

This travel insurance is designed specifically for Bank of Communications designated CUP Diamond / VISA Platinum Credit Card principal cardholder 8/ or supplementary cardholder (himself/herself) who is eligible for this insurance cover on any outbound round 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 (2018)” and the CREDIT CARD TRAVEL COMPREHENSIVE INSURANCE MASTER POLICY terms and conditions arranged between credit card insurance bank and the insurer.

**WHO IS COVERED**  
The eligible credit cardholder 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 (2018)”.

**APPLICATION OF INSURANCE COVER**  
The eligible credit cardholder will NOT automatically be covered by the subject Annual Travel Insurance UNLESS:

- The eligible credit cardholder has been successfully enrolled in the Bank of Communications Credit Card New Double Fun Travel Service Package Program (2018);
- The insurance cover has been duly accepted by Bank of Communications and the confirmation letter has been received by the eligible credit cardholder;
- The eligible credit cardholder should meet all credit card minimum eligible spending requirements under designated credit card within designated spending period mentioned in confirmation letter as mentioned in (2) above;

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

**COMMENCEMENT OF INSURANCE COVER**  
This insurance cover shall commence once 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 equals to the specified issue date plus 365 days (366 days for leap year) printed hereunder 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**
- all application requirements specified under “APPLICATION OF INSURANCE COVER” are being fully satisfied prior to the commencement of insurance cover;
  - the insurance cover of this policy shall apply twenty-four (24) hours a day and 24 hours a year worldwide on any day of the year, regardless of the period of insurance shall begin at 00:01AM, standard time Hong Kong SAR.
  - The credit cardholder is required to keep the valid credit card in good financial credit status in the course of the trip.
  - 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 8/ or sub-cardholder 8/ or his/her legal estate a benefit in accordance with extent of coverage under each benefits items and up to the maximum sum insured or maximum sum insured stated in the schedule of benefits. It shall be a condition precedent to the liability of the Insurer herein that the credit cardholder/ sub-cardholder / Insured Person shall observe fulfill and be subject to the terms conditions limitations and exceptions of this Policy insofar as the aforesaid benefits can apply.

**WHAT IS NOT COVERED**  
This insurance cover 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**  
This insurance policy is underwritten by China BOCOM Insurance Co., Ltd. The credit card issue Bank “Bank of Communications (Hong Kong) Limited” is the Policyholder of this insurance policy. It is understood and agreed that Bank of Communications (Hong Kong) Limited 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.

**CREDIT CARD TRAVEL COMPREHENSIVE INSURANCE**  
**PART I – DESCRIPTION OF COVERAGE**

**SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT**  
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 Total Disability as defined under the following compensation table 1, We shall indemnify the Insured Person or his/her legal estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

**EXPOSURE**  
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 disablement within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured provided that the first treatment is sought outside the Stationed Location. We shall also reimburse the Insured Person in respect of any medical expenses paid to a

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 follow-up medical treatment at Section 2(b)) and Overseas Hospital Cash at Section 2(c)) 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 other source.

**SECTION 3 – PERSONAL BAGGAGE**  
If during the period of insurance the 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, and/or 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 are not covered.  
(b) Loss of or damage to any business goods or sample, software, antiques, jewellery not worn by the Insured Person, artificial teeth or limbs, money, watches, cameras, motor vehicles (including accessories), motorbikes, motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items are not covered.  
(c) 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.  
(d) 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.  
(e) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred, 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 willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.

COMPENSATION TABLE 1	
Benefit Event	Percentage of Sum Insured (%)
1. 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	75%
(b) one ear	50%
9. Permanent Loss of Speech	50%
10. Permanent Loss of the lens of one eye	50%

	Right Hand	Left Hand
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	30%	20%
(a) both joints		
(b) one joint	15%	10%
14. Loss of or the Permanent Loss of Use of Fingers		
(a) three joints	10%	7.5%
(b) one joint	7.5%	5%
15. Loss of or the Permanent Loss of Use of Toes		
(a) all – one foot	15%	10%
(b) great toe – both joints	5%	3%
(c) great toe – one joint	3%	2%
16. Girded 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 the Insured Person a benefit which shall be calculated by assessing the degree of disablement 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 in the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.

