

**(FOR SINGLE-TRIP POLICY)**

**TRAVELEAD TRAVEL INSURANCE\_ENDORSEMENT – CORONAVIRUS DISEASE (COVID-19) EXTENSION**

It is hereby noted and agreed that this Policy is amended to read as follows:

1. The following exclusion is inserted under “PART III – GENERAL EXCLUSIONS” of the Policy as below:
  18. Any loss or expenses in relation to coronavirus disease (COVID-19), except for the section of “Extension of COVID-19 Overseas Medical Expenses” under “Section 3 – Medical Expenses” as endorsed hereunder.
2. The following extension is inserted under “Section 3 – Medical Expenses” of “PART I – DESCRIPTION OF COVERAGE” of the Policy:

**EXTENSION OF COVID-19 OVERSEAS MEDICAL EXPENSES**

If during the period of insurance the Insured Person sustains coronavirus disease (COVID-19) **first contracted and commenced** during the Trip which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and land ambulance hire, and subject to the following maximum sub-limit per person:

Essential Plan	HK\$110,000
Extra Plan	HK\$230,000
Supreme Plan	HK\$380,000

3. Item (a) under “Provisions for Section 3” of “Section 3 – Medical Expenses” of the Policy is amended as below:
  - (a) In no event shall all the reimbursed medical expenses under this section (including follow-up medical treatment, Overseas Hospital Cash and Extension of COVID-19 Overseas Medical Expenses) exceed the maximum Sum Insured of Medical Expenses stated in the Schedule for any Injury or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses (except Overseas Hospital Cash) from any other source, We shall only be liable for the excess of the amount recoverable from such other source.

*Subject otherwise to the terms, exclusions and conditions of the Policy.*

**(適用於單次旅遊保單)**

**「卓悅遊」旅遊保險批註 - 2019 冠狀病毒病保障**

現特此聲明及同意本保單修訂如下：

1. 以下不保事項會附加於本保單的「第三部分 – 一般不保事項」內：
  18. 任何與 2019 冠狀病毒病有關的損失或費用，但以下附加於「第 3 項 - 醫療費用」的「2019 冠狀病毒病海外醫療費用伸延保障」則除外。
2. 以下伸延保障會附加於本保單中「第一部分 – 保障內容」的「第 3 項 - 醫療費用」內：

**2019 冠狀病毒病海外醫療費用伸延保障**

於保單生效期內，若受保人在旅程中感染或開始患上 2019 冠狀病毒病，而在香港境外接受必須的治療，我們會賠償受保人支付醫師或醫生、醫院及／或救護車服務以提供醫藥、手術、X 光檢查、醫院或護理治療包括醫療必需品及租用救護車服務之合理及實際費用，以不超過以下所列之分項限額為上限：

標準計劃	港幣 110,000 元
非凡計劃	港幣 230,000 元
尊貴計劃	港幣 380,000 元

3. 本保單「第 3 項 - 醫療費用」內「第 3 項之條款」之(a)項修正如下：
  - (a) 在任何情況下，所有意外或疾病之醫療賠償總額不可超過保障表內醫療費用（包括覆診費用、海外住院現金津貼及 2019 冠狀病毒病海外醫療費用伸延保障）所列之最高保額。如受保人可從其他途徑取回部份或全部的費用（海外住院現金津貼除外），我們只會賠償受保人無法取回或剩餘之費用。

*除以上所述，其他事項請參照保單條款、不保事項及條件。*

*(如本文之譯本於意義上有任何爭議，一概以英文為準)*