

Bank of Communications Credit Card Double Fun Travel Service Package Program (2016) Annual Travel Insurance – Policy Terms (Project No. BNDFTSP2016-01)

This travel insurance is designed specifically for Bank of Communications designated credit cardholders and is available for use for the principal cardholder & supplementary cardholder (himself/herself who is eligible for this insurance cover in any outboard room trip with departure place at Hong Kong in accordance with the terms and conditions of the “Bank of Communications Credit Card Double Fun Travel Service Package Program (2016)” and the CREDIT CARD TRAVEL COMPREHENSIVE INSURANCE POLICY terms and conditions arranged between credit card issue Bank and the Insurer.

WHO IS COVERED

The Insured Person refers to the eligible credit cardholder validated by the credit card issue bank prior to the commencement of the insurance cover. The Eligibility of Insured Person should subject to original terms and conditions stated under the “Bank of Communications Credit Card Double Fun Travel Service Package Program (2016)”.

APPLICATION OF INSURANCE COVER

The eligible credit cardholder will NOT automatically be covered by the subject Annual Travel Insurance UNLESS:-

- (1) The eligible credit cardholder has been successfully enrolled in the Bank of Communications Credit Card New Double Fun Travel Service Package Program;
- (2) The enrolment has been duly accepted by Bank of Communications and the confirmation letter has been received by the eligible credit cardholder;
- (3) The eligible credit cardholder should meet all credit card minimum eligible spending requirements under designated credit card within next 12 months after the issue date of the confirmation letter mentioned in (2) above; and
- (4) The eligible spending under designated credit card should include one of the followings before the commencement of each and every insurable trip during the period of cover:-
 - air &/or cruise &/or railway ticket
 - hotel accommodation
 - tour subscription fee

In the event the applicant is being found he/she is not eligible to the insurance cover in this program, Insurer reserves all rights to reject or revoke the insurance cover.

COMMENCEMENT OF INSURANCE COVER

The insurance cover shall commence when the Insured Person departs from the immigration counter of Hong Kong for commencing the trip (unless otherwise agreed in other part of this insurance policy) and ceases once the Insured Person returns to the immigration counter of Hong Kong or when the duration of the trip attains 31st days from the commencement date of the insurance cover or the expiry date of the insurance policy, whichever is earlier (366 days for 1-year plan) printed herein the confirmation letter issued by Bank of Communications (unless otherwise agreed under the PERSONAL DEVIATION SECTION of this policy) whichever shall first occur.

PROVIDED THAT

1. all application requirements specified under “APPLICATION OF INSURANCE COVER” are being fully satisfied prior to the commencement of insurance cover;
2. the insurance cover of this policy shall apply twenty-four (24) hours a day anywhere in the world outside Hong Kong in the course of a Trip and the period of insurance shall begin at 00:01a.m., standard time Hong Kong SAR;
3. The credit cardholder is required to keep the valid credit card in good financial credit status in the course of the trip.
4. If cardholder cancels the credit card, the captioned insurance will be terminated immediately.

WHAT IS COVERED

Subject to the original terms, conditions and exclusions of the CREDIT CARD TRAVEL COMPREHENSIVE INSURANCE POLICY, this insurance will reimburse the eligible credit cardholder & supplementary cardholder for the reasonable and customary costs of the sum insured with extent of coverage under each benefits items and up to the maximum sum insured set forth under the Schedule of Benefits of this insurance policy.

It should be a condition precedent to the liability of the Insurer herein that the credit cardholder/subscriber/insured Person shall observe the full and strict adherence to the terms conditions limitations and exceptions of this Policy insofar as the aforesaid benefits can apply.

WHAT IS NOT COVERED

It is understood that the benefits set out under this insurance policy is subject to certain limitations. You can make reference to the provisions of each benefit section and general exclusions section of the original policy for full information.

WHO ARE INSURER AND INSURED

The Insurer is written by the China BOCOM Insurance Co., Ltd. The credit card issue Bank “Bank of Communications Co., Ltd. Hong Kong Branch” is the Policyholder of this insurance policy. It is understood and agreed that Bank of Communications has no liability &/or obligation for any matters relating to any insurance cover interpretation, claims handling and other related services providing to the cardholder under this insurance policy.

