

Amendments of Policy Conditions

New policy conditions would be added on the effective date of this policy, to the extent that any Terms and Conditions of the policy is inconsistent with this memorandum, conditions of this memorandum shall prevail.

DEFINITION:

“Infectious or Contagious Disease” means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

EXCLUSIONS (Applicable to all Benefits):

This Policy does not cover claims in any way caused by or resulting from an Infectious or Contagious Disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Registered Medical Practitioner before the date of any such declaration(s).

This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Other terms, conditions and exclusions are subject to the Policy wording.

保單條款的修正案

新的保單條款將在本保單的生效日期添加，如果保單的任何條款和細則與本修正案不一致，將以本修正案為準。

定義：

「傳染病或接觸性傳染病」指能夠通過任何方式由一受感染人士、動物或物種傳染給另一人士、動物或物種的疾病。

不保事項（適用於所有保障範圍）：

本保單不會就任何由世界衛生組織宣佈為國際關注公共衛生事件的傳染病或接觸性傳染病作出賠償。此不保事項適用於該宣佈發出後才提出的索償，而非該宣佈發出前已由註冊西醫確診的索償申請。此不保事項持續生效至世界衛生組織取消或收回任何相關國際關注公共衛生事件。

其他條款、細則及不保事項均以保單為準。

註：中文譯本僅供參考之用，文義如與英文本有歧異，所有條款及細則概以英文本為準。