

國泰航空優惠

除特別註明外，以下之國泰航空優惠只適用於**基本卡會員**以美國運通國際股份有限公司(「美國運通」)於中華人民共和國香港特別行政區或台灣發行的美國運通國泰航空尊尚信用卡或美國運通國泰航空信用卡簽付之賬項。有關之合資格簽賬的「亞洲萬里通」里數獎賞將於簽賬後的4至6個星期內直接存入**基本卡會員**的「亞洲萬里通」賬戶。

條款及細則：

馬可李羅會綠卡會籍申請費用豁免

當成功申請信用卡後，會員可於www.cathaypacific.com網上申請馬可李羅會綠卡會籍並獲豁免會籍申請費用。當會員達到延續綠卡會籍準則，馬可李羅會將逐年為會員延續其會籍。現時，會員須在每個會籍年度內累積20會籍積分或繳付**100**美元的續會費方可延續綠卡會籍。如會員未能達到綠卡延續會籍準則，其馬可李羅會會籍將會被終止，而會員將會維持其「亞洲萬里通」會員會籍。國泰航空有限公司將保留更改馬可李羅會之條款及細則之權利。欲查詢有關馬可李羅會會籍的禮遇，請瀏覽www.cathaypacific.com。

國泰航機購物優惠

只適用於國泰航空營運的航班。會員必須於購物時出示馬可李羅會/「亞洲萬里通」會員卡方可獲「亞洲萬里通」里數獎賞。每張簽賬單據之銀碼必須最少為**HK\$500**(淨價)。每**HK\$5**簽賬，國泰航空便將額外2「亞洲萬里通」里數存入會員之賬戶。

會員必須以美國運通國泰航空尊尚信用卡或美國運通國泰航空信用卡簽付全數賬項。專遞府上服務禮品及以禮券付款均不可賺取「亞洲萬里通」里數。優惠不可與馬可李羅會之航機購物優惠一併使用。

國泰航空網上訂票優惠

只適用於www.cathaypacific.com網上訂購及以港幣付款之國泰航空付費機票。會員須以個人持有之馬可李羅會/「亞洲萬里通」會員號碼登入網頁訂購機票，並須同時完成該旅程。訂購機票時於費用詳情頁面輸入之「持卡人姓名」必須與馬可李羅會/「亞洲萬里通」會員登記姓名一樣。國泰航空根據機票價格以美國運通國泰航空尊尚信用卡每**HK\$6**簽賬，將額外1「亞洲萬里通」里數獎賞存入會員之賬戶；美國運通國泰航空信用卡每**HK\$8**簽賬，將額外1「亞洲萬里通」里數獎賞存入會員之賬戶。優惠不適用於透過www.cathaypacific.com訂購由國泰假期提供之酒店及機票組合優惠、國泰航空中國網頁所訂購之機票或兌換獎勵機票。

會員必須以美國運通國泰航空尊尚信用卡或美國運通國泰航空信用卡簽付全數賬項。

延續里數費用、里數轉贈費用及透過「餽贈里賞」購買「亞洲萬里通」里數之9折優惠

只適用於 www.asiamiles.com網上完成的交易。會員須以個人持有之馬可李羅會/「亞洲萬里通」會員號碼登入網頁，並須為同一會員作延續里數、里數轉贈或購買「亞洲萬里通」里數。有關之條款及細則，請瀏覽www.asiamiles.com。

會員必須以美國運通國泰航空尊尚信用卡或美國運通國泰航空信用卡簽付全數賬項。

國泰航空及「亞洲萬里通」之條款及細則同時適用。

Priority Pass™會籍*

- * 於2019年4月23日起(「生效日」)，所有美國運通國泰航空尊尚信用卡會員之免費Priority Pass會籍將會被終止。
於2018年10月31日或之前經由美國運通國泰航空尊尚信用卡申請並成功開立賬戶之Priority Pass會員卡，於生效日起將無法繼續使用並同時失效。
於2018年11月1日至2019年3月31日(包括首尾兩日)期間成功提交美國運通國泰航空尊尚信用卡申請並成功開立賬戶之基本卡會員，仍可於2019年7月31日或之前遞交Priority Pass會籍申請表並於Priority Pass會員卡發卡日起享用12個月相關會籍。