TRAVEL ACCIDENT INSURANCE

PART 1 – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISMEMBERMENT
If during the period of insurance an Insured Person sustains an injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or dismember as listed under the following compensation table 1, We shall pay the Insured Person or the Insured Person's legal estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

EXPEDURE

If during the period of insurance, by reason of any Accident, the Insured Person

is unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or dismemberment within twelve (12) months from the date of his/her death or dismemberment, We shall pay the Insured Person or the Insured Person's legal estate a benefit in accordance with the Percentage of the Sum Insured stated in compensation table 1

DISAPPEARANCE

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

EXTENSION

- This section extends to cover any injury sustained by the Insured Person during the following periods.
- (i) Travelling directly from the Insured Person's place of residence or regular employment to the immigration counter in the Stationed Location within four (4) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
 - (ii) Travelling directly from the immigration counter in the Stationed Location to the place of residence or regular employment in the original itinerary. We shall extend to cover any injury sustained during the actual arrival time of the Common Carrier in which he/she has arranged to travel for the purpose of completing a Trip.

COMPENSATION TABLE 1

Benefit Event	Percentage of Sum Insured (%)	Right Hand	Left Hand
1. Death	100%		
2. Permanent Total Disablement	100%		
3. Loss of or the Permanent Loss of Use of one or more Limbs	100%		
4. Loss of or the Permanent Loss of Use of one or more eyes	100%		
5. Permanent Loss of Sight of one eye	100%		
6. Permanent Loss of Speech and Loss of Hearing	100%		
7. Permanent and incurable insanity	100%		
8. Permanent Loss of Hearing in:			
(a) both ears	75%		
(b) one ear	15%		
9. Permanent Loss of Speech	50%		
10. Permanent Loss of the lens of one eye	50%		

11. Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%	
12. Loss of or the Permanent Loss of Use of four Fingers	40%	30%	
13. Loss of or the Permanent Loss of Use of one Thumb			
(a) both joints	30%	20%	
(b) one joint	15%	10%	

14. Loss of or the Permanent Loss of Use of Fingers			
(a) three joints	10%	7.5%	
(b) two joints	5%	5%	
(c) one joint	7.5%	2%	

15. Loss of or the Permanent Loss of Use of Toes			
(a) all one foot	15%		
(b) great toe – both joints	5%		
(c) great toe – one joint	3%		
16. Fractured Leg or Patella with Established Non-Union	10%		
17. Shortening of Leg by at least 5 cm	7.5%		
18. Permanent dismemberment not falling under Events 8 to 17 above, We shall in Our absolute discretion award the Insured Person a benefit which shall be calculated by assessing the degree of dismemberment relative to the above Percentage of Sum Insured.			

PROVISIONS:
(a) 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 within the same Accident, We shall only be liable for the benefit payable under the last Event of that Accident.

(b) In the event the accumulation of total paid-up benefits in respect of one or more Events stated in compensation table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.

(c) The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in compensation table 1.

(d) When a limb which had been partially disabled prior to sustaining an injury (covered under this Policy) and which becomes totally dismembered as a result of such injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of dismemberment 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.

(e) If the insurance policy underwritten by the Insured Person is specifically mentioned in the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.

SECTION 2 – MEDICAL EXPENSES

(a) MEDICAL TREATMENT IN THE COURSE OF TRIP (Outside Hong Kong)
If during the period of insurance the Insured Person sustains injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside of the Stationed Location, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Qualified Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance service, up to the maximum Sum Insured stated in such table.

(b) FOLLOW-UP MEDICAL TREATMENT EXTENSION
This Policy extends to cover any follow-up medical expenses incurred within twelve

(12) consecutive months of the Insured Person's return to the Stationed Location, provided that the first treatment is sought outside the Stationed Location. We shall also cover the replacement of any medical document, such as X-ray, prescription, or Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist subject to a maximum of limits per accident & per policy year as specified under the schedule of benefits.

PROVISIONS FOR SECTION 2

- In no event shall all the reimbursed medical expenses under this section (inclusive of follow-up medical treatment at section 2(b)) and Overseas Hospital Cash at section 11) exceed the maximum Sum Insured of Medical Expenses stated in the Schedule for any one injury or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses (except Overseas Hospital Cash at Section 11) from any other source, we shall only be liable for the excess of the amount recoverable from such source.

