Any use of the **Rental Vehicle** that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
- (b) The **Insured Person** being in charge of a **Rental Vehicle** whilst under the influence of alcohol or a drug not prescribed by a **Physician** or with a percentage of alcohol in their breath, blood or urine in excess of that permitted by law at the time and place of the incident;
- (c) The illegal or criminal use of a **Rental Vehicle** by an **Insured Person**;
- (d) The use of the **Rental Vehicle** on any roadway that is inaccessible to two-wheel-drive vehicles;
- (e) The use of the **Rental Vehicle** by an **Insured person** without holding a valid license for the country the motor vehicle is being operated in; or
- (f) Any **Rental Vehicle** that is not comprehensively insured.

Coverage Z – Identity Theft

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and on a **Journey**, an **Insured Person** is a victim of **Identity Theft** as a result of his/her **Documents** having been stolen, **We** will indemnify the **Insured Person** for the following reasonable legal expenses incurred with **Our** consent up to the **Sum Insured** stated in the **Policy Schedule** against Coverage Z – Identity Theft:

- (a) To pursue closure of any disputed areas, accounts or credit facilities;
- (b) For re-submitting applications for loans, grants, other credit or debit instruments that are rejected solely as a result of the lender receiving incorrect information as the result of **Identity Theft**;
- (c) For notarising affidavits or other similar documents, amending or rectifying records in regard to the **Insured Person's** true name or identity as the result of **Identity Theft**;
- (d) To defend any suit brought against the **Insured Person** by a creditor or collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as the result of **Identity Theft**; or
- (e) To remove any civil judgment wrongfully entered against the **Insured Person** as a result of **Identity Theft**.

Provisions in respect of Coverage Z:

The **Insured Person** shall take all reasonable precautions for the safety and supervision of his/her **Documents**.

Exclusions in respect of Coverage Z:

Coverage Z – Identity Theft does not cover any loss or liability for:

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- (a) Any item which has been purchased by fraudulent use of the **Insured Person's** identity;
- (b) Any loss arising from any business pursuits or the theft of a commercial identity;
- (c) Any loss or liability arising from the use of any motor vehicle bought, leased or hired by fraudulent use of the **Insured Person's** identity, where civil or criminal action is, or has been taken against the **Insured Person**;
- (d) Authorised charges that the **Insured Person** has disputed based on the quality of goods or services;
- (e) Theft of the **Insured Person's** identity by a family member who lives with the **Insured Person** at the **Insured Person's** home address;
- (f) Any costs or expenses in connection with any claim not agreed in advance by **Us**;
- (g) Authorised account transactions or trades that the **Insured Person** has disputed, or is disputing, based on the execution (or non-execution) of electronic transfers, trades or other verbal or written instructions or directions;
- (h) Any incident of **Identity Theft** that does not occur within twelve (12) months from the date the **Insured Person's Documents** were stolen; or
- (i) An incident of **Identity Theft** for which the **Insured Person** has not lodged a report with the police and /or cannot provide a copy of the police report.

Coverage AA – Corporate Image Protection

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and on a **Journey**, the **Insured Person** suffers a **Bodily Injury**, and in **Our** opinion this is likely to result in a valid claim under **This Policy** with respect to Coverage A – Personal Accident / Permanent Disability for either **Event 1** or **2**, **We** will reimburse the **Policyholder** up to the **Sum Insured** shown in the **Policy Schedule** against Coverage AA - Corporate Image Protection for costs (other than the **Policyholder's** own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media.

Costs must be incurred within fifteen (15) days of and directly in connection with such a **Bodily Injury**, to protect and/or positively promote the **Policyholder's** business and image and is subject to the **Policyholder** giving **Us** a signed undertaking that any amount paid to the **Policyholder** will be repaid to **Us**, if it is later found that a valid claim did not or will not eventuate. The maximum benefit payable for any one (1) **Event** is the **Sum Insured** shown in the **Policy Schedule** against Coverage AA - Corporate Image Protection.

Coverage AB – Psychotherapy Benefit

If during the **Period of Insurance**, and whilst the person is an **Insured Person** and on a **Journey**, the **Insured Person** sustains a **Bodily Injury** for which a benefit is payable under **Event 1** of Coverage A– Personal Accident / Permanent Disability, **We** will reimburse his/her **Spouse's** or child(ren)'s cost of psychotherapy directly related to this incident up to the **Sum Insured** shown in the **Policy Schedule** against Coverage AB – Psychotherapy Benefit, provided that such therapy is essential and recommended by a **Physician**. The total incurred expenses of **Spouse** and child(ren) should be subject to HK\$1,500 per visit and HK\$15,000 in aggregate per **Period of Insurance**.