條款及細則：

- 可免費獲享之Priority Pass會籍只適用於持有由美國運通國際股份有限公司(「美國運通」)於中華人民共和國香港特別行政區發行的美國運通國泰航空尊尚信用卡之基本卡會員，此優惠並不適用於附屬卡會員。
- 基本卡會員只須符合下列其中一項要求，即可免費享用Priority Pass 會籍：
 - 於信用卡會籍之首12 個月內申請Priority Pass
- 於成功申請Priority Pass會籍後，會員可於Priority Pass會籍年度內免費享用機場貴賓室4次。當會員使用4次免費機場貴賓室後，其後每次使用，Priority Pass將按當時的費用計算入美國運通國泰航空尊尚信用卡賬戶內。會員可登入www.prioritypass.com查看已使用機場貴賓室的次數及其後機場貴賓室使用費用。
- 會員之Priority Pass會籍可隨時因應下列情況取消，而毋須作任何事先通知：
 - 於上一美國運通國泰航空尊尚信用卡會籍年度之12個月內未能達到有關之簽賬要求，美國運通可隨時更改有關之簽賬要求並會向會員作事先通知；及/或
 - 會員已取消美國運通國泰航空尊尚信用卡；及/或
 - 美國運通國泰航空尊尚信用卡已被美國運通取消。
- 信用卡會員如因另一美國運通推廣計劃而持有Priority Pass會籍，Priority Pass將不會發出另外一張會員證。
- 會員的同行賓客如享用機場貴賓室，Priority Pass 將按當時的費用計算入美國運通國泰航空尊尚信用卡賬戶內。
- 美國運通將因應Priority Pass之要求，提供會員之信用卡賬戶狀況及任何資料之更新予Priority Pass，而該等資料僅作提供服務 (包括覆核會員之Priority Pass會籍) 之用途。
- 如有任何爭議，美國運通國際股份有限公司將保留最終決定權。
- Priority Pass保留於任何時候更改條款及細則之權利，而不會作任何事先通知。參與之機場貴賓室可於任何時候更改，而毋須作任何事先通知。查詢最新資料請瀏覽www.prioritypass.com。
- Priority Pass 之使用條款適用。

環亞機場貴賓室優惠[^]

[^]於2020年4月1日起（「生效日」），美國運通國泰航空尊尚信用卡基本卡及附屬卡會員享用環亞機場貴賓室之次數將由全年無限次更改為全年合共10次。首10次享用環亞機場貴賓室期限為2020年4月1日至2020年12月31日。由2021年1月1日開始，每一個年度期則為每年之1月1日至12月31日。

優惠只適用於持有由美國運通國際股份有限公司（「美國運通」）於中華人民共和國香港特別行政區發行的美國運通國泰航空尊尚信用卡或美國運通國泰航空信用卡會員。

美國運通國泰航空尊尚信用卡基本卡及附屬卡會員，每日每次享用貴賓候機室可選擇以下其中一項免費服務一次，及全年合共10次。

(1) 環亞機場貴賓室，設施包括：

- 自助餐美食及不含酒精之餐飲
- 淋浴設施
- 上網服務
- 本地 / 國際報刊及雜誌
- 本地電話服務
- 手提電話 / 手提電腦之充電服務

或

- 免費享用15分鐘肩背按摩服務

有關貴賓候機室之名單，請瀏覽www.americanexpress.com/plazanetwork_ch。

條款及細則：

美國運通國泰航空尊尚信用卡及附屬卡會員可於每一個年度期享用環亞機場貴賓候機室合共10次。首10次享用環亞機場貴賓室期限為2020年4月1日至2020年12月31日。由2021年1月1日開始，每一個年度期則為每年之1月1日至12月31日。

