



旅遊綜合保險 Travel Insurance Package



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

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旅遊綜合保險

是否已為旅程安排妥當? 「旅遊綜合保險」能為您提供綜合的旅遊保障。包括人身意外、醫療費用、行程延誤、家居爆竊及緊急運送等主要保障。請即投保「旅遊綜合保險」讓您旅程安心又開心。

保障範圍

保障項目	最高保障利益 (港幣)		
	至尊計劃	超級計劃	優越計劃
1. 人身平安保險 (若乘搭公共交通工具導致意外身故)	2,000,000 3,000,000	1,000,000 1,500,000	500,000 750,000
2. 醫療費用 (回港覆診費用包括跌打)	1,000,000 包括回港覆診費用 100,000	800,000 包括回港覆診費用 80,000	300,000 包括回港覆診費用 30,000
3. 住院現金津貼 (由第四天開始津貼)	每日 800 最高 8,000	每日 500 最高 5,000	每日 200 最高 2,000
4. 個人行李及個人財物	15,000	10,000	2,500
5. 行李延誤	1,000	800	500
6. 個人錢財及旅遊證件	錢財 5,000 證件 5,000	錢財 3,000 證件 3,000	錢財 2,000 證件 2,000
7. 行程延誤	2,000	1,000	500
8. 取消或縮短旅程	30,000	15,000	5,000
9. 個人責任	2,000,000	1,000,000	500,000
10. 嚴重燒傷	100,000	50,000	20,000
11. 家居爆竊	20,000	10,000	5,000
12. 二十四小時全球緊急支援服務			
(1) 緊急醫療撤離或送返。	無限額		
(2) 送返遺體或骨灰。	無限額		
(3) 安排親友探望。	一張來回經濟客位機票		
(4) 安排未成年子女返港 (年齡為十八歲以下)。	一張單程經濟客位機票		

(5) 代墊入院按金擔保。 US\$6,500

注意：(i) 此服務乃於「原居地」以外地方有效

(ii) 此服務不適用於該旅程超過 90 天(多次旅程計劃)或 182 天(單次旅程計劃)

保障簡介

人身平安保障

- (I) 意外身故 100%賠償。
- (II) 因意外事故而引致身體永久傷殘及喪失工作能力 100%賠償。
- (III) 因意外事故而引致雙目完全失明或喪失雙肢或一目失明及喪失一肢 100%賠償。
- (IV) 因意外事故而引致一目失明或喪失一肢，賠償金額為人身平安保障額 50%。
註：18 歲以下兒童或 75 歲以上人士上述第(I)至(III)點賠償額為 HK\$400,000；上述第(IV)點賠償額為 HK\$200,000。
- (V) 若乘搭公共交通工具導致意外身故，可獲得人身平安保障額的 150%賠償。
註：此保障不適用於 18 歲以下兒童或 75 歲以上人士。

醫療費用保障

海外醫療費用：被保險人在旅途中，因意外受傷或生病接受當地認可「醫生」治療之醫療費用。
回港覆診費用：如被保險人曾於外地就醫，返港後 90 天內因同一病症或意外事故必須持續治療或覆診之醫療費用。包括：跌打醫療費用，每次意外最高賠償 HK\$500(惟每天最高限額 HK\$100)；整脊或物理治療費用每次意外最高賠償 HK\$1,000(惟每天最高限額 HK\$150)。