Coverage AC – Missed Corporate Event

If during the **Period of Insurance**, an **Insured Person** misses all or part of a **Corporate Event** due to trip curtailment or trip delay, and Coverage F - Curtailment Expenses benefit or the travel delay benefit under Coverage I – Travel Delay and Trip Re-Route of **This Policy** shall be payable, **We** shall reimburse the cost of any prepaid but unused portion of an **Insured Person's** ticket to that **Corporate Event** which could not be used during the **Journey**, subject to a maximum one hundred percent (100%) of the **Sum Insured** under Coverage AC - Missed Corporate Event as listed in the **Policy Schedule** or **Schedule I** or subsequent **Endorsement(s)** (if any) per any one **Journey**.

Corporate Event means an exhibition, concert and/or sport event that **Insured Person** is authorised to attend by the **Insured/Policyholder** during the **Journey**.

Part III – General Exclusions

General Exclusions applicable to all coverages:

This Policy does not cover any loss or liability directly or indirectly, in whole or in part, arising as a result of :

1. **Insured Person's** intentional self-inflicted injury, suicide or any attempt suicide, while sane or insane;

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2. **Insured Person** is engaging or taking part, whether on a full time or part time, permanent or temporary basis, for reward or otherwise, in
 - (a) disciplinary forces, naval, military, air force service or operations with any armed force of any country whether this service or operation is provided by any public authority or not; or
 - (b) aviation or aerial activities including as a pilot or aircrew member except air travel solely as a passenger in a properly licensed :
 - commercial aircraft constructed to carry passenger and operated by a licensed regularly scheduled commercial air carrier; or
 - private aircraft constructed to carry passengers and operated by a licensed pilot; or
 - (c) any kind of race (other than on foot), professional sports, or any sport or stunt activity where an **Insured Person** would or could earn income or remuneration from engaging in it; or
 - (d) testing of any kind of conveyance, handling of explosives, or engaging in oil rigs work, mining, or aerial photography, ship crew services, hitchhiking;
3. declared or undeclared war, invasion, act of foreign enemy, rebellion, revolution, insurrection, civil war, hostilities, (whether war is declared or not) military or usurped power or any act thereof; or direct participation in a **Strike, Riot, Civil Commotion**; or act of the **Insured Person** contrary to the law of the country, or any illegal or unlawful act by the **Insured Person**; or confiscation, detention, destruction by customs or other authorities; and any prohibition or regulation by any government;
4. **Insured Person's** pregnancy, childbirth, miscarriage, abortion, infertility, cosmetic surgery, mental disorder, venereal or other sexually transmitted disease, insanity, geriatric condition, psychiatric condition, any behavioral disorder, congenital, or heredity condition;
5. **Insured Person's** infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC:
 - (a) for the purposes of this exclusion, the term AIDS shall have the meaning assigned to it by the World Health Organisation at the time of the occurrence of the insured event;
 - (b) opportunistic infections shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis virus and or disseminated fungi;
 - (c) malignant neoplasm shall include but not be limited to Karposi's Sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as causes of death in the presence of AIDS.
6. **Insured Person** being under the influence of alcohol or drugs unless, in the case of drug consumption, it is proved that such drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
7. **Insured Person's Pre-existing Medical Condition**, or any **Medical Expenses** incurred during a **Journey** if the **Journey** was made for the purpose of receiving medical treatment (the receipt of medical treatment need not be the sole purpose of the good **Journey**); or if the **Journey** was taken while the **Insured Person** was unfit to travel or against the advice of a **Physician**.

Part IV – General Conditions

1. To be eligible for cover under **This Policy**, an **Insured Person** must be as described in the **Policy Schedule**. If an **Insured Person** is aged seventy-six (76) years of age or above on the date of **Accident / Sickness** the maximum **We** will pay is Hong Kong Dollars two million (HK\$2,000,000) in aggregate or the **Sum Insured** shown on the **Policy Schedule** whichever is the lesser amount.
2. **Hijack Extension:** If during a **Journey** an **Insured Person** is a victim of a hijack the coverage provided by **This Policy** shall continue until such time as the **Insured Person** has returned to **Hong Kong** subject to a maximum period of twelve (12) consecutive months from the date of the hijack.
3. **Entire Contract:** The **Policy Schedule**, the application form and all statements, warranties, relevant questionnaires and declarations contained therein shall be deemed incorporated in **This Policy** and together with all **Endorsement(s)** and amendments hereto shall constitute the entire contract. Any word or expression to which a specific meaning has been attached shall bear such meaning wherever it may appear. No amendment to **This Policy** shall be valid until approved in writing by **Us** and evidenced by an

Endorsement or amendment hereon or being attached hereto as part of **This Policy** and such **Endorsement** or amendment must be signed by **Our** authorised representative. **Our** agent does not have any authority to amend or to waive any of the provisions of **This Policy**.

