



Aon Travel Care

Policy coverage attaching to and forming part of Policy Schedule of Insurance

Welcome to your AXA General Insurance Hong Kong Limited
Aon Travel Care.

Your Policy consists of
the proposal form
the terms & conditions as shown in this jacket
the Policy Schedule

Your Policy Schedule shows
details of your cover
the period of insurance
any special terms that may apply to your Policy

Following payment of the premium stated in the Policy Schedule, we will, in the event of accident, injury or loss happening during the period of insurance anywhere in the world, provide insurance as described in the following pages for the plan you have chosen.

Please read this jacket together with your Policy Schedule to make sure you know what cover is provided.

AXA General Insurance Hong Kong Limited hereinafter called the “**Company**”, agrees, subject to the terms, exclusions and conditions contained or endorsed herein, that if during the **Period of Insurance** contained within the **Policy Schedule of Insurance (the “Policy Schedule”)**, any **Insured Person** suffers loss as shown below, the **Company** will indemnify such Insured Person to the extent as defined.

INTERPRETATION

This Policy and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Policy Schedule shall bear such meaning wherever it may appear.

- 1 Insured - means Individual or business entity/company/organization who owns the insurance policy.
- 2 Member Insured - also called “Insured Person” means the Insured Person(s) named in Policy Schedule. In the case where the insured is a business entity/company/organization, the “Member Insured(s)” are to be interpreted as “Insured Employee(s)/authorised person(s)” so long as they are named in the Policy Schedule.
- 3 Child/Children - means dependent and unmarried child/children who are aged under 18 years old as named in the Policy Schedule.
- 4 Family - means Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.
- 5 Journey - means travel originating from Hong Kong, and ceasing when the Insured Person returning and re-entering into Hong Kong (details as described in the Operation of Insurance).
- 6 Accident - means a sudden, unforeseen and unexpected event happening by chance.
- 7 Public Common Carrier - means mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

GEOGRAPHICAL LIMITS

Cover is provided on Worldwide basis.

This Policy is only valid for travel originating from Hong Kong.

OPERATION OF INSURANCE

- For Section 6 and 7 (Personal Money and Travel Document Loss), insurance commences (1) at the time when the Policy Schedule is issued OR (2) 24 hours before the Period of Insurance shown in the Policy Schedule, whichever is the later.
- For Other Sections (except Section 10), refers to the Period of Insurance

shown in the Policy Schedule, and commences when the Insured Person leaves his/her place of residence or business in Hong Kong (whichever is the earlier) to commence the journey until the time of return to his/her place of residence or business in Hong Kong (whichever is the later) on completion of the journey.

In any event, unless specified otherwise, cover does not commence more than 24 hours prior to booked departure time and shall cease (1) upon the expiry of the Period of Insurance as specified in the Policy Schedule or (2) 24 hours after booked return time to Hong Kong, or arrival at final destination, whichever is the earlier.

- For Section 10 (Loss of Deposit or Cancellation), insurance is effective immediately the Policy Schedule is issued.
- For Single Journey, this Policy is not valid for travel exceeding 6 consecutive months.
- For Annual Cover, each journey shall not exceed 3 months and coverage ends on (1) the last day of the Period of Insurance OR (2) the ending of Insured Person's last journey provided the journey is started within the Period of Insurance, whichever is the later.

AGE LIMIT

For Single Journey - All age groups but Insured Person aged over 75 can only insure for Plan B or Plan C or Plan D.

For Annual Cover - Maximum age limit is 75 years old.

WORLDWIDE ANNUAL COVER

Cover is provided up to a maximum of 3 months with policy limits applied to each journey, irrespective of the number of journeys that are made within the policy period.

ONE WAY COVER MEMORANDUM (Not Applicable to Annual Cover)

For Insured Person not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared Period of Insurance whichever is the earlier.

MEMORANDUM FOR INSURED PERSON AGED BELOW 18

For any Insured Child(ren) aged below 18 and paying the full adult premium, the maximum limit per Insured Person under Section 1 will be increased to 100% of item (a) of the selected plan; and the death benefit under Section 3 will be limited to 50% of the selected plan, and not as originally stipulated in Provisions (i) under Section 3.