- 會員必須出示其美國運通國泰航空尊尚信用卡及當日已確認航班之登機證方可享此優惠。
- 不同地點之貴賓室有不同設施，請聯絡特定貴賓室了解詳情。
- 有關適用之費用如同行賓客之入場費，將於會員之賬戶扣除。
- 優惠不可與其他推廣優惠同時使用。
- 享用貴賓室須受環亞機場服務管理有限公司條款及細則約束。
- 因享用優惠(包括但不限於直接或間接)而造成的損失或破壞，或人身傷害，美國運通國際股份有限公司概不負責，法律規定之責任除外。
- 如有任何爭議，美國運通國際股份有限公司將保留最終決定權。
- 如條款及細則有任何更改，恕不另行通知。

美國運通國泰航空信用卡基本卡及附屬卡會員憑有關之入場券，每日每次享用貴賓候機室可選擇以下其中一項免費服務一次，入場券將寄予基本卡會員。

(1) 環亞機場貴賓室，設施包括：

- 自助餐美食及不含酒精之餐飲
- 淋浴設施
- 上網服務
- 本地 / 國際報刊及雜誌
- 本地電話服務
- 手提電話 / 手提電腦之充電服務

或

- 免費享用15分鐘肩背按摩服務

有關貴賓候機室之名單，請瀏覽www.americanexpress.com/plazanetwork_ch。

條款及細則：

- 會員憑入場券可免費到訪機場貴賓室一次或享用指定服務一次（「優惠」）。不同地點之貴賓室有不同設施，請聯絡特定貴賓室了解詳情。
- 會員必須出示貴賓室入場券、美國運通國泰航空信用卡及當日已確認航班之登機證方可享此優惠。
- 不接受入場券之影印本。
- 有關適用之費用如同行賓客之入場費，將於會員之賬戶扣除。
- 優惠不可與其他推廣優惠同時使用。
- 享用貴賓室須受環亞機場服務管理有限公司條款及細則約束。
- 因享用優惠(包括但不限於直接或間接)而造成的損失或破壞，或人身傷害，美國運通國際股份有限公司概不負責，法律規定之責任除外。
- 如有任何爭議，美國運通國際股份有限公司將保留最終決定權。
- 如條款及細則有任何更改，恕不另行通知。

專享早達3天前於網上優先兌換精選折扣獎勵機票，優惠將不定期推出

美國運通國泰航空信用卡會員同時為馬可孖羅會銀卡或以上級別會員，可享3天前於網上優先兌換精選折扣獎勵機票。其他美國運通國泰航空信用卡會員，可享2天前於網上優先兌換精選折扣獎勵機票。受有關條款及細則約束。詳情請瀏覽「亞洲萬里通」網頁www.asiamiles.com。

無憂消費主義

無憂消費主義只適用於持有由美國運通國際股份有限公司(「美國運通」)於中華人民共和國香港特別行政區發行的美國運通國泰航空尊尚信用卡或美國運通國泰航空信用卡會員。

貴為美國運通國泰航空尊尚信用卡會員/美國運通國泰航空信用卡會員，您可專享多項優越權益及全面的購物保障服務。

退貨保證*

憑美國運通國泰航空尊尚信用卡/美國運通國泰航空信用卡在本港購買貨品後之30日內有任何不滿，毋須任何理由，便可退回美國運通**。每件貨品可獲高達HK\$5,000退款，而退款每年更高達HK\$15,000。每件貨品的首HK\$150 為自付金額。

45 日購物保障*

凡以美國運通國泰航空尊尚信用卡/美國運通國泰航空信用卡簽購之貨品，如在45日內遇有被竊或意外損壞，均可獲得賠償。每一主保單年之最高賠償金額為港幣150,000元，以及每一物品最高賠償金額為港幣30,000元，每保單年內索償最多5次。每一物品賠償之港幣150元自付金額將由閣下自付。

延長保養服務*

以美國運通國泰航空尊尚信用卡/美國運通國泰航空信用卡簽購之貨品，只要設有一至三年原廠保養，保養期即可自動延長一年。每年可獲高達HK\$150,000的修理費用，而每件貨品可獲保額高達HK\$40,000**。

價格保障*

凡以美國運通國泰航空尊尚信用卡/美國運通國泰航空信用卡簽購任何貨品後，若於14天內發現本港其他店鋪標價較您所付的價格便宜，我們便會將差額退還給您**，差額不少於HK\$150，而每件貨品可獲高達HK\$2,500退額，每年之退額可高達HK\$15,000。

