

American Express
Group Travel Insurance Plan
美國運通會員團體旅遊保障計劃

Terms and Conditions

條款及細則

For Platinum Card members

只供白金卡會員

Policy Number 保單編號 :NAC0000012

Period of Insurance: From 1 April 2023 to 31 March 2024
(both dates inclusive)

「受保期間」: 2023 年 4 月 1 日起至 2024 年 3 月 31 日
(包括首尾兩日)

CHUBB®

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This Terms and Conditions contains important information about Your Covered American Express® Card complimentary insurance and should be read carefully and stored in a safe place.

The following complimentary insurance is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

Please familiarize Yourself with its contents and refer to it in the event of a claim situation. If You have any questions, please call the American Express Platinum Cards Service, Hong Kong on (+852) 2277 2233.

Please note that the English version of this Policy is the official version. This Policy is provided to you in both English and Chinese languages for ease of reference only. The English version of the Policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

Terms and Conditions

The following complimentary insurance benefits are offered by American Express International Inc. (herein called “Policyholder”) (Master Policy issued by Chubb Insurance Hong Kong Limited (herein called “Company”)) to the American Express:

- (a) Basic Platinum Card members;
- (b) Basic Platinum Card members' spouse regardless of whether he/she is a Supplementary Cardmember;
- (c) Basic Platinum Card members' Child(ren) over thirty (30) days and under the age of twenty-one (21), regardless of whether the Child is a Supplementary Cardmember; and
- (d) the Supplementary Platinum Card members under the Basic Platinum Card members' card account

for their respective rights and interest provided that the above mentioned cards are issued by the Policyholder in Hong Kong.

The Company agrees to insure the Insured Person(s) in respect of the insurance coverage as specified in this Policy for unlimited number of Journeys subject to all the exclusions, conditions and terms contained herein and in the master policy, and any endorsed hereon. Any changes, amendment or endorsement to (including cancellation of) this Policy or the master policy will be binding on the Insured Person(s) without any prior notice required to be provided to the Insured Person(s).

This Policy shall automatically renew at annual intervals from 1 April subject to payment of the premium of the master policy and unless terminated in accordance with the master policy.

Part I - Benefits

Section I - Personal Accident

If during the Period of Insurance an Insured Person sustains Bodily Injury which arises during a Journey and within twelve (12) calendar months from the date of such Bodily Injury results in the death, dismemberment or disability as described hereunder the Company shall pay the Insured Person the Benefit Amount according to the following events of loss listed:

Events of Loss	Benefit Amount (HK\$)
1. Death	1,000,000
2. Permanent Total Disablement	1,000,000
3. Permanent and Incurable Paralysis of all Limbs	1,000,000
4. Permanent Total Loss of Sight of one or both Eyes	1,000,000
5. Loss of or the Permanent Total Loss of use of one or both Limbs	1,000,000
6. Permanent Total Loss of Speech and Hearing	1,000,000
7. Permanent Total Loss of Hearing in: (a) both Ears (b) one Ear	750,000 150,000

Proviso:

- (a) The occurrence of any specific event of loss for which indemnity is payable at the principal Benefit Amount of HK\$1,000,000 under this Section shall at once terminate all insurance under this Policy with respect to that Insured Person reporting such loss, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.

- (b) The aggregate maximum payable under this Section for Basic Platinum Card member, his/her Spouse and Children shall be 200% of principal Benefit Amount and for the Children of the Basic Platinum Card member shall be 25% of principal Benefit Amount.
- (c) No indemnity will be paid under any circumstances for more than one of the above item 1-7 events of loss, in respect of Bodily Injuries arising out of the same occurrence.

Condition:

- (a) Satisfactory proof to the Company of death or Bodily Injury sustained for which a claim is made hereunder shall be provided upon demand at the own expense of the Insured Person or his/her personal representative. Death or Bodily Injury sustained shall not be presumed solely on account of the disappearance of the Insured Person.

Section II - Medical Expenses

The Company shall reimburse an Insured Person in respect of medical and/or surgical fees, Hospital, nursing home or emergency dental charges (incurred as a result of Bodily Injury) necessarily incurred outside of Country of Residence/Place of Residence and for which treatment is prescribed by a Physician as a result of Bodily Injury sustained or Sickness contracted during a Journey outside the Country of Residence/Place of Residence and the Period of Insurance by an Insured Person.

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 HK\$30,000 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.

Proviso:

- (a) All hospitalisation should be notified to Chubb Assistance as soon as possible and the Insured Person must obtain a medical assessment and monitoring from Chubb Assistance. Failure to do so may prejudice the Insured Person's claim.
- (b) Any expenses which are recoverable from any other insurance policy or state insurance program which is applicable to the Insured Person(s) is not covered under this Section.
- (c) Expenses incurred for dental crowns and bridges are excluded from cover under this Section.
- (d) The total liability of the Company under this Section shall not exceed HK\$1,000,000 for each Insured Person.

Section III - Evacuation and Repatriation Expenses

If during a Journey and the Period of Insurance an Insured Person shall suffer serious Bodily Injury or Sickness and shall call the Chubb Assistance service through American Express Platinum Cards Service Hotline for urgent medical evacuation or emergency assistance anywhere outside of Hong Kong, the following benefits/services will be provided:

1. Emergency Medical Assistance

1.1 Dispatch of essential medicines not readily available

If medical supplies are necessary for treatment of an unforeseeable disease or Accident of an Insured Person and which cannot be obtained locally, Chubb Assistance will do its utmost to obtain and dispatch them to the Insured Person at the earliest possible time. The cost of such medicines, any duties and taxes, if applicable, will be borne by the Insured Person, including any duties and taxes (if advanced). These will be billed to the Insured Person's Platinum Card Account within thirty (30) days from the date of the service.

1.2 Medical assessment of treatment received locally / Medical monitoring

Chubb Assistance shall take all reasonable steps to obtain a medical assessment of the treatment of an Insured Person and co-ordinate and, where it is medically advisable in the opinion of a Physician designated by Chubb Assistance ("Designated Physician"), monitor the local treatment until the Insured Person is released from treatment or is sent home. These steps include but are not limited to:

- (a) The Designated Physician shall follow up with the local Physician, discuss the preliminary diagnosis and evaluate the recommended treatment based on the information made available to the Designated Physician;
- (b) The Designated Physician will contact the local treating Physician throughout the treatment period, when deemed medically advisable, to monitor the progress of the Insured Person and to determine the adequacy and necessity of treatment being provided to the Insured Person. In cases where the Designated Physician does not deem it medically advisable to contact the local attending Physician every forty-eight (48) hours, or more frequently, while the Insured Person is in a Hospital, a representative for Chubb Assistance will contact the Insured Person at least every forty-eight (48) hours, if possible, and if not, will contact the local Physician in order to monitor the progress of the Insured Person.

1.3 Medical evacuation & repatriation

If the Designated Physician determines that an Insured Person is not receiving adequate medical treatment locally Chubb Assistance will organise his/her transfer to a more appropriate Hospital, at no cost to the Insured Person. If necessary, depending on the Bodily Injury or Sickness and if medically advisable, the Insured Person will be repatriated to the medical centre facility closest to his/her Place of Residence. If transportation is required, it will be arranged by one of the following options: first class train, couchette or sleeping car, taxi, ambulance, commercial air carrier (on a scheduled flight - business class where possible), or air ambulance or any medically appropriate transportation means. Repatriation will not be provided for Sickness or Bodily Injury of a mild nature, which can be treated locally and does not prevent the Insured Person from continuing his/her Journey.

1.4 Emergency funds

To minimise financial inconvenience to an Insured Person in an emergency, the following services will be provided:

- (a) When Chubb Assistance has been provided with information that the Insured Person is covered by a health insurance policy which would cover the services in question Chubb Assistance shall first ask the medical facility or local Physician to bill the insurance company of the Insured Person and, if the medical facility or local Physician is unwilling to do so, shall then request the medical facility or local Physician to bill the Insured Person directly, rather than requiring the Insured Person to pay on site.
- (b) Where a local Physician or medical facility refuses to provide needed medical services to the Insured Person without receiving advanced payment for those services and/or obtaining a guarantee, upon the request of the Insured Person Chubb Assistance shall guarantee and, when necessary, advance for such payment, up to US\$8,000. If the Insured Person is unconscious and Chubb Assistance determines it is necessary to offer such a guarantee or to advance payment to a local Physician or medical facility, Chubb Assistance shall do so on the Insured Person's behalf if a family member is not available for this purpose. All such payments will be billed to the Insured Person's Platinum Card Account.

1.5 Visit of an immediate family member to an Insured Person's Hospital bedside

Chubb Assistance shall arrange and pay for emergency round trip economy class transportation for one family member of an Insured Person to travel to the place of treatment of the Insured Person if:

- (a) The Insured Person is travelling alone or with a Child of sixteen (16) years old or younger, or with a travelling companion who is not a family member and who has been required to leave the Insured Person; and
- (b) A Designated Physician, in consultation with the local Physician, reasonably anticipates that the Insured Person will be hospitalized for ten (10) consecutive days or more, Chubb Assistance shall arrange accommodation for the family member but shall have no responsibility for the cost of the accommodation, meals or other expenses of the family member.

1.6 Repatriation of dependent Child(ren)

If the dependent Child(ren) aged sixteen (16) years old or younger, travelling with an Insured Person at the time of Bodily Injury or Sickness of the Insured Person, are left unattended, Chubb Assistance shall arrange and pay for one-way economy class transportation to return the Child(ren) to his/her Place of Residence. Should it be necessary for the Child(ren) to be accompanied by an attendant, Chubb Assistance shall pay for a qualified escort to accompany the Child(ren).

If the Child(ren) or a member of the Insured Person's family designates a return destination other than the Insured Person's Place of Residence, Chubb Assistance shall make the travel arrangements, purchase the tickets and pay for such travel, up to the cost of travel to the Place of Residence of the Insured Person. Any extra expense will be charged to the Insured Person's Platinum Card Account.

1.7 Transportation of a travelling companion

If a decision is made to evacuate or repatriate an Insured Person to another Hospital or treatment facility, Chubb Assistance will provide for one-way air transportation for one travelling companion (the "Covered Travelling Companion") to return to the Place of Residence of the Insured Person under the following circumstances:

- (a) if the original ticket of the Covered Travelling Companion has become invalid as a result of delay caused by the Sickness or Bodily Injury of the Insured Person, the class of air transportation will be the same, if available, as the Covered Travelling Companion's original ticket;
- (b) if the Covered Travelling Companion holds no ticket to return to the Place of Residence, Chubb Assistance will provide for one-way economy class transportation. If the Covered Travelling Companion designates a return other than the Place of Residence of the Insured Person, Chubb Assistance shall make the travel arrangements, purchase the tickets and pay for such travel up to the cost of the travel to the Place of Residence of the Insured Person provided above. Any extra expense will be charged to the Insured Person's Platinum Card Account.

1.8 Transmission of urgent messages

If Chubb Assistance has been notified that an Insured Person has been admitted to a medical facility, within forty-eight (48) hours of such admission or at the time when the Insured Person is first reachable by telephone, whichever is the latest, Chubb Assistance shall ask the Insured Person admitted to the medical facility whether he/she would like Chubb Assistance to contact the immediate family, next-of-kin or business associates. Chubb Assistance shall use its best efforts to make any such contact requested by the Insured Person. As long as Chubb Assistance exercises due care and transmits such information in a reasonable manner, Chubb Assistance shall have no responsibility for, and the Insured Person shall indemnify Chubb Assistance for any damages caused by any information transmitted by Chubb Assistance on behalf of the Insured Person.