(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 a Injury is subsequently totally disabled as a result of the same Injury, the benefit payable for 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.

(e) In the event the Insured Person is left-handed and has specifically mentioned this 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 translated 10.

**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 at 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 hire. Provided that the maximum benefit payable under this section shall not exceed the maximum sum insured stated in the schedule of benefits.

(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 reimburse the Insured Person in respect of any medical expenses paid to a

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 follow-up medical treatment at Section 2(b)) and Overseas Hospital Cash at Section 2(c)) 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 other source.

**SECTION 3 – PERSONAL BAGGAGE**  
If during the period of insurance the 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, and/or 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 are not covered.  
(b) Loss of or damage to any business goods or sample, software, antiques, jewellery not worn by the Insured Person, artificial teeth or limbs, money, watches, cameras, motor vehicles (including accessories), motorbikes, motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items are not covered.  
(c) 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.  
(d) 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.  
(e) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred, 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 willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.

(f) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with it at Our absolute discretion.  
(g) 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.  
(h) 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 loss of the damaged article is part of a set or pair.  
(i) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one year old.  
(j) 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 defined 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) The delay must 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 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.  
(e) Any loss claimed under Section 3 – Personal Baggage arising from the same cause is excluded.

**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, devaluation of currency, or omission due to errors or omissions during money exchange transactions are not covered.  
(c) The indemnity for loss of cash shall be limited to the maximum amount stated in the Schedule.

**SECTION 6 – DOCUMENT LOSS**  
If during the period of insurance an Insured Person sustains loss of his/her Hong Kong Identity Card, passport, or other documents necessary for his/her return 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 arrangement of replacing the lost document, subject to the maximum Sum Insured stated in the Schedule.

**SECTION 11 – OVERSEAS HOSPITAL CASH**  
If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a Continued Stay in Overseas Hospital, We shall indemnify the Insured Person a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 11**  
One day of Confinement shall mean the Hospital makes a charge for room & board and the treatment, and successive periods of confinement due to the same or related causes shall be considered as one day of confinement. The Insured Person shall be at least ninety (90) consecutive days during which the Insured Person is not 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) Travel expenses are limited to economy class fly by air or train and maximum of USD193 per day up to a maximum of five (5) days.  
(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 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 day 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) hours from the time specified in the original itinerary, We shall indemnify an Insured Person for additional traveling expenses necessarily incurred for re-arrangement of travel in the event to reach the original destination subject to the maximum Sum Insured stated in the Schedule.

**SECTION 8 – TRIP CANCELLATION**  
We shall indemnify the Insured Person for the loss of travel fare and/or accommodation expenses paid in advance for which he/she is legally liable and which is not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within thirty (30) day (except c, d and e below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- Unanticipated death, Serious Injury, Serious Sickness, witness summons, compulsory quarantine or jury service of an Insured Person;
- Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner;
- Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or Infectious Disease at the planned destination arising within one (1) week before the departure date;
- Serious damage to the Insured Person's residence in the Stationed Location from fire or flood within one (1) week from the departure date which requires the Insured Person's presence in the premises on the departure date; or
- 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.

**SECTION 9 – TRIP CANCELLATION**  
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 forfeited 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:

- Unanticipated death, Serious Injury or Serious Sickness of an Insured Person;
- Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner;
- Unanticipated outbreak of strike, riot or civil commotion, natural disaster, adverse weather conditions or Infectious Disease at the planned destination which will prevent the Insured Person from continuing with his/her Trip;
- Unanticipated issuance of a Black Alert for the city or country where the Insured Person is travelling.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any 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:  
(a) The Insured Person does not offer or promise payment or admit fault to any third party, and/or become involved in any litigation without Our written approval.  
(b) Accidental death or injury to any person; or  
(c) Accidental loss of or damage to the property of any person.

**PROVISIONS FOR SECTION 10**  
(a) Such costs are incurred within one (1) year from the date of Accident.  
(b) Such alterations are made by persons(s) with experience and recommended by a recognized organization associated with the Injury.  
(c) This benefit shall be ceased once the benefits is paid.

