STARR
INSURANCE

Starr International Insurance (Asia) Limited



Whenever you need any information or emergency assistance services, please simply call our 24-hour hotline. Please get your name, policy number and contact phone number ready.
每當您需要任何資訊或緊急支援服務，請致電我們的 24 小時熱線，提供您的姓名、保單號碼及聯絡電話。

(852) 2802-8638

Major Services	主要服務
Travel Assistance	旅遊協助
Business Concierge	商務禮賓服務
Medical Assistance	醫療協助
Emergency Medical Evacuation and Repatriation	緊急醫療運送
Hospital Admission Guarantee	入院按金
Compassionate Visit	親屬探望

STARR INSURANCE

Starr International Insurance (Asia) Limited

TRAVELEAD LUXE TRAVEL INSURANCE – ENDORSEMENT

(Exclusive for MoneyHero customers)

PART I – ENHANCED MEDICAL EXPENSES SUM INSURED*

It is hereby noted and agreed that the maximum Sum Insured per Insured Person under Section 3 – Medical Expenses of the Schedule of Benefits for the plan levels specified below shall be amended and replaced as follows:

Extra Plan

Age of Insured Person	Original Sum Insured	Enhanced Sum Insured
age 18 to 70	HK$1,000,000	HK$1,500,000
age below 18	HK$1,000,000	HK$1,500,000
age above 70	HK$500,000	HK$500,000

Supreme Plan

Age of Insured Person	Original Sum Insured	Enhanced Sum Insured
age 18 to 70	HK$2,500,000	HK$3,000,000
age below 18	HK$2,500,000	HK$3,000,000
age above 70	HK$500,000	HK$500,000

* The above enhancement applies only to the maximum Sum Insured for Medical Expenses incurred during the course of a trip under Section 3 – Medical Expenses. All other terms, conditions, limitations and sub-limits under this section shall remain unchanged.

PART II – CORONAVIRUS DISEASE (COVID-19) EXTENSION

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

1. The following extension is inserted under "SECTION 3 - MEDICAL EXPENSES" of "PART II – DESCRIPTION OF COVERAGE" of the Policy:

EXTENSION OF COVID-19 MEDICAL EXPENSES

(a) Medical Expenses in the course of a Trip due to COVID-19

If during the period of insurance You sustain coronavirus disease (COVID-19), first contracted and commenced in the course of a Trip, which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse You in respect of the medical expenses that are Medically Necessary and reasonably incurred and 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 provided that You have received two (2) doses of COVID-19 vaccines and Your age does not exceed sixty-five (65) years old at the inception of the Policy.

(b) Follow-Up Medical Expenses in Hong Kong due to COVID-19

The Policy extends to cover any follow-up medical expenses that are Medically Necessary and reasonably incurred in Hong Kong for the continuation of medical treatment by a Physician or Doctor and paid to a Physician or Doctor, or Hospital due to coronavirus disease (COVID-19), subject to the following maximum sub-limit per person, within ninety (90) consecutive days immediately after the Insured Person's return to Hong Kong or within ninety (90) consecutive days after the expiry of this Policy whichever ends earlier, provided that the first medical treatment for such coronavirus disease (COVID-19) has been sought from a Physician or Doctor in the course of the Trip.

Maximum Sub-Limit of COVID-19 Medical Expenses Extension		
Essential Plan	Extra Plan	Supreme Plan
HK$150,000	HK$300,000	HK$500,000

If You are under eighteen (18) years of age at the time diagnosed of COVID-19, the maximum cover limit shall be restricted to fifty percent (50%) only. In respect of an annual travel policy, the above maximum sub-limit is on per policy year basis.

2. Item (1) under "3.4 CONDITIONS FOR SECTION 3" of "SECTION 3 - MEDICAL EXPENSES" of the Policy is amended as below:
In no event shall all the reimbursed medical expenses under this section (including Follow-up Medical Treatment Extension, 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.

3. The following item is inserted under "10.1 CONDITIONS FOR SECTION 10" of "SECTION 10 – TRIP CANCELLATION" of the Policy:
4. In the event of any Serious Sickness sustains by You due to diagnosis of COVID-19, We shall reimburse the loss subject to the following maximum sub-limit per person provided that You have received two (2) doses of COVID-19 vaccines:

Essential Plan	**Extra Plan**	**Supreme Plan**
Not Covered	HK$3,800	HK$3,800

4. The following item is inserted under "11.1 CONDITIONS FOR SECTION 11" of "SECTION 11 – TRIP CURTAILMENT" of the Policy:
2. In the event of any Serious Sickness sustains by You due to diagnosis of COVID-19, We shall reimburse the loss subject to the following maximum sub-limit per person provided that You have received two (2) doses of COVID-19 vaccines:

Essential Plan	**Extra Plan**	**Supreme Plan**
Not Covered	HK$3,800	HK$3,800

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

STARR INSURANCE

Starr International Insurance (Asia) Limited

「卓悅遊·尊尚保」旅遊保險 – 批註

（MoneyHero 客戶專享）

第一部分 - 增加醫療費用保額*

現特此聲明及同意就下列計劃級別而言，保障表中列明的「第 3 項 - 醫療費用」的每名受保人最高保障額將修訂及取代如下：

非凡計劃

受保人年齡	原有保障額	提升後保障額
18 至 70 歲	HK$1,000,000	HK$1,500,000
18 歲以下	HK$1,000,000	HK$1,500,000
70 歲以上	HK$500,000	HK$500,000

尊貴計劃

受保人年齡	原有保障額	提升後保障額
18 至 70 歲	HK$2,500,000	HK$3,000,000
18 歲以下	HK$2,500,000	HK$3,000,000
70 歲以上	HK$500,000	HK$500,000

* 上述保障提升僅適用於第 3 節「醫療費用」所載之旅程期間所產生醫療費用的最高保險金額。本項下的所有其他條款、條件、限制及分項限額均維持不變。

第二部分 - 冠狀病毒病 (2019 冠狀病毒病) 伸延保障

現特此通知及同意本保單修訂如下：

1. 以下伸延保障會附加於本保單中「第二部分 – 保障內容」的「第 3 段 – 醫療費用」內：

2019 冠狀病毒病醫療費用伸延保障

(a) 2019 冠狀病毒病引致旅程期間的醫療費用

倘若在保險期內，您在旅程期間首次感染並開始患上冠狀病毒病 (2019 冠狀病毒病)，而直接導致需要在香港境外接受治療，我們會賠償您醫療上必要及合理產生且已經支付予內科醫生或醫生、醫院及 / 或陸上救護車服務的醫藥、手術、X 光、住院或護理治療的醫療費用，包括醫療用品和陸上救護車租用費用，並且受限於以下每人最高分項限額，及前提是您已接種兩 (2) 劑 2019 冠狀病毒病疫苗及您的年齡於本保單開始時不超過六十五 (65) 歲。

(b) 2019 冠狀病毒病引致香港覆診醫療費用

本保單伸延涵蓋因 2019 冠狀病毒病，為繼續由內科醫生或醫生而有醫療上必要及在香港合理產生的治療之任何覆診醫療費用，並且是已經向內科醫生或醫生或醫院支付的，並受限於以下每人最高分項限額，在受保人返回香港後連續九十 (90) 天內或本保單期滿後連續九十 (90) 天內，以較早結束者為準，前提是在旅程期間已向內科醫生或醫生接受就此冠狀病毒病 (2019 冠狀病毒病) 的首次治療。

2019 冠狀病毒病醫療費用伸延保障的最高分項限額		
標準計劃	非凡計劃	尊貴計劃
港幣 150,000 元	港幣 300,000 元	港幣 500,000 元

倘若您在確診感染 2019 冠狀病毒病時之年齡為十八 (18) 歲以下，最大承保限額應僅限於百分之五十 (50%)。就全年旅遊保單而言，上述最高分項限額為每保單年度的限額。

2. 本保單中「第 3 段 – 醫療費用」的「3.4 第 3 段之條件」的 (1) 項現修訂如下：

在任何情況下，本段下的所有獲賠償醫療費用 (包括覆診醫療費用伸延保障、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) 不得超過保障表內規定的任何損傷或疾病的醫療費用的最高保額。倘若受保人有權從任何其他途徑取回全部或部份該等費用 (海外住院現金津貼除外)，我們僅對超出可以從該其他來源收回的金額之部分負責。

3. 以下項目會附加於本保單中「第 10 段 – 取消旅程」的「10.1 第 10 段之條件」內：

4. 在您因被確診患上 2019 冠狀病毒病而患有任何嚴重疾病的情況下，我們所賠償的損失受限於以下每人最高分項限額，前提是您已接種兩 (2) 劑 2019 冠狀病毒病疫苗：

標準計劃	**非凡計劃**	**尊貴計劃**
不適用	港幣 3,800 元	港幣 3,800 元

4. 以下項目會附加於本保單中「第 11 段 – 提早結束旅程」的「11.1 第 11 段之條件」內：

2. 在您因被確診患上 2019 冠狀病毒病而患有任何嚴重疾病的情況下，我們所賠償的損失受限於以下每人最高分項限額，前提是您已接種兩 (2) 劑 2019 冠狀病毒病疫苗：

標準計劃	**非凡計劃**	**尊貴計劃**
不適用	港幣 3,800 元	港幣 3,800 元

除以上所述，請參照保單條款、不受保事項及條件。

Starr International Insurance (Asia) Limited

ENDORSEMENT - OUTBOUND TRAVEL ALERT EXTENSION

It is hereby noted and agreed that the following coverage with respect to Outbound Travel Alert (OTA) is extended under the Policy as below:

1. Coverage

Trip Cancellation

We shall indemnify You for the loss of travel fare and/or accommodation expenses paid in advance for which You legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by the unanticipated issuance of an OTA for the destination where You have arranged to travel subject to the following benefit table.

Outbound Travel Alert	Amber Alert	Red Alert	Black Alert
Maximum Benefit	25% of incurred amountor 25% of Sum Insured, whichever is lesser	50% of incurred amount or 50% of Sum Insured, whichever is lesser	100% of incurred amount or 100% of Sum Insured, whichever is lesser

Trip Curtailment

We shall indemnify You for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by You which are not recoverable from any other source and consequent upon his/her return to Hong Kong necessitated by the unanticipated issuance of an OTA for the planned destination after the commencement of a Trip subject to the following benefit table:

Outbound Travel Alert	Amber Alert	Red Alert	Black Alert
Maximum Benefit	25% of incurred amountor 25% of Sum Insured, whichever is lesser	50% of incurred amount or 50% of Sum Insured, whichever is lesser	100% of incurred amount or 100% of Sum Insured, whichever is lesser

2. Provisions

(a) For Single Trip Plan:

i. The Policy shall be issued at least one day before the date the OTA is issued.
ii. In the event an OTA for the destination is already issued during or before the issuance of policy, this extension shall not be applicable.
iii. In the event an OTA for the destination has been in force while the policy is issued, this extension shall only be applicable if the OTA is raised.
iv. The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force (applicable to Trip Cancellation).

(b) For Annual Travel Plan:-

i. The travel fare and/or accommodation expenses of a planned Trip shall be settled at least one day before the date the OTA is issued.
ii. In the event an OTA for the destination is already issued during or before the settlement of travel fare and/or accommodation expenses of a planned Trip, this extension shall not be applicable.
iii. In the event an OTA for the destination has been issued while the travel fare and/or accommodation expenses of a planned Trip are settled, this extension shall only be applicable if the OTA is raised.
iv. The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force (applicable to Trip Cancellation).

3. Definition

"Outbound Travel Alert (OTA)" means the colour-coded travel alerts of amber, red or black issued by the Security Bureau of the HKSAR Government under the Outbound Travel Alert System.

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

Starr International Insurance (Asia) Limited

批註一「外遊警示」伸延保障

現特此通知及同意以下有關外遊警示的保障會於本保單中伸延如下：

1. 保障

取消旅程

我們會向您賠償已經預先支付的交通費用和 / 或住宿費用的損失，而該等費用是您須承擔的法律責任，並且是由於您預定旅遊之目的地未預料到被發出外遊警示而導致旅程取消而亦無法從任何其他途徑追償，受限於以下保障表。

外遊警示	黃色警示	紅色警示	黑色警示
最高保障	25% 的支付金額或 25% 的保額，以較低者為準	50% 的支付金額或 50% 的保額，以較低者為準	100% 的支付金額或 100% 的保額，以較低者為準

提早結束旅程

我們會向您賠償 (i) 任何額外的交通費用和 / 或住宿費用；以及 (ii) 您被沒收的任何交通費用和 / 或住宿費用的損失，而且您無法就該等費用從任何其他途徑追償，以及由於在行程開始後預定的目的地未預料到被發出外遊警示而需返回香港。我們向您的賠償受限於以下保障表：

外遊警示	黃色警示	紅色警示	黑色警示
最高保障	25% 的支付金額或 25% 的保額，以較低者為準	50% 的支付金額或 50% 的保額，以較低者為準	100% 的支付金額或 100% 的保額，以較低者為準

2. 條款

(a) 就單次旅遊計劃：

i. 保單須在外遊警示發出日期至少一天之前簽發。
ii. 如旅遊目的地之外遊警示在保單簽發期間或之前已經發出，此伸延保障將不適用。
iii. 如旅遊目的地之外遊警示在保單有效期間已經生效，此伸延保障只限於提升外遊警示級別時才適用。
iv. 交通及住宿的安排須於出發日期前七 (7) 天內及外遊警示仍在生效期間取消 (適用於取消旅程)。

(b) 就全年旅遊計劃：

i. 預定旅程之交通費用及 / 或住宿費用須在外遊警示發出日期至少一天之前支付。
ii. 如旅遊目的地之外遊警示在支付預定旅程之交通費用及 / 或住宿費用期間或之前已經發出，此伸延保障將不適用。
iii. 如旅遊目的地之外遊警示在支付預定旅程之交通費用及 / 或住宿費用期間已經發出，此伸延保障只限於提升外遊警示級別時才適用。
iv. 交通及住宿的安排須於出發日期前七 (7) 天內及外遊警示仍在生效期間取消 (適用於取消旅程)。

3. 定義

「外遊警示」是指在外遊警示制度下由香港特別行政區政府保安局發出的黃、紅或黑色的顏色標記旅遊警示。

除以上所述，請參照保單條款、不受保事項及條件。

(如本文之譯本於意義上有任何爭議，一概以英文為準)

STARR INSURANCE

Starr International Insurance (Asia) Limited

STARR INDIVIDUAL PROGRAM

個人保障計劃

TRAVELEAD LUXE TRAVEL INSURANCE

「卓悦遊·尊尚保」旅遊保險

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

以保單持有人繳納的保費為代價並且依據保單的條款和條件，我們特此按照保單規定的方式和範圍承保受保人。

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PART I – DEFINITIONS

"Accident" means an unforeseen and involuntary event which caused Injury.