1.9 Transportation of the travelling companion to the new place of hospitalisation

When Chubb Assistance moves an Insured Person from one Hospital to another, other than a medical facility near his/her Place of Residence, Chubb Assistance shall arrange and pay for one travelling companion of the Insured Person or a family member who is with the Insured Person, but not both, to travel to the new Hospital location. The travelling companion will use the same mode and class of transport as the Insured Person, whenever practicable.

1.10 Emergency hotel expenses

Chubb Assistance will arrange and pay up to HK\$1,500 per night for a hotel room, up to a maximum of five (5) nights, in case an Insured Person has to remain in the country where travelling for emergency medical treatment or further medical check-ups, or for the purpose of convalescence monitored and agreed by a Designated Physician, if this treatment will extend the trip duration of the Insured Person beyond his/her original plans.

1.11 Repatriation of mortal remains

In case of death of an Insured Person, Chubb Assistance shall arrange the prompt transportation of the mortal remains back to his/her Place of Residence. Chubb Assistance shall pay all associated expenses, including up to HK\$5,500 for a coffin or other encasement of remains suitable for travelling purposes, excluding the cost of any ceremonies or burial. The choice of coffin or encasement is at the discretion of Chubb Assistance.

1.12 Return home on the death of a relative

Chubb Assistance shall make travel arrangements and pay for the cost of an Insured Person, including but not limited to purchasing an economy class airline ticket, to return as soon as possible to his/her Place of Residence in the event of death of a relative, in order to attend the deceased's funeral, of any one of the following residing in Hong Kong: father, mother, parent-in-law, legal spouse, child, brother or sister, providing the Insured Person's travel ticket is not valid for an early return to his/her Place of Residence.

1.13 Referrals to medical service providers

Chubb Assistance shall provide an Insured Person with the name, address and telephone number of a nearby medical service provider, such as doctors, Hospitals and clinics. Wherever possible, the Insured Person will be provided with the details of two or more providers. The final selection of the provider shall be the responsibility of the Insured Person.

1.14 Replacement of spectacles / contact lenses / prescribed medicines

Chubb Assistance will arrange and organise transportation of replacement spectacles or contact lenses left behind or lost or urgently needed prescribed medicines by an Insured Person not readily available in the country in which the Insured Person is travelling, provided that the Insured Person is able to provide sufficient information to Chubb Assistance to locate the optical provider regularly used by him/her, or in the case of medicines, the necessary prescriptions. Costs of research, transport, and packing will be paid by Chubb Assistance. The cost of replacement lenses, spectacles or medicines, and any costs incurred due to import duties or taxes will be charged to the Insured Person's Platinum Card Account within thirty (30) days from the date of shipment.

2. General Restrictions

2.1 There may be certain countries where emergency medical assistance services are not available or capabilities may be limited. The following conditions restrict the ability to render these standard assistance services: War/civil strife/invasion, natural disasters, Riots/terrorist activities/hostilities; Strikes or industrial actions; circumstances where there is danger of explosion/nuclear radiation/economic sanctions etc.

2.2 In the event of a medical emergency, when a Designated Physician, in consultation with a local attending Physician, determines it is medically necessary for an Insured Person to be transported to a different Hospital or repatriated to his/her Place of Residence for proper medical treatment, Chubb Assistance will arrange and pay for the transport under proper medical supervision. All decisions as to the medical need for evacuation/repatriation, the means and/or timing of any evacuation/repatriation, the medical equipment and medical crew to be used, and final destination, are medical decisions which will be made by the Designated Physician in consultation with a local treating Physician based on medical factors, and their decisions shall be conclusive in determining the need for such services.

- 2.3** Except for Designated Physicians, the health care professionals, and/or any other professional who provides the services enumerated herein, are independent contractors and Chubb Assistance shall not be liable for the negligence or other wrongful acts or other omissions of such health care professionals.

3. Exclusions

3.1 Existing medical conditions

Chubb Assistance shall have no obligation to provide medical assistance to an Insured Person where the Sickness giving rise to the necessity of medical attention falls within any of the following categories: illness arising from a medical condition which existed prior to the period of a covered Journey (unless the treating Physician or treating specialist has given specific written confirmation of fitness to travel prior to departure); Sickness and Bodily Injury resulting from the use of drugs; attempted suicide or mental illness; premature birth or miscarriage occurring during the period of three (3) months prior to the estimated date of delivery.

3.2 Repatriation of persons

Chubb Assistance shall have no obligation to repatriate an Insured Person in case of the following: Sickness or Bodily Injury of a mild nature which can be treated on the spot or which does not prevent the Insured Person from continuing his/her Journey, fractures and sprains of a mild nature, chronic diseases, pregnancies unless an unforeseeable complication arises (limited to the first six (6) months of pregnancy), abortions, recovery periods of Sickness contracted before the commencement of the Journey (unless the treating Physician or treating specialist has given specific written confirmation of fitness to travel prior to departure), attempted suicide, Accidents occurring while the Insured Person is participating in any official sports contest, Pre-existing Medical Condition(s).

3.3 Failure to notify the Company and Chubb Assistance

The Company and Chubb Assistance shall not be held responsible or liable for any services not directly performed by Chubb Assistance or shall not reimburse any party under any circumstances if Chubb Assistance has not been involved in performing the assistance services.

3.4 Limitation of ticket arrangement

When Chubb Assistance organises a repatriation or other transportation, and if the covered claim does not oblige Chubb Assistance to change the date on which the Insured Person has initially planned to go back home, or if the Insured Person's ticket can be modified, Chubb Assistance shall ask the Insured Person to use his/her ticket. In instances where Chubb Assistance has paid the Insured Person's transportation back home, the Insured Person shall send his/her unused ticket to Chubb Assistance.

4. Legal Services

4.1 Referrals and advance of lawyers' fees

Chubb Assistance shall provide an Insured Person with the name, address and telephone number of a local lawyer. Wherever possible the Insured Person shall be referred to two or more lawyers. Although the final selection of a lawyer shall be the responsibility of the Insured Person, Chubb Assistance guarantees that any lawyer to which it refers to the Insured Person shall be admitted to practice in accordance with the laws of the relevant jurisdiction, be of good repute and has not been the subject of any reprimand or malpractice proceedings. Chubb Assistance shall advance emergency funds to the Insured Person to pay for fees and costs associated with such representation, up to US\$10,000. This amount will be billed to the Insured Person's Platinum Card Account within thirty (30) days from the date of advance of the legal fee.

4.2 Advance of bail bond

Chubb Assistance shall attempt to secure and properly post, where possible, bail bonds for an Insured Person, up to US\$10,000, for incarceration occasioned as a result of a traffic Accident or an administrative complication. The bond cost shall be borne in full by the Insured Person and will be billed to the Insured Person's Platinum Card Account within thirty (30) days from the date of posting of the bond, for repayment.

Conditions:

- (a) The total advance for legal services and bail bonds is limited to US\$10,000 per incident.
- (b) If an Insured Person does not attend the court hearing at the arranged date, Chubb Assistance may launch immediate action to recover the loss of the bail bond and pursue the Insured Person for immediate repayment.

5. 24-Hour Worldwide Assistance

Chubb Assistance will assist an Insured Person in case of emergency abroad in the event of Accident, Sickness or serious loss with the following assistance services.

Pre-trip Assistance

- Visa requirements
- health advice for international travel

- exchange rate information
- vaccination and immunization requirements
- consulate and embassy information
- weather information

During Travel

- 24-Hour telephone advice from Chubb Assistance doctor
- assistance with emergency travel arrangement
- names and contact information for doctors, dentists, hospitals and clinics
- names and contact information for lawyers and appropriate legal aid agencies
- contact information for consulates and embassies
- names and contact information for interpreters

To receive the above Emergency Medical Assistance services and the 24-Hour Worldwide Assistance service under Section III of Part I of this Policy, the Insured Person shall simply make a call to:

American Express Platinum Cards Service, Hong Kong

O (+852) 2277 2233

Section IV - Personal Cash and Document

The Company shall indemnify an Insured Person up to an amount not exceeding HK\$3,000 for :

- loss of cash, banknote or travellers' cheques of the Insured Person as a result of Robbery during a Journey and the Period of Insurance;
- replacement of personal travel documents or travel tickets if they are stolen or taken from the Insured Person by force, violent means, or by threats of violence during a Journey and the Period of Insurance.

Proviso:

- Loss of cash, banknotes, travellers' cheques, travel tickets and/or travel documents which are not reported to the police within twenty-four (24) hours from discovery of loss is excluded from cover under this Section.
- Losses due to error or omission or depreciation in value is excluded from cover under this Section.
- Loss in respect of leaving cash, banknotes, travellers' cheques, travel tickets and/or travel documents unattended is excluded from cover under this Section.

Section V - Baggage and Personal Effects

The Company shall indemnify an Insured Person up to an amount not exceeding HK\$15,000 in aggregate and a sub-limit of HK\$2,000 per item, pair or set for each Insured Person in respect of loss or destruction of or damage to the Insured Person's baggage, clothing and personal effects which forms part of the baggage during a Journey and the Period of Insurance.

Exclusions:

The Company shall not be liable for any loss in respect of

- loss or destruction of or damage to contact corneal cap or micro lenses, stamps of any kind, manuscripts or documents of any description, medals, coins, bonds, securities, travellers' samples or camping equipment and the breakage of skis;
- loss, destruction or damage due to wear and tear, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating;
- the breaking of or damage to crockery, china, glass, sculpture, curios, pictures, musical instruments, skis or fragile articles of any kind unless caused by fire, theft or an Accident to the vehicle, vessel or aircraft conveying the article;
- loss, destruction or damage occasioned by or in consequence of confiscation, nationalization, requisition or willful destruction by any government public or municipal local or customs authority;
- loss of or damage to property insured under any other insurance policy, or otherwise reimbursed by common carrier or hotel;
- loss of or damage to Insured Person's baggage sent in advance or souvenirs and articles mailed or shipped separately;
- loss of or damage to Insured Person's baggage left unattended in any vehicle or public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property;
- loss of business goods or samples;
- loss of data recorded on tapes, cards, discs or otherwise.

Proviso:

- (a) An Insured Person shall observe ordinary and proper care in the supervision of the baggage. In the event of loss, destruction of or damage to the Insured Person's baggage or personal effects, the Insured Person shall immediately take steps to minimize the damage and recover any missing property and give notice to any air transport, rail or steamship company or any other third party who had custody of the baggage which may be responsible for the loss, destruction or damage and a written report obtained.
- (b) The Company may at its own option make good the loss, destruction or damage as an alternative to making the payments provided for in this Section.
- (c) Where an item forms part of a set or pair, the Company shall pay the proportional value of the item that is lost, stolen or damaged but not the entire set or pair.

Section VI - Baggage Delay

If during a Journey and the Period of Insurance an Insured Person's checked-in baggage accompanying the Insured Person has been delayed by the carrier, misdirected by the carrier or temporarily misplaced by the carrier for more than twelve (12) hours after the Insured Person's arrival at the airport of the scheduled destination abroad, the Company shall pay an amount of HK\$400 for each full twelve (12) hours of delay for the emergency purchase of essential clothing and toiletries up to a maximum amount of HK\$3,200 for each Insured Person.

Proviso:

- (a) The Company shall be provided with receipts or other evidence of purchases.
- (b) In the event of a claim under this Section, an Insured Person shall obtain written confirmation from the carrier or its agents stating the number of hours of delay and the reason for such delay.
- (c) An Insured Person cannot claim under Section V and VI for the same items.

Section VII - Flight Delay

If during a Journey and the Period of Insurance, the departure of an aircraft in which an Insured Person had arranged to travel is delayed at least twelve (12) hours from the time specified by the carrier due to Strike, industrial action, adverse weather conditions, mechanical breakdown of such carrier, the Company shall pay an amount of HK\$400 for each full twelve (12) hours of delay up to a maximum amount of HK\$3,200 for each Insured Person.