AUTOMATIC 14 DAYS EXTENSION (Not Applicable to Annual Cover)

This Insurance will be automatically extended for a maximum period of 14 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

安盛保險有限公司
AXA General Insurance Hong Kong Limited

Aon Travel Care

24-hour Worldwide Emergency Assistance Hotline
For immediate assistance, please call

(852) 2861 9285

SECTION 1 – MEDICAL AND RELATED EXPENSES

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person				
(a) Insured Person aged up to 75	HK\$1,200,000	HK\$800,000	HK\$500,000	HK\$300,000
(b) Insured Person aged over 75	Not Applicable	HK\$400,000	HK\$250,000	HK\$150,000
(c) Insured Child	HK\$600,000	HK\$400,000	HK\$250,000	HK\$150,000
(1) Medical, hospital, treatment expenses including registered or listed Chinese herbalists, Chinese bonesetters and acupuncturists fees* and including the cost of dental treatment (as a result of accident only), additional accommodation and travelling expenses (including such additional expenses of a relative or friend required on medical advice to travel to, or remain behind with the Insured Person), necessarily incurred outside Hong Kong, within 12 months of the date of incident giving rise to the claim as a direct result of accidental bodily injury sustained or sickness contracted by the Insured Person during the Period of Insurance.				
(*N.B. Registered or listed Chinese herbalists, Chinese bonesetters and acupuncturists fees are subject to a maximum of HK\$200 per visit per day, up to a maximum of HK\$5,000.)				
(2) Reasonable additional accommodation and travelling expenses (confined to economy class) incurred to return dependent children back to the Insured Person's place of residence in Hong Kong who are left unattended as a result of the Insured Person's hospitalisation.				
(3) Reasonable additional accommodation and travelling expenses (confined to economy class) to Hong Kong, necessarily and unavoidably incurred as a result of (a) death, injury or illness of the Insured Person's spouse, parent, parent-in-law, child, brother, sister, fiancée, fiancé, grandparent, resident in Hong Kong or (b) hijack, or riot or civil commotion which first occurs during the Period of Insurance.				
(4) Guarantee of hospital admittance deposit				
	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$40,000	HK\$20,000	HK\$10,000	HK\$10,000
(5) Reasonable additional accommodation and travelling expenses necessarily incurred by the Insured Person in reverting to his/her original travel schedule/itinerary and/or rejoining his/her original travelling companions following an interruption or disruption of that schedule/itinerary caused by an insured accidental bodily injury or sickness, which occurred or was contracted abroad during the Period of Insurance.				
	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$10,000	HK\$7,000	HK\$5,000	Not Applicable
(6) A Hospital Cash Benefit is allowed to any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours as a result of an insured person's accidental bodily injury and/or suffering from sickness whilst travelling overseas during the Period of Insurance.				
	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$8,000	HK\$5,000	HK\$2,000	HK\$2,000
Limit per day	HK\$500	HK\$300	HK\$300	HK\$300
(7) The necessary medical, hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees and registered or listed Chinese herbalists, Chinese bonesetters and acupuncturists fees*) reasonably incurred by the Insured Person in Hong Kong within 3 months after the Insured Person's return from abroad, such expenses having resulted from an insured accidental bodily injury or sickness, which occurred or was contracted abroad during the Period of Insurance and which necessitated medical consultation whilst abroad.				
(*N.B. Registered or listed Chinese herbalists, Chinese bonesetters and acupuncturists fees are subject to a maximum of HK\$200 per visit per day, up to a maximum of HK\$5,000.)				
Sub-Limit per Insured Person (for injury)	100% of unused portion of Sum Insured			
Sub-Limit per Insured Person (for sickness)	15% of unused portion of Sum Insured			

EXCLUDING

- Medical treatment or aid obtained in Hong Kong (except as specifically provided for in benefits (6) and (7) above).
- Surgery or medical treatment which, in the opinion of the medical practitioner who is responsible in treating the Insured Person, can be reasonably delayed until the Insured Person's return to Hong Kong or arrival at Country of final destination for travellers not returning to Hong Kong.
- The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the medical practitioner treating the Insured Person deems it medically necessary.
- Medical consultation or treatment (other than registered or listed Chinese herbalists, Chinese bonesetters and acupuncturists), not received from local legally registered medical practitioner.

SECTION 2 – EMERGENCY ASSISTANCE SERVICE

Plan A	Plan B	Plan C	Plan D
Fully Covered	Fully Covered	Fully Covered	Fully Covered

The services described in this Section must be necessitated by a medical emergency and coordinated by an assistance company appointed by our Company (the "Assistance Company")

EMERGENCY ASSISTANCE HOTLINE SERVICE

A 24-hour Emergency Assistance Hotline Service is operated for the benefit of Insured Person so that, in the event of an emergency medical problem or situation herein covered, help and advice will be given, and if necessary emergency evacuation will be arranged.

EMERGENCY MEDICAL EVACUATION

If the local medical services are not available and/or the medical condition warrants emergency evacuation to another place, the Assistance Company will arrange and the company will pay subject to the maximum aggregate limit stipulated for:

- Emergency transport include air ambulance to the nearest and most appropriate hospital or medical centre available to the nature of the Insured's injury or sickness suffered; and
- Medical attendants to accompany the Insured Person if enroute is necessary upon the advice and/or direction of the attending Medical Practitioner.

