

Endorsement

This Endorsement forms part of this Policy, applicable to policies with application dates from 1 February 2023 to 31 December 2023 (both dates inclusive). Definition used in this Endorsement where defined in the Policy shall have the same meaning as in the Policy except where specifically provided for in this Endorsement. This endorsement is effective on the effective date of this policy until the expiry date and will be terminated upon renewal.

1. COVID-19 Extension

It is hereby noted and agreed that the coverage of below benefit items are extended to the Insured Person infected with COVID-19 if the Insured Person has been vaccinated with at least one shot of COVID-19 vaccine that is approved by HKSAR government. The Company will pay the benefit payable as specified in the Table of Benefits:

Section 1 – Medical And Other Expenses

(a) Medical Expenses:

a. Item 1

- Medical, hospital, treatment expenses up to a maximum limit per Insured Person as specified in the Policy.
- Reasonable additional accommodation and/or transportation expenses of Insured Person (exclude any additional accommodation and travelling expenses of Insured Person's relative or friend required on medical advice to travel to, or remain behind with the Insured Person) incurred after the interruption as a result of seeking medical treatment up to the following sublimit:

Scope of Regions	Single Trip		Annual Global
	Area 1	Area 2 & 3	Worldwide
Sublimit	HK\$5,000	HK\$10,000	HK\$10,000

- Item 4 - Hospital Cash Benefit to any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours
- Item 5 - Hospital Cash Benefit to any Insured Person who, on return to Hong Kong, is admitted to hospital in Hong Kong for more than 24 hours as a result of an incurred accidental bodily Injury or Sickness which occurred or was contracted during the Period of Insurance
- Item 6
 - Extend to cover the necessary medical treatment expenses related to COVID-19 up to a limit of HK\$75,000 in total for each Insured Person where an Insured Person contracted in the course of a Journey if no medical treatment outside Hong Kong has occurred, subject to a Registered Medical Practitioner diagnosing COVID-19 within seven (7) calendar days after an Insured Person's returning to Hong Kong.
 - Extend to cover the reasonable additional transportation expenses up to a limit of HK\$500 in total for each Insured Person receiving the Isolation Order issued by the government and/or The Centre for Health Protection to travel to the assigned community isolation facility.

Section 8 - Loss of Deposit or Cancellation

Section 9 - Curtailment

The maximum limit payable by the Company shall not exceed HK\$5,500,000 in respect of all insured persons under the policy during the Period of Insurance.



2. Automatic Extension increased up to 14 days (Not Applicable to Annual Global Cover)

This Policy will be automatically extended for a maximum period of 14 days in the event that the scheduled Journey of the Insured Person is unavoidably delayed subject to the scheduled itinerary being stipulated prior to departure.

3. Staycation Extension (Applicable to Annual Global Cover only)

It is hereby noted and agreed that the below benefits are extended to cover the Insured Person participates in Staycation within Hong Kong. "Staycation" means a leisure holiday undertaken on booking hotel accommodation licensed in Hong Kong. Coverage shall commence when Insured Person leaves from his/her place of residence or workplace or 2 hours before the check-in time, whichever is the later, to go directly to his/her booked accommodation and cease on return directly to his/her place of residence or workplace or 2 hours after the check-out time, whichever occurs first.

Section 2 – Personal Accident

Section 8 – Loss of Deposit or Cancellation

The Company shall reimburse the Insured Person up to the limit of HK\$10,000, for the irrecoverable loss of accommodation expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and not recoverable from any other source upon cancellation of Staycation arising due to the below reasons:

- a. sudden death, Serious Injury or Sickness of the Insured Person and/or Staycation companion;
or
- b. the Insured Person and/or Staycation companion contract COVID-19 within one (1) week before the commencement date of Staycation provided that he/she submitted COVID-19 PCR-based nucleic acid tests report with positive result

This Benefit is payable provided that the cause of cancellation is not related to any pre-existing condition, circumstance known to or within the control of the Insured Person when planning the Staycation or applying for the Policy.

