

忠誠澳門保險股份有限公司

FIDELIDADE
忠誠保險

Certificate No.:
保單號碼

Booking No.:
訂位編號

Tour Code:
團號

EGL GLOBAL SUPREME TRAVEL INSURANCE PLAN
CERTIFICATE OF INSURANCE

EGL 至尊全球旅遊保
險證明書

24-hour Worldwide Emergency Assistance Services
24小時全球緊急支援服務

For any emergency assistance service, simply call the number below in order to provide prompt assistance service, please quote your Name, Certificate No., Tour Code and Booking No. .

如需要緊急援助，請致電以下號碼；以便更快捷地作出支援，請提供你的姓名、保單號碼、團號及訂位編號。

General Hotline : (853) 2833 9472 (Office Hour 辦公時間)
(一般查詢熱線)

Emergency Hotline : (852) 3187 6886 (24-Hour 24小時)
(緊急支援熱線)

EGL GLOBAL SUPREME TRAVEL INSURANCE PLAN

IMPORTANT: This Certificate of Insurance will not be valid unless a receipt with company stamp of Evergloss Tours (Macau) Company Limited ("EGL") is attached hereto.

Certain words and phrases that appear in bold print have special meanings. Definitions appear in Part I: Definitions of this Certificate of Insurance. Please read this Certificate of Insurance carefully.

The **Company** in reliance upon the statements made in the **EGL's** proposal for insurance and in the application form completed by the **Insured**, if any, forming a part of this Policy and in consideration of the premium paid by the **Insured**, agrees to insure the **Insured** against loss covered under the Policy subject to and in accordance with the exclusions, limitations, provisions, and terms described herein.

SCHEDULE OF BENEFITS		Amount of Benefit
All in HK\$		Supreme Plan
1	Personal Accident	
A	- Accident whilst in a common carrier or private car	\$1,000,000*
B	- Other Accident	\$500,000*
C	- Burns Benefit (2nd and 3rd degree)	\$500,000*
* A person over the age of 75 or under 17 will be entitled to a maximum benefit of		\$250,000
2	Medical Expenses	\$1,000,000
	- Follow-up medical treatment within 90 days	\$150,000
3	Emergency Medical Evacuation	No Limit
4	Return of Mortal Remains	No Limit
5	Hospital Income (\$500 per day)	\$5,000
6	Compassionate Visit	\$30,000
7	Child Escort	\$30,000
8	Personal Baggage	\$15,000
9	Golf Cover: hole-in-one	\$1,000
10	Personal Money	\$2,500
11	Loss of Travel Document	\$15,000
12	Emergency Cash	\$1,400
13	Trip Cancellation	\$30,000
14A	Trip Curtailment	\$30,000
14B	Trip Re-arrangement	\$30,000
15A	Travel Delay	\$2,000
15B	Trip cancellation due to Travel Delay	\$2,500
16	Baggage Delay (8 hours or above)	\$1,000
17	Personal Liability	\$2,500,000
18	Rental Vehicle Excess	\$10,000
19	Towing Expenses	\$1,500
20	Trip Cancellation Allowance	\$1,500
21	Ski Package	\$1,500
22	Consolation Benefit	\$20,000
23	Kidnap Benefit (\$500 per day)	\$15,000

PART I: DEFINITIONS

A Second Degree Burn means both the epidermis and the underlying dermis are damaged.

A Third Degree Burn means the damage or destruction of the skin to its full depth and damage to the tissues beneath.

Accident or Accidental means a sudden, unforeseen and unexpected event happening by chance.

Accidental Bodily Injury means physical bodily injury which is **Accidental** and is the direct and independent cause of the loss for which claim is made during the Term of Coverage.

Actual Cash Value means the **Replacement Cost** for lost or damaged property, less allowance for physical deterioration and depreciation, including obsolescence in respect of articles more than one year old.

Amount of Benefit means the amount selected by the **Insured** in the application form and shown in the Schedule, and for which the premium has been paid.

Burns means tissue damage caused by the agent as heat only.

Close Business Partner a close business partner of the insured person proved as such to the satisfaction of us on the basis of business registration or corporate registration documentation, which is acceptable to us.

Company means: Fidelidade Macau – Insurance Company Limited.

Covered Trip means the period of travel commencing when the **Insured** leaves the immigration counter at **Macau** on the departure date for the purpose of commencement of the **Insured** trip and until the expiry of the period of travel insurance or the **Insured** arrival at the immigration counter for returning to **Macau** or the declared country of final destination after the **Insured** trip, whichever first occur.

Degree means the unit of measurement for the **Burns** customarily used by the local government in the place where this Policy is issued.

Earthquake Intensity means the magnitude measured by Japan Meteorological Agency.