REPATRIATION

The Company will pay for services arranged by the appointed Assistance Company in respect of:

- Extra costs for economy airfare incurred when illness or accidental injury requires that the Insured Person must fly to Hong Kong immediately on the written advice of a Medical Practitioner.
- Extra costs for economy airfare incurred for a qualified medical attendant to accompany the Insured Person on the written advice of a Medical Practitioner on the commercial airline; and
- Reasonable charges necessary incurred in the event of death for burial or cremation of the Insured Person in the locality where death occurs or the reasonable cost for the transport of the body or ashes to Hong Kong for each Insured Person.

EXCLUDING

In addition to the policy exclusions in Section 1, the following also applies:-

- Emergency Medical Evacuation or Repatriation or costs not approved and/or arranged by the Assistance Company or its authorized representative, except that the Company reserves the right to waive this exclusion if the Insured or his/her travelling companions cannot for reasons beyond the Insured's control notify the Assistance Company during an emergency situation. In any event, the Company reserves all rights to reimburse the Insured only for those expenses incurred for such service, which the Assistance Company would have provided under the same circumstances.
- The cost of burial in Hong Kong.

SECTION 3 – PERSONAL ACCIDENT

In the event of bodily injury caused solely and directly by accidental means by an Insured Person during the Period of Insurance, each Insured Person will be entitled to the following compensation:

(a) Death by Accident	Plan A	Plan B	Plan C	Plan D
	HK\$1,200,000	HK\$800,000	HK\$500,000	HK\$400,000
(b) Permanent Disablement (Scale 2)	Plan A	Plan B	Plan C	Plan D
	HK\$1,200,000	HK\$800,000	HK\$500,000	HK\$400,000

AXA Assistance (IPA) Worldwide Alarm Centres 安盛 24 小時緊急援助諮詢熱線

Hong Kong	香港	852 2861 9285
Singapore	星加坡	800 8523 636
Australia	澳洲	1800 467 856
U.S.A.	美國	1 866 654 4270
United Kingdom	英國	0800 051 7229

Permanent Disablement (Scale 2)	Percentage of Compensation on Permanent Disablement of the Plan selected
(1) Permanent Total Disablement (from attending to or following any employment or occupations)	100%
(2) Loss of one or both hands or feet at or above the wrist or ankle	100%
(3) Total paralysis	100%
(4) Injuries resulting in being permanently bedridden	100%
(5) Permanent and incurable insanity	100%
(6) Total and permanent loss of sight of one or both eyes	100%
(7) Loss of sight of eye, except perception of light	50%
(8) Loss of lens of eye	50%
(9) Loss of	
- four fingers and thumb of one hand	50%
- four fingers of one hand	40%
(10) Loss of thumb	30%
- one phalanx or both phalanges	
(11) Loss of index finger	15%
- one phalanx, two or three phalanges	
(12) Loss of middle finger	10%
- one phalanx, two or three phalanges	
(13) Loss of ring finger	10%
- one phalanx, two or three phalanges	
(14) Loss of little finger	10%
- one phalanx, two or three phalanges	
(15) Loss of metacarpals - each	3%
(16) Loss of toes	
- All	20%
- Great	6%
- Other than great, each other toe	1%
(17) Loss of hearing	
- both ears	75%
- one ear	20%
(18) Loss of speech	50%
(19) Second to Third Degree Burn of 5% or more of total body surface area, and is diagnosed by a legally qualified and registered medical practitioner	

	Plan A	Plan B	Plan C	Plan D
	HK\$250,000	HK\$250,000	HK\$150,000	HK\$100,000
(c) In addition to benefit (a) above, an immediate cash relief benefit will be paid to the next of kin of the deceased.				

	Plan A	Plan B	Plan C	Plan D
	HK\$50,000	HK\$25,000	HK\$20,000	HK\$15,000

OR, in the event of death of the Insured Person due to sickness, a benefit will be paid

	Plan A	Plan B	Plan C	Plan D
	HK\$20,000	HK\$10,000	HK\$5,000	HK\$5,000

	Plan A	Plan B	Plan C	Plan D
(d) Additional Indemnity	HK\$800,000	HK\$600,000	HK\$300,000	HK\$100,000

If, during a Term of Coverage:

- the Insured Person sustains accidental bodily injury which arises out of an accident occurring while the Insured Person is riding as a fare paying passenger in or on, boarding or alighting from a Public Common Carrier; and
- the accidental bodily injury sustained by the Insured Person resulting in Death, Permanent Total Disablement or other loss, then the Company will pay under this benefit, the same percentages of the amount of benefit under Section 3.

This benefit does not apply to Insured Person aged below 18 or over 75.

PROVISIONS

- In respect of an Insured Person who is aged below 18 or over 75, the maximum amount the Company will pay under this Section will be limited to 50% of the above benefits.
- No claims will be payable:
 - Under benefits (a), (b1), (c) and "death due to sickness" above, unless such death or loss occurs within 12 months of the date of accident or the date of contracting sickness.