4. Section 3 - Baggage and Personal Effects (Applicable to overseas destinations (exclude Mainland China) of Area 2, Area 3 Single Trip Cover only)

It is hereby noted and agreed that coverage of lost or damage to baggage and personal effects are extended to overseas destinations. The Company will pay the benefit payable as specified below:

Limit per article (except mobile telecommunication device):

- HK\$5,000 (Area 2)
- HK\$8,000 (Area 3)

Limit per mobile telecommunication device:

- HK\$3,000 (Area 2, loss of mobile phone); HK\$5,000 (Area 2, Accidental Damage)
 - HK\$5,000 (Area 3, loss of mobile phone); HK\$8,000 (Area 3, Accidental Damage)
- (Excess applicable: The first 20% of the adjusted loss for each and every mobile phone)
(Losses must be reported to the police within 24 hours)

All claims for mobile phones must be supported by the original purchase receipt and where applicable, the evidence for a replacement phone purchased by the Insured Person or the repair receipt by Authorized Service Providers.



5. Section 7 - Travel Delay or Rerouting (Applicable to overseas destinations (exclude Mainland China) Area 2, Area 3 Single Trip Cover only)

It is hereby noted and agreed that item (1) Cash benefit for the travel delay under Section 7(a) Travel Delay is as below:

A cash benefit of HK\$250 for the first 4 hours of delay and HK\$200 for each full 8 hours of delay thereafter (the delay is calculated from the departure time of the aircraft, train, or sea vessel specified in the itinerary) up to a maximum of HK\$2,000 per Insured Person.

6. Enhanced policy coverage for Loss of Rewards – redeemed for transportation and accommodation

The Company will reimburse the Insured Person up to HK\$1,000 cancellation fee of the Rewards redeemed for transportation and accommodation for the planned Journey, arising from the relevant Trip Cancellation or Trip Curtailment. Alternatively, the Company shall reimburse the loss of Reward points at HK\$1 for each ten (10) Reward points and up to HK\$1,000 stated in the Table of Benefits.

“Rewards” means any airline ticket, hotel stay or car rental arranged through a frequent flyer program upon redemption of the required number of mileage credits.

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

批單

本批單構成本保單的一部分，並適用於申請日期為 2023 年 2 月 1 日至 2023 年 12 月 31 日（包括首尾兩天）的保單。除非在本批單中明確註明，本批單中使用的定義應與在保單中的定義含義相同。此批單自本保單的生效日期起生效，直至到期日僅一年的有效期，並將會在續保時終止。

1. 2019 冠狀病毒病延伸保障

特此聲明並同意，下列保障延伸至已接種至少一劑被香港特別行政區政府認可的 2019 冠狀病毒病疫苗的受保人。如受保人感染 2019 冠狀病毒病，本公司將支付以下規定的應付福利。

第 1 部份 – 醫療及有關費用

(a) 醫療費用

a. 項目 1

- 每位受保人之醫療及住院費用會以保單規定之最高賠償額為限。
- 受保人因求醫而在中斷行程後合理額外交通及/或住宿費用(但不包括按醫生建議陪伴受保人的親友所需的額外住宿及交通)。不超過以下上限:

地區範圍	單次旅遊		全年環球
	地區 1	地區 2 及 3	環球
上限	HK\$5,000	HK\$10,000	HK\$10,000

- b. 項目 4 – 受保人在香港境外留院治療 24 小時以上之住院現金津貼
- c. 項目 5 – 受保人於保障期間內因受保意外受傷或患病而回港後需要留院治療超過 24 小時以上之住院現金津貼
- d. 項目 6
 - 延伸至受保人在旅程中而未在香港境外接受任何醫療服務時，而返回香港後七 (7) 個曆日內由註冊醫生診斷感染了 2019 冠狀病毒病的合理及必須的醫療費用，每位受保人最高賠償額為 HK\$75,000。
 - 延伸至受保人收到政府及/或衛生防護中心發出的隔離令而需前往指定的政府社區隔離設施或政府隔離設施酒店的合理額外的交通費用，每位受保人最高賠償額為 HK\$500。