**SECTION 17 – CAR ALTERATION BENEFIT**  
If during the period of insurance the Insured Person sustains accidental injury in the course of a Trip that results in a disablement which qualifies for payment under the Compensation Table of Part I of the Policy, We shall reimburse the Insured Person for the reasonable cost of renovating his/her private car to make it accessible for him/her up to the Sum Insured stated in the Schedule.

**PROVISIONS FOR SECTION 17**  
(a) Such private car is owned by the Insured Person or his/her legal spouse;  
(b) Such costs are incurred within one (1) year from the date of Accident;  
(c) Such alterations are made by persons(s) with experience and recommended by a recognized organization associated with the Injury; and  
(d) This benefit shall be ceased once the assistance is paid.

**SECTION 18 – CBI GLOBAL EMERGENCY ASSISTANCE SERVICES**  
We have appointed an emergency assistance provider, Inter Partners Assistance Hong Kong Limited (hereinafter called “IPA”), to provide an arrange emergency assistance services 24 hours a day throughout the year whilst the Insured Person is on his/her Trip.  
We shall not be liable to the Insured Person 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 IPA arising out of or in connection with the subject matter of this Policy.

**SECTION 19 – ROUND-THE-CLOCK HOTLINE SERVICE**  
The Insured Person may contact Our dedicated 24-hour hotline number at (852) 2861 9275 to obtain immediate access to available services and/or assistance to the below services:  
**Travel Assistance**  
The Insured Person may contact IPA to obtain the following information and services before starting during his/her journey:  
• Update immunisations and vaccinations requirement and needs  
• Weather information worldwide  
• Airport taxis

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 disablement 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 as listed under Event 1 of Compensation Table 1 of Section 1 – Accidental Death and Disablement, We shall pay the Insured Person's 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 this benefit.  
(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 must report to the police within twenty-four (24) hours after returning from his/her Trip and a police report for such loss must be obtained.  
(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 a proportionate part of the value of the item relative to the value of the set or pair and shall not take into account any special value which such articles may have as part of such set or pair.  
(e) Items of damage to antiques, gem, diamond, jewellery, valuable paintings, cash are not covered.

**(c) HOSPITAL ADMISSION GUARANTEE**  
If during the period of insurance an Insured Person sustains Injury which results in the necessity of hospitalization in the course of a Trip, IPA shall arrange a hospital admission deposit subject to a maximum guarantee limit as stated in the Schedule of Benefits.  
**(d) REPRATRIATION OF MORTAL REMAINS**  
If during the period of insurance an Insured Person sustains Injury which results in death in the course of a Trip, IPA will arrange and pay for the repatriation of the remains or ashes of the Insured Person to Hong Kong. In no event shall the reimbursed expenses under this section (f) exceed the relevant Sum Insured of Repatriation of Mortal Remains as stated in the Schedule of Benefits.

**PROVISIONS FOR SECTION 18**  
(a) Any service rendered without the authorization and/or intervention of IPA is not covered.  
(b) Any service rendered by another party apart from IPA is not covered.  
(c) Any services rendered for Insured Person who is suffering from sickness is not covered.

**PERSONAL DEVIATION (TRIP EXTENSION)**  
In the event the Trip is voluntarily delayed which is outside the control of the Insured Person including but not limited to inclement weather condition, disaster, strike of common carriers and/or riot, the insurance cover shall be automatically extended until the Insured Person's return to Hong Kong subject to a maximum of ten (10) days at no additional charge.  
In the event the Insured Person is hospitalized in the course of the trip and required to stay longer than the original policy period, We will consider extending the period of insurance until Insured Person returns to Hong Kong upon requested. Provided that the Policyholder or Insured Person should pay us the required premium involved for such period extension.

**PART II – 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 on other matters;  
(b) Dressing – the ability to take off, put on, fasten 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; and  
(f) Feeding – the ability to feed oneself once food has been prepared and made available.