- Under benefits (b2 - 18) above, except on proof to the Company that the disablement has continued for 12 months from the date of injury and in all probability, will continue for the remainder of the Insured Person's life.
- Payment shall not be made under more than one of Section a and Section b.
 - The total sum payable under Section 3b shall not exceed the amount provided for under Section 3b.
 - The amount of all benefits except benefit (c) payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed HK\$2,000,000, HK\$1,400,000, HK\$800,000 and HK\$500,000 for Plan A, B, C and D respectively.

DEFINITIONS

- Loss of a hand or loss of foot means loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- Loss of an Eye means the complete and irrecoverable and irremediable loss of the sight of an eye.
- Loss of Hearing means permanent irrecoverable loss of hearing rendering the Insured Person absolutely deaf in both ears irremediable by surgical or other means of treatment.
- Loss of Speech means total and irrecoverable loss of speech irremediable by surgical or other means of treatment.
- Permanent Total Disablement means the Insured is prevented from engaging in each and every occupation or gainful employment for which the Insured is reasonably qualified by reason of education, training or experience, or if the Insured is unable to attend to any business or occupation, and/or attend to any duties which would normally be carried out by the Insured in the Insured's daily life (before the accident), and such disability has continued for twelve (12) consecutive months. This condition must be certified by a registered Medical Practitioner.
- Sickness means illness or disease commencing or contracted by the Insured Person during the Period of Insurance which is the direct and independent cause of loss for which the claim is made and which requires the attendance of a physician.
- Major Burn means skin tissue damage caused by the agent of heat only.

CLAUSES

1 Disappearance Clause

If the Insured Person's body has not been found within one(1) year after the date of disappearance, sinking or wrecking of the aircraft or otherwise conveyance either on the ground or at sea in which the Insured Person was travelling at the time of the injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person sustains accidental bodily injury resulting in Death covered by this Policy at the time of such disappearance, sinking or wrecking.

2 Exposure Clause

If following an accident the Insured Person is unavoidably exposed to the natural elements and as a direct result of such exposure suffers any injury as specified in the Table of Benefits, such injury shall be considered as constituting a claim under the policy.

3 Suffocation by Smoke, Poisonous Fumes, Gas & Drowning

Death or Disablement sustained by the Insured Person as a result of suffocation by Smoke, Poisonous Fumes, Gas or Drowning shall be deemed to be injury sustained by the Insured Person provided that such injury does not arise out of the Insured Person's willful and intentional act.

SECTION 4 – BAGGAGE AND PERSONAL EFFECTS

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$30,000	HK\$15,000	HK\$10,000	HK\$10,000
Limit per article/pair/set of article other than those specified below (including laptop computer, mobile phone and PDA)	HK\$10,000	HK\$7,500	HK\$5,000	HK\$5,000
Maximum limit for golfing equipment, photographic and transistorized equipment contents for any one item or pair or set	HK\$5,000	HK\$3,750	HK\$2,500	HK\$2,500
Maximum limit for business equipment for any one item or pair or set	HK\$3,000	HK\$2,500	HK\$1,500	HK\$1,500

Loss of or damage to baggage taken, sent in advance or purchased on the journey (including clothing and personal effects worn or carried on the person, trunks, suitcases, receptacles and the like), occurring during the Period of Insurance and owned by the Insured or Insured Person.

In the event that the Insured Person purchases a comparable replacement for the lost article, the Company will pay the replacement cost providing the

lost article was not more than 2 years old at the date of loss. If the Insured Person cannot prove the age of the lost article or if the article is more than 2 years old or if the article is not replaced, the Company will assess the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lesser.

If any article is proven to be beyond economic repair, a claim will be assessed under this Policy as if the article had been lost.

The Company has its option to indemnify the Insured Person by cash payment for the loss or damage or by repair or replacement.

In the event of loss or damage occurring whilst the insured property is in the custody or control of an airline or carrier, the Insured Person should firstly lodge his/her claim against that airline or carrier.

The Company shall reimburse the balance if the Insured Person is not fully compensated by the airline/carrier subject to the limit under this Section of the Policy.

In any circumstances, the amount payable shall not exceed the maximum limit under this Section for the Insured or an Insured Person.

PAIR AND SET CLAUSE

Where any insured item consists of articles in a pair or set, this Section will not pay more than the value of any particular part or parts which may be lost, without reference to any special cause which such article or articles may have as part of such pair or set, nor more than a proportionate part of the insured value of the pair or set.

EXCLUDING

- 1 Loss or damage arising from delay or confiscation or detention by Customs or other official.
- 2 Loss or damage to stamps, documents, contact or conceal lenses.
- 3 Business goods or samples.
- 4 Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
- 5 Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained.
- 6 Loss not reported to the local authority within 48 hours and a report obtained, unless:-
 - (i) to do so would be impossible;
 - (ii) by doing so would invoke an additional claim under another Section of the Policy;
- 7 Loss of or damage to banknotes, treasury bills, currency notes or any other form of negotiable document.
- 8 Replacement cost of credit cards.
- 9 Loss of unattended properties.