住院現金津貼

被保險人在旅途中，因意外受傷或生病，在海外需留院接受緊急治療，連續入住醫院第四天起，每日可獲得現金津貼，最高可達 10 日。

個人行李及個人財物

被保險人在旅途中，個人行李或財物因意外、偷竊、爆竊、搶劫或因運送時不小心處理所導致的財物損失，每件/對/套最高賠償限額為 HK\$2,500。

行李延誤

在旅途中，被保險人寄運之行李因劫機或誤送導致延遲送達超過 8 小時，而必須購買日用物品作應急之費用開支。

個人錢財及旅遊證件

被保險人在旅途中 i) 遭持械行劫導致個人錢財損失；或 ii) 遭盜竊、搶劫、爆竊或遺失導致旅遊證件及機票損失而需辦理補領之手續費。

行程延誤

被保險人在旅途中預先安排之交通工具(包括：飛機、輪船等)如因自然災難(例如：地震)、惡劣天氣、發生罷工、工業行動或機械故障、恐怖活動或飛機被劫劫引致行程誤點超過 8 小時或以上，每 8 小時延誤可獲賠償 HK\$250。

取消或縮短旅程

被保險人因法庭傳召履行陪審團任務或被保險人及其直系家庭成員或緊密業務夥伴遭遇身故、嚴重疾病或嚴重身體受傷，導致取消或縮短旅程或出發前十天內因住宅遭受水災或火災嚴重損毀而不能成行。被保險人可就不能取回之旅行團費或訂金獲得賠償。

個人責任

被保險人因意外導致他人身體受傷或他人財物損失而需負上法律責任。駕駛或租用汽車、飛機或船隻引致的責任不在受保範圍之列。

此項保障不適用於 18 歲以下之人士

嚴重燒傷

被保險人遭受三級程度燒傷且燒傷部分達身體表面面積 5% 或以上，均可按保單受傷程度表列內容獲得賠償。

家居爆竊

被保險人在外出旅遊期間，其住所在空置情況下遭暴力進入及爆竊而導致家居物品或個人財物失竊或破損。

自動延長保期

如因「行程延誤」屬保障內提及的事故而導致延遲返港日期，可獲免費自動延長保障期，最長可達 10 天。

免費 24 小時全球緊急支援服務

醫療支援服務：

緊急醫療撤離及有關送返、安排親友探望、安排未成年子女返港、代墊入院按金擔保。

其他服務：

緊急票務安排、找尋寄運行李服務、律師轉介服務、旅遊簽證資料、翻譯人員轉介服務、領事館資料、醫療服務/諮詢/入院安排轉介。

多次旅程保障

為經常旅遊人士提供最全面保障，只需一次投保，便可享有無限次旅程保險保障，每次旅程最長保障期不超過 90 天。

收費表

單次旅程保期

* 最長投保期為 182 天。

* 受保年齡：6 星期至 85 歲。

保期	單次旅程保期保費(HK\$)		
	至尊計劃	超級計劃	優越計劃
被保險人			
1-3 天	200	123	98
4-6 天	252	143	110
7-10 天	333	192	151
11-18 天	390	250	208
19-25 天	430	313	253
26-31 天	500	372	307
每 7 天或不足 7 天	152	76	36
被保險夫婦			
1-3 天	360	221	176
4-6 天	454	258	198
7-10 天	599	346	272
11-18 天	702	450	374
19-25 天	774	563	455
26-31 天	900	670	553
每 7 天或不足 7 天	275	138	65
被保險人及子女 (父或母+18 歲以下不限數目子女)			
1-3 天	300	185	147

4-6 天	378	215	165
7-10 天	500	288	227
11-18 天	585	375	312
19-25 天	645	470	380
26-31 天	750	558	461
每 7 天或不足 7 天	228	115	55
被保險夫婦及子女 (父母+18 歲以下不限數目子女)			
1-3 天	460	283	225
4-6 天	580	330	253
7-10 天	766	442	347
11-18 天	897	575	478
19-25 天	989	720	582
26-31 天	1,150	856	706
每 7 天或不足 7 天	350	176	83

三個月保期 (多次旅程)

* 每次旅程最長保障期不超過 90 天

* 受保年齡：6 星期至 85 歲。

三個月保期(多次旅程)保費(HK\$)		
被保險人		
至尊計劃	超級計劃	優越計劃
1,580	928	680

全年保期 (多次旅程)