Proviso:

- (a) In the event of a claim under this Section, an Insured Person shall obtain written confirmation from the carrier or their agents stating the number of hours of delay and the reason for such delay.
- (b) Loss as a result of the failure of an Insured Person to act according to the items specified below is excluded from cover under this Section:
 - i. check in for the departure by the time specified by the carrier;
 - ii. act upon the express instructions of the carriers or their agents, the airport and the port authorities as appropriate.
- (c) Loss as a result of Strike or industrial action which has commenced or has been announced before a Journey is excluded from cover under this Section.

Section VIII - Missed Departure

If an Insured Person's missed departure during a Journey and the Period of Insurance is a direct result of the failure of the public transport to get the Insured Person to the departure port or airport due to Strike & other industrial action, Riot, Civil Commotion, hijack or adverse weather conditions, the Company will pay the additional transport expenses incurred in reaching the Insured Person's planned destination. Provided that the total liability of the Company under this Section shall not exceed HK\$10,000 for each Insured Person.

Section IX - Trip Cancellation/Curtailment

If during a Journey and the Period of Insurance an Insured Person's Journey is cancelled, rescheduled or curtailed, the total liability of the Company under this Section shall not exceed HK\$30,000 for each Insured Person in respect of:

- (a) loss of deposits or payments in advance for the air tickets of an Insured Person which are not recoverable from any other source upon cancellation of air tickets;
- (b) service charges levied to an Insured Person by an airline for changing reservations;
- (c) loss of deposits or payments in advance which are not recoverable from any other source for travel and accommodation in respect of any of the Insured Persons which the Insured Person shall have already paid or contracted to pay at the time of cancellation of the Journey or shortening the period of the Journey;

- (d) reasonable additional transportation and accommodation expenses including reimbursement of outward and return travel costs necessarily incurred by the Insured Person resulting from such cancellation, rescheduling or shortening of the Journey,

necessitated by

- (a) hijack of the aircraft in which the Insured Person is travelling as fare paying passenger;
- (b) the death, Bodily Injury, Sickness, or compulsory quarantine of the Insured Person or travelling companion;
- (c) the death or Bodily Injury or Sickness of the Spouse, parents(in-laws); siblings, children; close business associate of the Insured Person or travelling companion;
- (d) jury or witness service of the Insured Person or travelling companion;
- (e) the Insured Person or travelling companion's home being rendered uninhabitable by occurrence of fire, explosion or earthquake;
- (f) Strike, industrial action, or adverse weather or mechanical breakdown of the Insured Person's transporting carrier resulting in delay of at least twenty-four (24) hours from the time specified by the carrier, vessel or aircraft in which the Insured Person is booked to travel.

Extension: Trip Cancellation due to travel advisory

If during the Period of Insurance, after an Insured Person books the Journey, and before commencing the Journey, a government agency of an Insured Person's Country of Residence/Place of Residence places or upgrades a travel advisory level advising against any travel or non-essential travel to the scheduled destination he/she planned to travel; or the border(s) is/are closed for the scheduled destination he/she planned to travel to; or compulsory quarantine is required at the scheduled destination he/she planned to travel to, and this causes the Insured Person to cancel the respective Journey, the Company will reimburse each Insured Person up to the total liability of Section IX - Trip Cancellation/Curtailment in respect of : loss of deposits or payments in advance for the air tickets of an Insured Person which are not recoverable from any other source upon cancellation of air tickets; and service charges levied to an Insured Person by an airline for changing reservations; and loss of deposits or payments in advance which are not recoverable from any other source for travel and accommodation in respect of any of the Insured Persons which the Insured Person shall have already paid or contracted to pay at the time of cancellation of the Journey. Proviso under Section IX- Trip Cancellation/Curtailment is applicable to this additional benefit.

Proviso:

- (a) An Insured Person shall take all possible steps to recover the outlay for travel and accommodation deposits and payments.
- (b) The Company will not pay for any loss caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation.
- (c) The Company will not pay for any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
- (d) Any loss resulting from the failure of an Insured Person to act according to the items specified below is excluded from cover under this Section:
 - i. check in for the departure by the time specified by the carrier;
 - ii. act upon the express instructions of the carriers or their agents, the airport and the port authorities as appropriate.
- (e) Loss as a result of Strike or industrial action which has commenced or has been announced before a Journey is excluded from cover under this Section.

Section X - Personal Liability

The Company shall indemnify an Insured Person against legal liability to a third party up to a maximum amount of HK\$1,000,000 for each Insured Person arising from an event occurring during a Journey and the Period of Insurance as a result of:

- (a) Accidental death or Bodily Injury of any person;
- (b) Accidental loss of or damage to property of a third party.

The Company shall in addition indemnify an Insured Person against third party costs and expenses and damages provided such Insured Person does not admit liability on or enter into any settlement agreement with a third party unless the written consent of the Company is obtained.

Exclusions:

The Company shall not be liable in respect of any liability directly or indirectly arising from

- (a) death or Bodily Injury of any member of an Insured Person's family or any employee of an Insured Person;

- (b) loss of or damage to property belonging to or in the custody or control of any member of an Insured Person's family or any employee of an Insured Person;
- (c) any liability which attached by virtue of an agreement but which would not have attached in the absence of such agreement;
- (d) the employment, business or profession of any Insured Person;
- (e) the ownership of land or buildings by any Insured Person,
- (f) the occupation of land or building by any Insured Person other than temporary holiday accommodation;
- (g) the use of horses, vehicles, boat, lifts, aircraft, model aircraft or any kind of watercraft.

Proviso:

- (a) The indemnity payable under this Section shall not apply in respect of judgments, which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.

Section XI - Limit of Claims

- (a) The aggregate Benefit Amount for the Basic Platinum Card member, his/her Spouse and/or dependent Children shall be limited to 200% of the individual limit for each Section. In addition the aggregate Benefit Amount for the Child(ren) of the Basic Platinum Card member shall be limited to 25% of the individual limit in the case of cover for Personal Accident in Section I and in all other cases 100% of the individual limit for each Section.
- (b) Winter and water sports of amateur nature are covered under this Policy.

Part II - Definitions

In this Policy:

Accident:

A sudden, unforeseen and fortuitous events and "Accidental" shall be construed accordingly.

Benefit Amount:

The amount of benefit as stated in this Policy under all Sections in Part I - Benefits of this Policy.

Bodily Injury(ies):

Accidental bodily injury occurring whilst this Policy is in force, resulting solely and directly from an Accident caused by external, violent and visible means or by taking part in amateur sports. Drowning, gassing, poisoning from or exposures to the elements are included in this cover.

Child(ren):

All Basic Platinum Card member's legally dependent unmarried child(ren) including step child(ren) who are over thirty (30) days and under twenty-one (21) years of age residing in the Basic Platinum Card member's household.

Chubb Assistance:

The independent service provider appointed by the Company to provide emergency medical assistance, legal services, advance of bail bond, 24 hours worldwide assistance services as describe in section III - Evacuation and Repatriation Expenses.

Civil Commotion:

A disturbance, commotion or disorder created by civilians usually against a governing body or the policy thereof.

Company:

Chubb Insurance Hong Kong Limited.

Country of Residence/Place of Residence:

Hong Kong. If an Insured Person who is holding a valid Hong Kong Identity Card and is seconded to any country outside of Hong Kong or studying in any country overseas, the Country of Residence/Place of Residence shall mean the country the Insured Person currently residing in provided the Insured Person is a holder of authorized permit issued by the immigration authorities permitting the Insured Person to remain in that country otherwise than as a tourist.

Hospital:

A hospital duly registered with the government authorities which has 24-hours a day nursing services by registered graduate nurses; and organized facilities for diagnosis and major surgery.

Insured Person(s):

The American Express

- (a) Basic Platinum Card member;
- (b) Basic Platinum Card member spouse regardless of whether he/she is a Supplementary Cardmember;
- (c) Basic Platinum Card member Child(ren) over thirty (30) days and under the age of twenty-one (21), regardless of whether the Child is a Supplementary Cardmember; and
- (d) Platinum Supplementary Card members under the Basic Platinum Card member's card account

provided that the above mentioned cards are issued by the Policyholder in Hong Kong.

Journey:

The period of travel commencing from the Insured Person either leaving his/her Country of Residence/Place of Residence where the trip starts to commence a journey directly to the immigration counter and shall continue until such time as he/she returns to his/her Country of Residence/Place of Residence, or at the expiration of a ninety (90) day period beginning from the date such covered journey commenced, or upon expiry of this Policy or upon he/she ceasing to be an Insured Person as defined in this Policy, whichever is earlier.

Loss of Hearing:

Permanent total irrecoverable loss of hearing.

Loss of Limb:

Total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of Sight:

The entire and permanent irrecoverable loss of eyesight.

Loss of Speech:

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

Medical Expenses:

All reasonable and customary costs necessarily incurred by an Insured Person outside of his/her Country of Residence/Place of Residence during a Journey for Hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Physician up to maximum of one (1) year overseas treatment except the Company will further provide cover for related medical expenses incurred by the Insured Person within three (3) months after returning to his/her Country of Residence / Place of Residence up to a maximum of HK\$30,000 only in the case for follow-up medical treatment of the Bodily Injury sustained by the Insured Person during the Journey.

Nuclear, Chemical, Biological Terrorism:

The use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance of this Policy by any person or group(s), of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any Section of the public, in fear.

Chemical Agent:

Any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Biological Agent:

Any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Period of Insurance:

one (1) calendar year from the commencement date of April 1. However, if the Policy is cancelled or otherwise terminated, the Period of Insurance will be from the commencement date up to and including the date of cancellation or termination.

Permanent:

Lasting twelve (12) consecutive months from the date of Bodily Injury and at the end of the period beyond any hope of improvement or recovery.

Permanent Total Disablement:

Disablement which having lasted for at least twelve (12) consecutive months will, as confirmed by a Physician that in all probability, entirely prevent an Insured Person from engaging in gainful employment of any and every kind for the remainder of his/her life. Payment of Permanent Total Disablement in relation to any Insured Person shall constitute immediate and full discharge of the duties, obligations and liabilities of the Company under this Policy in relation to that Insured Person. And such benefit provided to such Insured Person shall be automatically terminated forthwith.

Physician:

Any person legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a Physician who is the Insured Person, or the spouse or relative of the Insured Person.

Policy:

"This document.

Pre-existing Medical Condition(s):

A medical condition contracted within six (6) months and/or having received medical treatment within twelve (12) months prior to the effective date of this Policy, whichever is earlier.

Riot:

The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not); or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance.

Robbery:

Any acts of taking property of another by means of force or fear, which involves violence or threats of violence. This does not mean theft or pickpocket.

Sickness:

Sickness or disease contracted and commencing during the Period of Insurance.