SECTION 5 – BAGGAGE DELAY

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$3,000	HK\$1,500	HK\$1,000	HK\$1,000

The Company will pay for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 8 hours from time of arrival at destination abroad due to mishandling by the airlines or carrier or hi-jack.

(N.B. An Insured Person cannot claim under both Section 4 and 5 for the same loss.)

SECTION 6 – PERSONAL MONEY

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$3,000	HK\$2,500	HK\$2,000	HK\$2,000

Cover loss of money owned by the Insured or Insured Person (including cash, bank or currency notes, cheques, travellers cheques, postal or money orders), travel tickets, passports, Hong Kong Identity Card or the like, applicable entry visas, driving licences and/or any other travel documents, petrol coupons or credit vouchers, or loss of and unauthorised use of credit cards by any person not related to, or residing with, the Insured Person.

In any circumstances, the amount payable shall not exceed the maximum limit under this Section for the Insured or an Insured Person.

EXCLUDING

- 1 Loss not reported to the local authority within 48 hours and a report obtained.
- 2 Shortages due to error, omission, exchange or depreciation in value.
- 3 Loss or damage arising from delay or confiscation or detention by Customs or other official.

- 4 Loss of traveller's cheques and credit cards not immediately reported to the local branch or agent of issuing authority.
- 5 Loss of credit cards not complying with the terms and conditions of the issuing authority.
- 6 Loss of membership cards of any kind.

SECTION 7 – TRAVEL DOCUMENT LOSS

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$10,000	HK\$5,000	HK\$5,000	HK\$5,000

If the Insured Person experiences a loss of necessary travel documents for immigration clearance and travel ticket while overseas that leads to delay of his/her journey, the Company shall pay up to the benefit stated in the schedule to compensate for actual loss incurred, including additional travelling expenses, accommodation expenses and replacement fees. Any claim must be accompanied by written documentation from the police having jurisdiction over the place of loss and reported within 48 hours of the loss.

EXCLUDING

- 1 Loss not reported to the local authority within 48 hours and a report obtained.
- 2 Loss or damage arising from delay or confiscation or detention by Customs or other official.

SECTION 8 – PERSONAL LIABILITY

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person (inclusive of all costs and expenses)	HK\$4,000,000	HK\$2,000,000	HK\$1,000,000	HK\$1,000,000

To indemnify the Insured Person for his/her legal liability to third parties up to the limit of the plan selected arising during the Period of Insurance as a result of:-

- (1) Accidental bodily injury (including death) to any person.
- (2) Accidental loss of or damage to property.

In addition, to indemnify the Insured Person for:-

- (3) Third Parties costs and expenses recoverable from the Insured Person either under Common Law or under the law of the Country where the accident, loss or damage occurred; and
- (4) The Insured Person's costs and expenses incurred with the written prior consent of the Company.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

- 1 Employers' Liability, contractual liability or liability to a member of an Insured Person's family.
- 2 property belonging to or held in trust or in the care, custody or control of an Insured Person.
- 3 any wilful, malicious or unlawful act.
- 4 pursuit of trade, business or profession.
- 5 ownership or occupation of land or building (other than occupation only of any temporary residence).
- 6 ownership, possession or use of vehicles, aircraft or watercraft (other than small non-mechanical sailing craft, canoes, dinghies and the like).
- 7 legal costs, fines, penalties or the like resulting from any criminal proceedings.
- 8 the Insured Person being under the influence of drugs or intoxicating liquor, or engaging in any professional sports or racing.

SECTION 9 – TRAVEL DELAY, MISSED JOURNEY, OVERBOOKING AND RE-ROUTING

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$10,000	HK\$5,000	HK\$5,000	HK\$5,000

- (1) In the event of the departure or arrival of the aircraft, train, sea vessel or other method of transportation in which the Insured Person had arranged to travel being delayed for at least 8 hours from the time specified in the itinerary supplied to the Insured Person caused by events beyond control of the Insured Person, the Company will pay EITHER:-

(a) Travel Delay

(the delay being calculated from the departure time of the aircraft, train, sea vessel or other method of transportation specified in the itinerary)

Sub-Limit per Insured Person	HK\$2,000
Each full 8 hours delay	HK\$500

OR

- (b) Irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only in the event of cancellation of the holiday/journey by the Insured Person, or any additional travel costs including alternative public transportation costs and accommodation expenses necessarily incurred as a direct consequence of travel delay if the Insured Person has to re-route to get to his/her original destination in the event of cancellation of the transportation arranged.