SECTION 3 – PERSONAL BAGGAGE

If during the period of insurance an Insured Person sustains accidental loss of or damage to his/her personal baggage being carried in the course of a Trip, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 3

- (a) Loss of or damage to any personal baggage due to moth, vermin, wear and tear, at most part of the time specified in the original itinerary, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule for each of the defined hours of delay up to the Travel Delay limit stated in the Schedule.
- (b) Loss of or damage to any personal baggage due to fire, explosion, terrorism, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority are not covered.
- (c) Loss of or damage to any business goods or sample, software, antiques, jewellery not worn by the Insured Person, artificial teeth, limbs, medals, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow kits, contact lens, spectacles, denture, prosthesis, brittle or fragile items are not covered.
- (d) Loss of or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
- (e) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and, any unexplained loss or damage to any personal baggage which was left unattended in any Common Carrier or public place is not covered.
- (f) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or damage occurred by a third party at the Stationed Location or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or damage occurred, or report to the Common Carrier Operator must be submitted when the Insured Person makes a claim for reimbursement.
- (g) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at Our absolute discretion.
- (h) The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in the Schedule.
- (i) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (j) We shall make payment subject to the following conditions:-

- (1) Malicious Neoplasia, wear and depreciation in respect of articles more than one year old.
- (2) Any loss claimed under Section 4 – Baggage Delay arising from the same cause is excluded.

SECTION 4 – BAGGAGE DELAY

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

PROVISIONS FOR SECTION 4

- (a) This benefit is not applicable when an Insured Person is on his/her way back to the Stationed Location.
- (b) This benefit will be certified by the Common Carrier Operator.
- (c) Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
- (d) Original receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.

SECTION 5 – PERSONAL MONEY

If during the period of insurance an Insured Person sustains loss of cash, signed traveller's cheque(s) or money order as a direct result of theft, robbery or burglary in the course of a Trip, We shall indemnify the Insured Person for such loss subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 5

- (a) An Insured Person must report to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Unexplained loss or loss due to confiscation or detention by customs or any other authority, loss or loss due to confiscation or detention by errors or omissions during money exchange, ransom or recovery to errors or omissions during the undertaking of any trade, business or profession;
- (c) Any criminal proceedings; or
- (d) Any liability which has been admitted or settled by the Insured Person.

SECTION 6 – DOCUMENT LOSS

If during the period of insurance an Insured Person sustains loss of his/her Hong Kong Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance in the course of a Trip, We shall reimburse the Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the cost of re-booking of any medical document, such as X-ray, prescription, or Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist subject to a maximum of limits per accident & per policy year as specified under the schedule of benefits.

Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the cost of re-booking of any medical document, such as X-ray, prescription, or Chinese Medicine Practitioner, Chinese Bonesetter or Acupuncturist subject to a maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 6

- (a) An Insured Person must report to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Unexplained loss or loss due to confiscation or detention by customs or any other authority are not covered.
- (c) Loss of any travel document or visa which is not needed to complete the particular Trip of the occurrence is excluded.
- (d) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority are excluded.

SECTION 7 – TRAVEL DELAY AND RE-ROUTE

In the event of either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel is delayed from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike, industrial action, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault of the Common Carrier, We shall pay a cash benefit per each of the defined hours of delay up to the Travel Delay limit stated in the Schedule.

If as a result of the said delay, the Common Carrier is cancelled or delayed for over forty-eight (48) consecutive hours from the date of Accident herein, We shall indemnify an Insured Person for additional traveling expenses necessarily incurred for re-routing his/her itinerary to reach the original destination subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 13
(a) No interest accrued or financial charges shall be recoverable under “Bank of Communications Credit Card New Double Fun Travel Service Package Program (2016)”.

(b) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(c) This benefit is not applicable to any Insured Person with age under eighteen (18).

SECTION 14 – HOME CONTENTS

If during the period of insurance the Insured Person sustains loss of or damage to the Home Content as a direct result of burglary in which his/her Primary Residence is uninhabited during his/her Trip, We shall reimburse the Insured Person the replacement or repair cost of the Home Content subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 14
(a) The use of forcible and violent entry to or exit from the Primary Residence must be involved in the burglary.

(b) The Insured Person shall take all reasonable and necessary precautions for the safety of his/her Home Content within his/her Primary Residence.

(c) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(d) The indemnity for each item/set/pair of Home Content shall be limited to a maximum limit stated in the Schedule. In the event any item of the Home Content consists of articles in a set or pair, We shall not pay more than the value of any particular parts which are damaged or lost, nor more than the value of the complete set or pair, whichever is the lesser.