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

"Activities of Daily Living" means:

(a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;

(b) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

(c) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;

(d) Mobility - the ability to move indoors from room to room on level surfaces;

(e) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;

(f) Feeding - the ability to feed oneself once food has been prepared and made available.

"Anniversary Date" means the first day of each Policy Period specified in the Schedule.

"Child(ren)" means a child(ren) aged below the age of eighteen (18).

"Chinese Medicine Practitioner" means a Chinese medicine practitioner who is (i) duly registered with the Chinese Medicine Council of Hong Kong pursuant to the Chinese Medicine Ordinance (Cap. 549 Laws of Hong Kong) or in relation to jurisdictions outside of Hong Kong, the body of equivalent standing, and (ii) legally authorized in the geographical area of his practice to render Chinese medicine, bone-setting and acupuncture; but excluding You, an insurance intermediary, an employer, an Immediate Family Member or someone living in the same household as You.

"Civil War" means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.

"Co-Partner" means a business associate that has a share in the Your business.

"Common Carrier" means any scheduled air, land or water transport licensed to carry passengers for hire.

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

"Confined" or "Confinement" means staying in Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Physician or Doctor for a continuous period until discharge. Confinement will be evidenced by the daily room and board charged by the Hospital. Successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which You are not Confined to a Hospital as a result of such Accident or Sickness.

"**COVID-19"** means:

(a) Coronavirus disease (COVID-19);

(b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or

(c) Any mutation or variation of SARS-CoV-2 or COVID-19.

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

(a) the patella or leg bone does not mend properly such that it cannot function normally; and

(b) this condition is diagnosed by a Physician or Doctor to last for the remainder of Your life.

"Hospital" means an establishment which meets all the following requirements:

(a) holds a license as a Hospital (if licensing is required in the state or governmental jurisdiction); and

(b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and

(c) provides 24-hour a day nursing services by registered or graduated nurses; and

(d) has a staff of one or more Physician or Doctor(s) at all times; and

(e) provides organized facilities for diagnosis and major surgical facilities; and

(f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

"Immediate Family Member" means Your spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian.

"Infectious Diseases" mean any kinds of infectious diseases that are caused by pathogenic microorganisms, such as bacteria, viruses, parasites or fungi; the diseases can be spread, directly or indirectly, from one person to another, which are publicly announced and require quarantine by the government.

"Injury" means bodily injury which is solely caused by an Accident and independently of any other cause.

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

"**Loss of Thumb(s) / Finger(s) / Toe(s)"** means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

"Loss of Hearing" means total and irrecoverable loss of hearing.

"Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"Loss of Sight" means the entire and irrecoverable loss of sight.

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

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

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Medically Necessary" shall means the need to have treatment or service for the purpose of treating an Injury or Sickness in accordance with the generally accepted standards of medical practice and such treatment or services must:

(a) require the expertise of a Physician or Doctor;

(b) be consistent with the diagnosis and necessary for the treatment of the condition;

(c) be rendered in accordance with professional and prudent standards of medical practice, and not be rendered primarily for the convenience or the comfort of You, Your family members, caretaker or Your attending Physician or Doctor; and

(d) be rendered in the most cost-efficient manner and setting appropriate in the circumstance

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"**Outbound Travel Alert (OTA)**" means the colour-coded travel alerts of amber, red or black issued by the Security Bureau of the HKSAR Government under the Outbound Travel Alert System.

"Percentage of Sum Insured" means the Percentage of Sum Insured stated in Compensation Table 1 and/or Compensation Table 2 of Part II herein.

"Permanent" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Physician or Doctor.

"Permanent Total Disablement" means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident You are totally and permanently disabled and prevented from engaging in occupation or employment for compensation or profit for which You are reasonably qualified by reason of Your education, training or experience; or if You have no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Physician or Doctor to be total, continuous and permanent for the remainder of Your life.

"Physician or Doctor" means a medical practitioner who is (i) duly registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 Laws of Hong Kong) or in relation to jurisdictions outside of Hong Kong, the body of equivalent standing, and (ii) legally authorized in the geographical area of his practice to render medical and surgical service as a practitioner of western medicine; but excluding You, an insurance intermediary, an employer, an Immediate Family Member or someone living in the same household as You.

"Physiotherapist" means a supplementary medical professional who is (i) duly registered with the Supplementary Medical Professions Council of Hong Kong pursuant to the Supplementary Medical Professions Ordinance (Cap. 359 Laws of Hong Kong) or in relation to jurisdictions outside of Hong Kong, the body of equivalent standing, and (ii) legally authorized in the geographical area of his practice to render physiotherapy; but excluding You, an insurance intermediary, an employer, an Immediate Family Member or someone living in the same household as You.

"Policy" means this Policy and any other documents stated in Entire Contract of Part VII herein.

"Policyholder" means a person or company(ies) who is an applicant of the Policy and is named in the Schedule as Policyholder.

"Pre-existing Condition" means the condition for which You, Immediate Family Member, Travel Companion or Co-Partner received or was recommended by a Physician or Doctor for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which You were aware or should reasonably have been aware within twelve (12) consecutive months immediately prior to the Policy's effective date.

"Schedule" means the Schedule attached to and incorporated in this Policy.

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

"Serious Injury or Serious Sickness" means injury or sickness which requires treatment by a Physician or Doctor and having to be Confined in a Hospital and which results in You being certified by that Physician or Doctor as unfit to travel or continue with Your Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member, Travel Companion or Co-Partner, it means injury or sickness which requires treatment(s) by a Physician or Doctor and having to be Confined in a Hospital and which results in the Immediate Family Member, Travel Companion or Co-Partner being certified by that Physician or Doctor as needing urgent treatment to avoid death or serious impairment to his/her immediate or long-term health and which leads to the discontinuation or cancellation of Your Trip.

"Sickness" means an illness or disease first contracted and commenced by You during the Trip that requires treatment by a Physician or Doctor.

"Starr Global Emergency Assistance" means the emergency service provider appointed by Us.

"Sum Insured" means the amount of sum insured stated in the Schedule.

"Terrorist" or **"Member of a Terrorist Organization"** means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

"Terrorist Act" means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

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

"Travel Companion" means a person You travel with, without whom You cannot make or continue Your Trip.

"Trip" means a journey taken by You outside Hong Kong subject to a maximum of: (a) one hundred and eighty (180) days for single-trip; or (b) ninety (90) days for annual travel. The journey shall be deemed to commence when You arrive at the immigration counter in Hong Kong for the purpose of starting the journey; and cease when You (i) return to the immigration counter in Hong Kong or (ii) return to Hong Kong within the period of insurance specified in the Schedule of Policy, whichever is earlier, but excluding one-way travel departing from Hong Kong.

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

"We, Us, Our" means Starr International Insurance (Asia) Limited.

"**You, Your, Yours**" means the Insured Person(s) named in the Schedule of the Policy.

PART II – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

1.1 ACCIDENT WHILE IN A COMMON CARRIER

If during the period of insurance You sustain an Injury while travelling as a fare paying passenger in any Common Carrier in the course of a Trip, which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay You or Your estate a benefit in accordance with the Percentage of Sum Insured stated in Compensation Table 1.

1.2 OTHER ACCIDENTS

If during the period of insurance You sustain an Injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay You or Your estate a benefit in accordance with the Percentage of Sum Insured stated in Compensation Table 1.

1.3 EXPOSURE

If during the period of insurance, by reason of any Accident, You are unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay You or Your estate a benefit in accordance with the Percentage of the Sum Insured stated in the following Compensation Table 1.

1.4 DISAPPEARANCE

If during the period of insurance, Your body has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which You were travelling in the course of a Trip, it will be presumed You suffered death resulting from an Accident. In such circumstances, We shall pay Your estate a benefit in accordance with the Percentage of the Sum Insured of Event 1 stated in the following Compensation Table 1, subject to the receipt of a signed undertaking by the personal representative(s) of Your estate that any such payment shall be refunded to Us if it is later discovered that You did not suffer death as a result of the Accident.

1.5 EXTENSION

This Policy extends to cover any Injury sustained by You during the following periods:

1. Travelling directly from Your place of residence to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which You have arranged to travel for the purpose of starting a Trip; and
2. Travelling directly from the immigration counter to Your place of residence in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which You have arranged to travel upon completion of a Trip.

COMPENSATION TABLE 1		
Benefit Event		**Compensation (Percentage of Sum Insured)**
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Loss of or the Permanent Loss of Use of one or more Limbs	100%
4.	Permanent Loss of Sight of both eyes	100%
5.	Permanent Loss of Sight of one eye	100%
6.	Permanent Loss of Speech and Loss of Hearing	100%
7.	Permanent and incurable insanity	100%
8.	Permanent Loss of Hearing in (a) both ears (b) one ear	 75% 15%
9.	Permanent Loss of Speech	50%
10.	Permanent Loss of the lens of one eye	50%
11.	Loss of or the Permanent Loss of Use of four Fingers and Thumb (a) right hand (b) left hand	 70% 50%
12.	Loss of or the Permanent Loss of Use of four Fingers (a) right hand (b) left hand	 40% 30%
13.	Loss of or the Permanent Loss of Use of one Thumb (a) both right joints (b) one right joint (c) both left joints (d) one left joint	 30% 15% 20% 10%
14.	Loss of or the Permanent Loss of Use of Fingers (a) three right joints (b) two right joints (c) one right joint (d) three left joints (e) two left joints (f) one left joint	 10% 7.5% 5% 7.5% 5% 2%
15.	Loss of or the Permanent Loss of Use of Toes (a) all – one foot (b) great toe – both joints (c) great toe – one joint	 15% 5% 3%
16.	Fractured Leg or Patella with Established Non-Union	10%
17.	Shortening of leg by at least 5 cm	7.5%
18.	Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay You a benefit that shall be calculated by assessing the degree of disablement relative to the above Percentages of Sum Insured.	

1.6 CONDITIONS FOR SECTION 1

1. Benefits shall not be payable for more than one Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.
2. In the event the accumulation of total paid-up benefits in respect of one or more Events stated in Compensation Table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
3. Your coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in Compensation Table 1.

4. When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which was totally disabled prior to the Injury.
5. If You are left-handed and You have specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.
6. If You are under eighteen (18) years of age or over seventy (70) years of age at the time of Accident, the maximum Sum Insured of Accidental Death and Disablement stated in the Schedule shall be restricted to fifty percent (50%) or up to a maximum of HK$500,000, whichever is lesser.

SECTION 2 - BURNS BENEFIT

If during the period of insurance You sustain an Injury in the course of a Trip and is diagnosed by a Physician or Doctor to have suffered any of the Burn Events listed under the following Compensation Table 2, We shall pay You a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in Compensation Table 2:

COMPENSATION TABLE 2	
Burn Event	**Compensation**
Second Degree or Third Degree Burns	**(Percentage of Sum Insured)**
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

2.1 CONDITIONS FOR SECTION 2

Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

SECTION 3 - MEDICAL EXPENSES

3.1 MEDICAL EXPENSES IN THE COURSE OF A TRIP

If during the period of insurance You sustain Injury or suffer from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse You in respect of the medical expenses that are Medically Necessary and reasonably incurred and 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.

3.2 FOLLOW-UP MEDICAL EXPENSES IN HONG KONG

We shall reimburse You for any follow-up medical expenses that are Medically Necessary and reasonably incurred in Hong Kong for the continuation of medical treatment by a Physician or Doctor and paid to a Physician or Doctor, or Hospital, subject to the maximum Sum Insured as stated in the Schedule, within ninety (90) consecutive days immediately after, whichever ends earlier, Your return to Hong Kong or the expiry of this Policy, provided that the first medical treatment for such Injury or Sickness has been sought from a Physician or Doctor in the course of a Trip and outside Hong Kong. We shall also reimburse You in respect of any follow-up outpatient medical expenses that are medically necessary and reasonably incurred in Hong Kong and paid to a: (1) Chinese Medicine Practitioner for treatment of general practice, bone-setting and acupuncture; or (2) Physiotherapist for physiotherapy recommended or prescribed by a Physician or Doctor, arising from the above same Injury or Sickness subject to the maximum amount stated in the Schedule.

3.3 OVERSEAS HOSPITAL CASH

If during the period of insurance You sustain Injury or suffer from Sickness in the course of a Trip which directly results in the necessity of a Confinement in an overseas Hospital, We shall indemnify You a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

3.4 CONDITIONS FOR SECTION 3

1. In no event shall all the reimbursed medical expenses under this section (including Follow-up Medical Treatment Extension, 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 You are 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.
2. If You are over seventy (70) years of age at the time of Accident or Sickness, the maximum Sum Insured of Medical Expenses stated in the Schedule shall be restricted to fifty percent (50%) or up to a maximum of HK$500,000, whichever is lesser.

3.5 EXCLUSIONS FOR SECTION 3

Any expenses related to the additional cost of a single or private room at a Hospital or charges in respect of special or private nursing are not covered.

SECTION 4 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed Starr Global Emergency Assistance to provide and arrange emergency assistance services 24 hours a day throughout the year whilst You are on a Trip. We shall not be liable to You and/or the Policyholder (whether in contract, tort (including negligence) breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

4.1 ROUND-THE-CLOCK HOTLINE SERVICE

You may contact Our dedicated 24-hour hotline number at (+852) 2802 8638 (this is not a Toll Free number, call charges will be applicable) to obtain immediate access to available services and/or advice in relation to the below services:

1. Travel Assistance

(a) Inoculation information

(b) Consulate and embassy information
(c) Visa information
(d) Weather information
(e) Loss of passport information
(f) Currency exchange information
(g) Flight information
(h) Emergency travel service arrangements

2. Business Concierge

(a) Pre-trip information on travel destination
(b) Flower and gift delivery
(c) Golf course information
(d) Limousine and/or ground transportation information and arrangements

3. Medical Assistance

(a) Medical referral service
(b) Dispatch of essential medication/medical equipment not locally available

4.2 EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If during the period of insurance You sustain a Serious Injury or suffer from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation in the course of a Trip, Starr Global Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of You to the nearest available Hospital that is appropriately equipped for the particular Serious Injury or Serious Sickness. In the event that Your condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to Hong Kong for continuous care and proper treatment.

Starr Global Emergency Assistance retains the absolute right to decide the place to which You shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances to which Starr Global Emergency Assistance is aware at the relevant time.