*索償或查詢有關詳情及條款細則，請致電客戶服務熱線。

**一經遞交所需的全部證明文件並完成批核程序，有關款項將於10個工作天內直接存入您的信用卡戶口內。

網上購物安全保證

美國運通將在日常生活給您的全面保障伸延至網上世界，凡以美國運通國泰航空尊尚信用卡/美國運通國泰航空信用卡於網上購物，您毋須為任何未獲授權之交易負責^。有美國運通伴您購物，何時何地都份外安心！有關詳情，請瀏覽www.americanexpress.com.hk。

^ 您只須即時通知美國運通有關被盜用之賬項及遵守有關之條款。「即時」是指紀錄該項被盜用簽賬之月結單的到期日或以前。

本計劃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。

條款及細則的中英文版如有任何差異，概以英文版為準。

American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card Travel Insurance

Chubb Insurance Hong Kong Limited (hereinafter called the "Company") hereby certifies an American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember who receives this Certificate (superceding all prior certificates which are now null and void) has Travel Accident coverage as outlined below subject to the provisions, limits and other terms contained in the Master Policy which is held by American Express International, Inc. (hereinafter referred to as the "Policyholder"), and which may be inspected there.

Policy Number for American Express Cathay Pacific Elite Credit Card: NAC0000034

Policy Number for American Express Cathay Pacific Credit Card: NAC0000035

Policyholder: American Express International, Inc., Hong Kong

Covered Person:

A person shall be a Covered Person under Policy Number NAC0000034 / NAC0000035 ('the Policy') only if:

i. He or she is the

- a) Basic or Supplementary Cardmember who has an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card issued by the Policyholder and billed in Hong Kong Dollars; or
- b) legally married spouse or dependent child under age 23 of any "Covered Person" described in a) above; and
- ii. His or her American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card is billed by the Policyholder in Hong Kong Dollars.

For the purpose of this Policy, a **common law marriage** is not considered a legal marriage. **Dependent Child** means a legally dependent child, including a stepchild or legally adopted child of any Covered Person described in i. a) above; and who is wholly dependent on such Covered Person(s) for financial support.

COVERAGE REQUIREMENTS

A Covered Person will be fully insured for benefits under the Policy while taking a Covered Trip on a Common Carrier Conveyance only when the entire fare has been charged to his/her American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card.

A) TRAVEL ACCIDENT INSURANCE COVER:

MAXIMUM INDEMNITY PER COVERED PERSON

In the event the entire fare has been charged to duplicate or multiple American Express® Cards while the Covered Person takes a Covered Trip on a Common Carrier Conveyance, the Covered Person will be entitled for the highest benefit under one such card, as stated in the "Schedule of Benefits", for any one Loss sustained by any one individual Covered Person as a result of any one accident.

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 "Schedule of Benefits" for any one Loss sustained by any one accident under Policy NAC0000034 / NAC0000035 or under other American Express Travel Cover or Travel Accident Insurance Certificates wherever issued.

TRAVEL INSURANCE

DEFINITIONS

"Injury" means bodily injury which:

- i. is caused by an accident which occurs whilst the Covered Person's insurance is in force under the Policy; and
- ii. results in Loss insured by the Policy; and
- iii. creates a Loss due, directly and independently of all other causes, to such accidental bodily injury.

"Loss" as used above with reference to hand or foot means complete and permanent severance through or above the wrist or an ankle joint; as used with reference to eye means the irrecoverable loss of entire sight of such eye; or loss of life of the Covered Person.

"Common Carrier Conveyance" means any air, land or water conveyance operated under a license for the transportation of passengers for hire.

"Covered Trip" means:

- i. a trip outside of the country of domicile (one-way or round trip) taken by the Covered Person between the Point of Departure and the Final Destination as shown on the Covered Person's ticket; and
- ii. the Covered Person's entire fare for such trip has been charged to an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card prior to any Injury.