* 每次旅程最長保障期不超過 90 天。

* 受保年齡：18 歲至 65 歲。

* 家人同時投保，可享九折優惠。

* 團體優惠 (只適用於一年期保單)：

4 人或以上，可享九折優惠。10 人或以上，可享八五折優惠。

全年保期 (多次旅程)保費(HK\$)		
被保險人		
至尊計劃	超級計劃	優越計劃
2,890	1,688	1,380

一般除外責任

本保險不負責以下引致的損失：

- 戰爭、類似戰爭的行動，恐怖主義活動、內戰、叛變、罷工、暴動，或由於核子武器游離輻射，核子燃料或其燃燒

後產生的廢料所致輻射能的污染。上述核子燃燒包括自發的核子分裂在內。

- 任何非法行為或活動。
- 從事專業性質的運動或比賽，或可使被保險人從而獲得收入或酬勞之運動。
- 除特別聲明外，所有危險性之運動或活動皆不獲得保障。
- 被保險人自願招惹不必要之危機(為企圖拯救別人之生命則除外)或在神志正常或精神失常的情況下自殺、自毀、蓄意自殘或做出任何企圖威脅自身安全的行為。
- 懷孕、分娩、難產、墮胎或流產。
- 因被保險人的挑釁或故意行為而導致的打鬥或被襲擊、神經失常、酗酒、吸毒或濫用藥物(該藥物非由註冊醫生處方者)、長期休養或療養和非因意外令身體受傷而須進行之牙齒護理治療。
- 參與任何空中飛行活動，從事空中飛行工作(以旅客身份乘搭由航空公司或註冊商業公司擁有和控制的註冊航班機除外)。
- 任何性病或由於 HIV(人類免疫力缺乏症病毒)及/或與 HIV 有關的任何疾病，包括愛滋病(獲得性免疫缺損綜合症)及/或其任何突變衍化物或變種。
- 投保前已存在之傷病。
- 參與演藝表演或電影及電視製作。

主要不承保項目

1. 醫療費用：

- 在本港醫治之醫療費用(回港覆診費用除外)；
- 非必要之醫療、手術或住院費用；
- 私家病房的額外費用；
- 外遊目的在於治病之醫療費用；
- 牙科護理或治療(因意外導致必須的緊急治療除外)。

2. 個人行李及個人財物：

- 易碎或易破物品之損毀；
- 因遭海關或其他有關部門扣留或充公而引致之損失；
- 正常損耗或價值本身折舊；
- 缺乏看管之情況下遺失；
- 電腦設施、軟體及其附件。

3. 行程延誤：

- 因被保險人遲到機場、碼頭或車站所導致之延誤；
- 在被保險人投保前該旅遊點已存在之罷工或工業行動。

4. 取消縮短旅程：

- 因經濟問題或不願成行。

5. 家居爆竊：

- 因使用任何或複製鑰匙；
- 因被保險人或其家庭成員之鹵莽或故意行為而導致或助長之損失。

6. 個人責任：

- 任何責任損失或索償已由任何其他保險公司或第三者支付；
- 任何責任損失或索償如被保險人或其授權代表已承諾責任或達成任何協議或和解，而事前並無知會本公司及取得本公司之書面同意；
- 任何故意、惡意或非法行為引致的責任；
- 屬於被保險人或由被保險人信託保管支配之財物；
- 使用或操作車輛、飛機或船隻；
- 刑事訴訟的法律費用。

申請索償下列項目時，所須檔包括

1. 人身平安險/醫療費用及傷殘索償：

- (1) 警方或意外事故報告。
- (2) 醫生/醫院發出之傷殘證明正本(如適用者)。
- (3) 醫藥收據(必需注明病因)。
- (4) 死亡證/遺體處理文件證明(如適用者)。