4.3 HOSPITAL ADMISSION GUARANTEE

If during the period of insurance You sustain Injury or suffer from Sickness which results in the necessity of hospitalization in the course of a Trip, Starr Global Emergency Assistance shall arrange a hospital admission deposit subject to a maximum of HK$40,000.

4.4 COMPASSIONATE VISIT

(a) Hospitalization of Insured Person

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

(b) Death of Insured Person

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

(c) Death of Immediate Family Member

If during the period of insurance an Immediate Family Member passes away while You are in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or any reasonable transportation means for You to return to Hong Kong for taking care of the necessary arrangements. In no event shall the reimbursed expenses under this section (c) exceed the relevant Sums Insured of Compassionate Visit as stated in the Schedule.

4.5 RETURN OF CHILD(REN)

If during the period of insurance You sustain Injury or suffer from Sickness in the course of a Trip which results in the necessity of hospitalization overseas, leaving Your Child(ren) unattended, Starr Global Emergency Assistance will arrange and pay for a single trip economy class air ticket(s) and/or other reasonable transportation means for sending the Child(ren) back to Hong Kong with an appropriate escort, if necessary.

4.6 REPATRIATION OF MORTAL REMAINS

If during the period of insurance You sustain Injury or suffer from Sickness which results in death in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the repatriation of Your remains or ashes to Hong Kong.

4.7 CONDITIONS FOR SECTION 4

1. Any authorization of payment and/or payment made by Us or on Our behalf by Starr Global Emergency Assistance, We reserve the right to recover against You the full sum which has been paid or for which we are liable, less Our liability under the terms of this Policy.
2. Starr Global Emergency Assistance may not guarantee any service under this section to be rendered in the areas with political conditions which makes service impossible or reasonably impracticable.

4.8 EXCLUSIONS FOR SECTION 4

Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered, and any service rendered by another party apart from Starr Global Emergency Assistance is not covered, except that these provisions shall be waived in the event that You cannot notify or contact Starr Global Emergency Assist

due to Your medical incapacity or inaccessibility to any mean of communication. In any event, We reserve the right to reimburse You only for those expenses incurred for service which Starr Global Emergency Assistance would otherwise have provided under the same circumstances.

SECTION 5 – PERSONAL BAGGAGE

If during the period of insurance You sustain accidental loss of or damage to Your personal baggage being carried and owned by You in the course of a Trip, We shall indemnify You for such loss or damage subject to the maximum Sum Insured stated in the Schedule. For mobile phones, tablet computers, smart watches and laptop computers, indemnification for their loss or damage shall apply only when such loss or damage is caused by theft, robbery or burglary; for other personal baggage items, indemnification for their loss or damage shall apply only if the loss or damage is a direct consequence of an event entirely beyond Your control and caused by violent, external and visible means.

5.1 CONDITIONS FOR SECTION 5

1. You shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage.
2. The personal baggage must be examined by You upon receipt from the Common Carrier Operator.
3. You must report to the police having jurisdiction at the place where the theft, robbery, burglary, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence.
4. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, robbery, burglary, loss or willful damage by a third party of the personal baggage occurred must be submitted when You make a claim.
5. The indemnity for each or set/pair of any articles shall be limited to the maximum Sum Insured per article stated in the Schedule. All related accessories shall be treated as part of one article.
6. The indemnity for loss of a mobile phone, tablet computer, smart watch and laptop computer shall be based on the value at the time it was lost subject to the maximum Sum Insured for such item stated in the Schedule. Such value shall be calculated taking into account reasonable wear and tear and depreciation depending on the age of the item as per table below:

Table of Calculation of Depreciation / Wear and Tear	Percentage of Deduction
Mobile phone, tablet computer, smart watch or laptop computer	15 percent (%) per year

7. You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. Failure to provide an original receipt or a proof of purchase shall result in a declined claim.
8. We shall only be liable to indemnify You 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.
9. We shall make payment for the loss of or damage to the personal baggage at the reasonable repair cost or based on the value at the time it was lost or damaged subject to the maximum Sum Insured for such item stated in the Schedule. Such value shall be calculated taking into account reasonable wear and tear and depreciation.
10. We shall be entitled to take and keep possession of the damaged personal baggage and to deal with salvage at Our absolute discretion once we pay the indemnity for the item.

5.2 EXCLUSIONS FOR SECTION 5

The following are not covered under this section:

1. Loss of or damage to any personal baggage left behind or left unattended in any Common Carrier or any vehicle, or in any public place;
2. Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying You at the same time;
3. Loss of or damage to any software, antiques, jewelry and accessories, money, electronic money, cash coupon, securities, tickets or documents, business merchandise and samples, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, unmanned aircraft, drone, household furniture, golf equipment, snow boards and ski gears, headphones and earphones and earpieces, contact lens, denture, prosthesis, brittle or fragile items, food and beverage;
4. Loss of or damage to mobile phone, tablet computer, smart watch or laptop computer if such device is owned by an Insured Person aged below eighteen (18) years under a family plan. For the avoidance of doubt, only one (1) unit of mobile phone, tablet computer, smart watch and laptop computer will be covered for each Insured Person (except for those Insured Person aged below eighteen (18) years under a family plan) during the same period of insurance and all its accessories;
5. Loss of or damage to mobile phone, tablet computer, smart watch and laptop computer being owned and carried by You except if it is due to theft, robbery or burglary.
6. Loss of or damage to any personal baggage due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority;
7. Any unexplained loss or damage to any personal baggage; and
8. Any loss claimed under Section 6 – Baggage Delay arising from the same cause.

SECTION 6 – BAGGAGE DELAY

If during the period of insurance Your checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of a Trip for more than six (6) hours from the actual arrival time, We shall indemnify You for any reasonable expenses incurred by You in purchasing essential replacement items of clothing and toiletries subject to the maximum Sum Insured stated in the Schedule.

6.1 CONDITIONS FOR SECTION 6

1. This benefit is not applicable when You are on Your way back to Hong Kong.
2. The delay must be certified by the Common Carrier Operator.
3. Receipts must be produced by You showing details of the expenditures when a claim arises.

6.2 EXCLUSIONS FOR SECTION 6

The following are not covered under this section:

1. Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying You at the same time; and
2. Any loss claimed under Section 5 – Personal Baggage arising from the same cause.

SECTION 7 – PERSONAL MONEY

If during the period of insurance You sustain loss of cash, signed traveler's cheque(s) or money order belongs to and carried by You as a direct result of theft, robbery or burglary in the course of a Trip, We shall indemnify You for such loss subject to the maximum Sum Insured stated in the Schedule.

7.1 CONDITIONS FOR SECTION 7

1. You must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence and any such claim must be accompanied by written documentation and report from the police. Otherwise, the loss will not be covered.
2. You shall take all reasonable and necessary precautions for the safety of his/her cash, signed traveller's cheque(s) or money order.

7.2 EXCLUSIONS FOR SECTION 7

The following are not covered under this section:

1. Any loss of cash, signed traveler's cheque(s) or money order sustained by You during or after the same was left unattended in any public place;
2. Unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or omissions during money exchange transactions; and
3. Any loss made by an Insured Person aged ten (10) or below.

SECTION 8 – LOSS OF TRAVEL DOCUMENT

If during the period of insurance You sustain a loss of Your Hong Kong Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance and are stolen during a theft, robbery or burglary in the course of a Trip, We shall reimburse You for: (i) the replacement cost of the lost travel document charged by the issuing body; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the sole purpose for the arrangement of replacing the lost travel document, subject to the maximum Sum Insured stated in the Schedule.

8.1 CONDITIONS FOR SECTION 8

1. You must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence and to obtain a written police report. Otherwise, the loss will not be covered.
2. Travel expenses are limited to economy class if by air or train.
3. The travel and hotel accommodation expenses are subject to a maximum amount per day as stated in the Schedule.

8.2 EXCLUSIONS FOR SECTION 8

The following are not covered under this section:

1. Loss of any travel document and/or visa which is not needed to complete the particular Trip of the occurrence; and
2. Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority.

SECTION 9 – TRAVEL DELAY OR RE-ROUTE

This section is only payable in the event that either the actual departure or arrival time of the Common Carrier in which You have arranged to travel in the course of a Trip is delayed and/or cancelled due to (i) a sudden and unexpected outbreak of strike or industrial action, riot, civil commotion involving the Common Carrier, (ii) hijack or mechanical fault of the Common Carrier; or (iii) adverse weather or natural disaster that cannot be reasonably foreseen.

9.1 TRAVEL DELAY

We shall pay a cash benefit for each and every full six (6) consecutive hours of delay up to the maximum Sum Insured stated in the Schedule in the event that the Common Carrier in which You have arranged to travel in the course of a Trip is delayed for more than six (6) consecutive hours from the scheduled departure or arrival time respectively specified in the original itinerary.

9.2 RE-ROUTE

We shall indemnify You in the event that the Common Carrier in which You have arranged to travel in the course of a Trip is delayed for more than twelve (12) consecutive hours or cancelled for more than twelve (12) consecutive hours from the time specified in the original itinerary subject to the maximum Sum Insured stated in the Schedule in respect of any: (i) additional and reasonable travel fare of Common Carrier necessarily and inevitably incurred (less any prepaid travel fare recovered from the relevant Common Carrier Operator) for re-routing his/her itinerary through a different path to reach the original planned destination; or (ii) reasonable additional or forfeited accommodation expenses incurred (less any prepaid expenses of unused accommodation recovered from the relevant accommodation providers) outside Hong Kong.

9.3 CONDITIONS FOR SECTION 9

1. Travel fare of Common Carrier is limited to economy class for Re-Route.
2. You may make a claim pursuant to (i) cash benefit under Travel Delay or (ii) additional and reasonable travel fare under Re-Route or (iii) reasonable additional or forfeited accommodation expenses under Re-Route in respect of any loss arising from the same cause for the same Trip.
3. If You have consecutive connecting flights during the same Trip, the delay will be calculated based on the difference between the departure or arrival time listed on the itinerary and the actual time of departure or arrival, and the proximate cause of the delay must be due to the covered perils under this section 9.
4. You must submit (i) Travel Itinerary, boarding pass, air ticket or transportation ticket ; (ii) Official document from the airline or Common Carrier Operator stating the reason, date, time, duration of delay and alternative arrangement; (iii) Evidence of any prepaid and recovered expenses of unused travel tickets and accommodation of the original itinerary; (iv) Original receipts issued by any tour operator, travel agent, Common Carrier Operator, hotels and any other providers of alternative travel arrangement or accommodation.

9.4 EXCLUSIONS FOR SECTION 9

The following are not covered under this section:

1. Any loss arising from the delay due to the circumstance that is existent and/or announced before or due to adverse weather or natural disaster that is announced by the Common Carrier Operator, tour operator, the observatory or the authorities before the time of application for a single-trip policy; or in respect of an annual travel policy: (i)

the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of travel ticket or tour; whichever is later;

2. Any delay arising from (i) an act of omission on Your part, including the failure to confirm the advanced booking or check in or arrive at the departure gate at the scheduled time before departure (except for the late arrival due to strike by the employees of the Common Carrier Operator) or (ii) Your refusal or failure to take the first available alternative transportation offered by the relevant Common Carrier Operator; and
3. Any delay caused by a taxi, shuttle service, private or rented vehicles, buses and other means of transportation going to the airport.

SECTION 10 – TRIP CANCELLATION

We shall indemnify You for the loss of travel fare on Common Carrier and/or accommodation expenses paid in advance for which You legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the followings occurring within thirty (30) days (except items no 3 and 4 below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

1. Unanticipated death, Serious Injury, Serious Sickness, witness summons or jury service of You;
2. Unanticipated death, Serious Injury or Serious Sickness of Your Immediate Family Member or Travel Companion or Co-Partner;
3. Unanticipated outbreak of strike, riot or civil commotion or adverse weather conditions at the planned destination arising within one (1) week before the departure date; or
4. Serious damage to Your residence in Hong Kong from fire or flood within one (1) week from the departure date which requires Your presence in the premises on the departure date.

10.1 CONDITIONS FOR SECTION 10

1. When making a claim, documentary proof (such as Doctor's certificate, death certificate, etc.) certifying the cause and date of occurrence must be submitted.
2. Document certifying the relationship, e.g. copy of marriage certificate or birth certificate or business relationship proof (whenever appropriate) is required.
3. Once a claim is made under this section, no other benefits shall be payable and all coverage under this Policy shall cease in respect of the same Trip.

10.2 EXCLUSIONS FOR SETION 10

The following are not covered under this section:

1. Any loss arising from the cancellation of a Trip due to circumstance that is existent and/or an announcement contemplating such cause of cancellation (such as information about the hoisting of any typhoon signal) has been made by the Common Carrier Operator, tour operator, the observatory or the authorities before the time of application for a single-trip policy; or in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of travel ticket or tour, whichever is later;
2. Any loss arising from the failure to timely notify the tour operator, travel agent or any service provider of the transport or accommodation services immediately after cancellation of the Trip as a result of the events described under this section;
3. Any loss caused by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator, Common Carrier or any service provider;
4. Any loss which will be reimbursed, paid or refunded by any insurance scheme, government programme, tour operator, Common Carrier or any service provider; and
5. Any redeemed tickets or accommodation.

SECTION 11 – TRIP CURTAILMENT

After the commencement of a Trip, We shall indemnify You subject to the maximum Sum Insured stated in the Schedule for (i) reasonable additional travel fare on economy class and/or accommodation expenses; or (ii) any loss of the prepaid and unused portion of the travel fare and/or accommodation expenses forfeited by You which are not recoverable from any other source and consequent upon his/her immediate return to Hong Kong by shortening the Trip necessitated by any of the following sudden occurrence and unforeseen event:

1. Your unanticipated death, Serious Injury or Serious Sickness;
2. Unanticipated death, Serious Injury or Serious Sickness of Your Immediate Family Member, Travel Companion or Co-Partner; or
3. Unanticipated outbreak of strike, riot or civil commotion or adverse weather conditions at the planned destination which will prevent You from continuing with Your Trip.

11.1 CONDITIONS FOR SECTION 11

1. For travel fare and/or accommodation expenses of a package or tour consisting of several days, We shall pay on a pro-rata basis for unused number of days based on the total number of days of such package or tour.

11.2 EXCLUSIONS FOR SECTION 11

The following are not covered under this section:

1. Any loss arising from the curtailment of a Trip due to circumstance that is existent and/or announced before or due to adverse weather or natural disaster that announced by the Common Carrier Operator, tour operator, the observatory or the authorities before: the time of application for a single-trip policy; or in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of travel ticket or tour, whichever is later;
2. Any loss arising from the failure to timely notify the tour operator, travel agent or any service provider of the transport or accommodation services immediately after cancellation or curtailment the travel arrangement as a result of the events described under this section;
3. Any loss caused by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator, Common Carrier or any service provider;
4. Any loss which will be reimbursed, paid or refunded by any insurance scheme, government programme, tour operator, Common Carrier or any service provider; and
5. Any redeemed tickets or accommodation.