"Scheduled Airline" means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

"Specially Designated List" means names of a person, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

DESCRIPTION OF BENEFITS

Common Carrier Benefit:

The benefits specified in the Schedule of Benefits will be paid if, a Covered Person suffers Loss resulting from Injury after the entire fare has been charged to his/her Card; provided, however, such Injury is sustained under the circumstances specified as below:

* Such Injury received while riding as a passenger, in or boarding or alighting or being struck by the Common Carrier while overseas.

Additional Benefits:

1. Airport Transportation Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Covered Person's departure for the airport, this Benefit is payable if the Covered Person sustains any Injury while riding as a passenger in a land Common Carrier Conveyance, rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- a. when going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
- b. when leaving directly from an airport after alighting from an aircraft from a Covered Trip.

2. Airport Premises Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this Benefit is payable if the Covered Person sustains any Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

SCHEDULE OF BENEFITS

The American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card Coverage Maximum Benefit Amounts

Maximum Benefit:

Loss of Life	HK\$3,500,000
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Dismemberment:

Loss of both hands or both feet	HK\$3,500,000
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Loss of one hand and one foot	HK\$3,500,000
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Loss of entire sight of both eyes	HK\$3,500,000
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Loss of entire sight of one eye and one hand or one foot	HK\$3,500,000
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Loss of one hand or one foot	HK\$1,750,000
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Loss of entire sight of one eye	HK\$1,750,000
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The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of accident which caused the Injury. Indemnity provided hereunder will not be paid under any circumstances for more than one of the Losses, the greatest, sustained by a Covered Person as the result of any one accident.

ON-BOARD TICKETING

In the event a Covered Person suffers a Loss from an Injury on-board a Scheduled Airline flight for which the airline sells tickets on-board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card prior to boarding the flight, the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question.

EXPOSURE AND DISAPPEARANCE

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of life as a result of Injury covered by this Policy.

EXCLUSIONS

This Policy does not cover any Loss caused or contributed to by:

- i. suicide or self-destruction or any attempt thereof;
- ii. war or any act of war whether declared or undeclared;
- iii. Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his or her beneficiaries;
- iv. while serving as an operator or crewmember of any Common Carrier Conveyance;
- v. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
- vi. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- vii. any coverage or claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

CLAIMS

Written notice of a claim must be given to Chubb Insurance Hong Kong Limited, 25th Floor, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong within 60 days after the occurrence or commencement of any Loss covered by the Policy or as soon thereafter as reasonably possible. Benefits will be payable upon receipt of due written proof, as required by the Company, of a legitimate covered Loss.

Payment of Claims: Benefits will be paid to the surviving Covered Person or equally to the beneficiaries in the first of the following classes of successive preference beneficiaries in which there is a living member:

- a. The Covered Person's spouse;
- b. His or her children, including legally adopted children;
- c. His or her parents;
- d. His or her brothers and sisters;
- e. His or her estate.

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge the Company from all obligations under the Policy. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the beneficiaries.

INDIVIDUAL TERMINATIONS

The insurance of any Covered Person shall immediately terminate:

- i. as of the date this Policy shall terminate;
- ii. on the date that the Cardmember ceases to be a Covered Person;
- iii. as of the premium due date, if the Policyholder fails to pay the required premium for the Cardmember except as the result of inadvertent error.

B) TRAVEL INCONVENIENCE INSURANCE COVER:

SCHEDULE OF BENEFITS

1. Missed Connections

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to HK\$4,000 for the Covered Person. This benefit does not apply if the transfer point is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$4,000 per calendar year.

2. Flight Delay/ Cancellation / Overbooking

If departure of a Covered Person's confirmed Scheduled Flight from any airport is delayed for four (4) hours or more, cancelled or the Covered Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Covered Person within four (4) hours of the scheduled departure time of such flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred in respect of restaurant meals or refreshments up to HK\$4,000. In no event shall the total amount payable exceed HK\$4,000 per calendar year.

3. Luggage Delay

If the Covered Person's accompanied luggage checked in with the Common Carrier is not delivered to him or her within four (4) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$4,000 for the Covered Person. Should the Covered Person's accompanied luggage checked in with the Common Carrier not be delivered to him or her within six (6) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$8,000 for the Covered Person. This benefit does not apply if the luggage delay is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$8,000 per calendar year.