2. 個人行李及財物索償：

- (1) 關於「失竊」：
 - 24 小時內需在當地報案及提供警方報告。
 - 損失物品單據正本。
- (2) 關於「運送途中遺失或損壞」：
 - 航空公司或托運人報告證明文件。
 - 損失專案單據正本。
 - 修理費用之收據。
- (3) 關於「被劫而損失現金或遺失證明文件」：
 - 24 小時內需在當地報案及提供警方報告。
 - 補領證件費用之收據正本。

3. 個人責任索償：

- (1) 如發生任何可能導致索賠的損失或意外時，必須立即通知本公司。
- (2) 未經得本公司同意下，被保險人不得向受牽涉的第三者承諾或達成任何和解協定。

索償手續及注意事項

- 所有意外受傷或疾病必須先於香港以外地區接受當地認可醫生的第一次治療。
- 自保險單生效後，不可以申請退還保費。(全年保期計劃除外)
- 除上述「個人責任索償」特別規定者外，每項索償必須在保險有效期屆滿後 30 天內向中國太平保險(香港)有限公司申請並提供護照、簽證或其他旅遊檔副本、其他有效證明檔，包括醫院、醫生、警方、航空公司及有關機構的詳細報告。

本單張只作一般性簡介，有關條文細節，應以保險單為準。

Travel Insurance Package

"Travel Insurance Package" can provide you comprehensive protection during your travel. Our comprehensive plan includes all essential coverage, such as Personal Accident, Medical Expenses, Travel Delay, Loss of Home Contents and Emergency Evacuation.....Please act now, apply for "Travel Insurance Package ", so all you have to do is to enjoy your holiday!

Products Highlights

1. No deductible for all benefits.
2. Medical expenses benefit up to HK\$1,000,000.
3. Standard premium for all regions.
4. Personal accident benefit up to HK\$3,000,000.
5. Chinese bonesetter follow-up cover.
6. Various sports cover including bungee jumping, rafting, speed-boating, jet-skiing, skiing and scuba-diving at no extra cost.
7. Automatic extension of cover up to 10 days at no extra cost in the event of unavoidably delay to the stipulated itinerary due covered under travel delay section.
8. Free 24-hour Worldwide Emergency Assistance Services.
9. "Travel Delay" benefit due to act of terrorism

Coverage

Coverage		Maximum Benefits (HK\$)		
		Supreme Plan	Super Plan	Excellent Plan
1.	Personal Accident	2,000,000	1,000,000	500,000
	(If Accidental Death on a licensed public conveyance)	3,000,000	1,500,000	750,000
2.	Medical Expenses	1,000,000	800,000	300,000
	(Follow up Expenses include Chinese Bonesetter)	Including Follow up 100,000	Including Follow up 80,000	Including Follow up 30,000
3.	Hospital Cash Allowance	800/day	500/day	200/day
	(Benefit cover	8,000	5,000	2,000

	the 4th day onwards)			
4.	Personal Baggage & Personal Effects	15,000	10,000	2,500
5.	Baggage Delay	1,000	800	500
6.	Personal Money & Travel Document	Money 5,000 Travel Document 5,000	Money 3,000 Travel Document 3,000	Money 2,000 Travel Document 2,000
7.	Travel Delay	2,000	1,000	500
8.	Cancellation or Curtailment	30,000	15,000	5,000
9.	Personal Liability	2,000,000	1,000,000	500,000
10.	Major Burns	100,000	50,000	20,000
11.	Loss of Home Contents	20,000	10,000	5,000
12.	24-hour Worldwide Emergency Assistance Service			
	(1) Emergency Medical Evacuation or Repatriation	Unlimited		
	(2) Repatriation of Mortal Remains/Ashes	Unlimited		
	(3) Compassionate Visit	One Return Economy Class Air Ticket		
	(4) Return of Unattended Dependent Child(ren) (under the age of 18 years).	One Way Economy Class Air Ticket		
	(5) Deposit Guaranteeing Hospital Admission	US\$6,500		
	Note:			
	(i) The Service is effective outside the "Place of Residence"			
	(ii) The service does not apply to the trip exceeding 90 consecutive days (Multiple Trips Plan) or 182 consecutive days (single Trip Plan).			