	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$10,000	HK\$5,000	HK\$5,000	HK\$5,000

- (2) In the event that the Insured Person missing any confirmed inward or outward flight, train, sea vessel or other method of transportation connection, through any circumstances beyond the Insured Person's control, the Company will pay expenses reasonably incurred for accommodation and meals up to the maximum limit for each Insured Person, if it is not provided or compensated by the airline/carrier or any third party. The missed journey connection must be verified in writing by the airline/carrier.

	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$10,000	HK\$5,000	HK\$5,000	HK\$5,000

- (3) In the event that the Insured Person fails to board any aircraft, train, sea vessel or other method of transportation, due to overbooking, of the flight, train, sea vessel or other method of transportation on which the Insured Person had obtained a confirmed reservation, the Company will pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the airline/carrier or any third party. The failure to board the aircraft, train, sea vessel or other carriers due to the overbooking must be verified in writing by the airline/carrier.

	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$5,000	HK\$2,500	HK\$2,500	HK\$2,500

In any circumstances, the amount payable shall not exceed the maximum limit under this Section for each Insured Person.

EXCLUDING

Claims arising from:-

- failure of the Insured Person to check in according to the itinerary supplied to him/her, and obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
- strike or industrial action existing at the date this Insurance is purchased by the Insured Person.
- late arrival of the Insured Person at the airport or port or train station or other place of boarding after check-in or booking-in-time (except for the late arrival caused by events beyond control of the Insured Person).

SECTION 10 – LOSS OF DEPOSIT OR CANCELLATION

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$50,000	HK\$25,000	HK\$20,000	HK\$15,000

Loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only, in the event of necessary and unavoidable cancellation by the Insured Person arising from causes beyond the control of the Insured Person occurring after this Insurance has been effected.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

- government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
- disinclination to travel or financial circumstances of the Insured or any Insured Person.
- any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- failure to notify travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to cancel the travel arrangements.
- any training or studying courses fee deposits.

SECTION 11 – CURTAILMENT

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Insured Person	HK\$50,000	HK\$25,000	HK\$20,000	HK\$15,000

Proportional return of the irrecoverable prepaid cost of the planned holidays as shown on the booking invoice, calculated at pro-rata for each complete day of the planned holiday lost, due to the necessary and unavoidable curtailment (see definition below) of the planned holiday resulting from causes beyond the control of the Insured Person and/or additional hotel accommodation incurred to obtain lost travel documents arising out of robbery, burglary or theft provided that such accommodation is not better than that before the loss.

DEFINITION

Curtailement herein means abandonment by return to place of residence in Hong Kong of the planned holiday after arrival at the booked destination as shown on booking invoice.

EXCLUDING

Claims arising directly or indirectly from, in respect of or due to:-

- government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as the agent or tour operator through whom the holiday was booked.
- disinclination to travel or financial circumstances of the Insured or any Insured Person.
- any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- failure to notify travel agent/tour operator or provider of transport or accommodation immediately once it is found necessary to curtail the travel arrangements.

SECTION 12 – HOME CARE BENEFIT

	Plan A	Plan B	Plan C	Plan D
Maximum Limit per Plan	HK\$50,000	HK\$25,000	HK\$10,000	HK\$10,000

We will, in the event of any Accidental Fire, provide indemnity to you by payment, repair or reinstatement, at the Company's option, against physical loss or damage to the contents within your insured residence in HK which was left vacant when you are on a journey.

"Contents" shall mean household furniture and furnishing, clothing and personal effects belonging to you or to your family members or domestic helpers permanently residing with you and fixtures and fittings you own (for which you are responsible) not being landlord's fixtures and fittings. Contents shall exclude Deeds, bonds, bills of exchange, promissory notes, cheques, travellers' cheques, securities for money, documents of any kind, cash, currency notes, articles of gold, silver or other precious metal jewellery, furs, watches, and precious or semi-precious gems.

In the event of loss or damage to any property insured forming part of a pair or set, our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than HK\$2,000 in respect of any one article or pair or set of articles.

EXCLUDING

We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- Wear, tear, depreciation, the process of cleaning, dyeing repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause.
- Any loss or damage occasioned through the willful act of the Insured Person or with the connivance of the Insured Person.
- Any loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
- Electrical or mechanical breakdown.
- Business or professional use in respect of photographic and sporting equipment and accessories and musical instruments.
- Motor vehicles, boats, bicycles and any equipment or accessories relating thereto.

SECTION 13 – CASH ALLOWANCE

An emergency cash benefit is allowed to any Insured Person who experiences a loss of essential travel documents abroad that prevents the Insured Person from completing the commenced journey until the earliest of the following:

a) the document is replaced / recovered; or b) the Insured Person can continue the journey; or c) the Insured Person can leave the place of loss. Proof of such loss must be obtained by a report to the police having jurisdiction over the place of loss. The police report should be filed within 48 hours of the loss.