SECTION 12 – PERSONAL LIABILITY

We shall indemnify You for any legal liability to a third party incurred as a direct result of the following circumstances due to your negligence towards a third party in the course of a Trip subject to the maximum Sum Insured stated in the Schedule, on the conditions that (1) You do not make any offer or promise payment or admit fault to a third party, and/or (2) become involved in any litigation without Our written approval:

1. Accidental death or Injury of a third party; or
2. Accidental loss of or damage to the property of a third party.

12.1 EXCLUSIONS FOR SECTION 12

The following are not covered under this section:

1. Damage to the property of or to any person who is Your Immediate Family Member or Your employer;
2. Damage to property which belongs to You or is in Your care, custody or control;
3. Damage relating to any liability assumed by You under contract;
4. Damage relating to the willful, malicious, or unlawful act on Your part;
5. The ownership, possession, hire, use or operation of vehicles, bicycle, aircraft, unmanned aircraft, drone, watercraft, weapons, firearms or animals;
6. The undertaking of any trade, business or profession;
7. Any legal costs or penalties resulting from criminal proceedings; or
8. Any liability which has been admitted or settled by You.

SECTION 13 – RENTAL VEHICLE EXCESS

If during the period of insurance You hire a vehicle which is stolen, damaged or involved in a collision whilst driving or under Your control in the course of a Trip, We shall reimburse You for the rental vehicle excess under a rental agreement of a vehicle charged by the licensed vehicle rental organization subject to the maximum Sum Insured stated in the Schedule provided that a legally valid rental agreement between You and the licensed vehicle rental organization is signed; and You are nominated as a driver in the rental agreement.

13.1 CONDITIONS FOR SECTION 13

1. You must take out motor vehicle insurance provided by the licensed vehicle rental organization against any loss or damage to the rental vehicle during the rental period.
2. You must not violate any terms of the rental agreement or comprehensive motor vehicle insurance policy.
3. You must be liable for the loss or damage of the rental vehicle in the incident.
4. You must hold a valid driving license for the country in which the theft, damage or collision has occurred.
5. For the avoidance of doubt, a hired vehicle in this section shall mean any motor vehicle but excluding all kinds of commercial vehicles, motorcycles, and any vehicle with nine (9) seats or above.
6. This benefit shall be payable only once for the same Trip.

13.2 EXCLUSIONS FOR SECTION 13

The following are not covered under this section:

1. Any illegal or unlawful use of the rental vehicle by You;
2. Any incident incurred while the rental vehicle is under Your control while You are under the effects of alcohol or drugs; and
3. The non-operation charges that You are liable to pay to licensed vehicle rental organization to cover loss of earnings incurred during period of rental vehicle repair for any loss and/or damages.

SECTION 14 – LOSS OF CREDIT CARD

If during the period of insurance You sustain a loss of credit card as a direct result of theft or robbery in the course of a Trip, We shall reimburse You for any monetary loss that is non-recoverable legal liability for payment, but excluding cash withdrawal from automated teller machine (ATM) due to the unauthorized use of such credit card subject to the maximum Sum Insured stated in the Schedule.

14.1 CONDITIONS FOR SECTION 14

1. You must report the theft or robbery to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
2. You must report the theft or robbery within twenty-four (24) hours from the occurrence of the incident to the local branch or agent of the authority or credit card provider that issued the credit card.
3. You shall take all reasonable and necessary precautions for the safety of all of his/her credit card.
4. When making a claim, a written documentation and/or report from the local police and the relevant authority or credit card provider/organization must be submitted.
5. We shall not be liable for any interest accrued or financial charges incurred.

14.2 EXCLUSIONS FOR SECTION 14

The following are not covered under this section:

1. Any credit card left unattended in any public place; and
2. Any claim, without a written documentation and/or report from the local police and the relevant authority or credit card provider/organization.

PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; radioactive, nuclear pollution or contamination;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. A Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by You;
5. You not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. You travelling for the purpose of migration, studying, occupational training, or sports training;
7. You engaging in naval, military or air force service or operations; armed force service;
8. You engaging in any kind of manual labour work or any paid work or activities overseas, including but not limited to commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, tour guide or tour escort;
9. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where You would or could earn income or remuneration from engaging in such sport as a source of income;

10. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Physician or Doctor;
11. Any loss or expenses in relation to unmanned aircraft (power-driven aircraft which is operated without any pilot onboard) and/or drone;
12. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
13. Any medical treatment received in the course of a Trip which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the Trip was undertaken while You were unfit to travel or against the advice of a Physician or Doctor;
14. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
15. 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;
16. Your expenses incurred relating to the cost of prosthesis, contact lens, hearing aids, dentures and other medical equipment; or any expenses incurred relating to optical treatment (including but not limited to eye refractive therapy, routine eye tests, visual tests);
17. Any necessarily expenses incurred relating to dental treatment unless the cost of emergency dental treatment resulting from Injury to sound and natural teeth due to an Accident;
18. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth; or any injury or sickness associated with pregnancy, miscarriage or childbirth;
19. AIDS or any Injury or Sickness commencing in the presence of a seropositive test for HIV and related diseases and/or sexually transmitted disease;
20. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled flight or in a licensed aircraft operated by a recognized airline;
21. Any loss or expenses if reimbursed or paid by Us would result in Us or Our affiliates being in breach of trade or economic sanctions of the U.S. or United Nation or other such similar laws or regulations;
22. Any loss or expenses in relation to (i) Any Infectious Disease (whether asymptomatic or not); or (ii) COVID-19, including any mutation or variation thereof; or (iii) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority; unless endorsed by Us hereon. If We allege that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on You;
23. Any side effect or complications arising from a vaccination against COVID-19;
24. Denial of entry upon arrival within itinerary whether pre-departure from origin point, in-transit at connection points, or at final destination;
25. Change of travel decision due to fear of COVID-19 infection during pre-departure, at connecting points, or at final destination;
26. Trip Curtailment resulting from border closures, government orders, advisories, regulations or directives; or
27. Any expenses covered or paid by the airline, hotel, or other insurance schemes or for which any of these are liable.

PART IV – TERMINATION OF COVERAGE

1. For Single-Trip Policy

(a) This Policy shall terminate automatically in the event of the occurrence of one or more of the following:
   i. non-payment of any premium;
   ii. upon payment of the benefits under the circumstances mentioned under Clause (3) of 1.6 Conditions for Section 1 of Part II herein;
   iii. fraud, material misrepresentation or non-disclosure on the part of the Policyholder, You or Your insurance broker;
   iv. willful or reckless acts or omissions on the part of the Policyholder, You or Your insurance broker increasing the hazards insured against.

(b) This Policy is non-renewable and non-cancellable. No refund of premium will be made once the Policy has been issued.

(c) Except as prescribed by the laws of Hong Kong or as provided for in this Policy, no premium shall be returned once the coverage has effected.

2. For Annual Travel Policy

(a) We may terminate this Policy at any time during the period of insurance by giving thirty (30) days' prior notice in writing to the last known address of the Policyholder or its insurance broker. In the event of such termination, We shall return promptly the pro-rata premium to the Policyholder. However, no notice of termination is required from Us in the event of the occurrence of one or more of the following and this Policy shall be automatically terminated forthwith:
   i. non-payment of any premium;
   ii. on the Anniversary Date when You no longer fulfill the eligibility stated under "Eligibility of Insured Person" of Part VII herein;
   iii. upon payment of the benefits under the circumstances mentioned under Clause (3) of 1.6 Conditions for Section 1 of Part II herein;
   iv. fraud, material misrepresentation or non-disclosure on the part of the Policyholder, You or Your insurance broker; or
   v. willful or reckless acts or omissions on the part of the Policyholder, You or Your insurance broker increasing the hazards insured against.

(b) The Policyholder may cancel this Policy by giving Us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium. No refund of premium shall be made if there is any claim made under this Policy.

Covered Period	Retentive Percentage of Annual Premium
6 Months (Minimum)	70%
Over 6 Months	100%

PART V – PREMIUM PROVISIONS

1. For Single-Trip Policy:

(a) PREMIUM

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

i. The terms of the Policy change;
ii. A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
iii. There is a change in the factors bearing on the risk assumed;
iv. There is a misrepresentation in the information We relied on in establishing the premium rate;
v. Any law or regulation is amended to the extent it affects Our benefit obligation.

(b) PAYMENT OF PREMIUM

The premium is due on the Policy's effective date. If any premium is not paid when due, the Policy will be canceled as of the premium due date.

2. For Annual Travel Policy:

(a) PAYMENT OF PREMIUM

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

(b) POLICY GRACE PERIOD

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

PART VI – CLAIM PROVISIONS

1. OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of Us to make any payment under this Policy. Please refer to the Claim Documentation for Travel Insurance Claim (which can be found at https://www.starrinsurance.com.hk/static/claim/3.3.4.2/ClaimsRequired.pdf) as part of the Policy.

2. TIME OF NOTICE OF CLAIM

Written notice of a claim via Our online claims portal, must be Submitted to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However in the event of accidental death, written notice of a claim must be given to Us within fifteen (15) days. The written notice of a claim will require You to provide written proof covering the occurrence, character and extent of the loss for which a claim is made to Us. If such details are not completed or submitted to us, You shall be deemed to have not complied with the time requirements of this Policy for notifying us of a claim.

3. TIME FOR SUBMITTING SUPPORTING DOCUMENTS AND INFORMATION

We will require You to provide supporting documents and/or information, including but not limited to, travel booking confirmation, a copy of Your passport, medical reports, *etc*. The required supporting documents and/or information is listed online at Our online claims portal. Such supporting documents and/or information must be furnished to Us as soon as reasonably practicable. If it is shown that it was not possible to do so, such proof must be furnished within one (1) year after the date of You providing your written notice of a claim and no later than ninety (90) days after the termination of the Policy (whichever is earlier). All certificates, information and evidence required by Us shall be furnished at the expense of You or his/her legal personal representatives and shall be in such form and of such nature as We may prescribe.

4. SUFFICIENCY OF NOTICE

Such notice by or on behalf of You given to Us or to Our general agent, with particulars sufficient to identify You shall be deemed to be notice to Us. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such notice and that notice was given as soon as was reasonably practicable.

5. CLAIMANT COOPERATION PROVISION

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

6. LIMITATIONS CONTROLLED BY STATUTE

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

7. PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Physician or Doctor examine You as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

8. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or exaggerated or if any false declaration or statement made or any fraudulent means or devices be used by You or anyone acting on Your behalf to obtain any benefit under this Policy, this Policy shall immediately become terminated and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

PART VII – GENERAL CONDITIONS

1. ENTIRE CONTRACT

The Policy, Schedule, applications, endorsements and attachments (if any) shall constitute the entire contract of insurance. No statement made by the Policyholder not included herein shall be relied upon to avoid the Policy or be used in any legal proceedings in relation to this Policy hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by Us and endorsed hereon.

2. ELIGIBILITY OF INSURED PERSON

(a) The insurance under this Policy shall apply to: (i) for Single-Trip Policy: Insured Persons of all ages; (ii) for Annual Travel Policy: Insured Persons aged seventy (70) years or below, renewable up to the age of seventy-five (75). However, the individual applicant must be eighteen (18) years old or above.

(b) Family plan under this Policy shall apply to the legal couple and their legitimate Child(ren) travelling in the same Trip.

3. GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day anywhere in the world in the course of a Trip unless endorsed or amended by Us.

4. SANCTIONS

(a) If, by virtue of any law or regulation which is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to You is or would be unlawful because it breaches an embargo or sanction (including but not limited to those administered by the United Nations, European Union and United States) We shall provide no coverage and have no liability whatsoever, to the extent that it would be in breach of such law or regulation.

(b) In circumstances where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then We will take reasonable measures to obtain the necessary authorization to make such payment.

(c) In the event of any law or regulation becoming applicable during the period of insurance which will restrict the ability of Us to provide coverage as specified in paragraph (a), then the Policy may be subject to additional restrictions, modification or amendment on premium, cancellation, and handling of claims.

5. RIGHTS OF THIRD PARTIES

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

6. TO WHOM INDEMNITIES PAYABLE

Any indemnity related to accidental death shall be payable to Your estate. All other indemnities shall be payable to You.

7. CURRENCY OF PAYMENT

All payments made in settlement of any claims shall be transacted in Hong Kong and be paid in Hong Kong dollars. Claims made in other currency will be converted to Hong Kong dollars at the prevailing exchange rate when the claim is handled by Us.

8. BANK CHARGES

We shall not be liable for any bank charges payable in relation to any payment(s) made in settlement of any claim, which shall be borne and paid by the recipient of the payment(s).

9. POLICY VALIDATION

This Policy is only valid for Trip taken for the sole purpose of leisure travel and/or business travel. With regard to business travel, this Policy shall only apply to a Trip undertaken for the purpose of carrying out managerial, clerical and/or administrative tasks without any manual work.

10. ASSIGNMENT

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

11. TRIP EXTENSION (For Single-Trip Policy)

In the event the Trip is being unavoidably delayed which is outside Your control after the commencement of a Trip, the insurance cover shall be automatically extended until Your return to Hong Kong subject to a maximum of seven (7) days at no additional premium.

12. REINSTATEMENT OF POLICY (For Annual Travel Policy)

If this Policy lapses due to non-payment of premium, it may be reinstated with Our approval. Benefits shall not, however, be payable for any event likely to give rise to a claim under this Policy which occurs while the Policy had lapsed and the exclusion in respect of any Pre-existing Condition pursuant to Clause 14 of Part III herein shall re-apply as if the Policy commenced on such reinstatement date.

13. RENEWAL CLAUSE (For Annual Travel Policy)

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

14. EXAMINATION OF RECORDS AND AUDIT

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

15. OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, we shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Burns Benefit, Overseas Hospital Cash and Travel Delay shall not be limited by the foregoing limitation.

16. DUPLICATE INSURANCE

If You are covered under more than one travel insurance policies which are underwritten by Us for the same Trip, We shall only be liable for the travel policy with the highest plan level.