Outline of Coverage

Personal Accident

- (I) Death by accident 100% benefit.

- (II) Permanent and total disablement resulting in inability to work 100% benefit.
- (III) Loss of two eyes or two limbs or loss of one eye and one limb 100% benefit.
- (IV) Loss of one eye or one limb; The maximum benefit is 50% of Personal Accident sum insured.
* The maximum benefit for the Insured under the age of 18 or over 75 shall not exceed HK\$400,000 under above (I) to (III), or HK\$200,000 under above (IV).
- (V) If accidental death happening as the Insured is travelling as a fare-paying passenger on board of public conveyance, this benefit is payable by 150% of the maximum benefit.
* No benefit is applied to the Insured under the age of 18 or over 75.

Medical Expenses

Overseas Medical Expenses - The Insured suffers from injury caused by an accident or illness in the journey, he/she is entitled to claim medical expenses charged by a qualified doctor.

Follow-up Expenses - Medical Expenses for continuing medical treatment in Hong Kong SAR are subject to a limit as the plan selected and must be incurred within 90 days after return to Hong Kong SAR. It includes bonesetter expenses and chiropractic treatment expenses with a limit of HK\$500(HK\$100/day) and HK\$1,000(HK\$150/day) respectively.

Hospital Cash Allowance

If the Insured suffers from injury caused by an accident or illness in the journey, he/she is entitled to claim hospital cash allowance up to 10 days. The allowance will be paid from the 4th consecutive day of hospital confinement.

Personal Baggage & Personal Effects

Loss of or damage to personal baggage or personal effects carried in the journey resulting from accident, theft, burglary, robbery or mishandling by carriers. A maximum of HK\$2,500 for each item, pair or set of article.

Baggage Delay

If the Insured's baggage is delayed for more than 8 hours due to hijack or mishandling, he/she is entitled to claim for the cost of emergency purchases of toiletries or clothing.

Personal Money & Travel Document

The Insured is entitled to i) claim for loss of personal money resulting from armed robbery or ii) claim for the cost of obtaining replacement of air tickets and travel documents lost as a result of theft, burglary, robbery or loss.

Travel Delay

In the event that the scheduled licensed public conveyance (incl. aircraft or vessel etc.) is delayed for 8 hours or more due to natural disaster (e.g. earthquake), adverse weather conditions, strike, industrial action, mechanical fault or act of terrorism, the Insured is entitled to claim HK\$250 for each full 8-hour delay.

Cancellation or Curtailment of Journey

In the event of cancellation or curtailment of journey due to jury service or death or Serious Bodily Injury or Sickness of the Insured or immediate family member or close business partner or serious damage to the Insured's principal home arising from fire or flooding within 10 days prior to the departure date which requires the Insured's continued presence on the premises, the Company shall reimburse any irrecoverable deposits or charges paid in advance.

Personal Liability

Indemnity against legal liability to a third party as a result of accidental bodily injury or loss of or damage to property in the journey. This benefit is not applied to the use of hire of motor vehicles, aircraft or watercraft.

This benefit is not applied to the Insured under the age of 18.

Major Burns

Subject to Third Degree Burns with burnt areas equal to or greater than 5% of the Insured's total body surface area, benefits will be payable according to the Policy.

Loss of Home Contents

The loss of or damage to the contents or personal effects of the Insured's principal home as a result of burglary accompanied by forcible and violent entry to or exit from the premises whilst the home is unoccupied in the journey.

Free Automatic Extension of Cover

This plan will be automatically extended without extra charge up to 10 days in the event of unavoidably delay to the stipulated itinerary under Travel Delay Section.

24-Hour Worldwide Emergency Assistance Service

Medical Assistance Services :

Emergency Medical Evacuation and related Repatriation, Compassionate Visit, Return of Unattended Dependent Child(ren), Deposit Guaranteeing of Hospital Admission.