	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$10,000	HK\$5,000	HK\$3,000	HK\$2,000
Limit per day	HK\$500	HK\$500	HK\$500	HK\$500

SECTION 14 – CREDIT CARD PROTECTION

The Company will pay for the outstanding balance of the Insured's credit cards for purchasing during a journey and service charges, if the Insured sustains accidental bodily injury resulting in Death during a journey where 1) benefit under Section 3 is payable and 2) the Insured is legally liable to the outstanding balance and service charges.

	Plan A	Plan B	Plan C	Plan D
Sub-Limit per Insured Person	HK\$50,000	HK\$30,000	HK\$20,000	HK\$10,000

PROVISION

This section is not applicable to the Insured Person aged below 18.

SECTION 15 – CHINA HOSPITAL DEPOSIT GUARANTEE BENEFIT (Only applicable if mentioned in the Certificate of Insurance or Policy Schedule)

In the event of accidental bodily injury sustained or sickness contracted by the Insured Person during the Period of Insurance and the Insured Person is admitted into a hospital under Hospital Network in China, the Assistance Company will, on the Company's behalf, guarantee to the hospital under Hospital Network the amount of admission deposit upon presenting the China Hospital Deposit Guarantee Card (hereinafter called "China Card") by the Insured Person to the hospital.

PROVISIONS

- This benefit applies only within China outside the Country of Residence of the Insured Person.
- The Insured Person is required to present the China Card and his/her identity card or any relevant travelling documents with his/her name and photo to the staff of Accident & Emergency Department under Hospital Network. The Assistance Company will on behalf of the Insured Person issue the deposit guarantee for hospital admission to the hospital under Hospital Network.
- The Insured Person or his/her representative shall fully and directly settle the medical expenses including the deposit guarantee for hospital admission by the Assistance Company when the Insured Person is discharged.
- For checking the nearest hospital under Hospital Network, the Insured Person may call 24-hour Emergency Assistance Hotline at (852) 2861 9285. The Insured Person is required to provide the information including but not limited to the name of the Insured Person, Policy Number, the contact number of the Insured Person or his/her representative, the location of the Insured Person and the brief description of the accident/sickness and the nature of help required for verification. Upon the confirmation of the coverage, the Assistance Company will refer a hospital under Hospital Network to the Insured Person.
- The Assistance Company will exercise its best endeavor to select the best medical facilities in the China, it is understood that the physicians, hospitals and any kind of professionals to whom the Insured Person will be referred to by the Assistance Company are independent contractors responsible for their own acts and are not employees, agents or servants of the Assistance Company. Any hospitals or physicians referred by the Assistance Company and chosen by the Insured Person shall also be acting as the principal party in giving their medical services. The Company and the Assistance Company will not be liable for any default in their medical services provided.
- In the event of the loss or damage of the China Card, the Insured Person shall report to the Company in writing as soon as possible. A replacement card will be issued upon receiving a replacement card fee of HK\$50 from the Insured Person or the Insured.

DEFINITIONS

- "China" shall mean the People's Republic of China excluding Hong Kong Special Administrative Region and Macau Special Administrative Region.
- "Hospital Network" shall mean the network of hospitals in China which joins the Assistance Company's hospital network scheme and accepts the China Card issued by the Company and will allow the Insured Person to be admitted into the hospitals without paying the admission deposit. A list of hospital network as per enclosed separately.

- "Country of Residence" shall mean the Hong Kong Special Administrative Region."

GENERAL EXCLUSIONS

This Policy does not cover claims:-

- Directly or indirectly occasioned by, happening through or in consequence of:-
 - any illness, disease, infirmity, physical defect or condition which exist prior to the journey.
 - the Insured Person engaging in sports or games in a professional capacity.
 - war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, riot or civil commotion assuming the proportions of or amounts to popular rising (except as defined under Section 1.3), military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
 - the Insured Person's direct participation in terrorist acts.
 - accidents whilst the Insured Person is engaging in racing (other than on foot), motor rallies and competitions, gliding, pot-holing or aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew).
 - wilfully self-inflicted injury or illness, insanity, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life or property).
 - nuclear fission, nuclear fusion or radioactive contamination arising from non-terrorist event, whether direct or indirect.
- In respect of any property more specifically insured or any claim which, but for the existence of this Policy, would be recoverable under any other Policy of insurance.
- Incidents which may give rise to a claim not notified directly in writing to the Company within 31 days of the expiry of the individual Policy Schedule.
- If the Insured Person is travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for migration.
- For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
- For pregnancy, miscarriage, childbirth and all complications thereof.
- In respect of any manual work engaged in during the Period of Insurance.

GENERAL CONDITIONS

- Compliance with Conditions
The due observance and fulfilment of all the terms and conditions of this Policy by the Insured, Insured Person, or anyone acting on his/her behalf insofar as they relate to anything to be done or complied with by the Insured, Insured Person, or anyone acting on his/her behalf shall be a condition precedent to any liability of the Company to make any payment under this Policy.
- Reasonable Care
The Insured or Insured Person shall act in a prudent manner and exercise reasonable care and prevent accidents, injury, illness, loss or damage.
- Fraud
If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made, then this Policy shall be void and no claim shall be payable.
- Claim
In the event of a claim, the Insured or Insured Person should:-
 - advise the Company in writing as soon as possible.
 - provide all documents, information and evidence as may be required by the Company at the expense of the Insured, Insured Person or his/her legal representatives.