第 8 部份 – 損失訂金或取消旅程

第 9 部份 – 提早結束旅程

本公司於保單期內就所有受保人支付的最高限額不得超過 HK\$5,500,000。

2. 自動額外 14 天保障（不適用於全年環球保障）

如受保人因不可避免因素以致行程延誤，而有關行程已於啟程前預先註明，此保障將自動延續最多 14 天。

3. 宅度假保障（只適用於全年環球保障）

特此聲明並同意，本公司將保障範圍擴大至受保人在香港參與「宅度假」。「宅度假」指預訂香港持牌酒

店住宿的休閒假期。保障將由受保人離開其住所或工作地點或入住時間前 2 小時（以較晚者為準），直接前往其預訂的住宿地點開始。並在直接返回其住所/工作地點時或退房時間後 2 小時停止承保（以先到者為準）。

第 2 部分 - 人身意外

第 8 部分 - 損失訂金或取消旅程

對於因受保人提前支付的住宿費用或因受保人因取消住宿而產生的無法從任何其他來源獲得賠償的住宿費用損失，本公司將向被保險人賠償最高為 HK\$ 10,000 元的損失。由於以下原因：

- a. 受保人及/或「宅度假」同伴突然死亡、重傷或生病；或者
- b. 受保人和/或「宅度假」同伴在「宅度假」開始日期前 (1) 週內感染 2019 冠狀病毒病，前提是他/她由必須提交 2019 冠狀病毒病 PCR 核酸檢測呈陽性結果證明文件

如果取消的原因與受保人在計劃住宿或申請保單時已知或在其控制範圍內的任何先前存在的狀況、情況無關，則將支付此利益。

4. 第 3 部份 - 行李及個人財物（僅適用於地區 2，地區 3 單次旅程的海外目的地(中國內地除外)）

特此聲明並同意，行李及個人財物的最高賠償額延伸至海外目的地。本公司將支付以下規定的應付福利

每件物件之賠償額:

- HK\$5,000 (地區 2)
- HK\$8,000 (地區 3)

每件流動電話或通訊器材之賠償額:

- HK\$3,000 (地區 2, 損失); HK\$5,000 (地區 2, 損毀)
 - HK\$5,000 (地區 3, 損失); HK\$8,000 (地區 3, 損毀)
- (設有自付額：每部流動電話首 20% 的經評定損失金額)
(需要於失去財物後 24 小時內報警及取得報告)

所有手機索賠必須提供正式收據證明，並且在適用的情況下，提供更換手機的證據。此外任何手提電話之損壞索償，有關維修服務提供必須經由官方授權服務支援中心提供。

5. 第 7 部份 - 旅程延誤/更改行程（僅適用於地區 2，地區 3 單次旅程的海外目的地(中國內地除外)）

特此聲明並同意，本公司將支付以下規定的旅程延誤之現金賠償保障 7(a):

首 4 小時之延誤賠償額為 HK\$250，其後每 8 小時之延誤賠償額為 HK\$200（延誤時間由飛機、火車或船隻原定啟程時間起計算），而每位受保人之最高賠償額為 HK\$2,000。

6. 擴大對獎勵損失的賠償範圍 - 已換領的交通和住宿獎勵

本公司將支付受保人因取消旅程或提早結束旅程而產生的費用，包括計劃行程中已用獎勵換領的相關交通和住宿的取消費用，最高賠償為 HK\$1,000。另外，本公司將支付失去的獎勵積分，每 10 個獎勵積分為 HK\$1，但最高賠償額達表中所列的 HK\$1,000。

“獎勵”是指在兌換所需的里程積分後，通過飛行常客計劃安排的任何機票，酒店住宿或汽車租賃。

其他條款，條件和不保事項均受保單條款約制。