4. **Notice and Sufficiency of Claim:** Written notice of claim must be given to **Us** as soon as is reasonably possible, and in any event within thirty (30) days from the first day of the insured event giving rise to the claim under **This Policy**. Notice given by or on behalf of the **Insured Person** or claimant to **Us** with information sufficient to identify the **Insured Person** shall be deemed valid notice to **Us**. **We**, upon receiving a notice of claim, will furnish to the **Insured** or **Insured Person** such forms as it usually provides for filing proof of claim. The **Insured, Insured Person** or claimant shall, at his/her own expense, provide to **Us** such certificates, information and evidence as **We** may from time to time require in connection with any claim under **This Policy** and in the form prescribed by **Us**. Proof of all claims must be submitted to **Us** within one hundred and eighty (180) days from the first day of the insured event giving rise to the claim.
5. **Limitations on Claims:** No claim or legal action shall be brought or pursued against **Us** under **This Policy** either before the expiration of sixty (60) days after written proof of claim has been submitted to and received by **Us** in accordance with the terms of **This Policy**; or after the expiration of three (3) years from the date of occurrence of the **Bodily Injury** giving rise to a claim under **This Policy** occurs.
6. **Physical Examinations and Autopsy:** **We**, at **Our** own expenses shall have the right and opportunity to examine the **Insured Person** when and as often as it may reasonably consider necessary while a claim hereunder is pending and to make an autopsy in case of death where it is not forbidden to do so by the law of the place at which the autopsy is to be carried out.
7. **Examination and Audit:** **We** shall be permitted to examine the **Insured's** records relating to **This Policy** at any time during the **Period of Insurance** and within three (3) years after the termination of **This Policy** for whatsoever reason or the full and final adjustment and settlement of all claims hereunder, whichever is later.
8. **Payment of Claim:** Payment for the death of the **Insured Person** is payable to the **Beneficiary**, and all other benefits paid under **This Policy** shall be payable to such person or persons and in such proportions as specified in **This Policy**. However, **We** will not pay benefits with respect to any loss, damage, liability, **Event** or **Bodily Injury** which directly or indirectly that is recoverable from other sources or insurance policies applicable to that **Insured Person** except for the benefits where the payment of the benefit is related to **Accidental Death** or **Permanent Disability**. No amount payable under **This Policy** shall carry interest. Payment made to the **Policyholder, Insured Person** or his/her legal personal representative or **Beneficiary** shall be a final and complete discharge of all **Our** liabilities in respect of all events resulting in a claim under **This Policy**.
9. **Premium Payment Warranty**

Any **Premium** due must be paid and actually received in full by **Us** (or the intermediary through whom **This Policy** was effected) within ninety (90) days of the effective date of the coverage under **This Policy**. In the event that any **Premium** due is not paid and actually received in full by **Us** (or the intermediary through whom **This Policy** was effected) within the ninety (90) days period referred to above, then:-

- (i) the cover under **This Policy** is automatically terminated immediately after the expiry of the said ninety (90) days period;
- (ii) the automatic termination of the cover shall be without prejudice to any liability incurred within the said ninety (90) days period; and
- (iii) **We** shall be entitled to a pro-rata time on risk premium subject to a minimum of Hong Kong Dollars five thousand (HKD5,000).

If the **Period of Insurance** is less than ninety (90) days, any **Premium** due must be paid and actually received in full by **Us** (or the intermediary through whom **This Policy** was effected) within the **Period of Insurance**.

If **This Policy** is terminated through default in the payment of the agreed **Premiums** for **This Policy**, any subsequent acceptance of a **Premium** by **Us** shall reinstate **This Policy**, but the **Policy** only covers the time period after the reinstatement becomes effective as specified by **Us** in writing.

10. **Change of Business Nature/Occupation:** The **Policyholder** must inform **Us** as soon as is reasonably practicable of any alteration in the **Policyholder's** business activities which increases the risk of a claim being made under **This Policy**.