17. GOVERNING LAW

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

18. CLERICAL ERROR

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

19. DATA PRIVACY

You hereby agree that if Your consent has been provided to Us, any personal information collected or held by Us is provided and may be held, used and disclosed by Us to individuals/organizations associated with Us or to any selected third party (within or outside Hong Kong) for the purposes of processing any claim under this Policy and providing subsequent services for this and other financial products and services, direct marketing, data matching and communicating with You for such purposes. You further acknowledge that if Your consent has been provided to Us, We may conduct direct marketing of Our products or services via fax, e-mail, direct mail, telemarketing and/or other forms of communication and that Your personal data may be used or transferred to a third party by Us for such direct marketing purposes. If You do not wish to receive, subsequent to giving Us consent, any direct marketing materials or calls, or wish to request access to and/or correction of any personal information held by Us concerning You, You should write to Our Data Privacy Officer at Room 1901, 19/F Central Plaza, 18 Harbour Road, Wanchai, Hong Kong.

20. RIGHT OF RECOVERY

In the event authorization of payment and/or payment is made by Us or for a medical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, We reserve the right to recover the said sum or excess from You.

21. SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all Your rights of recovery therefore against any person or organization and You shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You shall take no action after the loss to prejudice such rights.

22. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

第一部分 – 定義

「意外」是指不能預料及非自願的事情而引致損傷。

「後天免疫力缺乏綜合症」或**「愛滋病」**是參照世界衞生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現的機會性感染、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症侯群或其他病症。

「日常生活活動」是指：

(a) 洗刷 – 能夠自行於浴缸或以淋浴進行洗刷 (包括進出浴缸或淋浴區)，或以其他方法進行洗刷以達滿意洗刷效果；

(b) 穿衣 – 能夠自行穿著及除掉、弄緊、鬆開所有衣物，如適用，亦包括支架、義肢或其他外科手術裝置；

(c) 轉移 – 能夠自行從床上轉移致坐椅或輪椅，反之亦然；

(d) 移動 – 能夠自行由某一房間移動至同層的另一房間；

(e) 如廁 – 能夠自行使用洗手間或控制腸道及膀胱的自發能力，以保持滿意的個人衞生；

(f) 進食 – 當食物準備好並提供時，能夠自行進食。

「週年日」是指列於保障表內每個保單生效期的第一天。

「兒童」是指十八歲以下之小童。

「中醫」是指 (i) 根據《中醫藥條例》(香港法例第 549 章) 於香港中醫藥管理委員會或就香港以外司法管轄區而言具有同等地位的機構妥為註冊，並且 (ii) 在其執業地理區域內合法獲授權提供中醫、跌打和針灸服務的中醫；但不包括您、保險中介人、僱主、直系親屬或與您同住的人。

「內戰」是指互相毀滅的戰爭，或在同一國家或民族內的公民互相對抗的戰爭。

「商業夥伴」是指在您的商業中擁有份額的商業合作者。

「公共交通工具」是指任何持牌出租載客的定期航空、陸地或水上交通工具。

「公共交通工具營運商」是指營運公共交通工具並且持牌出租載客的公司或人士。

「留院」是指因損傷或疾病在內科醫生或醫生建議下連續留院治療直至出院。醫院徵收的每日住房及膳食費用將用以證明留院。因相同或有關的原因而需接續留院會被視為同一次意外或疾病，除非前後留院相隔最少連續九十 (90) 天，而您於這段期間並沒有因該等意外或疾病需要留院。

「2019 冠狀病毒病」是指：

(a) 冠狀病毒病 (COVID-19)；

(b) 嚴重急性呼吸系統症候群冠狀病毒 2 型 (SARS-CoV-2)；

(c) SARS-CoV-2 或 COVID-19 的任何突變或變異。

「折斷腿部或膝蓋而無法聯合」是指膝蓋或腿骨完全斷為兩截：

(a) 膝蓋或腿骨不可適當癒合及不能正常運作；及

(b) 被內科醫生或醫生診斷此狀況會於您的餘生持續。

「醫院」是符合以下所有要求的機構：

(a) 擁有合法經營醫院的牌照（若該地區或政府管轄權需要醫院領有牌照）；及

(b) 主要用於接待、照顧和治療生病、患病或受傷的住院病人；及

(c) 註冊或畢業護士提供全日二十四小時的護理服務；及

(d) 任何時間均有一位或以上的內科醫生或醫生駐診；及

(e) 設有系統性診斷設備及主要外科手術設備；及

(f) 非主要作為診所、護理、休養或療養院或類似機構，或戒酒或戒毒的場所。

「直系親屬」是指您的配偶、父母、配偶父母、祖／外祖父母、子女、女婿、兒媳、兄弟姊妹、孫／外孫或合法監護人。

「傳染病」是指由細菌、病毒、寄生蟲或真菌等病原微生物引起的任何傳染病；此病可以直接或間接從一人傳到另一人，由政府向外公佈並需要隔離。

「損傷」是指因意外及並無其他原因下引致的身體損傷。

「受保人」是指其名字已列於保障表或批註內之受保人士。

「喪失拇指／手指／腳趾」是指掌骨與手指骨關節或蹠與腳趾骨關節之部位完全分離。

「失聰」是指完全及無法恢復之聽力喪失。

「喪失肢體」是指自手腕或足踝關節或以上之部位切斷。

「喪失視力」是指完全且無法復原之視力喪失。

「喪失言語能力」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語言機能中，有三種以上不能發出聲音，或聲帶全部喪失或因腦部言語中樞神經的損傷而患失語症。

「喪失肢體／拇指／手指／腳趾功能」是指完全喪失任何肢體、拇指、手指或腳趾的功能，並且等同於完全喪失該肢體、拇指、手指或腳趾。

「惡性腫瘤」是指在後天免疫力缺乏綜合症 (愛滋病) 存在下出現包括但不限於卡波西士腫瘤、中樞神經系統淋巴瘤及／或其他惡性病變，現在已知或即將已知直接導致死亡、生病或殘疾。

「醫療上必要」是指為了治療損傷或疾病而需要根據公認的醫療實踐標準進行治療或服務，並且該等治療或服務必須：

(a) 需要內科醫生或醫生的專業知識；

(b) 符合診斷且是治療該病症所必需的；

(c) 根據專業和審慎的醫療實踐標準提供，而不是主要為了您、您的家人、照顧者或您的主診內科醫生或醫生的方便或舒適而提供；及

(d) 以最具成本效益的方式和適合情況的環境提供。

「機會性感染」包括但不限於在後天免疫力缺乏綜合症 (愛滋病) 存在下引致的肺囊原蟲肺炎、慢性腸炎之生物體、過濾性病毒及／或散佈性的真菌感染。

「外遊警示」是指在外遊警示制度下由香港特別行政區政府保安局發出的黃、紅或黑色的顏色標記旅遊警示。

「保額百分率」是指列於第二部分賠償表 1 和／或 賠償表 2 的保額百分率。

「永久」是指自意外發生之日起連續十二 (12) 個月並且在該期限屆滿時經內科醫生或醫生證明沒有改善的希望。

「永久完全傷殘」是指由於損傷並且自意外發生之日起連續十二 (12) 個月內，您完全且永久殘廢並且無法從事因您的學歷、培訓或經驗而合理有資格獲得報酬或利潤的職業或就業；或者如您在遭受損傷時沒有任何業務或職業，永久完全傷殘則指不能履行相似年齡及性別人士的日常生活活動。此傷殘需維持連續十二 (12) 個月，並且由內科醫生或醫生證實在您的餘生中是完全、持續和永久的。

「內科醫生或醫生」是指 (i) 根據《醫生註冊條例》(香港法例第 161 章) 於香港醫務委員會或就香港以外司法管轄區而言具有同等地位的機構妥為註冊，並且 (ii) 在其執業地理區域內合法獲授權作爲西醫提供醫療和手術服務的醫生；但不包括您、保險中介人、僱主、直系親屬或與您同住的人。

「物理治療師」是指 (i) 根據《輔助醫療業條例》(香港法例第 359 章) 於香港輔助醫療業管理局或就香港以外司法管轄區而言具有同等地位的機構妥為註冊，並且 (ii) 在其執業地理區域內合法獲授權提供物理治療服務的輔助醫療專業人員；但不包括您、保險中介人、僱主、直系親屬或與您同住的人。

「保單」是指本保單及於本保單第七部分的完整合約指出的任何其他文件。

「保單持有人」是指申請保單的人士或公司，其名稱列於保障表內為保單持有人。

「受保前已存在之狀況」是指於保單生效日期之前的連續十二 (12) 個月內，您、直系親屬、旅遊夥伴或商業夥伴接受或受內科醫生或醫生建議的任何醫療、診斷、會診或處方藥物，或您已察覺或應該合理地察覺的狀況。

「保障表」是指附於本保單之保障表。

「二級程度燒傷」是指由熱力、電擊、化學、光或輻射導致表皮和深層真皮均受損。

「嚴重損傷或嚴重疾病」是指損傷或疾病需要內科醫生或醫生的治療和需要在醫院留院，並且該內科醫生或醫生證實您不適宜旅遊或繼續您的旅程。當嚴重損傷或嚴重疾病套用於直系親屬、旅遊夥伴或商業夥伴，是指損傷或疾病需要內科醫生或醫生的治療和需要在醫院留院，並且該內科醫生或醫生證實該直系親屬、旅遊夥伴或商業夥伴需要緊急治療以避免死亡或對其即時或長遠健康造成嚴重損傷，以及導致您的旅程中止或取消。

「疾病」是指由您於旅程中首先感染和開始患上的疾病，需要接受內科醫生或醫生的治療。

「Starr 全球緊急支援」是指我們指定的緊急服務提供者。

「保額」是指列於保障表內之投保金額。

「恐怖分子」或**「恐怖組織成員」**是指任何觸犯、企圖觸犯、參與或協助恐怖主義行為，及／或被任何政府或機構或委員會核實或公認或指定為恐怖分子的人士。

「恐怖主義行為」是指任何人士或團體，不論是否代表任何組織、政府、權力、機構或武裝組織，進行包括但不限於使用或威脅使用武力或暴力對付人身或財產的行為，或觸犯危害人命或財產的行為，或干擾或破壞電子或通信系統的行為，其目的是恐嚇或脅迫政府或平民或其任何部分，或擾亂經濟的任何部分。

「三級程度燒傷」是指由熱力、電擊、化學、光或輻射導致全層皮膚的破壞。

「旅遊夥伴」是指與您一同旅行的人士，沒有該人士您就無法進行或繼續您的旅程。

「旅程」是指您在香港境外進行的行程，最長期限為：(a) 單次旅遊計劃為一百八十 (180) 天，或 (b) 全年旅遊計劃則為九十 (90) 天。當您抵達香港出入境櫃檯開始行程時，行程即被視為開始；直至當您 (i) 返回香港出入境櫃檯，或 (ii) 在本保單之保障表指定的保險期內返回香港時，以較早者為準，但不包括從香港出發的單程旅行。

「戰爭」是指戰爭 (無論宣戰與否) 或任何戰爭的活動，包括任何國家利用軍事力量去達到經濟、地理、民族、政治、種族、宗教或其他目的。

「我們、我們的」是指 Starr International Insurance (Asia) Limited。

「您、您們、您的、您們的」是指名稱列於本保單之保障表內的受保人。

第二部分 – 保障內容

第 1 段 – 意外身故及傷殘

1.1 乘搭公共交通工具時之意外

倘若在保險期內，您作為付費乘客，在旅程期間乘搭任何公共交通工具時遭受損傷，並於意外發生之日起十二 (12) 個月內引致以下賠償表 1 所列的身故或殘廢，我們會按照賠償表 1 內規定的保額百分率向您或您的遺產支付賠償。

1.2 其他意外

倘若在保險期內，您在旅程期間遭受損傷，並於意外發生之日起十二 (12) 個月內引致以下賠償表 1 所列的身故或殘廢，我們會按照賠償表 1 內規定的保額百分率向您或您的遺產支付賠償。

1.3 暴露

倘若在保險期內，由於任何意外，您在旅程期間不可避免地暴露於元素中，並於意外發生之日起十二 (12) 個月內因該暴露直接且不可避免地導致身故或殘廢，我們會按照以下賠償表 1 內規定的保額百分率向您或您的遺產支付賠償。

1.4 失蹤

倘若在保險期內，自您在旅程期間乘搭的飛機或其他地面或海上交通工具時失踪、沉沒或失事之日起十二 (12) 個月內，仍無法尋獲您的遺體，將假定您因意外身故。在此情況下，我們會按照以下賠償表 1 內規定的事項 1 之保額百分率向您的遺產支付賠償，但受限於收到您的遺產的遺產代理人簽署的承諾書，承諾如之後發現您並未因意外身故，任何該等賠償須退還給我們。

1.5 額外保障

本保單伸延保障您於以下期間遭受的損傷：

1. 為開展旅程而預定乘搭的公共交通工具啟程前三 (3) 小時內，由您的居住地點直接前往香港出入境櫃檯的期間；及
2. 旅程完結時，您安排乘搭的公共交通工具的實際到達時間後三 (3) 小時內，由香港出入境櫃檯直接返回您的居住地點的期間。

賠償表 1		
受保事項		賠償 (保額百分率)
1.	意外身故	100%
2.	永久完全傷殘	100%
3.	喪失或永久喪失單肢或多肢功能	100%
4.	永久喪失雙眼視力	100%
5.	永久喪失一眼視力	100%
6.	永久喪失言語能力及失聰	100%
7.	永久且無法治癒的精神錯亂	100%
8.	永久失聰 (a) 雙耳 (b) 單耳	 75% 15%
9.	永久喪失言語能力	50%
10.	永久喪失一眼晶體	50%
11.	喪失或永久喪失四隻手指及拇指功能 (a) 右手 (b) 左手	 70% 50%
12.	喪失或永久喪失四隻手指功能	

	(a) 右手	40%
	(b) 左手	30%
13.	喪失或永久喪失一隻拇指功能	
	(a) 兩邊右手關節	30%
	(b) 一邊右手關節	15%
	(c) 兩邊左手關節	20%
	(d) 一邊左手關節	10%
14.	喪失或永久喪失手指功能	
	(a) 三個右手手指關節	10%
	(b) 兩個右手手指關節	7.5%
	(c) 一個右手手指關節	5%
	(d) 三個左手手指關節	7.5%
	(e) 兩個左手手指關節	5%
	(f) 一個左手手指關節	2%
15.	喪失或永久喪失腳趾功能	
	(a) 一隻腳所有腳趾	15%
	(b) 大腳趾 - 兩個關節	5%
	(c) 大腳趾 - 一個關節	3%
16.	折斷腿部或膝蓋而無法聯合	10%
17.	腳部縮短最少5厘米	7.5%
18.	如永久傷殘不屬於上述第 8 至 17 項，我們有絕對的酌情權，通過評估傷殘程度並對應上述的保額百分率而計算出向您支付的賠償。	