Strike:

The willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

War:

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Part III – General Exclusions

In addition to the excluded cover stated in each Section under Part I of this Policy, the Company will not pay for a loss under any Section of this Policy for loss or liability directly or indirectly arising as a result of:

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), Strike, Riot and/or Civil Commotion, civil war, rebellion, revolution, insurrection, military or usurped power;
2. the Insured Person engaging or taking part in:
 - (a) naval, military or airforce service or any operation with any armed force of the country; or
 - (b) professional sports;
 - (c) aviation or aerial activities including as a pilot or aircrew member except air travel as a fare-paying passenger in a properly licensed, fixed wing multi-engine aircraft constructed to carry passengers and operated by a licensed regularly scheduled commercial air carrier;
3. the Insured Person's suicide, attempted suicide, suicide pact or agreement or intentional self-injury;
4. the Insured Person being in a state of insanity or psychiatric or psychological disturbance, physical impairment or deformity, depression or anxieties, mental or nervous disorder, stress;

5. the Insured Person being under the influence of alcohol or drugs unless, in the case of drug consumption, it is proved that such drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
6. the Insured Person driving any vehicle while
 - (a) the alcohol content of his/her breath exceeds 35 microgrammes of alcohol in 100 millilitres of breath; and/or
 - (b) the alcohol content of his/her blood exceeds 60 microgrammes of alcohol in 100 millilitres of blood; and/or
 - (c) the alcohol content of his/her urine exceeds 107 microgrammes of alcohol in 100 millilitres of urine; and/or
 - (d) under the influence of alcohol so as to constitute the committal of an offence under the law of the place where the Accident causing Bodily Injury occurs, whether or not legal proceedings are commenced against the Insured Person in respect of any of the aforesaid. The said offence includes but not limited to the Insured Person driving while the alcohol content of his/her breath and/or blood and/or urine exceeds the legally permitted level(s) under the law of the place where the Accident causing Bodily Injury occurs or, the Insured Person driving while being incapable of having proper control of the vehicle;
7. if the Insured Person at the effective date of this Policy or before the commencement of a Journey had knowledge of any Pre-existing Medical Condition(s) or any other reasons why the Journey may have had to be cancelled, curtailed or rescheduled;
8. pregnancy, child birth or miscarriage of the Insured Person including complications resulting therefrom notwithstanding that such loss may have been accelerated or induced by Bodily Injury;
9. loss, destruction of or damage to any property whatsoever or any loss or expenses incurred whatsoever arising therefrom or any consequential loss directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
10. any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
11. any prohibition or regulations by any government;
12. any breach of government regulation or following the warning of any intended Strike, Riot or Civil Commotion through or by general mass media, any failure of the Insured Person to take reasonable precautions to avoid a claim under the Policy;
13. the Insured Person not taking all reasonable actions to safeguard his/her property or to avoid injury or minimize any claim under the Policy;
14. travelling against the advice of a Physician or doctor or for the purpose of obtaining medical treatment;
15. if any loss damage or legal liability covered under this Policy is also covered by any other insurance or compensated by any other party, the Company shall not be liable under this Policy except for any excess beyond the amount paid or would have been payable under other insurance or by the other the party. (not applicable for Section I of Part I of this Policy);
16. infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC:
 - (a) For the purposes of this exclusion, the term Acquired Immune Deficiency Syndrome shall have the meanings assigned to it by the World Health Organization, at the time of hospitalization.
 - (b) Opportunistic infections shall include but are not limited to pneumocystis carinii pneumonia, organism of chronic enteritis virus and/or disseminated fungi.
 - (c) Malignant neoplasm shall include but not be limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as causes of death in the presence of Acquired Immune Deficiency Syndrome.
17. any loss directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of Nuclear, Chemical, Biological Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
18. any loss incurred in the Insured Person's Country of Residence / Place of Residence.
19. trips in, or booked to, countries/territories where there is any travel advisory issued (including a government agency issued travel advisory) against travelling (i) in/to any country/territory or (ii) outside of Hong Kong.

Part IV – Claims

1. Notification of Claim

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured Person or his/her legal personal representative shall as soon as possible but in any case within thirty (30) days after expiry of a Journey,

give notice in writing to the Company. The Insured Person shall furnish to the Company all such particulars and evidence and documents or otherwise and shall do all such things as the Company may reasonably require.

The Company must be notified immediately in the event of the death of an Insured Person resulting or alleged to result from Bodily Injury, and reasonable notice must be given to the Company before internment or cremation and of any post-mortem examination or inquest and of the results thereof.

Failure to notify or provide proof of claim to the Company within the time limits specified in this Policy shall not invalidate a claim if it can be shown to the Company's satisfaction that it was not reasonably practicable to do so provided that all such notice and proof of claim shall be made as soon as reasonably practicable and, in any event, as regards proof of claim, within twelve (12) calendar months from the expiry of the period by which such proof would otherwise be required under this Policy.

2. Verification of Claim

Any documents or evidence required by the Company to verify the claim shall be provided by the Insured Person(s) at his or her own expense. Any medical examination required by the Company to verify the claim will be at the Company's expense. The Company shall, in the event of the death of the Insured Person(s), be entitled to have a post-mortem examination performed at its own expense where it is not prohibited by law.

In no circumstances shall the Company be liable to pay benefits in respect of the Insured Person unless the medical adviser or adviser appointed by the Company for the purpose shall be allowed, so often as may be deemed reasonably necessary, to make, at the Company's expense, an examination of the Insured Person.

3. Conduct of the Claim

The Insured Person must give whatever information or assistance upon request and must not admit, deny or negotiate any claim without the Company's written consent. Any writ, summons or other legal document served on the Company or any Insured Person in connection with a possible claim must be unacknowledged and sent to the Company immediately.

4. Fraudulent Claims

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Insured Person or anyone acting on the Insured Person's behalf to obtain benefit under this Policy, the Company shall be under no liability in respect of such claim.

Part V - Termination

1. The insurance provided under this Policy in respect of an Insured Person shall be terminated immediately on the earliest of the following events:
 - (a) date the Insured Person is unable to meet the definition of Insured Person as defined in this Policy;
 - (b) the date of death of the Insured Person;
 - (c) the date of termination of the master policy.
2. Position of claims upon termination: Termination shall be without prejudice to any claim that occurs prior to the effective date of such termination.

Part VI - Payment of Benefits

Benefits payable under American Express Group Travel Insurance shall be paid to the Insured Person or to the Insured Person's personal representatives or as otherwise directed in writing by the Insured Person.

Any receipt which the Insured Person or anyone acting on the Insured Person's behalf or his/her personal representative(s) may give to the Company for benefits payable under this Policy shall be deemed a final and complete discharge of all liability of the Company in respect of the entitled Benefit.

The Insured Person may from time to time by written notice to the Company designate a beneficiary or beneficiaries to whom the Benefits payable on his/her death under this Policy shall be made, and may revoke or change any such designation from time to time. No notice of designation or change in beneficiary shall be effective unless and until received and acknowledged by the Company and the Company shall in any event have no responsibility whatsoever as regards the validity or otherwise of any such notification.

Part VII - General Conditions

1. Entire Contract

The Policy Schedule, statements and declarations contained herein shall be deemed incorporated in this Policy and together with all endorsements and amendments hereto shall constitute the entire contract. Any word or expression

to which a specific meaning has been attached shall bear such meaning wherever it may appear. No amendment to this Policy shall be valid until approved in writing by the Company and such endorsement or amendment must be signed by the Company's authorised representative.

2. Terms and Conditions

Terms and Conditions The due observance and fulfillment of the terms, provisions and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured Person shall be conditions precedent to the liability of the Company to make any payment under the Policy. If the Insured Person is in breach of any of the conditions or provisions of the Policy (including a claims condition), the Company may decline to pay a claim, to the extent permitted by law.

3. Subrogation

In the event of any payment under Part I of this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

4. Physical Examination and Autopsy

The Company at its own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require during the pendency of a claim under Section I of Part I in this Policy and to make an autopsy in the case of death where it is not forbidden by law.

5. Legal Actions

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

6. Arbitration

All differences arising out of this 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 Policy that an arbitration award shall be first obtained.

7. Interest

No amount payable under this Policy shall carry interest.

8. Currency

Benefits payable under this Policy shall be in Hong Kong currency.

9. Notice of Trust and Assignment

The Company shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

10. Governing Law

This Policy shall be governed and interpreted in accordance with Hong Kong SAR Law, except as otherwise stated herein.

11. Rights Of Third Parties

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

12. Compliance With Applicable Economic And Trade Sanctions Laws

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged. Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

In witness whereof, the Company has caused this Policy to be executed and commence on the first day of the Period of Insurance stated in the Policy. Provided that no insurance shall be in force unless the Policy Schedule attached hereto is signed by an authorised representative of the Company.

Part VIII - Making a Claim

If unfortunately an Insured Person needs to make a claim, the following advice may prove useful and help to bring about a speedy settlement.

1. Retain all the booking/purchase invoices/receipts. They have to be attached to the claim form.
2. If medical attention is received for Bodily Injury or Sickness, the Insured Person should, if possible, obtain receipts for all payments made plus a "Medical Certificate" showing the nature of the Bodily Injury or Sickness.
3. In case of an emergency call the American Express Platinum Cards Service Hotline immediately or within five (5) days of such occurrence.
4. Any loss of money, credit card, or passport must be reported to the police or the consular general within twenty-four (24) hours from discovery of loss and a written report obtained.
5. Any loss, destruction of or damage to baggage and personal effects should be reported immediately to the carrier, tour operator or hotel and a written report obtained. Evidence of value must be provided for items over HK\$2,000.
6. Obtain a claim form without delay from the Company and return it together with supporting documentation.
7. Please call our Claims Hotline at (+852) 2861 9281 during office hours for enquiry of claims issues.

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 bureaux or credit reference bureaux, 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**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O (+852) 3191 6800
F (+852) 2560 3565
E Privacy.HK@chubb.com

Your request to obtain access or correction to Your Personal Data will be considered within forty (40) days of our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

本條款及細則載列有關閣下受保的美國運通卡免費保險的重要資料，請詳閱並妥善保管。

以下免費保險的承保人為安達保險香港有限公司。美國運通國際股份有限公司並非閣下的代理人或受信人，美國運通國際股份有限公司可於法律容許的情況下代表該保險提供者。

請閣下閱讀並了解本條款及細則，並於申請賠償時參閱其中內容。閣下如有任何疑問，請致電美國運通白金信用卡會員服務專線(+852) 2277 2233。

請注意「本保單」以英文版本為正式版本。「本保單」同時設有中英文版本，惟僅供閣下作參考用途而已。如就「本保單」內容的詮釋有任何爭議，均以英文版本為準。

條款及細則

美國運通國際股份有限公司（下稱「保單持有人」）向以下美國運通會員提供下述免費保險保障優惠（主保單由安達保險香港有限公司（下稱「本公司」）承保）：

- (a) 白金卡基本卡會員；
- (b) 白金卡基本卡會員的配偶，不論其是否附屬卡會員；
- (c) 白金卡基本卡會員出生滿三十（30）天以上，以及未滿二十一（21）歲的「子女」，不論該「子女」是否附屬卡會員；及
- (d) 白金卡基本卡會員的美國運通賬戶下的白金卡附屬卡會員

以上會員均可享有相關權益，惟上述美國運通卡須為保單持有人在香港簽發的美國運通卡。

「本公司」同意按「本保單」所訂明的保障範圍為「受保人」承保無上限次數的「旅程」，但須受限於「本保單」、主保單及批註內的一切不保之項目、條款及細則。「本保單」或主保單的任何更改、修改或批註（包括撤銷）將對「受保人」具有約束力，而毋須給予「受保人」任何事先通知。

「本保單」將於每年4月1日按期自動續保，但須視乎主保單是否已支付保費，除非主保單已終止。

第一部份 — 保障範圍

第一節 — 個人意外

如於「受保期間」內，「受保人」在「旅程」中蒙受「身體損傷」，且在「身體損傷」之日起計十二（12）個月內因該次「身體損傷」而導致下述之死亡、肢體殘缺或傷殘，「本公司」將根據下列損失項目，向「受保人」支付「賠償額」：

損失項目	賠償額 (港元)
1. 死亡	1,000,000
2. 「永久完全傷殘」	1,000,000
3. 「永久」及無法治癒的四肢癱瘓	1,000,000
4. 單眼或雙眼「永久」及完全「喪失視力」	1,000,000
5. 喪失單肢或兩肢或「永久」完全喪失其使用功能	1,000,000
6. 「永久」及完全「喪失語言能力」及「喪失聽覺」	1,000,000
7. 「永久」及完全喪失：	
(a) 雙耳聽覺	750,000
(b) 單耳聽覺	150,000

