

Summary of Changes

Original Terms & Conditions (applicable to claim events, or incidents occurring before Effective Date)	New or Revised Terms & Conditions effective from July 30, 2026 (applicable to all claim events, or incidents, occurring on or after Effective Date)
-	<p><u>Coverage Requirements</u></p> <p><u>To be eligible for cover, Insured Person(s) must pay the full amount of the outbound ticket, from Country of Residence/Place of Residence, for a scheduled flight, scheduled cruise, bus or train to the scheduled destination with:</u></p> <ul style="list-style-type: none"> • <u>their American Express Platinum Card®; or</u> • <u>any other proprietary issued American Express Hong Kong Card; or</u> • <u>American Express Membership Rewards® points; or</u> • <u>any American Express issued credit or rewards; or</u> • <u>any travel rewards programs provided the taxes and/or surcharges have been purchased using a proprietary American Express Hong Kong Card</u> <p><u>American Express Not Accepted</u></p> <p><u>To be eligible for cover, if Insured Person(s) cannot pay the required costs of transportation on his/her American Express Platinum Card because the provider does not accept American Express as a form of payment - he / she must be able to supply proof of purchase and the name and address of the provider who would not accept his/her American Express Platinum Card.</u></p> <p><u>Maximum Indemnity Per Insured Person (Applicable for Part I- Benefits, Section I- Personal Accident)</u></p> <p><u>In the event the required costs of transportation have been charged to duplicate or multiple American Express® Cards, the Insured Person(s) will be entitled for the highest benefit amount under one such card, as stated in the policy, for any one loss sustained by any one individual Insured Person as a result of any one accident.</u></p> <p><u>In no event will duplicate or multiple American Express Cards or American Express Travel Cover or Travel Accident Insurance Certificates obligate the Company in excess of the benefit amount for any one loss sustained by any one accident under Policy NAC0000012 or under other American Express Travel Cover or Travel Accident Insurance Certificates wherever issued.</u></p>

<p>Part I – Benefits, Section I – Personal Accident</p> <p>5. Loss of or the Permanent Total Loss of use or one or both Limbs</p>	<p>Part I – Benefits, Section I – Personal Accident</p> <p><u>5. Permanent Loss of Limb</u></p>
<p>Part I – Benefits, Section II – Medical Expenses</p> <p>The Company shall further reimburse the Insured Person the related medical expenses incurred within three (3) months after returning to his/her Country of Residence/Place of Residence and subject to a maximum of HKD30,000 only in the case for follow-up medical treatment of the same Bodily Injury sustained by the Insured Person as given or prescribed by a physician to during the Journey.</p>	<p>Part I – Benefits, Section II – Medical Expenses</p> <p><u>The Company shall further reimburse the Insured Person on the related medical expenses incurred within three (3) months after returning to his/her Country of Residence/Place of Residence, however this applies only to follow-up medical treatment related to Bodily Injury sustained by the Insured Person during the Journey. This reimbursement is limited to maximum of HKD30,000.</u></p>
<p>Part VII – General Conditions</p> <p>-</p>	<p>Part VII – General Conditions</p> <p>4. Disclaimer</p> <p><u>Section III – Evacuation and Repatriation Expenses is arranged by the Chubb Assistance who is solely responsible for these services. The Chubb Assistance is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of the Chubb Assistance.</u></p>
<p>Part VII – General Conditions</p> <p>-</p>	<p>Part VII – General Conditions</p> <p>6. Mediation</p> <p><u>Any dispute or difference arising out of, or in connection with, this Master Policy must first be referred to mediation at the Hong Kong Mediation Centre (HKMC) and in accordance with the HKMC Mediation Rules in effect at the time of the mediation. The Insured Person's genuine attempt in resolving the dispute via mediation is a condition precedent to the Insured Person pursuing the claim. If the Insured Person does not bring the dispute to mediation within six (6) months from the time of The Company's claim decision, then such claim against The Company is deemed to be withdrawn or treated as abandoned and the Insured Person is barred from pursuing the same claim against The Company.</u></p>
<p>Part VII – General Conditions</p> <p>5. Legal Actions</p> <p>No action at law or in equity shall be brought to recover on this Master Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Master Policy. No such action shall be brought after the expiration of one (1) year after the time written proof of loss is required to be furnished</p>	<p>Part VII – General Conditions</p> <p>7. Legal Actions</p> <p><u>No legal action shall be brought to recover on this Master Policy unless mediation has failed, and no such action shall be brought against The Company after eighteen (18) months from the time of The Company's claim decision. If the Insured Person fails to meet the time limit, then such claim against The Company is deemed to be withdrawn or treated as abandoned and the Insured Person is barred from pursuing the same claim against The Company.</u></p>
<p>Part VII – General Conditions</p> <p>6. Arbitration</p> <p>All differences arising out of this Master Policy shall be determined by Arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of Arbitrators or Umpires then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Master Policy that an arbitration award shall be first obtained.</p>	<p>Part VII – General Conditions</p> <p>6. Arbitration</p> <p><u>All differences arising out of this Master Policy shall be determined by Arbitration in accordance with the prevailing Arbitration Ordinance. If the parties fail to agree upon the choice of Arbitrators or Umpires then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre. It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Master Policy that an arbitration award shall be first obtained.</u></p>