(e) Unanticipated issuance of a Black Alert for the city or country where the Insured Person planned to travel within one (1) week from the departure date shall be covered.

(f) Any loss of or damage to antiques, gem, diamond, jewellery, valuable paintings, cash are not covered.

(g) The Insured Person shall take all reasonable and necessary precautions for the safety of his/her Home Content within his/her Primary Residence.

(h) Any services rendered by another party apart from IPA is not covered.

(i) Any services rendered for Insured Person who is suffering from sickness is not covered.

PERSONAL DEVIATION (TRIP EXTENSION)
If during the period of insurance the Insured Person sustains accidental injury which results in death in the course of a Trip, We shall pay to the Insured Person's legal estate the reasonable cost of any funeral expenses paid to the mortician or undertaker subject to the maximum Sum Insured stated in the Schedule.

(a) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner;

(b) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or Infectious Disease at the planned destination; and

(c) Unanticipated issuance of a Black Alert for the city or country where the Insured Person is travelling.

This coverage is effectively void if the expenses are incurred before the Insured Person becomes aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

SECTION 10 – PERSONAL LIABILITY
We shall indemnify the Insured Person for any legal costs incurred under any of the following circumstances due to his/her negligence in the course of a Trip subject to the maximum Sum Insured stated in the Schedule on the condition that the Insured Person is held liable in a civil or criminal proceeding or is named as a party, and/or otherwise involved in any litigation without Our written approval.

(a) Accidental death or injury to any person; or

(b) Accidental loss of or damage to the property of any person.

(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) Toiletting - 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 ready for consumption;

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

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

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

(j) Feeding - the ability to feed oneself once food has been prepared and ready for consumption;

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

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

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

(n) Feeding - the ability to feed oneself once food has been prepared and ready for consumption;

the Schedule.

PROVISIONS FOR SECTION 11

One day of Confinement shall mean the Hospital makes a charge for room & board for the treatment of any medical condition. We shall make payment 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 the Insured Person is not confined to a Hospital as a result of Accident.

SECTION 12 – TRANSPORT HAZARDS

If during the period of insurance the Insured Person sustains 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 dismemberment as listed under the Compensation table 1, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured stated in such table.

SECTION 13 – CREDIT CARD PROTECTION

If during the period of insurance the Insured Person sustains an injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or dismemberment as listed under Event 1 of Compensation Table 1 of Section 1 – Accidental Death and Disablement, We shall pay for his/her credit card's outstanding balance subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 13

(a) No interest accrued or financial charges shall be recoverable under “Bank of Communications Credit Card New Double Fun Travel Service Package Program (2016)”.

(b) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(c) This benefit is not applicable to any Insured Person with age under eighteen (18).

SECTION 14 – HOME CONTENTS
(a) If during the period of insurance the Insured Person sustains loss of or damage to the Home Content as a direct result of burglary in which his/her Primary Residence is uninhabited during his/her Trip, We shall reimburse the Insured Person the replacement or repair cost of the Home Content subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 14
(a) The use of forcible and violent entry to or exit from the Primary Residence must be involved in the burglary.

(b) The Insured Person shall take all reasonable and necessary precautions for the safety of his/her Home Content within his/her Primary Residence.

(c) We shall not pay for this benefit if the Insured Person is entitled to this cover from any other source.

(d) The indemnity for each item/set/pair of Home Content shall be limited to a maximum limit stated in the Schedule. In the event any item of the Home Content consists of articles in a set or pair, We shall not pay more than the value of any particular parts which are damaged or lost, nor more than the value of the complete set or pair, whichever is the lesser.

(e) Unanticipated issuance of a Black Alert for the city or country where the Insured Person planned to travel within one (1) week from the departure date shall be covered.

(f) Any loss of or damage to antiques, gem, diamond, jewellery, valuable paintings, cash are not covered.

(g) The Insured Person shall take all reasonable and necessary precautions for the safety of his/her Home Content within his/her Primary Residence.

(h) Any services rendered by another party apart from IPA is not covered.

(i) Any services rendered for Insured Person who is suffering from sickness is not covered.

PERSONAL DEVIATION (TRIP EXTENSION)
If during the period of insurance the Insured Person sustains accidental injury which results in death in the course of a Trip, We shall pay to the Insured Person's legal estate the reasonable cost of any funeral expenses paid to the mortician or undertaker subject to the maximum Sum Insured stated in the Schedule.