1.6 第 1 段之條件

1. 就同一意外，我們不會賠償超過一項列於賠償表 1 內的事項。倘若於同一意外中發生多於一項的事項，我們僅賠償較高保額百分率的該項事項。
2. 在同一受保人就賠償表 1 所列的一項或多項的事項之賠償總額累計低於百分之一百 (100%) 的保額的情況下，我們之後僅負責賠償剩餘部分直至百分之一百 (100%) 的保額為止。
3. 當發生賠償表 1 所列的上述第 1 至 7 事項中任何一項的應予賠償的任何損失時，您的保障便會終止。
4. 當肢體在遭受本保單承保的損傷之前已局部殘廢，並因該損傷而變成完全殘廢時，我們會因應損傷造成的殘廢程度去決定保額百分率。對於損傷前完全殘廢的肢體的喪失或永久功能喪失，則不予賠償。
5. 倘若您慣用左手而且您有特別申報於投保書內，則上述第 11 至 14 項有關右手及左手之各項殘疾的事項之保額百分率將會互相對調。
6. 倘若您在意外發生時之年齡為十八 (18) 歲以下或七十 (70) 歲以上，列於保障表內之意外身故及傷殘的最高保額會限制為百分之五十 (50%) 或港幣 500,000 元，以較低者為準。

第 2 段 – 燒傷保障

倘若在保險期內，您在旅程期間遭受損傷，並由內科醫生或醫生診斷蒙受以下賠償表 2 所列的任何燒傷事項，我們會按照賠償表 2 所列的該項燒傷事項之保額百分率向您作出賠償:

賠償表 2	
燒傷事項	**賠償**
二級程度或三級程度燒傷	**(保額百分率)**
達身體面積 45%或以上	100%
達身體面積 27%或以上	60%
達身體面積 18%或以上	50%
達身體面積 9%或以上	30%
達身體面積 4.5%或以上	20%

2.1 第 2 段之條件

就同一意外，我們不會賠償超過一項的上述燒傷事項。倘若於同一意外中發生多於一項的燒傷事項，我們僅賠償較高保額百分率的該項燒傷事項。

第 3 段 – 醫療費用

3.1 旅程期間的醫療費用

倘若在保險期內，您因在旅程期間遭受損傷或感染疾病，而直接導致需要在香港境外接受治療，我們會賠償您醫療上必要及合理產生，並且已經支付予內科醫生或醫生、醫院及／或陸上救護車服務的醫藥、手術、X 光、住院或護理治療的醫療費用，包括醫療用品和陸上救護車租賃費用。

3.2 香港覆診醫療費用

我們會向您賠償為繼續內科醫生或醫生的治療而有醫療上必要及在香港合理產生的任何覆診醫療費用，並且是已經向內科醫生或醫生或醫院支付的，受限於保障表所列之最高保額，在您返回香港後或本保單期滿後，以較早結束者為準，連續九十 (90) 天內，前提是在旅程期間及在香港境外已向內科醫生或醫生接受就此損傷或疾病的首次治療。我們亦會向您賠償就以上相同的損傷或疾病、有醫療上必要及在香港合理產生的任何門診覆診醫療費用，並且是已經向 (1) 全科、正骨和針灸治療的中醫，或 (2) 就內科醫生或醫生推薦或指定物理治療的物理治療師支付的，受限於保障表所列之最高金額。

3.3 海外住院現金津貼

倘若在保險期內，您在旅程期間遭受損傷或感染疾病，而直接導致需要在海外醫院留院，我們會向您彌償受限於保障表所列之最高保額之每天留院的每日賠償。

3.4 第 3 段之條件

1. 在任何情況下，本段規定的所有獲賠償醫療費用 (包括覆診治療伸延保障、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) 均不得超過保障表內所列的任何損傷或疾病的醫療費用之最高保額。倘若您有權從任何其他途徑取回全部或部份該等費用 (海外住院現金津貼除外)，我們僅對超出可以從該其他來源收回的金額的部分負責。
2. 倘若您在意外發生或感染疾病時之年齡為七十 (70) 歲以上，保障表內所列之醫療費用的最高保額會限制為百分之五十 (50%) 或港幣 500,000 元，以較低者為準。

3.5 第 3 段之不受保事項

任何有關醫院單人或私人房間的額外費用，或特殊或私人護理服務的費用，均不予承保。

第 4 段 – Starr 全球緊急支援服務

我們已委任 Starr 全球緊急支援，為您在旅程中提供和安排全年每天 24 小時之緊急援助服務。就 Starr 全球緊急支援因本保單之事宜而引起或與之相關的作為或不作為而引起或與之相關事宜，我們不會就此對您及／或保單持有人 (無論基於合約、侵權 (包括疏忽)、違反法定責任或任何其他理由) 負責。

4.1 全天候熱線服務

您可聯絡我們的 24 小時專用熱線電話 (+852) 2802 8638 (此非免費電話號碼，將收取通話費用)，以便即時獲得以下可用服務及／或與以下服務相關的意見：

1. 旅遊協助

(a) 接種資訊
(b) 領事館及大使館資訊
(c) 簽證資訊
(d) 天氣資訊
(e) 遺失護照的資訊
(f) 外幣兌換資訊
(g) 航班資訊
(h) 緊急旅遊服務安排

2. 商務禮賓

(a) 啟程前有關旅遊目的地的資訊
(b) 鮮花和禮品送遞服務
(c) 高爾夫球場資訊
(d) 轎車及／或地面交通資訊及安排

3. 醫療援助

(a) 醫療轉介服務
(b) 運送當地缺乏之必需藥物或醫療設備

4.2 緊急醫療運送和運返

倘若於保險期內，您在旅程期間遭受嚴重損傷或感染嚴重疾病而直接導致需要緊急醫療運送，Starr 全球緊急支援會安排並支付您在醫療監督下的緊急運送至最接近且配備適當設備以應對該特定嚴重損傷或嚴重疾病的醫院。在您的狀況穩定的情況下，Starr 全球緊急支援會安排並支付在醫療監督下運返香港接受持續護理和適當治療。

Starr 全球緊急支援保留絕對的權力，因應 Starr 全球緊急支援在相關時間所知的所有評估事實和情況去決定您會被運送到的地點以及進行運送的方式或方法。

4.3 入院保證金

倘若於保險期內，您在旅程期間遭受損傷或感染疾病而導致需要入院留醫，Starr 全球緊急支援會安排入院按金，以港幣 40,000 元為上限。

4.4 緊急啟程

(a) 受保人入院留醫

倘若於保險期內，您在旅程期間遭受損傷或感染疾病而導致需要入院留醫最少連續七 (7) 天，Starr 全球緊急支援會安排您的一名親屬或朋友前往探望您，並支付一張來回經濟客位機票及／或其他合理的交通費用。我們亦會賠償您的訪客的相關酒店住宿費用，但不包括飲品，膳食及其他酒店費用，並以每晚港幣 1,000 元為上限，最多連續七 (7) 晚。

(b) 受保人身故

倘若於保險期內，您在旅程期間遭受損傷或感染疾病而身故，Starr 全球緊急支援會安排一名直系親屬前往當地辦理必要的喪葬安排手續，並支付一張來回經濟客位機票及／或其他合理的交通費用。我們亦會賠償該直系親屬的相關酒店住宿費用，不包括飲品，膳食及其他酒店費用，以每晚港幣1,000 元為上限，最多連續五 (5) 晚。

(c) 直系親屬身故

倘若於保險期內，您在旅程期間，有直系親屬身故，Starr 全球緊急支援會安排您回港處理必要的安排，並支付一張來回經濟客位機票及／或其他合理的交通費用。在任何情況下，本 (c) 項下的獲賠償費用不得超過保障表內所列的緊急啟程之相關保額。

4.5 兒童護送

倘若於保險期內，您在旅程期間遭受損傷或感染疾病而導致需要海外入院留醫，以致您的兒童(們)乏人照顧，Starr 全球緊急支援會安排該等兒童(們)回港，如有需要，將提供適當的護送服務，並支付一張單程的經濟客位機票及／或其他合理的交通費用。

4.6 遺體運返

倘若於保險期內，您在旅程期間遭受損傷或感染疾病而導致死亡，Starr 全球緊急支援會安排運送您的遺體或骨灰回港並支付有關費用。

4.7 第 4 段之條件

1. 任何由我們或 Starr 全球緊急支援代表我們授權支付及／或已繳付的款項，我們保留權利要求您退還已經支付或者我們須付的全額，扣除我們在本保單下須承擔的責任。
2. Starr 全球緊急支援不能保證在政治條件導致服務不可能或合理不可行的地區也能提供本段規定的任何服務。

4.8 第 4 段之不受保事項

任何未經 Starr 全球緊急支援授權及／或介入的服務均不受保障，及任何 Starr 全球緊急支援以外的機構所提供之服務均不受保障，除非您因身體上無行為能力或因任何通訊方法無法接收而未能通知或聯絡 Starr 全球緊急支援，則可免除此等條款。在任何情況下，我們保留權利僅向您賠償 Starr 全球緊急支援於相同情況下會提供予您之服務的費用。

第 5 段 – 個人行李

倘若於保險期內，在旅程期間，您攜帶並擁有的個人行李意外地遺失或損壞，我們會對此損失或損壞作出賠償，受限於保障表內所列之最高保額。如屬手機、平板電腦、智能手錶或手提電腦，只有在因盜竊、搶劫或爆竊導致遺失或損壞的情況下，方可獲得賠償；其他個人行李物品，只有在損失或損壞是由完全非您所能控制的情況下，並且是由暴力、外來及可見因素直接導致的情況下，方可獲得賠償。

5.1 第 5 段之條件

1. 您須採取一切合理和必要的預防措施確保您的個人行李的安全。
2. 您從公共交通工具營運商收到個人行李時，必須對其進行檢查。
3. 在事發後二十四 (24) 小時內，您必須向在個人行李被人盜取、被搶劫、爆竊、丟失或被第三方蓄意破壞的發生地有管轄權的警方報告，或假如該丟失或損壞在運輸期間發生，向公共交通工具營運商報告。
4. 當您提出索償時，必須提交所有由公共交通工具營運商，或個人行李被人盜取、被搶劫、爆竊、丟失或被第三方蓄意破壞的發生地有管轄權的警方提供之支持文件。
5. 任何物品的每件或每套／對之賠償受限於保障表內所列的每一件物品的最高保額。所有相關配件均視為一件物品的一部分。
6. 手機、平板電腦、智能手錶和筆記本電腦的遺失賠償須以遺失時的價值為基礎，並受限於保障表內所列的該物品的最高保額。此價值因應合理的耗損及折舊計算，取決於該物品的年期，如下表所示：

折舊／耗損計算表	扣減百分率
手機、平板電腦、智能手錶或筆記本電腦	每年百分之(%) 15

7. 就每一遺失、損壞或被盜取的物品，您必須提供收據的正本或另一購買證明。若未能提供收據的正本或購買證明，索償將會被拒絕。
8. 當遺失或損壞的物品屬一套或成對物品的其中一部分時，我們僅負責向您賠償由我們決定的該套或成對物品的總價值之合理比例。
9. 對於個人行李的遺失或損壞，我們會按照合理的維修費用或根據其在遺失或損壞時的價值支付賠償，並受限於保障表內所列的該物品的最高保額。此價值因應合理的耗損及折舊計算。
10. 一旦我們支付了該物品的賠償，我們有權收取和保留該損壞的個人行李，以及有絕對的酌情權去處置殘料。

5.2 第 5 段之不受保事項

下列情況不受本段保障：

1. 在任何公共交通工具或任何車輛，或在任何公眾場所中，任何遺漏或沒有被看管的個人行李；
2. 於旅程前預先寄運或單獨郵寄或運送的租用或租賃的設備或任何個人行李之遺失或損壞，在同時載運您的同一公共交通工具上除外；
3. 任何軟件、古董、珠寶首飾、貨幣、電子貨幣、現金券、證券、票或文件、商品及商業樣品、汽車 (包括配件)、電單車、船隻、發動機、任何其他交通工具、無人駕駛飛機、無人機、家用家具、高爾夫工具、滑雪板及滑雪裝備、耳機、耳筒及聽筒、隱形眼鏡、假牙、義肢、易碎物品、食物及飲料之遺失或損壞；
4. 手機、平板電腦、智能手錶或筆記本電腦之遺失或損壞，如此裝置由家庭計劃下十八 (18) 歲以下的受保人擁有。為免生疑問，於同一保險期內，每一受保人 (家庭計畫下十八 (18) 歲以下的該等受保人除外) 僅有一 (1) 部手機、平板電腦、智能手錶及筆記本電腦，及其所有配件，受到保障；
5. 您擁有並攜帶的手機、平板電腦、智能手錶及筆記本電腦之遺失或損壞，除非因盜竊、搶劫或爆竊毀而遺失或損壞；
6. 因蟲蛀、害蟲、耗損、大氣或氣候狀況、逐漸退化、機械或電子故障、任何清潔、修復、維修或改裝過程、海關或任何其他當局沒收或扣押，而引致個人行李之遺失或損壞；
7. 任何無法解釋的任何個人行李之遺失或損壞；及
8. 就同一原由在第 6 段 – 行李延誤下提出的損失索償。

第 6 段 – 行李延誤

倘若於保險期內，在旅程期間，您的寄艙行李在交付時被公共交通工具營運商延誤或暫時遺失，距離實際到達時間超過六 (6) 小時，我們會向您賠償您因購買必需的替換衣物及梳洗用品而已經支付的任何合理費用，受限於保障表內所列的最高保額。

6.1 第 6 段之條件

1. 在您返回香港途中，此保障不適用。
2. 該延誤必須由該公共交通工具營運商認證。
3. 提出索償時，您必須出示顯示支出詳細資料的收據。

6.2 第 6 段之不受保事項

下列情況不受本段保障：

1. 無法解釋的延誤、因海關或任何其他機關沒收或扣押所引致的延誤，或於旅程前預先寄運或單獨郵寄或運送的任何個人行李之延誤（但不包括同時載運您的同一公共交通工具上的情況）；及
2. 就同一原由在第 5 段 – 個人行李下提出的損失索償。

第 7 段 – 個人錢財

倘若於保險期內，在旅程期間，因偷竊、搶劫或爆竊而直接導致您遭受屬於您並由您攜帶的現金、已簽署的旅行支票或匯票的損失，我們會向您賠償此損失，受限於保障表內所列的最高保額。