附帶條款：

- (a) 如「受保人」發生本節內任何一項主要「賠償額」為100萬港元之損失項目，該「受保人」在「本保單」內所有保障將即時終止，但有關終止不會影響因「意外」導致該損失項目的賠償事宜。
- (b) 根據本節可付予白金卡基本卡會員、其配偶及「子女」的最高總賠償金額是主要「賠償額」的200%，而可付予白金卡基本卡會員的「子女」的最高總賠償金額是主要「賠償額」的25%。
- (c) 在任何情況下，對於同一次事件引起的「身體損傷」，「本公司」只負責賠償上述1至7項的其中一項損失項目。

條款：

- (a) 根據「本保單」提出任何索償時，必須按「本公司」的要求出示其接納的死亡或「身體損傷」證明，有關證明的費用須由「受保人」或其遺產代理人負責。「本公司」不會僅因「受保人」失蹤而假定其死亡或「身體損傷」。

第二節 — 醫療費用

如「受保人」於「受保期間」在其「居住國/地區」以外之「旅程」中蒙受「身體損傷」或感染「疾病」，並經「醫生」處方治療而引致必要的醫療及/或手術費用、「醫院」、療養院或緊急牙科費用（因「身體損傷」而招致），「本公司」將向「受保人」賠償有關「醫療費用」。

此外，「本公司」亦會賠償「受保人」因該次「旅程」期間蒙受「身體損傷」而需要在返回其「居住國/地區」後三（3）個月內就由「醫生」斷症同一「身體損傷」引致的覆診費用，最高「賠償額」為30,000港元。

附帶條款：

- (a) 「受保人」應盡快通知「Chubb Assistance」有關所有住院治療，並必須由「Chubb Assistance」提供醫療評估和跟進。如未能達到此要求或可能影響「受保人」的索賠。
- (b) 任何「受保人」可從其他適用保單或國家保險計劃獲得賠償的相關費用，一概不屬本節的保障範圍。
- (c) 因牙套及牙齒矯正所引致的開支，一概不屬本節的保障範圍。
- (d) 「本公司」根據本節對每一位「受保人」承擔的責任總額以100萬港元為上限。

第三節 — 運送費用

「受保人」如在「受保期間」的「旅程」中，因蒙受嚴重「身體損傷」或嚴重「疾病」，而透過白金卡會員服務熱線召喚「Chubb Assistance」服務，要求在香港以外任何地區的緊急醫療運送或緊急援助，「本公司」將提供以下保障/服務：

1. 緊急醫療援助

1.1 遞送未能即時取得的必需藥物

如無法在當地獲得治療「受保人」無法預計的「疾病」或「意外」所需的醫療用品，則「Chubb Assistance」將盡最大努力在可行的情況下盡快取得有關醫療用品，並遞送給「受保人」。該等藥物費用、任何關稅及其他稅項（如適用）將由「受保人」支付，包括任何已墊付的關稅及稅項。有關費用將於提供服務之日起計三十（30）天內，記帳於「受保人」的白金卡賬戶內。

1.2 於當地接受治療的醫療評估 / 醫療觀察

「Chubb Assistance」將採取一切合理步驟取得治療「受保人」的醫療評估，在「Chubb Assistance」指定的「醫生」（「指定醫生」）認為在醫療上可取情況下協調及觀察「受保人」在當地接受的治療情況，直至「受保人」完成治療或出院為止。有關步驟包括但不限於：

- (a) 「指定醫生」與當地「醫生」跟進及商討初步診斷，並根據所提供的資料，由「指定醫生」評估建議治療方案；
- (b) 「指定醫生」在其認為在醫療上可取的情況下，於整個治療期間與當地主診「醫生」保持聯繫，觀察「受保人」的進展，評估「受保人」獲提供的治療是否充足及必要。當「受保人」在「醫院」期間，如「指定醫生」認為每隔四十八（48）小時或更頻繁地聯絡當地的主診「醫生」在醫療上並不可取，「Chubb Assistance」的代表將至少每隔四十八（48）小時聯絡「受保人」（如可行），否則將聯絡當地「醫生」以觀察「受保人」的進展。

1.3 醫療運送服務

如「指定醫生」認為「受保人」在當地並未獲得充足的治療，「Chubb Assistance」將安排「受保人」轉送往更合適的「醫院」，「受保人」毋須支付所需費用。視乎「受保人」「身體損傷」或「疾病」的情況，在必要時及醫療上可取的情況下，「受保人」將被送往最接近其「居住國/地區」的醫療中心設施。如有需要，會以下列其中一種方式安排運送：火車一等座、火車臥廂或汽車臥鋪、出租車（的士）、救護車、商業航空公司客機（定期航班；如可行，安排商務客位），或空中救難專機或任何符合治療需要的交通工具。如「疾病」或「身體損傷」程度輕微，並可在當地接受治療且不妨礙「受保人」繼續「旅程」，則不會提供運送服務。

1.4 應急資金

為減輕「受保人」在緊急情況下的財務不便，「本公司」將提供以下服務：

- (a) 如「Chubb Assistance」獲悉「受保人」已受保於醫療保單，且有關服務屬於受保範圍，「Chubb Assistance」會先要求醫療機構或當地「醫生」向「受保人」的保險公司發放賬單。如該醫療機構或當地「醫生」不願遵從，「Chubb Assistance」將要求醫療機構或當地「醫生」直接向「受保人」發放賬單，而毋須「受保人」即場支付費用。
- (b) 如當地「醫生」或醫療機構拒絕在未預先收取服務費用及/或獲得擔保的情況下向「受保人」提供所需的醫療服務，並在「受保人」的要求下，「Chubb Assistance」將擔保，以及在必要時墊付該筆款項，最高墊付金額為8,000美元。如「受保人」昏迷不醒，而「Chubb Assistance」認為有必要向當地「醫生」或醫療機構提供擔保或墊款，在無法就此聯絡「受保人」家人的情況下，「Chubb Assistance」將代表「受保人」提供擔保或墊款。一切有關款項將記帳於「受保人」的白金卡賬戶內。

1.5 直系家庭成員到「醫院」探望「受保人」

在下列情況下，「Chubb Assistance」將為「受保人」的一位家庭成員緊急安排及支付來回經濟客位車船飛機票，以便前往「受保人」的治療地點：

- (a) 「受保人」獨自旅行，或與年滿十六（16）歲或以下的「子女」同行，或與其非家人的同伴同行，而該同伴被要求離開「受保人」；及
- (b) 「指定醫生」與當地「醫生」會診後，合理地預期「受保人」將需要連續住院十（10）天或以上，「Chubb Assistance」將會為該「受保人」的家庭成員安排住宿，但不會負責代其支付住宿、膳食或其他費用。

1.6 護送同行的受供養「子女」

如「受保人」蒙受「身體損傷」或感染「疾病」，令同行的十六（16）歲或以下受供養「子女」無人照顧，「Chubb Assistance」將為該名受供養「子女」安排及支付單程經濟客位的運輸安排送返受供養「子女」回其「居住國/地區」。如需有人陪同該名「子女」，「Chubb Assistance」將安排一名合資格人員護送該名「子女」返回「居住國/地區」，有關費用由「Chubb Assistance」承擔。如「受保人」的「子女」或家人指定返回非「受保人」的「居住國/地區」，「Chubb Assistance」將負責安排有關交通安排以及支付相關費用，金額以返回「受保人」的「居住國/地區」所需之費用為上限。所有因此而引起的額外旅費將記帳於「受保人」的白金卡賬戶內。

1.7 同行旅伴的交通安排

如決定將「受保人」運送至另一間「醫院」或醫療機構，「Chubb Assistance」將在下列情況下，為「旅程」的其中一名同伴（「受保同行旅伴」）提供一張單程機票，讓其返回「受保人」的「居住國/地區」：

- (a) 如受保同行旅伴的原有機票因「受保人」感染「疾病」或蒙受「身體損傷」延誤行程而失效，則機票級別將與受保同行旅伴原有機票的級別相同（如有）；

(b) 如受保同行旅伴並無返回「居住國/地區」的機票，「Chubb Assistance」將提供一張單程返回「居住國/地區」的經濟客位機票。如受保同行旅伴指定返回「受保人」「居住國/地區」以外的地點，「Chubb Assistance」將負責安排有關交通安排以及支付相關費用，金額以返回「受保人」的「居住國/地區」所需之費用為上限。所有因此而引起的額外旅費記帳於「受保人」的白金卡賬戶內。

1.8 傳達緊急訊息

如「Chubb Assistance」獲悉「受保人」已被送往某一醫療機構，「Chubb Assistance」將在「受保人」「送院」後四十八(48)小時內或在首次能夠透過電話聯絡「受保人」時(以較後者為準)，詢問被送往該醫療機構的「受保人」是否願意讓「Chubb Assistance」聯絡其直系親屬、近親或業務夥伴。「Chubb Assistance」將盡力執行「受保人」的有關聯絡要求。只要「Chubb Assistance」適當地謹慎行事，並以合理方式傳達有關訊息，「Chubb Assistance」一概毋須就其代表「受保人」傳達任何訊息而引起的任何損失負責或賠償。

1.9 安排同伴前往新「醫院」地點

如「Chubb Assistance」替「受保人」轉往另一所「醫院」，而該所新的「醫院」地點並不鄰近受保人的「居住國/地區」，「Chubb Assistance」將安排「受保人」「旅程」中的一名同伴或同行家人(只安排其中一人)前往新的「醫院」地點，並支付有關費用。如實際情況許可，該名同行旅伴將搭乘與「受保人」相同的運輸工具及級別座位。

1.10 緊急酒店開支

如「受保人」須留在旅行地點所在國家接受緊急治療或進一步醫療檢查，或需在「指定醫生」觀察及同意下接受康復護理，而有關治療致使「受保人」的行程超出其原訂計劃，「Chubb Assistance」將安排最多五(5)晚的酒店房間，並支付每晚最高1,500港元的房間費用。

1.11 運送遺體

如「受保人」身故，「Chubb Assistance」將安排遺體適時送返其「居住國/地區」。「Chubb Assistance」將支付所有相關費用，包括金額上限為5,500港元的棺材或其他適宜用作運送遺體的裝置，但不包括任何喪禮或殮葬費用；而使用何種棺材或裝置一概由「Chubb Assistance」自行決定。

1.12 因親屬身故而折返

如「受保人」下列任何一名居於香港的親屬(父親、母親、配偶的父母、合法配偶、「子女」、兄弟或姐妹)身故，而「受保人」的旅遊機票不容許提前返回其「居住國/地區」，「Chubb Assistance」將會作出有關的旅行安排，並為「受保人」支付費用，包括但不限於購買經濟客位機票，讓其盡快返回「居住國/地區」參加死者的葬禮。

1.13 轉介予醫療服務提供者

「Chubb Assistance」將向「受保人」提供鄰近的醫療服務提供者(如「醫生」、「醫院」及診所)的名稱、地址及電話號碼，並盡可能將向「受保人」提供最少兩位服務提供者的詳細資料。「受保人」最終選用哪個服務提供者，將由「受保人」自行承擔責任。

1.14 更換眼鏡/隱形眼鏡/處方藥物

如「受保人」遺留、遺失眼鏡或隱形眼鏡，又或急需處方藥物，且無法於「旅程」所在國家即時替補，「Chubb Assistance」將安排運送替換，但「受保人」必須能夠向「Chubb Assistance」提供充足資料，以便「Chubb Assistance」找到其經常使用的眼鏡供應商或(如為藥品)必需的處方藥物。「Chubb Assistance」將負責支付搜尋、運輸及包裝的費用。更換鏡片、眼鏡或藥物的費用，以及進口關稅或稅項所導致的任何費用，將於付運日期起計三十(30)天內，由「受保人」的白金卡賬戶中扣除。