4. Luggage Loss

If the Covered Person's accompanied checked in luggage is not delivered to him or her within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$2,000 per item/set/piece, subject to a maximum of HK\$10,000 for the Covered Person. This benefit does not apply if the luggage loss is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$10,000 per calendar year.

In no event shall the total amount payable under Luggage Delay and Luggage Loss arising out of the same insured event exceed HK\$10,000 per calendar year.

The above benefits apply in respect of Covered Persons who are Basic or Supplementary Cardmembers and for spouses and dependent children (as defined) but shall be subject to the per calendar year limit as specified per Card Account.

"Card Account" shall mean American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card issued by the Policyholder and billed in Hong Kong Dollars. Any Basic Card and Supplementary Card(s) will be regarded as one Card Account.

"Country of Residence" shall mean:

- a) the country of which the Covered Person is a permanent resident; or
- b) any other country to which the Covered Person is assigned or seconded.

SCHEDULED FLIGHT

"Scheduled Flight" means a flight in an aircraft where the airline is listed in the Official Airline guide or equivalent and the air carrier holds a certificate, licence or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

EXCLUSIONS

The Policy does not cover any loss caused or contributed to by:

1. war or any act of war, whether declared or undeclared;
2. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
3. while serving as an operator or crew member of any conveyance;
4. confiscation or requisition by Customs or other Government authority;
5. failure of the Covered Person to take reasonable measures to save or recover lost luggage;
6. failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report;
7. any coverage or claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

"Specially Designated List" means names of a person, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

CLAIMS

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representative and shall be in such form and of such nature as the Company may prescribe.
2. Written notice of all claims must be given as soon as possible, but no later than twenty-one (21) days after the event giving rise to the claim to: Chubb Insurance Hong Kong Limited, 25th Floor, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong.
3. Original receipts relating to expenses incurred in respect of which indemnity is claimed under this insurance must be supplied to Chubb Insurance Hong Kong Limited. Also, the Record of Charge Form or a copy of the statement, verifying that the relevant flight tickets were charged to an American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card account and, in respect of lost or delayed luggage, a copy of the Property Irregularity Report obtained from the airline, must be supplied together with the following information:
 - Full details of the Flight (Airline, Flight Numbers, Departure Airport, Destination, Scheduled Times and Arrival Airport).
 - Full details of the Delay or Loss incurred.
 - Full details of expenses for which reimbursement is claimed.
 - Written receipts acknowledging the return of luggage (for luggage delay).
4. Once all the required documents are submitted and the claim is approved, the reimbursement will be made within 10 days.

MAXIMUM INDEMNITY

In no event will duplicate or multiple American Express Cards obligate the Company in excess of the limit stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy.

TERMINATION

The insurance cover provided for any individual American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember will terminate as of the date he or she ceases to be an eligible American Express Cathay Pacific Elite Credit Cardmember / American Express Cathay Pacific Credit Cardmember or the date of termination of the Master Policy, whichever is earlier. The cover provided is subject to any endorsement and/or amendments to the Master Policy. This cover replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Policy provided prior to this document.

C) GENERAL CONDITIONS:

LEGAL JURISDICTION AND GOVERNING LAW

The Company shall in all competent judicial proceedings at the instance of parties suing in respect of matter arising out of this insurance acknowledge the jurisdiction of the Courts in Hong Kong Special Administrative Region of the People's Republic of China (herein after known as "Hong Kong"). The Policy shall be governed by and interpreted in accordance with Hong Kong Law, except as otherwise stated herein.

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.

CHUBB 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, establish and administer alliances and other arrangements with other organisations in relation to the 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 paragraphs 1 above. 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 the 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
25th Floor, Shui On Centre
No. 6-8 Harbour Road
Wanchai, Hong Kong
Tel: (852) 3191 6222
Fax: (852) 2519 3233
E-mail: Privacy.HK@chubb.com

Your request to obtain access or correction 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.

The plan 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.

American Express International, Inc. (Effective April, 2017)