7.1 第 7 段之條件

1. 在事發後二十四 (24) 小時內，您必須向在該損失的發生地有管轄權的警方報告該偷竊、搶劫或爆竊，並且任何此索償必須附有警方的書面文件及報告。否則，該損失將不受保障。
2. 您須採取一切合理和必要的預防措施確保您的現金、已簽署的旅行支票或匯票的安全。

7.2 第 7 段之不受保事項

下列情況不受本段保障：

1. 在任何公共場所無人看管期間或之後，您所遭受的任何現金、已簽署的旅行支票或匯票的損失；
2. 無法解釋的損失、因海關或任何其他機關沒收或扣押所引致的損失、貨幣貶值，或由於貨幣兌換過程中的錯誤或遺漏而造成的不足；及
3. 十 (10) 歲或以下受保人造成的任何損失。

第 8 段 – 旅遊證件遺失

倘若於保險期內，您遺失您的香港身份證、護照、入境簽證或出入境所需之其他旅遊證件，並且在旅程期間的偷竊、搶劫或爆竊中被盜取，我們會向您賠償：(i) 發證機構收取的遺失旅遊證件之補領費用；及 (ii) 僅爲安排補領遺失旅遊證件的目的而有必要支付的額外合理的交通及酒店住宿費用，受限於保障表內所列的最高保額。

8.1 第 8 段之條件

1. 在事發後二十四 (24) 小時內，您必須向在該損失的發生地有管轄權的警方報告該偷竊、搶劫或爆竊，並且取得警方書面報告。否則，該損失將不受保障。
2. 若乘搭飛機或火車，交通費用僅限於經濟客位。
3. 交通及住宿費用受限於保障表內所列的每日最高金額。

8.2 第 8 段之不受保事項

下列情況不受本段保障：

1. 任何完成特定旅程毋需要用到的旅遊證件及／或簽證的遺失；及
2. 無法解釋的遺失、神秘失踪，或因海關或任何其他機關沒收或扣押所引致的遺失。

第 9 段 – 旅程延誤或更改行程

僅於您在旅程期間安排乘搭的公共交通工具的實際離開或到達時間由於以下原因而延誤和／或取消時，才須支付本段費用：(i) 涉及該公共交通工具的突然和意外爆發的罷工或工業行動、暴動、民亂，(ii) 公共交通工具的騎劫或機械故障；或 (iii) 不可合理預見的惡劣天氣或自然災害。

9.1 旅程延誤

倘若在旅程期間，您安排乘搭的公共交通工具比原定行程中分別指定的預定離開或到達時間延誤超過連續六 (6) 小時，我們會就每連續六 (6) 小時的延誤支付現金賠償，以不超過保障表內所列之最高保額為上限。

9.2 更改行程

倘若在旅程期間，您安排乘搭的公共交通工具自原定行程的指定時間起延誤超過連續十二 (12) 小時以上或取消連續十二 (12) 小時以上，我們會向您賠償有關任何：(i) 就更改其行程以通過不同路徑前往原定計劃目的地，而有必要且不可避免地產生的額外且合理的公共交通工具交通費用 (扣除相關公共交通工具營運商退回的任何預付交通費用)；或 (ii) 在香港境外已產生的合理且額外或被沒收的住宿費用 (減去從相關住宿提供者退回的任何未使用住宿的預付費用)，受限於保障表內所列之最高保額。

9.3 第 9 段之條件

1. 更改行程的公共交通工具的交通費用僅限於經濟客位。
2. 就同一旅程因相同原由造成的任何損失，您可根據 (i) 旅行延誤項下的現金賠償 或 (ii) 更改行程項下的額外且合理的交通費用 或 (iii) 更改行程項下的合理且額外或被沒收的住宿費用提出索償。
3. 如果您在同一旅程中有連續接駁航班，延誤會按照行程中所列的離開或到達時間與實際離開或到達時間的差值計算，且延誤的直接原因必須是由於本第 9 段承保的風險造成的。
4. 您必須提交 (i) 旅行行程、登機證、機票或交通票券；(ii) 航空公司或公共交通工具營運商的正式文件，說明延誤的原因、日期、時間、時長及替代安排；(iii) 原定行程中未使用的交通票券和住宿的任何預付和退回的費用之證據；(iv) 任何旅遊營運商、旅行社、公共交通工具營運商、酒店及任何其他替代交通安排或住宿的提供者所簽發的收據的正本。

9.4 第 9 段之不受保事項

下列情況不受本段保障：

1. 對於單次旅遊計劃，在投保之前；或對於全年旅遊計劃，在：(i) 投保日期；或 (ii) 旅行社或公共交通工具營運商為確認交通票券或旅行團的付款而發出的收據上所列的日期；以較後者為準；因已經存在及／或之前發佈的狀況或公共交通工具營運商、旅遊營運商、天文台或當局發佈的惡劣天氣或自然災害而導致延誤所造成的任何損失；
2. 由於 (i) 您的不作為，包括未能在出發前確認提前預訂或辦理乘搭手續或未能在預定離開時間前到達離開閘口 (因公共交通工具營運商的員工罷工而導致延遲抵達除外)，或 (ii) 您拒絕或未能乘搭相關公共交通工具營運商提供的第一個可用的替代交通工具，而導致的任何延誤；及
3. 由於的士、接駁車服務、私人或租用車輛、巴士及其他前往機場的交通工具造成的任何延誤。

第 10 段 – 取消旅程

因旅程開展前三十 (30) 天內 (以下 3 和 4 項除外) 發生的任何以下情況而有需要取消旅程，我們會向您賠償須由您承擔法律責任且無法從任何其他途徑取回的預付公共交通工具交通費用及／或住宿費用之損失，受限於保障表內所列之最高保額：

1. 您之未預料到的身故、嚴重損傷、嚴重疾病、出庭作證或當陪審員；
2. 您的直系親屬或旅遊夥伴或商業夥伴之未預料到的身故、嚴重損傷或嚴重疾病；
3. 計劃目的地於出發日期前一 (1) 星期內未預料到地爆發罷工、暴動或民亂或惡劣天氣狀況；或
4. 您在香港的住所於出發日期前一 (1) 星期內因火災或水淹導致嚴重損毀，以致您於出發當日需要留守住所。

10.1 第 10 段之條件

1. 提出索償時，必須提交證明事故原因和日期的文件證據 (例如醫生證明書、死亡證明書等)。
2. 需要證明該關係的文件，例如結婚證明書或出生證明書或業務關係證據 (當適用) 的副本。
3. 一旦依據本段提出索償，就同一旅程，即不再獲得任何其他賠償，且本保單下的所有承保範圍會終止。

10.2 第 10 段之不受保事項

下列情況不受本段保障：

1. 對於單次旅遊計劃，在投保之前；或對於全年旅遊計劃，在：(i) 投保日期；或 (ii) 旅行社或公共交通工具營運商為確認交通票券或旅行團的付款而發出的收據上所列的日期；以較後者為準；因已經存在的狀況及／或公共交通工具營運商、旅遊營運商、天文台或當局預料會發生該取消原由的公佈 (例如有關懸掛任何颱風信號的資訊) 而導致旅程取消所造成的任何損失；
2. 因本段所述事項導致行程取消後即時未能及時通知旅遊營運商、旅行社或任何交通或住宿服務提供者而造成的任何損失；
3. 因政府法規或管制、旅行社、旅遊營運商、公共交通工具或任何服務提供者的破產、清盤或失責而造成的任何損失；
4. 由任何保險計劃、政府計劃、旅行社、公共交通工具或任何服務提供者補償、支付或退款的任何損失；及
5. 任何兌換的票券或住宿。

第 11 段 – 提早結束旅程

在旅程開展後，因下列任何突發及不可預見的事件導致行程縮短而需要立即返回香港，我們會向您賠償無法從任何其他途徑取回的 (i) 合理的額外經濟等級交通費用和／或住宿費用；或 (ii) 您被沒收的交通費用和／或住宿費用中預付和未使用部分之任何損失，受限於保障表內所列之最高保額：

1. 您之未預料到的身故、嚴重損傷、或嚴重疾病；
2. 您的直系親屬或旅遊夥伴或商業夥伴之未預料到的身故、嚴重損傷或嚴重疾病；或
3. 計劃目的地未預料到地爆發罷工、暴動或民亂或惡劣天氣狀況，以致您不能繼續您的旅程。

11.1 第 11 段之條件

1. 對於多天數的套票或旅行團的交通費用和／或住宿費用，我們會根據該套票或旅行團的總天數按比例計算並支付未使用的天數。

11.2 第 11 段之不受保事項

下列情況不受本段保障：

1. 對於單次旅遊計劃，在投保之前；或對於全年旅遊計劃，在：(i) 投保日期之前；或 (ii) 旅行社或公共交通工具營運商為確認交通票券或旅行團的付款而發出的收據上所列的日期之前；以較後者為準；因已經存在及／或之前發佈的狀況或因公共交通工具營運商、旅遊營運商、天文台或當局發佈的惡劣天氣或自然災害而導致旅程提早結束所造成的任何損失；
2. 因本段所述事項導致行程安排取消或提早結束後即時未能及時通知旅遊營運商、旅行社或任何交通或住宿服務提供者而造成的任何損失；
3. 因政府法規或管制、旅行社、旅遊營運商、公共交通工具或任何服務提供者的破產、清盤或失責而造成的任何損失；
4. 由任何保險計劃、政府計劃、旅行社、公共交通工具或任何服務提供者補償、支付或退款的任何損失；及
5. 任何兌換的票券或住宿。

第 12 段 – 個人責任

在您未經我們的書面批准，(1) 不會向第三方提出任何要約或承諾付款或承認過失，及／或 (2) 參與任何訴訟的條件下，我們會向您賠償因在旅程期間您對第三方的疏忽而出現下列情況，而直接導致您對該第三方產生的任何法律責任，受限於保障表內所列之最高保額：

1. 第三方的意外身故或損傷；或
2. 第三方之財物的意外遺失或損毀。

12.1 第 12 段之不受保事項

下列情況不受本段保障：

1. 對您的直系親屬或您的僱主的傷害或其財物的損毀；
2. 對屬於您或由您看管、保管或控制的財物的損毀；
3. 與您根據合約承擔的任何責任相關的損毀；
4. 與您的蓄意、惡意或非法行為相關的損毀；
5. 擁有、佔有、租用、使用或操作車輛、單車、飛機、無人駕駛飛機、無人機、船隻、武器、槍械或動物；
6. 從事任何貿易、商業或專業活動；
7. 因刑事程序產生的任何法律費用或罰款；或
8. 任何您已承認或和解的責任。

第 13 段 – 租車自負額

倘若在保險期內，您在旅程期間租用的車輛在駕駛過程中或在您的控制下被偷竊、毀壞或發生碰撞，我們會向您賠償由持牌出租汽車公司根據租車合約的租車自負額，受限於保障表內所列之最高保額，前提是您與持牌出租汽車公司簽署了合法有效的租車合約；並且您在該租車合約中被指定為司機。

13.1 第 13 段之條件

1. 您必須購買持牌出租汽車公司提供的汽車保險，以保障租用期間租用車輛的遺失或損毀。
2. 您不得違反租車合約或綜合汽車保險的任何條款。
3. 您必須對於在事故中遺失或損毀租用的車輛負上責任。
4. 您必須持有在發生汽車偷竊、毀壞或碰撞時所在國家的有效駕駛証件。
5. 為免生疑問，本段中的出租車輛是指任何機動車輛但不包括各種商用車、摩托車以及任何九 (9) 個或以上座位的車輛。
6. 此項保障就同一旅程僅賠償一次。

13.2 第 13 段之不受保事項

下列情況不受本段保障：

1. 您對出租車輛的任何違法或非法使用；
2. 在您受到酒精或藥物影響期間，出租車輛在您的控制下發生的任何事故；及
3. 您有責任向持牌出租汽車公司支付的非營運費用，以彌補在出租車輛維修期間所產生的收入損失，任何損失及／或損傷賠償。

第 14 段 – 遺失信用卡

倘若在保險期內，您在旅程期間因偷竊或搶劫而直接導致遺失信用卡，我們會向您賠償因不可追討的付款法律責任所引致之金錢損失，但不包括因未經授權使用該信用卡而從自動櫃員機 (ATM) 提取現金，並受限於保障表內所列之最高保額。

14.1 第 14 段之條件

1. 在事發後二十四 (24) 小時內，您必須向在該損失的發生地有管轄權的警方報告該偷竊或搶劫。
2. 在事發後二十四 (24) 小時內，您必須向信用卡提供者的當地分支機構或代理或發行信用卡的機構報告該偷竊或搶劫。
3. 您須採取一切合理和必要的預防措施確保所有信用卡的安全。
4. 當提出索償時，必須提交當地警方及有關當局或信用卡提供者／機構之書面文件及／或報告。
5. 我們不承擔任何累算利息或財務費用。