Emergency Medical Treatment means necessary medical treatment of any sudden, life threatening **Accidental Bodily Injury** or **Sickness** during a **Covered Trip**, where time is of the essence.

Excess means the deductible amounts of the **Rental Vehicle** insurance policy or any other insurance coverage available to the **Insured**.

Hijack or Hijacking means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the **Insured** is travelling.

Macau means the **Macau** Special Administrative Region.

Immediate Family Member means spouse, children, siblings, parents, parents-in-law, grandparents, legal guardian, grandchildren, grandparents-in-law.

Indemnity means amounts the **Insured** shall be legally obligated to pay to an injured party for (a) loss or damage to property of others; (b) expenses incurred for first aid or land/marine ambulance service; or (c) expenses incurred in the conduct of suit, lawyer's fees for arbitration, compromise or conciliation, all incurred by the **Insured** with the consent of the **Company**.

Insured means the person or persons named in the Schedule and for whom the required premium has been paid.

Kidnap means the illegal abduction and holding hostage of one or more **Insured** for the purpose of demanding.

Loss of Hearing means **Permanent** irrecoverable loss of hearing where one sixth of a+2b+2c+d is above 80 dB. (a dB=hearing loss at 500 Hertz, b dB=hearing loss at 1,000 Hertz, c dB=hearing loss at 2,000 Hertz, d dB=hearing loss at 4,000 Hertz)

Loss of Speech means the inability to articulate any three of the four sounds which contribute to speech, as follows: the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds. **Loss of Speech** also means total loss of use of vocal cords or damage to the speech centre in the brain, resulting in Aphasia.

Loss of Sight means complete blindness which is **Permanent** and incurable.

Medical Facility means a licensed clinic, hospital or similar institution operating primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients and providing 24-hour nursing service by licensed, registered, or graduate nurses, and having a staff of one or more licensed **Physicians** available at all times and which provides organised facilities for diagnosis and surgical procedures.

Permanent means lasting twelve (12) consecutive months from the date of **Accident** and at the expiry of that period being beyond hope of improvement.

Permanent Total Disablement means the **Insured** is prevented from engaging in each and every occupation or employment for compensation or profit for which the **Insured** is reasonably qualified by reason of education, training or experience, or if the **Insured** has no business or occupation, from attending to any duties which would normally be carried out by the **Insured** in the **Insured's** daily life, and such disability has continued for twelve (12) consecutive months. This condition must be certified by a **Physician**.

Physician means a person who is recognised by the laws of the jurisdiction in which treatment is received as qualified to treat the **Sickness** or **Accidental Bodily Injury**, and who is not an **Immediate Family Member** of the **Insured**.

Policyholder means the organisation who has issued a receipt and this Certificate to the **Insured**.

Program Medical Advisor means Emergency Assistance Provider or its authorized representatives.

Public Common Carrier means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

Rental Vehicle means any vehicle rented by the **Insured** pursuant to a licensed rental vehicle agreement, for or during a **Covered Trip**.

Replacement Cost means the cost on the date of loss to repair or replace lost or damaged property with material of like kind and quality, including customs duties, but not more than the **Insured** actually spends to repair or replace the property at the same or another premises for the same use in the same country. There is no deduction for depreciation.

Robbery means loss of or damage to baggage or personal property caused by use of intimidation or force to deprive the **Insured** of such baggage or personal property.

Serious Injury or Serious Sickness means an **Accidental Bodily Injury** or **Sickness** which requires treatment by a **Physician** or in the opinion of the **Program Medical Advisor** requires treatment and certified:

- Dangerous to the **Insured's** or **Immediate Family Member's** life or unable to travel or continue with the original travel arrangement;
- Dangerous to the **Traveling Companion's** life or unable to continue with the original travel arrangement;
- Dangerous to the **Close Business Partner's** life.

Sports Equipment means any set/pair of sports equipment which is neither mechanically propelled nor wearable on body.

Sickness means illness or disease commencing during the Term of Coverage which is the direct and independent cause of loss for which claim is made, and which requires the attendance of a **Physician** and **Physician's** certificate can be provided.

Terrorism means an act of terrorism includes any act, preparation or threat of action including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation, of any person, or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or defacto committed for political, religious, ideological, or similar purposes, and which

- Involves violence against one (1) or more persons; or
- Involves damage to property; or
- Endangers life other than that of the person committing the action; or
- Creates a risk to the health or safety of the public or a section

Theft means loss of or damage to baggage or personal property caused by the taking of such baggage or personal property without the **Insured's** consent, other than **Robbery**.

Transfer means the least expensive means of scheduled **Public Common Carrier** transportation available and necessary to effect Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort for the **Insured**, as per Sections 3, 4, 6 and 7.