“Anniversary Date” means each anniversary of the Policy's effective date stated in the Schedule.  
“Black Alert” means the Black travel alert issued by the Security Bureau of the Hong Kong SAR Government under the Outbound Travel Alert (OTA) System.  
“Child(ren)” means unmarried and unemployed child(ren), aged below eighteen (18) years.  
“Chinese Medicine Practitioner, Chinese BoneSetter or Acupuncturist” means any Chinese medicine practitioner, Chinese boneSetter or acupuncturist who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap. 549: Laws of Hong Kong), but excluding a Chinese medicine practitioner, Chinese boneSetter or acupuncturist who is the Insured Person, Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.  
“Civil War” means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.  
“Common Carrier” means a carrier of 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 admitted in a Hospital for medical treatment

• Airline Information  
• Customs requirements  
• Passport and Visa information and Replacement  
• Consulate and embassies addresses and contact numbers  
• Exchange rates  
• Arrangement of interpreter services  
• Arrangement of children escort  
• Transmission of urgent messages for medical reasons  
• Luggage retrieval  
**Medical Assistance**  
• Medical referral service  
• Legal Assistance  
– Worldwide referral of lawyers and solicitors firms

(b) EMERGENCY MEDICAL EVACUATION AND REPRATRIATION  
If during the period of insurance an Insured Person sustains Serious Injury which directly causes or results in the necessity of emergency medical evacuation in the course of a Trip, IPA shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is appropriately equipped for the particular Serious Injury. In the event that the Insured Person's condition stabilizes, IPA shall arrange and pay for a medically supervised repatriation to Hong Kong for continuous care and proper treatment. IPA retains the absolute right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances to which IPA is aware at the relevant time. We shall not be liable for any of the following occurring within thirty (30) days (except c, d and e below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:  
(a) Infectious Diseases mean any kinds of infectious diseases which are publicly reported 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 herein.  
“Loss of Sight” / Fingers(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 Speech” means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the Alveoloal sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of speech centre in the brain or in the larynx.  
“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, carcinoma of various system lymphoma and other malignancies now known or hereafter discovered, which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).  
“Opportunistic Infection” shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungal infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).  
“Percentage of Sum Insured” means the Percentage of Sum Insured stated in Compensation Table 1 and/or Compensation Table 2 of Part I 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 Qualified Medical Practitioner.  
“Permanent Total Disablement” means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has 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 Qualified Medical Practitioner to be total, continuous and permanent for the remainder of the Insured Person's life.  
“Policy” means this Policy and any other documents stated in Entire Contract of Part VII herein.  
“Policyholder/Insured” means a company(ies) named in the Schedule as Policyholder/Insured.  
“Pre-existing Condition” means the condition for which the Insured Person received or was recommended by a Qualified Medical Practitioner for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of such condition at the time of the inception of this Policy.  
“Primary Residence” means the Insured Person's place of residence in his/her Stationed Location.  
“Qualified Medical Practitioner” means any person qualified and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical services, but excluding a Qualified Medical Practitioner who is the Insured Person, an Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.  
“Schedule” means the Schedule attached to and incorporated in this Policy.  
“Serious Injury” means injury which requires treatment by a Qualified Medical Practitioner, and which results in the Insured Person being hospitalized in a Hospital or Medical Practitioner as having a life threatening condition and being unable to travel or continue with his/her Trip.  
“Sickness” means illness or disease first contracted and commenced by the Insured Person during the Trip that requires treatment by a Qualified Medical Practitioner.  
“Stationed Location” means a country, province or city in which the Insured Person resides. Such location should be stated in the Policy and subject to prior declaration to Us.  
“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 China BOCOM Insurance Company Limited.

“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 commission of an act dangerous to human life or property, or 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 or the civilian population or any segment thereof, or to disrupt any segment of the economy.  
“Trip” means a journey taken by an Insured Person outside the Stationed Location and personal effects owned by the Insured Person which are located at the Insured Person's Primary Residence at the time of the burglary.  
“Hospital” means an establishment which meets the following requirements:  
(a) holds a licence 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 Qualified Medical Practitioner(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.  
“Immediate Family Member” means the Insured Person's 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 which are publicly reported 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 herein.  
“Loss of Sight” / Fingers(s) / Toe(s)“ means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.  
“Loss of Hearing” means total and irrecoverable loss of hearing.  
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