2. 一般限制

- 2.1 某些國家可能沒有緊急醫療援助服務，又或相關服務能力可能有限。下列因素會限制提供該等基本援助服務的能力：「戰爭」/內戰/侵略、天災、「暴動」/恐怖活動/敵對行動、「罷工」或工業行動、出現爆炸/核輻射/經濟制裁危機的情況等。
- 2.2 如發生緊急醫療事故，而「指定醫生」與當地主診「醫生」會診後，認為基於治療需要，有必要將「受保人」轉送至其他「醫院」或送返其「居住國/地區」接受適當治療，「Chubb Assistance」將安排在適當醫療監護下運送「受保人」，並支付有關費用。「指定醫生」與當地主診「醫生」會診後，將根據治療情況，就有關醫療運送的需要、任何運送方式及/或時間、需使用的醫療設備及醫療隊伍，以及最終目的地作出一切決定，而他們對有關服務需要擁有最終決定權。
- 2.3 除「指定醫生」外，專業醫護人員及/或提供本文件所述服務的任何其他專業人員均為獨立承辦人，「Chubb Assistance」一概不會就該等專業醫護人員的疏忽、其他失誤或疏忽承擔責任。

3. 不保事項

3.1 已存在之醫療狀況

如需要接受治療的「疾病」屬於下列任何類別，「Chubb Assistance」並無責任向「受保人」提供醫療援助：在受保「旅程」之前已存在的「疾病」(除非出發前獲主診「醫生」或主診專科醫生書面確認適宜旅行)；因服用藥物導致的「疾病」及「身體損傷」；試圖自殺或精神病；於預計分娩日期前三(3)個月早產或流產。

3.2 運送受保人士

在下列情況下，「Chubb Assistance」概無責任運送「受保人」：輕微程度的「疾病」或「身體損傷」，而且可在當地接受治療，或並不妨礙「受保人」繼續「旅程」、輕微骨折及扭傷、慢性疾病、懷孕(除非出現不可預見的併發症(僅限於懷孕首六(6)個月)、墮胎、在「旅程」開始前感染「疾病」的康復期內(除非出發前獲主診「醫生」或主診專科「醫生」特定書面確認適宜旅行)、試圖自殺、「受保人」參加任何正式運動賽事時發生「意外」、「已存在之病症」。

3.3 未通知「本公司」及「Chubb Assistance」

「本公司」及「Chubb Assistance」一概不會就並非「Chubb Assistance」直接提供的任何服務負責或承擔責任，亦不會就「Chubb Assistance」並無參與提供援助服務的任何情況向任何一方作出賠償。

3.4 機票安排的限制

如「Chubb Assistance」安排運送或其他交通事宜，而「Chubb Assistance」無法就受保索償項目更改「受保人」原擬的回程日期，又或「受保人」的機票可作更改，「Chubb Assistance」將要求「受保人」使用其機票。如「Chubb Assistance」已支付「受保人」回程的交通費用，「受保人」須將其未經使用的機票送交「Chubb Assistance」。

4. 法律服務

4.1 轉介及墊付律師費

「Chubb Assistance」將向「受保人」提供當地律師的名稱、地址及電話號碼，並盡可能向「受保人」轉介最少兩名當地律師。「受保人」將自行負責及決定最終選用的律師，但「Chubb Assistance」保證其向「受保人」轉介的律師均獲准根據有關司法權區的法律執業、擁有良好聲譽，以及未曾遭受任何譴責或失當聆訊。「Chubb Assistance」將為「受保人」墊付最高 10,000 美元的應急資金，用以支付有關的律師費及成本。該筆金額將在墊付法律費用之日起計三十 (30) 天內，記帳於「受保人」的白金卡賬戶內。

4.2 墊付保釋保證金

如因交通「意外」或執法事件導致「受保人」被監禁，「Chubb Assistance」將在可行情況下設法為「受保人」提供及郵寄最高 10,000 美元的保釋保證金。「受保人」須全數支付保證金費用，該筆金額將於郵寄保證金之日起計三十 (30) 天內，記帳於「受保人」的白金卡賬戶內。

條款：

(a) 法律服務及保釋保證金的墊款總額以每次事故 10,000 美元為限。

(b) 如「受保人」並無在預定日期出庭應訊，「Chubb Assistance」可立即採取行動，追討保釋保證金的損失，並要求「受保人」立即償還。

5. 24 小時全球支援

「本公司」已安排「Chubb Assistance」於「受保人」在海外遭遇「意外」、「疾病」或嚴重損失等緊急情況時，向「受保人」提供以下支援服務。

出發前諮詢

- 簽證要求
- 國際旅行健康諮詢
- 匯率資訊
- 接種疫苗及防疫注射要求
- 領事館及大使館資訊
- 天氣資訊

旅途中

- 「Chubb Assistance」「醫生」提供 24 小時電話諮詢服務
- 協助緊急旅遊安排
- 「醫生」、牙醫、「醫院」及診所的名稱及聯絡資料
- 律師及相關法律援助機構的名稱及聯絡資料
- 領事館及大使館聯絡資料
- 傳譯員的姓名及聯絡資料

「受保人」只需撥打以下電話，即可獲得「本保單」第一部分第三節所述的緊急醫療援助服務及 24 小時全球援助服務：

美國運通白金卡會員服務

(+852) 2277 2233

第四節 — 個人現金及證件

「本公司」將賠償「受保人」最多不超過 3,000 港元的損失：

- (a) 「受保人」在「受保期間」的「旅程」中因遭「搶劫」而損失的現金、鈔票或旅行支票；
- (b) 補領「受保人」在「受保期間」的「旅程」中被他人盜取或以武力、暴力或暴力威脅的方式奪取的個人旅行證件或旅行機票的費用。

附帶條款：

- (a) 發現損失現金、鈔票、旅行支票、旅行機票及 / 或旅行證件後二十四 (24) 小時內未有向警方報告的損失，並不屬於本節的保障範圍。
- (b) 因過失、疏忽或貶值造成的損失，並不屬於本節的保障範圍。
- (c) 因沒有看管的現金、鈔票、旅行支票、旅遊機票及 / 或旅行證件而造成的損失，並不屬於本節的保障範圍。

第五節 — 行李及個人物品

如在「受保期間」的「旅程」中，「受保人」的行李、衣物及個人物品（如屬於行李的一部分）遭遺失、損壞或受損，「本公司」將向「受保人」作出賠償，總金額以每位「受保人」15,000 港元為限，而每件、每對或每套物品亦以 2,000 港元為限。

不保事項：

「本公司」一概不會就以下各項的任何損失承擔責任：

- (a) 隱形眼鏡、角膜片或微型鏡片、任何類別的郵票、任何種類的手稿或文件、紀念章、錢幣、債券、證券、旅客樣品或露營裝備的損失或損壞，以及滑雪板破損；

- (b) 因正常損耗、折舊、昆蟲、害蟲或其他變質情況、機械或電力故障或損壞，或任何清潔、修復或翻新程序所引致的損失、毀壞或損壞；
- (c) 陶器、瓷器、玻璃、雕塑、古玩、畫作、樂器、滑雪板或任何類別的易碎物品破碎或損壞，但因火災、盜竊或運輸有關物品的車輛、船隻或飛機發生「意外」而導致者則除外；
- (d) 任何政府、公共或市政、地方或海關機構沒收、國有化、徵用或蓄意毀壞導致的損失、毀壞或損壞；
- (e) 據任何其他保單受保或由一般交通運輸機構或酒店賠償的財物損失或損壞；
- (f) 提前寄送的「受保人」行李或分開郵寄或付運的紀念品及物件的損失或損壞；
- (g) 「受保人」的行李置於任何車輛或公共場所而無人看管，或「受保人」未有採取適當審慎及預防措施保障有關財產的安全而導致的損失或損壞；
- (h) 商品或樣品的損失；
- (i) 遺失記錄在磁帶、記憶卡、光碟或其他媒介上的數據。

附帶條款：

- (a) 「受保人」須謹慎地看管行李。如「受保人」的行李或個人物品遺失、毀壞或損壞，「受保人」須立即採取步驟，盡量減少損失並追回任何遺失的財物，以及通知負責託管行李因而或須對有關損失、毀壞或損壞負責的航空運輸、鐵路或輪船公司或任何其他第三方，並向其索取書面報告。
- (b) 「本公司」可自行酌情選擇修補損失、毀壞或損壞，並以此替代本節訂明的賠償。
- (c) 如有關物品為一套或一對中的一件，「本公司」將按比例支付遺失、被盜或損壞物品的價值，而非賠償整套或整對物品。

第六節 — 行李延誤

如在「受保期間」的「旅程」中，「受保人」抵達預定境外目的地機場後，「受保人」的寄艙行李因交通運輸機構延誤、交通運輸機構誤發或暫時丟失超過十二 (12) 小時，「本公司」將就每滿十二 (12) 小時延誤，向每位「受保人」支付 400 港元的款項，以便購買基本衣物及衛生用品，金額最高以 3,200 港元為限。

附帶條款：

- (a) 「受保人」須向「本公司」提供收據或其他購買證據。
- (b) 如根據本節提出索償，「受保人」須取得交通運輸機構或其代理人提供的書面確認，說明延誤的時數及延誤的原因。
- (c) 「受保人」不得就同一項損失根據第五節及第六節同時提出索償。

第七節 — 航班延誤

如在「受保期間」的「旅程」中，「受保人」安排搭乘出行的航班因「罷工」、工業行動、惡劣天氣、該航班的機械故障，而令該航班較原定的時間延遲最少十二 (12) 小時起飛，「本公司」將就每滿十二 (12) 小時延誤，向每位「受保人」支付 400 港元，金額最高以 3,200 港元為限。

附帶條款：

- (a) 如根據本節提出索償，「受保人」須取得交通運輸機構或其代理人提供的書面確認，說明延誤的時數及延誤的原因。
- (b) 「受保人」未有遵守下列事項所導致的損失，並不屬於本節的保障範圍：
 - i. 按照交通運輸機構指定的時間辦理離境手續；
 - ii. 遵從交通運輸機構或其代理人、機場及港口當局（如適用）的明確指示。
- (c) 在「旅程」前已展開或宣佈的「罷工」或工業行動所導致的損失，並不屬於本節的保障範圍。

第八節 — 啟程延誤

如在「受保期間」的「旅程」中，因「罷工」及其他工業行動、「暴動」、「內亂」、劫持或惡劣天氣導致公共交通工具未能將「受保人」送至出發港口或機場，而直接導致「受保人」啟程延誤，「本公司」將負責支付「受保人」前往原定目的地所產生的額外交通費用，但「本公司」根據本節對每位「受保人」承擔的責任總額將不超過 10,000 港元。

第九節 — 「旅程」取消 / 縮短

如在「受保期間」的「旅程」中，「受保人」的「旅程」被取消、更改或縮短，「本公司」就以下損失根據本節對每位「受保人」承擔的責任總額將不超過 30,000 港元：

- (a) 「受保人」須取消機票後所損失的預付機票按金或費用，而有關按金或費用並無法從任何其他途徑取回；
 - (b) 航空公司須收取就「受保人」更改預訂的服務費；
 - (c) 「受保人」在取消「旅程」或縮短「旅程」，就「旅程」或住宿已支付或約定支付的按金或預付費用，而有關按金或預付費用並無法從任何其他途徑取回；
 - (d) 因取消、更改或縮短「旅程」，而合理招致的額外交通及住宿費用，包括「受保人」必須支付的旅行往返費用。
- 以上損失必須因以下事件導致：
- (a) 劫機，而「受保人」是該航班的付費乘客；
 - (b) 「受保人」或同行旅伴身故、「身體損傷」、感染「疾病」或被強制隔離；
 - (c) 「受保人」的配偶、父母（配偶的父母）、兄弟姐妹、「子女」、同行旅伴或關係密切的業務夥伴身故或「身體損傷」或感染「疾病」；
 - (d) 「受保人」或同行旅伴出任陪審員或證人；
 - (e) 「受保人」或同行旅伴的住宅因發生火警、爆炸或地震而不適宜居住；