(a) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner;

(b) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or Infectious Disease at the planned destination; and

(c) Unanticipated issuance of a Black Alert for the city or country where the Insured Person is travelling.

This coverage is effectively void if the expenses are incurred before the Insured Person becomes aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

SECTION 9 – TRIP CURTAILEMENT
We shall indemnify the Insured Person for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses incurred by the Insured Person which are not recoverable from any other source and consequent upon his/her return to the Stationed Location necessitated by any of the following after the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

(a) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner;

(b) Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or Infectious Disease at the planned destination; and

(c) Unanticipated issuance of a Black Alert for the city or country where the Insured Person is travelling.

This coverage is effectively void if the expenses are incurred before the Insured Person becomes aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

SECTION 10 – PERSONAL LIABILITY
We shall indemnify the Insured Person for any legal costs incurred under any of the following circumstances due to his/her negligence in the course of a Trip subject to the maximum Sum Insured stated in the Schedule on the condition that the Insured Person is held liable in a civil or criminal proceeding or is named as a party, and/or otherwise involved in any litigation without Our written approval.

(a) Accidental death or injury to any person; or

(b) Accidental loss of or damage to the property of any person.

(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) Toiletting - 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 ready for consumption;

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

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

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

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

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

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

(n) Feeding - the ability to feed oneself once food has been prepared and ready for consumption;

交通銀行信用卡「旅遊寶」推廣計劃(2016)
「全年旅遊保障」保障條款

本旅遊保險是專為交通銀行銀聯雙幣信用卡 / VISA 白金信用卡主卡及 / 或附屬卡持卡人而設計。合資格信用卡持卡人可享有在「交通銀行信用卡「旅遊寶」推廣計劃(2016)」下此保險內之保障。在按照「交通銀行信用卡「旅遊寶」推廣計劃(2016)」的條款，合資格信用卡持卡人在離港外遊期間可獲保障但需有關經由發卡銀行與承保公司訂立的旅遊意外保險協議條款約束。

個人保險
合資格之信用卡持卡人經發卡銀行確認後才可獲得受保人資格。發卡銀行將根據「交通銀行信用卡「旅遊寶」推廣計劃(2016)」中條款去核實受保人資格。

保險申請
合資格信用卡持卡人將不會自動享有以上旅遊保險保障，除非：-
(1) 合資格信用卡持卡人已成功報名參加了交通銀行信用卡「旅遊寶」推廣計劃(2016)；
(2) 交通銀行已接納有關上述 (1) 提及之申請並已向合資格信用卡持卡人發出確認函；
(3) 合資格信用卡持卡人應在上述 (2) 提及之確認函發出後下一個月起計12個月內滿足所有於指定信用卡內之被險最低消費要求；及
(4) 在每一次旅遊前必須以指定信用卡於下列旅遊相關之消費項目其中一項中簽帳：-
- 機票或郵輪或鐵路票
- 酒店住宿
- 旅遊團費

倘若申請人不符合條件，承保人保留所有權利拒絕或撤銷保險。

保障生效
此保障將由受保人離開香港的出境櫃檯程序開始除非保單條款另外說明，直至受保人返回並於香港的入境櫃檯為止。一旦生效已達到31天或從離港出發日期起計的365天(為366天曆年)後為止。以較先發生日期為準。除非該保障之個人行程條約定完全沒有獲得保單則作別論。必須遵守下列條件：

- 1. 合資格信用卡持卡人必須在保障開始前完全滿足保險申請中之所有要求。
- 2. 本保險內之保障應用於每天在保障內(24小時在香港以外世界任何地方旅行期間，保障在生效日期香港特約標準時間 00:01 起生效)。
- 3. 信用卡持卡人在行程中必須保持有效的信用卡並維持在良好的財務信用狀況。
- 4. 如果持卡人取信用消費卡，保險將立即被取消。

有什麼保障
我們會按照保單保障範圍及原有的條款補償合資格信用卡持卡人或其合法遺產繼承人在行程中之所有損失。所有補償將按照保單內保障表中列明之項目及保額計算並符合保單內其他條件。
信用卡持卡人或受保人必須遵守保單內保障內之條款、約定及限制，這是信用卡持卡人或受保人在這保單中獲得任何保障的一個先決條件。