If the **Policyholder** or the **Insured Person** fails to notify **Us**, for whatsoever reason, of any change in the **Insured Person's** business or occupation within thirty (30) days of the occurrence of the same, the coverage provided by **Us** under **This Policy** in respect of the **Insured Person** shall cease with effect from the date on which the change took place. Such release shall in no event affect **Our** obligations to pay benefits under **This Policy** accrued prior to the said change.

11. **Geographical Limit and Operative Time:** Insurance provided under **This Policy** shall apply twenty-four (24) hours a day anywhere in the world during the course of a **Journey** except for:
- (a) Coverage K – Chubb Insurance Worldwide Assistance Services, items 2 to 6, shall apply twenty-four (24) hours a day anywhere in the world outside the **Country of residence** of the **Insured Person** unless endorsed or amended by **Us**.
 - (b) Coverage K – Chubb Insurance Worldwide Assistance Services, item 8 – China Clinical Network, shall apply twenty-four (24) hours a day anywhere in the People's Republic of China, excluding **Hong Kong**, Taiwan and Macau unless otherwise endorsed or amended by **Us**.

12. **Termination, Cancellation and Renewal**

This Policy will continue to be in force until the end of the **Period of Insurance**. **This Policy** may be renewed for consecutive periods by the payment of the agreed premium prior to the expiry of the **Period of Insurance** or as provided in the Premium Payment Warranty Clause. **We** reserve the right to decline the renewal, or amend premium rates, benefits, terms and conditions of **This Policy** at the end of any **Period of Insurance**.

- (a) Automatic Termination of Cover

Cover under **This Policy** in respect of any particular **Insured Person** will terminate on the earliest of the following events:

- (i) the **Insured Person** ceasing to satisfy any of the eligibility requirements set out herein;
- (ii) the death of such **Insured Person**.
- (iii) When the **Insured Person** ceases to be employed by the **Policyholder**.
- (iv) Upon expiry of the **Period of Insurance**.

- (b) Cancellation of **This Policy**

- (i) We may cancel **This Policy**, at any time by giving thirty (30) days' notice in writing to the **Policyholder**. In the event of such cancellation, **We** will return a pro-rated portion of any premium paid.
- (ii) The **Policyholder** may cancel at any time by giving **Us** written notice provided no claim has arisen during the current **Period of Insurance**. In the event of such cancellation, **We** will promptly return any portion of the premium paid that has not been deemed to be earned by **Us**. The premium deemed to be earned will be, computed in accordance with the applicable percentage indicated below, but in no event less than **Our** customary minimum premium.

Period Insured not exceeding	Short period rates of annual premium
2 months	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	Full annual premium

- (iii) Cancellation is not allowed for policies which have a **Period of Insurance** of less than one (1) year.

Cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the effective date of such cancellation.

13. **Reinstatement of Policy:** If **This Policy** is terminated through default in the payment of the agreed **Premiums for This Policy**, any subsequent acceptance of a **Premium** by **Us** shall reinstate the **Policy**, but the **Policy** only covers the time period after the reinstatement becomes effective as specified by **Us** in writing.
14. **Arbitration:** Any dispute of any kind arising out of or in connection with **This Policy** shall be referred within twelve (12) months from the date of first notice of dispute to the arbitration and final decision of a sole arbitrator to be appointed by agreement between the **Insured** and **Us** or, failing such agreement within twenty-eight (28) days, to be appointed by the President for the time being of the Law Society of Hong Kong. All disputes shall be arbitrated as domestic arbitrations. If reference to arbitration shall not be made within the said twelve (12) months of first notice of dispute, the claimant shall be deemed to have waived all claims in connection with or arising out of the said dispute. The making of an award by such arbitrator shall be a condition precedent to any right of action against **Us**.
15. **Obligation:** The due observance and fulfillment of the terms and conditions of **This 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) shall be condition precedent to the liability of **Us** to make any payment under **This Policy**.
16. **Fraud:** If any claim under **This Policy** shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a benefit under **This Policy**, **We** have no liability in respect of such claim and **We** will be entitled to terminate **This Policy** with immediate effect.
17. **Premium:** The premium payable in respect of **This Policy** for each **Period of Insurance** being the **Sum Insured** stated as such in the **Policy Schedule** or subsequent **Endorsement(s)** (if any).
18. **Cessation of Coverage:** Without prejudice to other provisions of **This Policy** under which the coverage to an **Insured Person** may be terminated, the coverage provided to an **Insured Person** under **This Policy** shall cease forthwith upon termination of the **Insured Person's** employment with the **Insured** for whatsoever reason or after the immediately following anniversary of the commencement date of the **Period of Insurance** following his/her ineligibility to be an **Insured Person** as defined under "Part I – Definition of Words" in **This Policy**, whichever is earlier.
19. **Waiver:** No delay or omission by **Us** in exercising any right, power or privilege hereunder shall operate to impair such right, power or privilege or be construed as a waiver thereof and any single or partial exercise of any right, power, privilege shall not in any circumstances preclude any other or further exercise thereof or the exercise of any other right, power or privilege.
20. **Governing Law:** **This Policy** shall be governed by and interpreted in accordance with the law of **Hong Kong**, except as otherwise stated herein.
21. **Jurisdiction:** The **Insured**, the **Insured Person** and **Us** irrevocably submit to the non-exclusive jurisdiction of the courts of the **Hong Kong**.
22. **Clerical Error:** Clerical errors by **Us** shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force
23. **Contracts (Rights of Third Parties) Ordinance:** 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**.
24. **Subrogation:** The **Insured** and/or the **Insured Person** agrees that **We** have the right to proceed at its expense in the name of the **Insured** and/or the **Insured Person** against any third parties who may be responsible for an occurrence of an event giving rise to a claim under **This Policy**.
25. **Currency:** The **Premium**, **Sum Insured**, benefits and limit of liability stated in **This Policy**, **Policy Schedule** or **Schedule I** or any subsequent **Endorsements** (if any) are expressed in **Hong Kong dollars**.