Others Services:

Emergency Travel Service Assistance, Lost Luggage Assistance, Pre-trip information Services, Legal Referral, Interpreter Referral,

Embassy Referral and Medical Services and Referral, Arrangement of Hospital Admission.

Multiple Trips Plan for Frequent Travellers

One-time insurance arrangement for an unlimited number of journeys, travel outside Hong Kong SAR for the trip not exceeding 90 consecutive days.

Premium

Single Trip Plan

* Maximum period up to 182 days.

* Age limit: 6 weeks to 85 years old.

Period of Insurance	Single Trip Plan Premium(HK\$)		
	Supreme Plan	Super Plan	Excellent Plan
Insured			
1-3 days	200	123	98
4-6 days	252	143	110
7-10 days	333	192	151
11-18 days	390	250	208
19-25 days	430	313	253
26-31 days	500	372	307
Each additional 7 days or less	152	76	36
Insured Couple			
1-3 days	360	221	176
4-6 days	454	258	198
7-10 days	599	346	272
11-18 days	702	450	374
19-25 days	774	563	455
26-31 days	900	670	553
Each additional 7 days or less	275	138	65
Insured + Children (Mother or Father + Unlimited no. of Children aged under 18)			
1-3 days	300	185	147
4-6 days	378	215	165
7-10 days	500	288	227
11-18 days	585	375	312
19-25 days	645	470	380
26-31 days	750	558	461
Each additional 7 days or less	228	115	55
Insured Couple + Children (Parents + Unlimited no. of Children aged under 18)			

1-3 days	460	283	225
4-6 days	580	330	253
7-10 days	766	442	347
11-18 days	897	575	478
19-25 days	989	720	582
26-31 days	1,150	856	706
Each additional 7 days or less	350	176	83

Three Months (Multiple Trips Plan)

* Travel outside Hong Kong SAR for the trip not exceeding 90 consecutive days.

* Age limit: 6 weeks to 85 years old.

Three Months (Multiple Trips Plan) Premium (HK\$)		
Insured		
Supreme Plan	Super Plan	Excellent Plan
1,580	928	680

One Year (Multiple Trips Plan)

* Travel outside Hong Kong SAR for the trip not exceeding 90 consecutive days.

* Age Limit: 18 years old to 65 years old.

* Enjoy 10% OFF for the Insured family members.

* Group discount (applicable for one year policy only):

Enjoy 10% OFF for group of 4 or above.

Enjoy 15% OFF for group of 10 or above.

One Year (Multiple Trips Plan) Premium (HK\$)		
Insured		
Supreme Plan	Super Plan	Excellent Plan
2,890	1,688	1,380

General Exclusions

The Company will not be liable for losses or damage arising out of or in consequence of:

- war, hostilities or warlike operations, loss or damage from Act of Terrorism, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- taking part in any illegal act or activities.
- engaging in sports or games in a professional capacity or where an Insured would earn income or remuneration from engaging in sports.

- All dangerous sports or activities would be excluded unless otherwise specifically mentioned.
- willfully exposing himself to needless peril (except in an attempt to save human life) or suicide, self-destruction, self-inflicted injury or any attempt threat whether sane or insane.
- pregnancy, childbirth, dystocia, abortion or miscarriage.
- fighting, attack resulting from provocation or deliberate act of Insured or insanity, intoxication or use of drugs (other than taken under a Medical Practitioner), rest cure or sanatorium care and dental treatment (except as necessitated by accidental injuries to sound natural teeth).
- engaging in any form of aerial flight or air travel other than as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial company.
- venereal disease or HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof howsoever caused.
- pre-existing illness or bodily injury.
- taking part in performing entertainment or film/television production.