有什麼不保障
信用卡持卡人或受保人必須明白此保障存在一定的局限性，詳情可參閱保單各項保障項目之限制條款及一般不保事項。

誰是承保人及受保持有人
此保險是由中國交銀保險有限公司承保。信用卡發卡銀行為「交通銀行股份有限公司香港分行」為本保險單的承保持有人及投保人。往後一切關於保障保險之解釋、理賠及相關之服務皆由承保人負責。倘若關於保險的服務出現任何問題交通銀行有限公司香港分行概不負責。

旅遊意外保障保險
第一部分 - 保內之條款

第1項 - 意外死亡及永久全殘
於保單生效期內，若受保人在旅程中遭受損害，並於意外發生後12個月內引致以下賠償表1所列之身故或殘廢，我們會按照該項損害事項之保額百分率賠償予受保人或其合法遺產繼承人。

暴暴
於保單生效期內，若受保人在旅程中發生意外，在無法避免的情況下暴露於自然環境中，並於意外發生後12個月內直接因無法避免的暴露而引致身故或殘廢，我們會根據以下賠償表1所列之損害事項之保額百分率賠償予受保人或其遺產繼承人。

失蹤
於保單生效期內，若受保人在旅程中乘搭的飛機，陸上或海上交通工具發生意外，導致失蹤、墜毀或沉沒，而受保人之遺體於該次意外事件發生後12個月內仍無法尋回，我們將視受保人已於該次意外事故罹難，並根據以下賠償表1損害事項第1項之保額百分率賠償予受保人之遺產繼承人，但遺產管理員必須簽署保證書，同意假如受保人仍然生存，會退回賠償款項給我們。

額外保障
此保障會提供額外保障予受保人在以下時段遭受的損害：
(a) 當受保人開展旅程時，於預定乘搭的公共交通工具啟航前之4小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間，及
(ii) 當旅程完結時，受保人所乘搭之公共交通工具到達後之4小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

損害事項	賠償
(保額百分率)	
1. 死亡	100%
2. 永久完全全殘	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. 永久喪失聽力及失聰	100%
7. 永久性神經錯亂	100%
8. 永久失明	100%
(a) 雙耳	75%
(b) 單耳	15%
9. 永久喪失言語能力	50%
10. 永久喪失一眼晶體	50%

損害事項	右手	左手
11. 喪失或永久喪失四隻手指及拇指功能	70%	50%
12. 喪失或永久喪失四隻手指功能	40%	30%
13. 喪失或永久喪失一隻拇指功能	30%	20%
(a)兩個拇指指節	30%	20%
(b)一個拇指指節	15%	10%
14. 喪失或永久喪失手指功能	10%	7.5%
(a)二個手指指節	7.5%	5%
(b)一個手指指節	5%	2%
15. 喪失或永久喪失腳趾功能	15%	5%
(a)一隻腳所有腳趾	5%	
(b)大腳趾、兩個腳趾	5%	
(c)大腳趾、一個腳趾	3%	
16. 折斷腳部或膝蓋而無法行走	10%	
17. 腳部縮短最少5厘米	7.5%	
18. 如永久全殘傷殘不屬於以上第8至17項，我們有絕對的決定權，評估你的傷殘程度並相應上述的保額百分率而計算出一個賠償金額。		

第2項 - 條款
(a) 我們不會就同一意外事件賠償多項列於賠償表1的損害事項，倘若基於同一意外事件中發生多於一項的損害事項，我們只會賠償最高保額百分率的一項。
(b) 若已就同一受保人賠償列於賠償表1一項或多項的損害事項，而所累積的賠償總額仍未超過以下第1項的保額，我們日後會負責賠償保額剩餘的部分直至符合保額為止。
(c) 倘若我們已賠償列於賠償表1第1至7其中一項，受保人的保障便即時終結。
(d) 倘受保人已賠償損害前其肢體局部已喪失功能，而在損害後變成全部殘廢，我們會決定保額百分率作為賠償該損害所引致的殘廢部分，而已喪失功能的部分則不會獲得賠償。假如受保人在遭受損害前已喪失肢體或已完全喪失功能，則我們便不會作出任何賠償。
(e) 若受保人已獲完全手並特別申報於賠償表1第11至14項有關右手及/或左手之各項損害事項之保額百分率將會互相對調。