26. Compliance with Applicable Economic and Trade Sanctions Laws

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part V – Personal Information Collection Statement

The Company (“We/Us/Our”) want to ensure that **Our Insured Persons (“You/Your”)** are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You (“Personal Data”)**, the circumstances when **Personal Data** may be disclosed and information regarding Your rights to request access to and correction of **Personal Data**.

(a) Purposes of Collection of Personal Data

We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering **Your** application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing **Your** and **Our** rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use your **Personal Data** in other ways with your consent.

(b) Direct marketing

Only with **Your** consent, **We** may also use **Your** contact, demographic, policy and payment details to contact **You** with marketing information regarding our insurance products by mail, email, phone or SMS.

(c) Transfer of Personal Data

Personal Data will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

- (i) third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to **Our** relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside **Hong Kong**);
- (ii) **Our** parent and affiliated companies, or any company within Chubb local and outside **Hong Kong**;
- (iii) the insurance intermediary through which **You** accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of Hong Kong.

(d) Access and correction of Personal Data

Under the **Personal Data** (Privacy) Ordinance ("PDPO"), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of **Our** receipt of **Your** request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

Schedule I

Description of Insured Person

All unnamed employees of the **Insured** – Hong Kong office while travelling outside **Hong Kong** in connection with the **Insured's** business.

- The eligibility period of **Insured Person** is subject to first day of employment.
- All **Insured Persons** are subject to no manual work, construction site or construction related work.
- All **Insured Persons** are stationed in **Hong Kong**.
- PRC citizens will not be covered unless he/she is employed by the **Insured** in **Hong Kong** with working permit in **Hong Kong** and/or **Hong Kong** Identity Card issued.

Aggregate Limit of Liability

We shall not be liable for any amount in excess of the aggregate limit of liability stated in the **Policy Schedule**. If the aggregate amount of all indemnities otherwise payable by reason of coverage provided under **This Policy** exceeds such aggregate limit of liability, **We** shall not be liable as respects each **Insured Person** for a greater proportion of the indemnity otherwise payable than the aggregate limit of liability bears to the aggregate amount of all such indemnities.

Administration Method

An annual flat premium is hereby charged to the **Policyholder** according to the actual number of **Insured Person** as of commencement date of the **Period of Insurance**, the estimated trip pattern of all **Insured Persons** during the **Period of Insurance**, and any other underwriting information as provided by the **Policyholder**. Premium adjustment may be made if there is any change of material underwriting information (including but not limited to the estimated trip pattern, the total no. of **Insured Persons**, the change of **Sum Insured**) during the **Period of Insurance**.

Any addition or reduction of no. of **Insured Persons** which beyond the range selected as at the commencement of the **Period of Insurance** should be declared by the **Insured** immediately, premium difference shall be returned or charged on pro-rata daily basis as at the expiry date of the **Period of Insurance** subject to **Our** retention of minimum premium of HK\$5,000 per policy.

Attached to and forming a part of the Policy.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6800
F +852 2560 3565
www.chubb.com/hk



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Chubb. Insured.™

ETC Policy Wording, Hong Kong SAR. Published 09/2020.
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