- (c) in the case of loss of or damage to baggage whilst in the custody of carriers or loss of baggage or money, obtain a report from the carrier, the police or other proper authority and provide a copy when claiming to the Company.
- (d) in the event of loss of money, loss must be reported to the local authority within 48 hours of discovery and a report obtained.
- (e) not to admit liability on behalf of the Company or to give any representations or other undertakings binding upon them except with the Company's written consent.
- (f) render his/her full co-operation during the course of investigation or assessment of the claim.

5 Company's Rights after a Claim

The Company shall be entitled to conduct in the name of and on behalf of the Insured or Insured Person, the defence or settlement of any legal action and take proceedings at their own expenses and for their own benefit but in the name of the Insured or Insured Person to recover compensation from any third party in respect of anything covered by this Policy and to instruct solicitors of their own choice of this purpose. In the event of the death of the Insured Person, the Company shall have the right to have a post mortem at their own expense.

6 Arbitration

If any difference shall arise as to be the amount to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force in Hong Kong. Where any difference is, by this condition, to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against the Company.

7 Premium

No refund of premium is allowed once the Policy Schedule has been issued (except for Annual Cover).

8 Payment of Claims

Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the Insured Person. Any other accrued indemnities unpaid at the Insured Person's death may, at the option of the Company, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person.

Payment to the designated beneficiary or, if none or if such beneficiary cannot be found after reasonable enquiry, to the Insured Person's executives or personal representatives shall discharge the Company from all further liability hereunder and the Company shall in no circumstances be liable to see to the application or distribution of any amount so paid pursuant to this Policy.

Payment of the claims will be based on the exchange rate prevailing at the date of loss.

- 9 This policy shall be governed and construed in accordance with the laws of Hong Kong and any dispute or difference that arises under this Policy shall be settled in accordance with the laws of Hong Kong.

10 Applicable to Annual Cover Only

(a) Cancellation

The Company may cancel this Policy by sending 30 days notice by registered letter to the Insured or Insured Person at his/her last known address and, in such event, the Insured or Insured Person shall become entitled to the return of a proportionate part of the premium corresponding to the unexpired portion of the Period of Insurance.

The Insured or Insured Person may also cancel the Policy by sending 30 days written notice to the Company. The Company will then refund the unexpired portion of premium of the Period of Insurance to the Insured or Insured Person subject to a minimum premium of 50% of the annual premium paid.

(b) Addition of Insured Person

No person added to any group in the Policy Schedule shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy.

(c) Additional Premium

Additional premium will be charged on a pro-rata basis for each additional Insured Person included under this Policy after the commencement of the period of insurance or at the time of renewal of this Policy (except for Family Plan).

(d) Renewal

Before renewal of this Policy, you must give notice to us of any sickness or physical defect or infirmity of which you have become aware of during the preceding Period of Insurance.

IMPORTANT NOTES

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
- any claim or investigation or analysis of such claim; and
- exercising any right of subrogation

and may be transferred to

- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes;
- any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
- any members of the "Federation" by the "Federation" for any of the above or related purposes.

Moreover, AXA General Insurance Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

You have the right obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.

CARING FOR OUR CUSTOMERS

We at AXA General Insurance Hong Kong Limited make every effort to provide a good standard of service to all our policyholders. If on any occasion our service falls below the standard you would expect us to meet, the procedure below explains what you should do

- Your first point of contact should always be Aon Hong Kong Limited. Alternatively, you may submit your feedback to the AXA Manager in charge of the matter you are raising.
- If, following contact with the above, you feel that you require further assistance then please write to

Chief Executive Officer
AXA General Insurance Hong Kong Limited
5/F, AXA Southside, 38 Wong Chuk Hang Road,
Wong Chuk Hang, Hong Kong

An acknowledgement that your complaint has been received will be sent to you within two working days following which your complaint will be investigated. If we have your telephone number we will call you.

- AXA General Insurance Hong Kong Limited is a member of the Insurance Claims Complaints Bureau. If your complaint concerns a claim and after following the above procedure your claim has not been resolved to your satisfaction, you may write to the Insurance Claims Complaints Bureau at the following address

Insurance Claims Complaints Bureau
29/F Sunshine Plaza
353 Lockhart Road
Wanchai Hong Kong

If the Insurance Claims Complaints Bureau decides that our handling of your claim has been unreasonable or technically incorrect, their decision is binding on us by the terms of an agreement we have signed.

Important - Please remember to quote your Policy reference in any communication.