<p>Part VII – General Conditions</p> <p>10. Governing Law</p> <p>This Master Policy shall be governed and interpreted in accordance with Hong Kong SAR Law, except as otherwise stated herein.</p>	<p>Part VI – General Conditions</p> <p>11. Governing Law and Jurisdiction</p> <p>This Master Policy shall be governed and interpreted in accordance with Hong Kong SAR Law <u>and all legal actions concerning this Master Policy must be brought at the courts of Hong Kong</u>, except as otherwise stated herein.</p>
<p>-</p>	<p>Part IX – Dispute Resolution</p> <p>If you are not happy with the way in which this Master Policy was sold to you or any other aspect of this Master Policy, please contact:</p> <p><u>The Customer Service Manager</u> <u>Chubb Insurance Hong Kong Limited</u> <u>39/F, One Taikoo Place</u> <u>979 King's Road</u> <u>Quarry Bay, Hong Kong</u> <u>O +852 3191 6222</u> <u>F +852 2519 3233</u> <u>E cs.hk@chubb.com</u></p> <p><u>The Company have developed an internal procedure for dispute resolution in accordance with “The Code of Conduct for Insurers”. If at any time you have an unresolved complaint about the products or services, you can use The Company’s internal dispute resolution process. Your query or complaint will then be reviewed and The Company will respond within fifteen (15) working days. If you are unhappy with the outcome of The Company’s internal review of your complaint, you may take your complaint, at no cost to you, to the Insurance Complaints Bureau for assistance. Contact details are given below:</u></p> <p><u>Insurance Complaints Bureau</u> <u>29th Floor, Sunshine Plaza,</u> <u>353 Lockhart Road, Wanchai, Hong Kong.</u> <u>F +852 2520 1967</u></p>

Part IX – Personal Information Collection Statement

The Company (“We/Us”) want to ensure that Our Insured Persons (“You”) are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You (“Personal Data”), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

(a) Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop and identify products and services that may interest You, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services. We may also use your Personal Data in other ways with your consent.

(b) Transfer of Personal Data

Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be disclosed to:

- (i) third parties who assist Us to achieve the purposes set out in paragraph a. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which You accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

(c) Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance (“PDPO”), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Part X – Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“We/Us/Our”) want to ensure any customer (“You/Your”) who provides personal identifiable information (“Personal Data”) to Us are confident that Your Personal Data is treated with the appropriate degree of confidentiality and security.

This Personal Information Collection Statement sets out the types of Personal Data We may collect, the purposes for collecting Personal Data, how and when We may use and disclose the Personal Data, and how You may access and correct Your Personal Data.

The types of Personal Data We collect from You depends on Your relationship with Us. The Personal Data may include but not limited to Your name, date of birth, identification document number, contact details (e.g. phone number, address, email address), financial information and account details, medical information, claims history, photographs and location information. Sometimes You may provide Personal Data about another person to Us, in doing so You confirm You have obtained that person's consent and have the authority to provide such Personal Data for use and transfer by Us.

a. Purposes of Collection of Personal Data

We will collect and use Your Personal Data for the purposes of creating, distributing and providing competitive insurance products and services, including Our processing of Your applications for insurance products, administering and managing Your and Our rights and obligations in relation to such insurance cover. We also collect Personal Data to identify products and services for You, to conduct research, surveys and analytics, and to market Our products and services. We may require You to provide certain Personal Data on mandatory basis for enabling Us to provide You with Our products and/or services.

b. Direct marketing

Only with Your consent, We may use Your name, phone number, address, email address to contact You on marketing Our insurance products and services via mail, email, phone or messaging. You may notify Us to cease direct marketing by writing to Our Data Privacy Officer at the address stated below.

c. Transfer of Personal Data

All Personal Data We collect will be kept confidential and will not be disclosed nor transferred to any other parties without Your prior consent, but subject to any applicable law, Your Personal Data may be disclosed or transferred to the following parties (whether within or outside Hong Kong Special Administrative Region):

- i. third parties who assist Us to achieve the purposes set out in paragraphs a and b above. For example, Our relevant staff, contractors, agents, service providers and others such as data analysts, professional advisers, loss adjudicators and claims investigators, doctors and medical service providers, expert consultants, emergency assistance providers, credit reference bureaus, government agencies, reinsurers and reinsurance brokers;
- ii. Our parent and affiliated companies;
- iii. the relevant insurance intermediary; and
- iv. others for the purposes of public safety and law enforcement.

d. Access and correction of Personal Data

You may access and correct Your Personal Data held by Us and We will do so unless there is any legal reason why We may refuse to do so. Please email Our Data Privacy Officer at Privacy.HK@chubb.com or mail to Us at 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. If We levy any charges for providing information on your request, such charges will not be excessive. We will not charge You for updating Your Personal Data.