第2項 - 意外身體受傷賠償事項
(a) **海外醫療費用**
於保單生效期內，若受保人在旅程中因意外遭受損害或感染疾病，而在香港境外接受必須的治療，我們會賠償受保人支付合格醫生、護士、醫院及/或救護車服務及租用救護車服務之合理及實際費用。賠償以保障表所列之最高保額為上限。
(b) **返港後醫療費用**
本保單額外保障受保人於回港後12個月內之覆診費用，但必須已在香港境外接受首次之治療，以保障表所列之最高保額為上限。此額外保障還包括因損害而支付跌打師的醫療費用，以保障表所列之最高保額為上限。

第3項 - 意外死亡及永久全殘
(a) 在何種情況下，每一宗意外或感染疾病之醫療賠償總額不可超過保障表 醫療費用(包括第2項(ii)覆診費用及第11項海外住院現金津貼)所列之最高保額。如受保人可從其他途徑取回全部或全部的費用(第11項海外住院現金津貼除外)，我們只會賠償扣除之費用。
第9項 - 提早結束旅程
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故、嚴重損傷、嚴重疾病、出庭作證、被強制隔離或當留醫受保。
(b) 直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病；或
(d) 受保人香港的住所發生第一期內因火災或水淹導致嚴重損毀，以致受保人於出發前需要留港一天。
(e) 受保人預定旅遊之目的地突然發出「黑色外遊警示」，而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第10項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第11項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第12項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第13項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第14項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第15項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第16項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第17項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

情況下而導致無法解釋的遺失或損毀均不受保障。
(e) 倘若受保人的個人行李被取、丟失或蓄意破壞，必須在事發後24小時內向當地警方或公共運輸機構報告(若事件於過境途中發生)。並於索賠時，提交有關之報告證明。
(f) 我將保留對外的外債並業經保險人處理提議之行李。
(g) 每件或每套一對物品之賠償限額以保障表所列為上限。
(h) 若受保人只遺失或損毀一套或一對物品的一部分，我們會按比例作出合理的賠償。
(i) 對於已超過一年的物品，我們的賠償會扣除合理的耗損及折舊。
(j) 就同一事件在「第4項」行李延誤，提出的索償是不受保障。

第4項 - 行李延誤
於保單生效期內，若受保人在旅程中其寄儲之行李被公共運輸機構誤送，以致較受保人到達的時間延遲超過保障表所列之時間才送達，我們會賠償受保人購買必需的替換衣物及梳洗用品之合理費用，以不超過保障表所列之最高保額為上限。
第5項 - 條款
(a) 此項保障於受保人回港的旅程不適用。
(b) 必須由公共運輸機構提供延誤的佐證。
(c) 無法解釋、被海關或任何機構沒收或扣留所引致、於旅程前預先寄運或沒有托運於受保人乘坐航班之行李的延誤均不受保障。
(d) 受保人索償時必須提交詳細購買物品的收據。
(e) 就同一事件在「第3項」旅行行李，提出的索償是不受保障。

第5項 - 個人錢財
於保單生效期內，若受保人(參與工作假期計劃除外)在旅程中被偷竊、搶劫或遺失，我們會賠償受保人因此而引致的現金、已簽署的旅行支票或匯票以上的損失，以不超過保障表所列之最高保額為上限。但保障不包括八達通卡、儲值卡或任何形式的電子貨幣。
第5項 - 條款
(a) 受保人必須在偷竊、搶劫或竊騙的事件發生後24小時於當地報警。
(b) 無法解釋的損失、被海關或任何機構沒收或扣留、貨幣贬值，或於兌換過程中的錯誤所造成的損失均不受保障。
(c) 保障並不包括因盜竊而所造成之最高保額為上限。

第6項 - 條款
(a) 受保人必須在偷竊、搶劫或竊騙的事件發生後24小時於當地報警。
(b) 若乘飛機或每日交通費用僅限於經濟實惠、交通及住宿費用以保障表所列之最高保額為上限。USD193 為限，最长連續5天。
(c) 無法解釋的損失或任何金額的損失均不受保障。
(d) 遺失或遺失的賠償限額以保障表所列為上限。若受保人只遺失或損毀一套或一對物品的一部分，我們會按比例作出合理的賠償但不會考慮任何特殊情況。