Main Exclusion of Each Benefit

1. Medical Expenses:

- ♦ Medical treatment obtained in Hong Kong SAR (Except Follow-up Expenses);
- ♦ Non-essential treatment, surgery or hospitalization;
- ♦ Extra charges for private room accommodation;
- ♦ Any travel for the purpose of receiving medical or surgical treatment;
- ♦ Dental care or treatment (Except as necessitated and emergency treatment by accidental injuries to sound natural teeth.)

2. Personal Baggage & Personal Effect:

- ♦ breakage or damage to fragile or brittle articles of every description;
- ♦ Loss or damage in confiscation, detention or examination by Customs or other officials;
- ♦ Normal wear and tear and any depreciation in value;
- ♦ Loss of any baggage that is left behind or unattended;
- ♦ Loss of, breakage or damage to computer equipment, software and accessory.

3. Travel Delay:

- ♦ Late arrival at the airport, port or train station;
- ♦ Strike or industrial action which was in existence at the date of application of this insurance.

4. Cancellation or Curtailment of Journey:

- ♦ Financial circumstances or disinclination to travel

5. Loss of Home Contents:

- ♦ Loss due to use of any key or duplicate thereof;
- ♦ Loss caused or facilitated by the reckless or willful act of the Insured or the Insured's family members.

6. Personal Liability:

- ♦ Any liability, loss or claim payable by any other insurance company or third party;
- ♦ The Insured or his authorized representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the Company;
- ♦ Liability arising out of any willful, malicious or unlawful act ;
- ♦ Properties belonging to or held in trust, custody or control of the Insured;
- ♦ Use or operation of motor vehicles, aircraft or watercraft;
- ♦ Legal costs resulting from any criminal proceedings.

All Claims must be submitted with comprehensive supporting documents including:

1. In case of Personal Accident / Medical & Other Expense / Fatal

- (1) Police report or accident report.
- (2) Hospital, physician's report giving details on the nature and extent of the injury. A full physician's report stipulating the diagnosis of the condition treated and the date the disability commenced and a summary of the course of treatment including medicines prescribed and services rendered (if applicable).
- (3) Original bills and receipt with details of diagnosis.
- (4) A copy of the death certificate, a copy of body disposal certificate and the relevant coroner's report, if applicable.

2. In case of Personal Baggage and Money

- (1) In the event of 'robbery'
 - ♦ Reporting to the relevant authorities must be made within 24 hours of the occurrence. A copy of the local police report is essential.
 - ♦ All details including original receipts as to date of purchase, price, model and type of items lost or damaged.
- (2) In the event of loss of or damage to personal baggage while in transit
 - ♦ A copy of the notification to airline/carrier and their official acknowledgment in writing.

- ♦ All details including original receipts as to date of purchase, price, model and type of items lost or damaged.
- ♦ Original receipts of repaired items.

(3) In the event of loss of or damage to personal money and loss of travel documents

- ♦ Reporting to the relevant authorities must be made within 24 hours of the occurrence. A copy of the local police report is essential.
- ♦ All receipts of replacement of travel documents

3. In case of Personal Liability

- (1) IMMEDIATE written notification to the Company of the possible claim.
- (2) The insured is not allowed to admit any liability or make any settlement to the third party concerned without written consent of the Company.

Claims Procedure & Important Notes:

- The child(ren) under the age of 18 can enroll the Single Trip Plan individually (maximum benefit for the child remains unchanged) but should pay full adult's premium and proposal form has to be signed by parents or guardian.
- All first treatment for bodily injury or sickness must be attended by a qualified doctor outside Hong Kong SAR.
- No refund of premium is allowed once the insurance has been effected. (Except one year plan)
- Notice of any Claims must be given to China Taiping Insurance (HK) Company Limited. within 30 days of the expiry of this insurance, unless otherwise stated. All claims shall be made together with a copy of passport, visa or other travel document and satisfactory proof including reports from hospital, medical practitioner, police, airlines or other responsible authority.

The leaflet is intended as a general summary. Please refer to the policy for exact terms and conditions.