- (f) 「罷工」、工業行動或惡劣天氣或「受保人」搭乘的交通運輸工具發生機械故障，導致「受保人」預訂使用的交通運輸工具、船隻或飛機較指定時間延誤至少二十四（24）小時。

延伸保障：因外遊警示而「旅程」取消

如在「受保期間」，「受保人」在預訂「旅程」後及在「旅程」生效前，「受保人」「居住國／地區」的政府機構發出或提升針對目的地外遊或非必要外遊的外遊警示等級；或「受保人」計劃前往的目的地的邊界被關閉；或「受保人」計劃前往的目的地的邊界需進行強制隔離；而導致「受保人」取消相關「旅程」，「本公司」就以下損失根據本節對每位「受保人」的承保總額將不超過本節的總計責任總額：因「受保人」取消機票而損失的按金或已預付費用，而有關按金或費用並無法從任何其他途徑取回；以及因改變預約，「受保人」被航空公司徵收的附加服務費用；以及因「受保人」取消「旅程」而損失的旅遊及住宿按金或已預付或承諾繳付的費用，而有關按金或費用並無法從任何其他途徑取回。第九節的附帶條款同樣適用於此額外保障。

附帶條款：

- (a) 「受保人」須採取一切可行措施，以取回旅行及住宿的按金及費用。
- (b) 「本公司」概不賠償因政府條例或監管、旅行社破產、清盤或違約或交通運輸機構造成的取消而直接或間接導致的任何損失。
- (c) 「本公司」概不賠償可從其他保障計劃、政府計劃獲得賠償的任何損失，亦不賠償可獲酒店、航空公司、旅行社或任何其他旅行及／或住宿供應商支付或償還的任何損失。
- (d) 因「受保人」未有遵守下列事項所導致的任何損失，並不屬於本節的保障範圍：
 - i. 按照交通運輸機構指定的時間辦理離境手續；
 - ii. 遵從交通運輸機構或其代理人、機場及港口當局（如適用）的明確指示。
- (e) 在「旅程」前已展開或宣佈的「罷工」或工業行動所導致的損失，並不屬於本節的保障範圍。

第十節 — 個人責任

如基於下列原因，「受保人」在「受保期間」的「旅程」中發生事故而須對第三方負上法律責任，「本公司」將向每位「受保人」作出賠償，金額最高以 100 萬港元為限：

- (a) 因任何人「意外」死亡或「身體損傷」；
- (b) 「意外」導致第三者之財產損失或損壞。

此外，「本公司」亦將賠償「受保人」對第三者的損失和費用及賠償金，條件是該「受保人」並無與第三者達成任何和解協議或承認對第三者的責任，除非獲「本公司」書面同意，則屬例外。

不保事項：

「本公司」概不承擔因下列事項直接或間接導致的任何責任：

- (a) 「受保人」的任何親屬或「受保人」的任何僱員身故或「身體損傷」；
- (b) 「受保人」的任何親屬或「受保人」的任何僱員擁有、管有或控制的財物遭受損失或損壞；
- (c) 因訂立某項協議始產生的責任（如無訂立協議，本應毋須承擔有關責任）；
- (d) 任何「受保人」的工作、業務或職業；
- (e) 任何「受保人」對土地或樓宇的所有權；
- (f) 任何「受保人」佔用土地或樓宇，但短期度假住宿除外；
- (g) 使用馬匹、車輛、船隻、起重機器、飛機、模型飛機或任何類型的船艇。

附帶條款：

- (a) 如有關判決並非由擁有司法管轄權的香港法院宣告或來自該法院取得的原訟判決，則本節應支付的賠償將不適用。

第十一節 — 賠償限額

- (a) 白金卡基本卡會員、其配偶及／或受供養「子女」的總「賠償額」以每節訂明的個人限額 200% 為限。此外，對於白金卡基本卡會員「子女」的總「賠償額」，如屬第一節所述的個人意外保障範圍，須限於個人限額的 25%，而在所有其他情況下，則限於每節訂明的個人限額 100%。
- (b) 冬季及水上業餘體育活動屬「本保單」的保障範圍。

第二部份 — 釋義

在「本保單」內：

「意外」指突發、不可預見及偶然發生的事故，而「意外的」亦須按此詮釋。

「賠償額」指「本保單」第一部分保障範圍中各節所訂明的賠償金額。

「身體損傷」純粹及完全由於外在、暴力及可見方式或因參加業餘運動而引發「意外」所直接造成，並於「受保期間」發生「意外」而導致身體損傷。遇溺、氣體襲擊、因自然界元素導致中毒或暴露於自然界元素，均屬於「本保單」的保障範圍。

「子女」指所有白金卡基本卡會員出生滿三十（30）天以上以及未滿二十一（21）歲的合法受供養子女，且該等子女是居住在白金卡基本卡會員家中的未婚子女（包括繼子女）。

「Chubb Assistance」是指由「本公司」委任的獨立服務供應商以提供如第三節 - 運送費用所述的緊急醫療援助、法律服務、墊付保釋金、24 小時全球支援服務。

「內亂」指民眾通常針對政府機構或其政策製造的騷亂、動亂或混亂。

「本公司」指安達保險香港有限公司。

「居住國 / 地區」是指香港。如「受保人」是持有有效的香港身份證，及被調職至香港以外的任何國家或於海外留學，居住國 / 地區即指「受保人」當時居住的國家，並獲當地移民局的簽發居留許可證而非旅遊身份。

「醫院」指在政府部門正式註冊的醫院，有註冊畢業護士每日 24 小時提供護理服務，並擁有完備的設施，可以進行診斷及大型手術。

「受保人」指美國運通

- (a) 白金卡基本卡會員；
- (b) 白金卡基本卡會員的配偶，不論其是否附屬卡會員；
- (c) 白金卡基本卡會員出生滿三十 (30) 天以上以及未滿二十一 (21) 歲的「子女」，不論該「子女」是否附屬卡會員；及
- (d) 白金卡基本卡會員賬戶下的白金卡附屬卡會員

上述美國運通卡須為保單持有人在香港簽發的美國運通卡。

「旅程」指由「受保人」離開其「居住國 / 地區」直接前往入境事務處櫃台開始，直至「受保人」返回「居住國 / 地區」，或於該受保「旅程」開始起計九十 (90) 天期間完結後為止，或「本保單」到期時或在他 / 她不再符合「本保單」內「受保人」的釋義時結束，以當中較早者為準。

「喪失聽覺」指「永久」及完全喪失聽覺，並且無法復原。

「喪失肢體」指手部自手腕或以上「永久」斷失，或足部自足踝或以上「永久」斷失，而導致完全喪失功能或傷殘。

「喪失視力」指完全及「永久」喪失視力，並且無法復原。

「喪失語言能力」指無法發出說話所需的四種語言音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，而導致語言失能症。

「醫療費用」指「受保人」於「旅程」中在其「居住國 / 地區」以外，因入住「醫院」、手術或「醫生」提供或處方的其他診斷或矯正治療，而必須使用的一切合理及慣常費用，海外治療時間最長為一 (1) 年，「本公司」亦會賠償「受保人」在「旅程」期間蒙受「身體損傷」，返回「居住國 / 地區」後三 (3) 個月內就同一「身體損傷」而引致的覆診費用，最高「賠償額」不超過 30,000 港元。

「核、化學、生物恐怖主義」指在「本保單」的「受保期間」內，任何人或團體單獨、代表或聯同任何組織或政府，出於政治、宗教或意識形態目的或因（包括意圖影響任何政府及 / 或引起公眾或任何部分公眾恐慌）而使用任何核武器或設備，或發出、排放、擴散、釋放或洩漏任何固態、液態或氣態「化學製劑」及 / 或「生物製劑」。

「化學製劑」指任何一旦以合適方法散播，將對人、動物、植物或物質財產構成喪失功能、傷害或致命的化合物。

「生物製劑」指任何可導致人、動物或植物患病及 / 或死亡的致病性（造成疾病）微生物及 / 或生物毒素（包括轉基因生物體和化學合成毒素）。

「受保期間」指由 4 月 1 日起計算的一 (1) 個公曆年。如「本保單」被取消或以其他方式終止，「受保期間」將會從生效之日期起至並包括取消或終止之日期。

「永久」指自「身體損傷」之日起計維持連續十二 (12) 個月，而且在期末時改善或復原無望。

「永久完全傷殘」指持續至少連續十二 (12) 個月的傷殘，並經「醫生」確認該傷殘將導致「受保人」餘生完全無法從事任何可獲利工作。為任何「受保人」支付「永久完全傷殘」賠償，即代表立即全面解除「本公司」於「本保單」下對該「受保人」的職責、義務及責任。向該「受保人」提供的有關保障亦將自動立即終止。