第7項 - 家庭財物
於保單生效期內，若受保人經常之居所在受保人離境旅行期間無人居住而被盜賊竊所蒙受的家庭財物損失，當中包括修及/或重置家財物之費用將獲得賠償。但賠償金額以不超過保障表所列之最高保額為上限。
第8項 - 取消旅程
若受保人於出發前30天內(不包括(i),(d)及(e)因下列原因而取消旅程，我們會賠償受保人無法由其他途徑取回已支付之交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故、嚴重損傷、嚴重疾病、出庭作證、被強制隔離或當留醫受保。
(b) 直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病；或
(d) 受保人香港的住所發生第一期內因火災或水淹導致嚴重損毀，以致受保人於出發前需要留港一天。
(e) 受保人預定旅遊之目的地突然發出「黑色外遊警示」，而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第9項 - 提早結束旅程
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第10項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第11項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第12項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第13項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第14項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第15項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第16項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第17項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第18項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第19項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

(a) 任何人士意外死亡或損傷；或
(b) 任何人士之財物的意外遺失或損毀。
第10項 - 條款
我們不會負責以下情況所引致的責任：
(a) 損毀屬於受保人直系親屬或僱員的財物；
(b) 損毀屬於受保人或由其看管的財物；
(c) 有關的損毀是在受保人同意下應該承擔的責任；
(d) 受保人的故意、蓄意或非行為所導致的損毀；
(e) 寶貴的、古玩或收藏品、飛機、船隻、槍械或動物；
(f) 寶貴品、簡章或專業活動；
(g) 任何非法行為；或
(h) 任何受保人已承認或和解的責任。
第11項 - 海外住宿現金津貼
於保單生效期內，若受保人在旅程中遭受損害或感染疾病而必須於當地入院，我們將按居留之日數賠償每日住院現金予受保人，以不超過保障表所列之最高保額為上限。

第11項 - 條款
(a) 此項保障於受保人回港的旅程不適用。
(b) 必須由公共運輸機構提供延誤的佐證。
(c) 無法解釋、被海關或任何機構沒收或扣留所引致、於旅程前預先寄運或沒有托運於受保人乘坐航班之行李的延誤均不受保障。
(d) 受保人索償時必須提交詳細購買物品的收據。
(e) 就同一事件在「第3項」旅行行李，提出的索償是不受保障。

第12項 - 乘搭公共交通工具之意外
於保單生效期內，若受保人以付款乘客身份乘搭公共交通工具期間遭受損害，並於意外發生後12個月內引致以下賠償表1所列的損害或殘廢，我們會按照該項損害事項之保額百分率賠償予受保人或其遺產繼承人。
第13項 - 信用卡保障
於保單生效期內，若受保人在旅程中遭受損害，並於意外發生後12個月內引致以下賠償表1所列的身故，我們會賠償予受保人的信用卡的餘額。賠償金額以不超過保障表所列之最高保額為上限。

第13項 - 條款
(a) 任何未經交銀環球緊急支援機構「國際救援」授權及/或介入的服務均不受保障。
(b) 如受保人可從任何其他途徑獲得補償保障將不適用。
(c) 這保障項目並不適用於18歲以下的受保人。
第14項 - 家居財物
於保單生效期內，若受保人經常之居所在受保人離境旅行期間無人居住而被盜賊竊所蒙受的家庭財物損失，當中包括修及/或重置家財物之費用將獲得賠償。但賠償金額以不超過保障表所列之最高保額為上限。
第14項 - 取消旅程
若受保人於出發前30天內(不包括(i),(d)及(e)因下列原因而取消旅程，我們會賠償受保人無法由其他途徑取回已支付之交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故、嚴重損傷、嚴重疾病、出庭作證、被強制隔離或當留醫受保。
(b) 直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病；或
(d) 受保人香港的住所發生第一期內因火災或水淹導致嚴重損毀，以致受保人於出發前需要留港一天。
(e) 受保人預定旅遊之目的地突然發出「黑色外遊警示」，而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第15項 - 提早結束旅程
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第16項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第17項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第18項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第19項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第20項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限。
(a) 受保人突然的身故或嚴重損傷；
(b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
(c) 目的地出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣或傳染病以致受保人不能繼續旅程；或
(d) 受保人於旅程中，目的地突然發出「黑色外遊警示」而需要提前回港。但「黑色外遊警示」必須在出發前一星期前發出。

第21項 - 個人責任
若受保人於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i) 額外的交通及/或住宿費用；及(ii) 無法由其他途徑取回已支付但未享用的交通