14.2 第 14 段之不受保事項

下列情況不受本段保障：

1. 任何在任何公共場所無人看管的信用卡；及
2. 任何未能提供當地警方及有關當局或信用卡提供者／機構之書面文件及／或報告之索償。

第三部分 – 一般不受保事項

我們不會根據本保單的任何部分對因以下事項直接或間接導致或與之相關而遭受和／或承受的損失、損傷、損壞或責任作出付款：

1. 戰爭、內戰、入侵、叛亂、革命、使用軍事力量或篡奪政府或軍權、直接參與罷工、暴動及民眾騷亂；
2. 任何性質的核風險；放射性或核污染；
3. 任何政府的任何禁令或規定；遭海關或其他機關充公、扣留、破壞；
4. 恐怖分子或恐怖組織成員；您任何非法或違法的行為；
5. 您沒有採取一切合理的措施去避免損傷或減低本保單之任何索償；
6. 您以移民、留學、職業訓練、或運動訓練為目的之旅行；
7. 您從事海軍、陸軍或空軍服務或行動；武裝部隊服務；
8. 您於海外從事任何種類的體力勞動或任何有償工作或活動，包括但不限於商業潛水、石油鑽井、採礦或航空攝影；處理爆炸物、演員、現場工作人員、導遊或領隊；
9. 參與任何形式的賽車、比賽、以專業身份從事任何您會或可能透過從事此類運動作為收入來源而獲得收入或報酬的運動；
10. 受酒精或藥物的影響下而引致的損失，但內科醫生或醫生處方的藥物除外；
11. 與無人駕駛飛機 (機上沒有任何飛行員操作的動力驅動飛機) 和／或無人機有關的任何損失或費用；
12. 自殺、企圖自殺、故意自殘或暴露於不必要的危險；
13. 旅程之目的為接受醫療而在旅程的過程中接受的任何醫療 (不需要是唯一之目的)；或該旅程是在您不適合旅行或違背內科醫生或醫生建議的情況；
14. 任何受保前已存在之狀況、整容、整形或任何非必要之手術；以手術或非手術治療肥胖 (包括病態肥胖) 或體重控制療程、先天性或遺傳性疾病或缺陷、先天性異常或任何由此引起之併發症或狀況；
15. 與住院診斷、疾病或損傷無直接關係的健康檢查或任何測試，或任何非醫療上必要的治療或測試；
16. 您有關義肢、隱形眼鏡、助聽器、假牙及其他醫療裝備的費用；或任何有關眼科治療 (包括但不限於眼屈光治療、常規眼科檢查、視力檢查) 的費用；
17. 與牙科治療相關的任何必要費用，除非因意外導致健康和天然牙齒受損傷而引致的緊急牙科治療費用；
18. 精神病、睡眠障礙症、精神或神經疾病、懷孕、流產或分娩；或任何與懷孕、流產或分娩相關的損傷或疾病；
19. 愛滋病，或於人體免疫不全病毒的血清測試呈陽性反應下出現之損傷或疾病及相關疾病，及／或性傳染疾病；
20. 從事駕駛或空中服務員工作或乘搭任何飛機，但作為定期航班或由認可航空公司運營的許可飛機的付費乘客則除外；
21. 倘若我們賠償或支付任何損失或費用將導致我們或我們的關聯公司違反美國或聯合國貿易或經濟制裁或其他類似的法律或法規；
22. 任何與 (i) 任何傳染病（不論是否無症狀）；或 (ii) 2019 冠狀病毒病，包括其任何突變或變異；或 (iii) 世界衛生組織或任何政府機構向外公佈大流行或流行病有關之損失或費用；但由我們簽發批註後則除外。若我們因此項不受保事項而宣稱任何金額不屬本保單的保障範圍之內，您須承擔提出任何相反舉證的責任；
23. 任何因接種 2019 冠狀病毒病的疫苗而引起的副作用或併發症；
24. 不論是從出發點出發前或在連接點的運輸過程中或在最終目的地，行程中抵達時被拒絕入境；
25. 因擔心感染 2019 冠狀病毒病而在出發前或在連接點或在最終目的地，改變旅行決定；
26. 因邊境關閉、政府命令、通知、法例或指令而導致提早結束旅程；或
27. 任何已從或將會獲航空公司、酒店或其他保險計劃受保或支付的費用。

第四部分 – 終止保障

1. 單次旅遊保單

(a) 當發生下列任何一種或以上的情況時，本保單將會自動終止：
   i. 任何保費未繳；
   ii. 已在本保單第二部分的 1.6 第 1 段之條件的第(3)項提述的情況下作出賠償；
   iii. 保單持有人、您或您的保險經紀的欺詐、重大失實陳述或未有披露的行爲；
   iv. 保單持有人、您或您的保險經紀的故意或罔顧的作為或不作為，導致承保風險的增加。

(b) 本保單是沒有續保及不能取消的。保單一旦簽發，保費將不予退還。

(c) 除非香港法例規定或本保單列明外，保障一旦生效，保費便不予退還。

2. 全年旅遊保單

(a) 我們可以在保險期內，通過提前三十 (30) 天向保單持有人或其保險經紀的最後為人所知的地址發出書面通知，隨時終止本保單。在該終止的情況下，我們會隨即向保單持有人退還按比例的保費。但當發生以下一種或以上的情況時，我們無須發出終止通知，並且本保單將會即時自動終止：
   i. 任何保費未繳；
   ii. 在週年日，當您已不再符合本保單第七部分「受保人的資格」規定的資格；
   iii. 已在本保單第二部分的 1.6 第 1 段之條件的第 3 項述的情況下作出賠償；
   iv. 保單持有人、您或您的保險經紀的欺詐、重大失實陳述或未有披露的行爲；或
   v. 保單持有人、您或您的保險經紀的故意或罔顧的作為或不作為，導致承保風險的增加。

(b) 保單持有人可以提前至少三十 (30) 天書面通知我們取消本保單。保單持有人終止後，保費會按照以下適用的百分率計算，但在任何情況下都不得少於我們慣用的最低保費。倘若本保單有任何索償，保費則不獲退還。

保障期	每年保費保留的百分率
6 個月 (最少)	70%
超過 6 個月	100%

第五部分 – 保費條款

1. 單次旅遊保單：

(a) 保費

本保單的保費將按照申請中目前有效的或報價單中約定的費率、當前的計劃類別、保障範圍及保額而釐定。儘管如此，倘若在保險期內發生任何下列事件，我們有權隨時更改費率：

i. 保單條款有所更改；
ii. 增加或刪除保單中的部門、子公司、關連機構或資格類別；
iii. 影響承保風險的因素有所改變；
iv. 我們在確立保費率時所依據的資料有失實陳述；
v. 任何法律或法規在某程度上的修訂影響到我們的保障責任。

(b) 保費繳付

保費是在保單生效日到期。若任何保費到期未繳，保單會於保費到期日終止。

2. 全年旅遊保單：

(a) 保費繳付

首次的保費是在保單生效日到期。往後的保費將會在每年的週年日到期，除非我們與保單持有人同意以其他方法繳付保費。如任何保費到期未繳，保單將會於保費到期日終止，除非如下文所述的「保單寬限期」條款所規定。

(b) 保單寬限期

保單週年日後會給予三十一 (31) 天的保單寬限期以繳付所需的保費。在此寬限期內保單仍繼續生效。若沒有繳付所需的保費，保險會於寬限期屆滿時終止。保單持有人須對保單生效期間的任何未繳保費向我們承擔責任。

第六部分 – 索償條款

1. 責任

本保單本條款中有關索償條款的以下條款會被視為我們根據本保單支付任何款項之責任的先決條件。請參閱作為保單一部分的旅遊保險索償所需文件（載於 https://www.starrinsurance.com.hk/static/claim/3.3.4.2/ClaimsRequired.pdf)。

2. 索償通知的時間

透過我們的網上索償平台提出的書面索償通知，必須在任何可能引起本保單之索償的意外或其他事件發生後三十 (30) 天內向我們提交。但倘若發生意外身故事件，必須在十五 (15) 天內向我們發出書面索償通知。書面索償通知將要求您提供書面證據，涵蓋向我們提出索償的損失之發生情況、性質和範圍。倘若該等詳情未有填寫或提交給我們，您將被視為未有遵守本保單向我們通知索償的時間要求。

3. 提交支持文件和資料的時間

我們將要求您提供支持文件和／或資料，包括但不限於旅行預訂確認函、您的護照副本、醫療報告等。我們的網上索償平台列出了所需的支持文件和／或資料。該等支持文件和／或資料必須在合理可行的情況下盡快向我們提供。倘若證明無法做到這一點，則必須在您提供書面索償通知之日起一 (1) 年內且不得遲於保單終止後九十 (90) 天內（以較早者為準）提供該等證據。我們要求的所有證書、資料和證據均須由您或您的法定個人代表承擔相關費用，並須採用我們可能規定的形式和性質。

4. 充足的通知

由您或您的代表向我們或我們的代理提交的索償通知，並提供足以識別您的身份的詳情，會被視為向我們發出的通知。倘若發出該通知並不合理可行，且該通知是在合理可行的情況下盡快發出的，則未能在本保單規定的時間內發出通知並不會令任何索償無效。

5. 索償人之合作

倘若索償人未能配合我們處理索償和／或遵守索償程序或調查，可能會導致索償延遲、終止或被拒絕。該等合作包括但不限於提供用以確定是否支付賠償或實際賠償金額的任何資料或文件。

6. 法規限制

倘若本保險有關發出索償通知或提供損失證據之任何期限少於香港法例所允許之期限，則特此延長該期限以符合該等法例允許的最短期限。

7. 身體檢查及驗屍

我們保留在合理必要的情況下讓內科醫生或醫生對您進行檢查的權利。本條適用於索償待決或正在支付賠償時。我們也有權在身死的情況下要求進行驗屍，除非法律禁止。我們將支付檢查或驗屍的費用。

8. 欺詐索償

倘若該索償在任何方面有欺詐或誇大成分，或倘若您或代表您行事的任何人作出任何虛假聲明或陳述或使用任何欺詐方式或手段來獲取本保單的任何利益，則本保單會即時終止，並且自提出該欺詐索償之日起，與該等索償相關的所有利益均會被沒收。

第七部分 – 一般條件

1. 完整合約

此保單、保障表、投保書、批註及附加文件 (如有者) 構成完整的保險合約。保單持有人所作出而未包含在本保單中的陳述，均不得被援引以用作廢止本保單或用於就本保單之任何法律程序，除非該等陳述涉及詐騙。任何代理人均無權更改本保險或免除任何其條款。除非經我們批准並在此批註，否則本保險的任何變更均為無效。

2. 受保人的資格

(a) 本保單之保險適用於：(i) 單次旅遊保單：所有年齡的受保人；(ii) 全年旅遊保單：七十 (70) 歲或以下的受保人，可續保至七十五 (75) 歲。但投保人士必須年滿十八 (18) 歲或以上。
(b) 本保單之家庭計劃適用於同一旅程出行的合法夫婦及其合法之子女。

3. 地域限制和保障時間

除經我們批註或修訂外，本保單之保險適用於全天候二十四 (24) 小時任何地方的旅程。

4. 制裁

(a) 倘若根據本保單開始時適用於我們或此後任何時間適用的任何法律或法規，向您承保會或將會因違反禁運或制裁 (包括但不限於聯合國、歐盟和美國實施的禁運或制裁) 而違法，則在違反該法律或法規的範圍內，我們將不承保，也不承擔任何責任。

(b) 在我們根據保單承保是合法的情況下，但支付有效且可收取的索償可能違反禁運或制裁，則我們將採取合理的措施以獲得所需的授權去作出該付款。

(c) 倘若在保險期內任何法律或法規變得適用，且將限制我們在 (a) 段所指的承保能力，則保單可能會受限於在保費、取消和索償處理上的額外限制、修改或修訂。

5. 第三者權利

任何不是本保單某一方的人士或實體，無權根據《合約（第三者權利）條例》(香港法例第623章) 強制執行本保單的任何條款。

6. 賠償之收款人

與意外身故相關的任何賠償將付予您的遺產。所有其他賠償則付予您本人。

7. 付款貨幣

為解決任何索償而支付的所有款項須在香港進行交易並以港元支付。以其他貨幣提出的索償將按我們處理索償時的匯率兌換為港幣。

8. 銀行費用

我們不承擔與解決任何索償時所支付的任何款項相關的任何銀行費用，該等銀行費用須由款項接收人承擔和支付。

9. 保單有效性

本保單僅適用於以休閒旅遊及／或商務旅遊為唯一目的的旅程。在商務旅遊方面，本保單只適用於以執行管理、文書和／或行政工作為目的而進行的、不涉及任何體力勞動的旅程。

10. 轉讓

本保單的權益轉讓通知不會對我們構成任何約束力，除非和直至有關通知書的正本或副本已存檔於 Starr International Insurance (Asia) Limited 位於香港灣仔港灣道十八號中環廣場十九樓一九零一室的辦事處，並獲得我們同意該轉讓的認可。我們不會對轉讓的有效性承擔任何責任。任何我們的章程、規章或細則的條款均不可作為本保單索償的抗辯，除非該條款已完整納入本保單。

11. 旅程延長 (適用於單次旅遊保單)

倘若旅程開始後不可避免地發生延誤且超出您的控制範圍，保險範圍會自動延長至您返回香港為止，以七 (7) 天為上限，毋需額外保費。

12. 保單之復效 (適用於全年旅遊保單)

倘若保費未繳以致本保單失效，經我們同意保單才可復效。但對於在保單失效期間發生的可能引起本保單之索償的任何事件，不予支付賠償，而根據本保單第三部分第 14 段對受保前已存在的狀況之不受保事項將重新適用，如同保單於該復效日開始生效一樣。

13. 續保條款 (適用於全年旅遊保單)

經我們方同意，並且通過預繳按照續保時有效保費率的保費，保單可自週年日起續保。但我們保留絕對的酌情權調整本保單的保費率、保障、條款及條件及／或拒絕續保。

14. 檢查及審核

我們有權在保單生效期內以及保單終止後兩 (2) 年內隨時檢查和審核保單持有人與保費或本保單事項有關連之賬冊及記錄。

15. 其他保險

倘若其他保險已承保本保單受保之任何損失、損傷或法律責任，我們便不會負上本保單的賠償責任，除非索償的款項超出其他保險之保額，而意外身故及傷殘、燒傷保障，海外住院現金津貼及旅程延誤則不受此限。

16. 重複保險

倘若對於同一次旅程您在我們公司享有多於一份旅遊保單的保障，我們僅對最高計劃級別的該份保單承擔責任。

17. 管轄法律

本保單受香港法律之約束，並且各方同意接受香港法院的司法管轄權。

18. 筆誤

根據本保單的條款及適用的法律，我們的筆誤不會令生效的保險因而失效，或令無效的保險因而存續。

19. 資料私隱

您特此同意，倘若我們已獲得您的同意，我們收集或持有的任何個人資料將提供並可能會由我們持有、使用和披露予我們相關之個人／機構或任何被選定的第三方 (在香港境內或境外)，用作處理本保單的索償及提供本保單及其他財務產品和服務的售後服務、直接營銷、資料核對，以及為此等目的與您溝通。您進一步確認，倘若我們已獲得您的同意，我們便可以通過傳真、電郵、郵寄、電話營銷和／或其他通訊方式直接推廣我們的產品或服務，而且我們可以出於此等直接行銷目的使用或將您的個人資料轉移至第三方。倘若您在向我們表示同意後欲停止接收任何直銷材料或來電，或希望要求查閱及／或更改我們持有的有關您的任何個人資料，您應致函我們的資料私隱主任，香港灣仔港灣道十八號中環廣場十九樓一九零一室。

20. 追討之權利

在我們就不在本保單保障範圍內或已超過本保險保額的醫療索償授權支付和／或作出支付的情況下，我們保留向您追討該金額或超出部分的權利。

21. 代位索償

在依據本保單作出任何支付的情況下，我們將代位取得您向任何人士或組織追討賠償的所有權利，而您須簽署和交付文書和文件並採取任何其他必要措施來確立此等權利。損失發生後，您不得採取任何行動以損傷此等權利。

22. 法律行動

在根據本保單要求提交書面損失證據後的六十 (60) 天到期之前，不得採取任何法律上或衡平法下的行動以就本保單作出追討。自要求提交書面損失證據之日起的三 (3) 年後，不得提起任何此等行動。

（如本文之譯本於意義上有任何爭議，一概以英文為準）