「醫生」指獲其執業所在地區擁有管轄權的政府依法授權可提供醫療或手術服務的任何人士，但不包括身為「受保人」或「受保人」配偶或親屬的「醫生」。

「本保單」指此文件。

「已存在之病症」指在「本保單」生效日期前六 (6) 個月內已存在及 / 或在「本保單」生效日期前十二 (12) 個月曾接受治療（以較早者為準）的病症。

「暴動」指

- 任何人聯同他人參與擾亂公眾安寧的任何行動（不論是否與「罷工」或停工有關），或
- 任何合法組成的機構壓制或試圖壓制任何上述騷亂的行動。

「搶劫」指任何涉及以武力或威嚇以取得他人的財產，其中涉及暴力或以暴力威脅的任何行為，這並不包括小偷或扒手。

「疾病」指在「受保期間」內感染及病發的疾病或病症。

「罷工」指

- 任何罷工工人或停工工人為推進罷工或抵制停工而作出的蓄意行為，或
- 任何合法組成的機構阻止或試圖阻止上述行為，或為盡量減少上述行為的後果而作出的行動。

「戰爭」指戰爭（不論宣戰與否）或任何戰爭行為，包括任何主權國家使用武力以實現經濟、地理、民族、政治、種族、宗教或其他目的。

第三部份 — 一般不保事項

除「本保單」第一部分各節訂明的不保障範圍外，「本公司」亦不會根據「本保單」的任何部分賠償下列事項直接或間接導致的損失或責任：

1. 「戰爭」、入侵、外敵行為、敵對行為（不論宣戰與否）、「罷工」、「暴動」及／或「內亂」、內戰、叛亂、革命、起義、軍事奪權或奪權行動；
2. 「受保人」從事或參與：
 - (a) 海軍、陸軍、空軍兵役或國家任何武裝部隊的任何行動；或
 - (b) 職業體育活動；或
 - (c) 航空或空中活動，包括作為飛行員或機組成員，但不包括以付費乘客身份搭乘專為運載乘客，以及由持牌定期商業航空公司經營獲正式許可的定翼多引擎飛機；
3. 「受保人」自殺、試圖自殺、自殺安排或協議或故意自殘；
4. 「受保人」處於精神錯亂、精神或心理紊亂、身體上的障礙或畸形、抑鬱或焦慮、精神或神經紊亂、壓力的狀態下；
5. 「受保人」受酒精或藥物的影響，而就服用藥物而言，除非能夠證明「受保人」是按照適當的醫療處方服用藥物，並非因沉溺藥物而需治療；
6. 「受保人」在下列情況下駕駛任何車輛：
 - (a) 其每 100 毫升呼氣中有超過 35 微克的酒精含量；及／或
 - (b) 其每 100 毫升血液中有超過 60 微克的酒精含量；及／或
 - (c) 其每 100 毫升尿液中有超過 107 微克的酒精含量；及／或
 - (d) 受酒精影響，以致在發生導致「身體損傷」的「意外」時構成觸犯當地法律的罪行，而不論是否已就任何前述事項對「受保人」展開法律程序。上述罪行包括但不限於「受保人」在駕駛時，其呼氣及／或血液及／或尿液中的酒精含量超出所在當地法律所允許的水平因而發生「意外」導致「身體損傷」，或「受保人」在不能妥善控制車輛的情況下駕駛；
7. 「受保人」在「本保單」生效日期或在「旅程」開始之前，已得知的「已存在之病症」或已知的任何可能須將「旅程」取消、縮短或改期的任何其他原因；
8. 「受保人」懷孕、分娩或流產，包括由此導致的併發症，而不論「身體損傷」有否加劇或誘發相關損失；
9. 任何核燃料輻射或核燃料燃燒形成的核廢料所產生的電離輻射或污染，直接或間接造成、促成或導致的任何財物損失、毀壞、損壞或由此產生的任何損失、費用或任何後繼的損失；
10. 「受保人」的任何非法或違法行為，或海關或其他政府當局所作的沒收、拘留、銷毀；
11. 任何政府的任何禁令或規例；
12. 違反政府規定的任何行為，或在大眾媒體發出任何意圖「罷工」、「暴動」或「內亂」的警告後，「受保人」未能採取合理防範措施，以避免提出「本保單」下的索償；
13. 「受保人」並無採取一切合理行動，以保障其財物、避免傷害或盡量減少「本保單」下的任何索償；
14. 違反「醫生」意見而外出旅遊、或為了獲取醫治或醫療服務而外出旅遊；
15. 如「本保單」所保障的任何損失、損毀或法律責任亦受任何其他保險所保障或可獲任何其他賠償，「本公司」概只承擔超出其他保險已賠或應賠償的部分金額外「本保單」下的責任（不適用於「本保單」第一部分第一節）；
16. 感染人類免疫缺陷病毒（HIV）、後天免疫力缺乏症（愛滋病）、愛滋病相關綜合症（ARC）或任何伺機性感染及／或發現存在 HIV、愛滋病或 ARC 的惡性腫瘤。
 - (a) 就本不保條款而言，後天免疫力缺乏症一詞具有世界衛生組織所賦予的臨床涵義。
 - (b) 伺機性感染包括但不限於卡氏肺囊蟲肺炎、慢性腸炎病毒的生物體及／或傳播性真菌。
 - (c) 惡性腫瘤包括但不限於卡普氏波西肉瘤（Kaposi's Sarcoma）、中樞神經系統淋巴瘤及／或目前已知或已確認為後天免疫力缺乏症死因的其他惡性腫瘤。
17. 任何「核、化學、生物恐怖主義」行為導致、促成、引起、因此產生或因此引致的任何直接或間接損失，而不論同時或在任何其他時間導致損失的任何其他原因或事件；
18. 在「受保人」的「居住國／地區」發生的任何損失；
19. 前往或預訂前往發出任何外遊警示（包括政府機構發布的外遊警示）的國家／地區，該等外遊警示建議避免 (i) 前往任何國家／地區或 (ii) 離開香港外遊。

第四部份 — 索償

1. 索償通知

在發生足以或可能導致根據「本保單」提出索償的任何事件後，「受保人」或其合法遺產代理人須盡快（但無論如何必須於「旅程」結束後三十（30）天內）向「本公司」發出書面通知。「受保人」須向「本公司」提供「本公司」可能合理要求的一切詳情、證據及文件或其他材料，並須作出「本公司」可能合理要求的一切事宜。

如因「身體損傷」或聲稱「身體損傷」而導致「受保人」死亡，則須立即通知「本公司」，在拘留或火葬前亦必須向「本公司」發出合理通知，並告知任何驗屍或研訊及其結果。

如未能在「本保單」訂明的時限內通知「本公司」或向「本公司」提供索償證明，只要能夠證明並使「本公司」信納當時此舉並非合理可行，則有關索償不會失效；但先決條件是必須在合理可行情況下盡快發出所有索償通知及證明，且無論如何必須在根據「本保單」本應提出有關證明的期限屆滿後十二（12）個曆月內發出。

2. 核實索償

「受保人」須自費向「本公司」提供核實索償所需的任何文件或證據。「本公司」將支付「本公司」為核實索償而要求進行的任何醫學檢驗費用。如「受保人」身故，則「本公司」有權在不違反法律的情況下自費驗屍。

除非「本公司」指定的醫療顧問或顧問准許替「受保人」作出檢驗，一般在合理認為必要的情況下作出，有關費用由「本公司」支付，否則「本公司」在任何情況下一概毋須承擔支付賠償的責任。

3. 索償處理

「受保人」必須應要求提供所有資訊或協助，且在未經「本公司」書面同意的情况下，不得承認、否認或商討任何索償。「本公司」或任何「受保人」就可能的索償而接獲的令狀、傳票或其他法律文件，一律不得回覆，並須立即送達「本公司」。

4. 欺詐索償

如根據「本保單」提出的索償在任何方面存有欺詐成分，或如「受保人」或代表「受保人」行事的人士使用任何欺詐手段或詭計，以獲得「本保單」下的賠償，則「本公司」一概毋須對有關索償承擔任何責任。

第五部份 — 終止保單

1. 在發生下列事件時（以較早者為準），「本保單」為「受保人」提供的保障將立即終止：

- (a) 「受保人」無法再符合「本保單」內「受保人」的釋義當日；
- (b) 「受保人」身故之當日；
- (c) 主保單終止當日。

2. 保單終止時的索償狀況：在終止生效日期前所提出的所有索償將不會因終止保單而受影響。

第六部份 — 支付賠償

美國運通會員團體旅遊保障計劃應付的賠償，將支付予「受保人」或「受保人」的遺產代理人，或「受保人」書面指定的其他人士。

「受保人」、代表「受保人」行事的人士或其遺產代理人就「本保單」下的應付賠償而給予「本公司」的收據，將被視為最終及完全解除「本公司」與賠償權益有關的一切責任。

「受保人」可不時透過向「本公司」發出書面通知，指定在其身故時根據「本保單」獲支付賠償的受益人，亦可不時撤銷或更改該等指定。任何指定或更改受益人的通知均須在「本公司」接獲及確認後方為有效，且「本公司」在任何情況下概不就任何該等通知的有效性或其他方面負責。

第七部份 — 一般條款

1. 完整合約

保單承保表、陳述及聲明，並連同本文件的一切批註及修訂共同構成完整的合約。已被賦予特定涵義的任何字句或詞句在本文件各處出現時均具有該涵義。「本保單」的任何修訂一律須經「本公司」書面批准方為有效，有關批註或修訂亦須經「本公司」授權代表簽署作實。

2. 條款及細則

「本公司」根據「本保單」支付任何款項的先決條件是，「受保人」必須妥為遵守及履行「本保單」所有條款、條文及細則中一切關於「受保人」應作出或遵守的事宜。如果「受保人」違反任何條款或政策（包括索賠條件）的規定，「本公司」可在法律允許的範圍內拒絕支付索賠。

3. 代位權

對於根據「本保單」第一部分支付的任何款項，「本公司」有權代為行使所有「受保人」的追索權，對任何人士或機構提出索償，「受保人」須簽署及交付必要的文書及文件，並作出任何必要事宜以保障該等權利。「受保人」在招致損失後，一概不得採取任何可影響該等權利的行動。

4. 體格檢查及屍體剖檢

在索償受理期間，「本公司」有權自費於合理必要的情況下要求「受保人」接受檢查，以及在法律並無禁止之下，就「受保人」身故的個案要求進行屍體剖檢。

5. 法律訴訟

在根據「本保單」要求提供損失證明文件後六十（60）天屆滿之前，不得根據法例或衡平法提起訴訟以追討「本保單」的賠償。自要求提供損失證明文件的時間起計滿一（1）年後，不得提起此類訴訟。

6. 仲裁

因「本保單」產生的一切分歧須按照現行的《仲裁條例》仲裁決定。如雙方未能就選定仲裁人或公斷人達成共識，則須提交予當時的香港國際仲裁中心主席作出選擇。茲明確規定，必須首先取得仲裁裁決，方有權就「本保單」提出訴訟或起訴。

7. 利息

根據「本保單」應付的金額概不附帶利息。

8. 貨幣

根據「本保單」應付的賠償將以港元支付。

9. 信託及轉讓通知

「本公司」不會接受「本保單」有關的任何信託、抵押、留置、轉讓或其他事項的任何通知，亦不會受前述各項所影響。

10. 管轄法例

除非「本保單」另行規定，否則，「本保單」受香港特區法律約束並據其詮釋。

11. 第三方權利

任何非「本保單」所包括的個人或團體沒有權利依香港法例第 623 章《合約（第三方權利）條例》執行「本保單」任何條款。

12. 遵守適用的經濟和貿易制裁條例

當經貿制裁規定或其他法規禁止「本公司」提供保險（包括但不限於支付賠償金）時，本保險將不適用。「本保單」中的所有其他條款及細則則維持不變。

安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司 / 分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家 / 地區例如古巴提供保障。

茲證明「本公司」已安排「本保單」於保單載明的「受保期間」首天開始執行，而隨附的保單承保表須由「本公司」授權代表簽署，否則「本保單」不會生效。

第八部份 — 提出索償

如「受保人」不幸需要提出索償，以下建議可能有助加快解決賠償事宜。

1. 保留所有預訂 / 購買發票 / 收據。索償表格須隨附該等文件。
2. 如因「身體損傷」或「疾病」而接受治療，「受保人」應盡可能取得一切付款收據，以及顯示「身體損傷」或「疾病」性質的「醫生證明書」。
3. 如發生緊急情況，應立即或在事故發生後五 (5) 天內，致電美國運通白金卡會員專線。
4. 如遺失金錢、信用卡或護照，必須在發現遺失後二十四 (24) 小時內向警方或領事館報告，並取得書面報告。
5. 如行李及個人物品遭遺失、毀壞或損壞，應立即向交通運輸機構、旅遊經營商或酒店報告，並取得書面報告。如物品價值超過 2,000 港元，必須提供價值證明文件。
6. 立即向「本公司」索取索償表格，並連同相關文件一併交回「本公司」。
7. 請於辦公時間致電索償熱線（+852）2861 9281 查詢有關賠償事宜。

第九部份 — 安達保險個人資料收集聲明

安達保險香港有限公司（「我們」）為確保保單持有人對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及使用由閣下提供以識別閣下個人的資料（「個人資料」）的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

(a) 收集個人資料的目的

我們收集及使用閣下個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下個人資料以設計及發展、建立及管理與其他機構就行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

(b) 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- (i) 會被透露予我們相信必須達成以上第一段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀（當中可能包括在香港以外的第三方）；
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關公司使用；
- (iii) 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及
- (v) 會在閣下同意下提供予其他第三者。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意轉移該資料到香港以外的地方。

(c) 查閱及更改個人資料

根據《個人資料（私隱）條例》，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料（私隱）條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人資料私隱主任
香港鰂魚涌英皇道 979 號
太古坊一座 39 樓
電話：(+852) 3191 6800
傳真：(+852) 2560 3565
電郵：Privacy.HK@chubb.com

在我們收到閣下查閱或更改個人資料的要求後，會在四十（40）天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，該費用亦不會過高。至於更改資料的要求，則不會收取任何費用。