Transfer Expenses means direct out of pocket expenses determined to be reasonable and necessary to provide the **Insured** with Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit and Child Escort services, less any monies refundable for the original return fare, as per Sections 3, 4, 6 and 7.

Travel Provider means a firm in the travel industry that arranges travel for a fee.

Travel Alert means the travel alert issued by the Tourism Crisis Management Office of Macau under the travel alert system

Travelling Companion means a person who travels with the **Insured** for the entire **Covered Trip** on shareroom basis.

PART II : DESCRIPTION OF COVERAGE

SECTION 1. PERSONAL ACCIDENT

This section is extended to cover the injury sustained by the **Insured** while he/she is traveling directly from the place of residence in Macau to the immigration counter within five (5) hours before the scheduled departure time of the **Public Common Carrier** in which the **Insured** has arranged to travel for the purpose of commencement of the **Covered Trip**; and while he/she is traveling directly from the immigration counter in Macau to his/her place of residence within five (5) hours after the actual arrival time of the **Public Common Carrier** after completion of his/her **Covered Trip**.

SECTION 1A. ACCIDENT WHILST IN A COMMON CARRIER OR PRIVATE CAR

- (i) the **Insured** sustains **Accidental Bodily Injury** which arises out of an **Accident** occurring while the **Insured** is riding as a fare paying passenger in or on, boarding or alighting from a **Public Common Carrier**; or riding in or as a passenger in a private car; and
- (ii) the **Accidental Bodily Injury** sustained causes the **Insured** to suffer loss of life, **Permanent Total Disablement** or other loss, then the **Company** will pay under this Section 1A, the compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule, as set forth below:

1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent Loss or Incurable Paralysis of All Limbs	100%
4. Permanent Total Loss of Sight in both eyes	100%
5. Permanent Total Loss of Sight in one eye	100%
6. Loss of or the Permanent Total Loss of Use of two limbs	100%
7. Loss of or the Permanent Total Loss of Use of one limb	100%
8. Permanent and Total Loss of Speech and Hearing	100%
9. Permanent and Total Loss of Hearing in both ears	75%
10. Permanent and Total Loss of Hearing in one ear	15%

SECTION 1B. OTHER ACCIDENT:

Other than Section 1A:

- a) Loss of life: If **Accidental Bodily Injury** to the **Insured**, sustained during a **Covered Trip**, causes loss of life

- within 365 days of the date of **Accident**, the **Company** will pay 100% of the **Amount of Benefit** stated in the Schedule, for **Insureds** from the ages of 17 to 75 years.
- b) Other Loss: If **Accidental Bodily Injury** to the **Insured**, sustained during a **Covered Trip**, causes loss as stated above within 365 days from the date of **Accident**, the **Company** will pay compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule, as set forth in item 2 to 10 above.
- For **Insureds** under seventeen (17) or over seventy-five (75) years of age, the **Amount of Benefit** payable for covered loss under Sections 1A and 1B shall be reduced to the percentage of HK\$250,000, in accordance with the above percentage.

Permanent and total loss includes **Permanent** and total loss of use of such organ(s). The **Company** shall pay compensation under this Section for only one item of loss with the greatest amount. The **Company** will not pay more than the **Amount of Benefit** stated in the Schedule, for all of the **Accidental Bodily Injuries** resulting from one **Accident**.

Disappearance: If the **Insured's** body has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the **Insured** was travelling at the time of the injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the **Insured** suffered loss of life resulting from **Bodily Injury** caused by an **Accident** covered by the Policy at the time of such disappearance, sinking or wrecking.

SECTION 1C. BURNS BENEFIT

If as a result of **Accidental Bodily Injury** the **Insured** is diagnosed by **Physician** to have suffered any of the Events listed hereunder, the **Company** will pay the **Insured** in respect of the following Events according to the percentage bearing hereunder.

Events	Percentage of Compensation
Burns, Second Degree or Third Degree	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

Compensation shall not be payable for more than one of the above Events in respect of the same **Accidental Bodily Injury**. Should more than one of the Events occur from the same **Accidental Bodily Injury**, the **Company** shall only be liable for the greatest Compensation.

For **Insureds** under seventeen (17) or over seventy-five (75) years of age, the **Amount of Benefit** payable for covered loss under Section 1C shall be reduced to the percentage of HK\$250,000, in accordance with the above percentage.

The Compensation payable for loss of life under Section 1A or 1B, if any, shall be reduced by any Compensation payable under this Section 1C in respect of the same **Accidental Bodily Injury**.

SECTION 2. MEDICAL EXPENSES

If **Accidental Bodily Injury** or **Sickness** suffered by an **Insured** during a **Covered Trip** requires treatment by a **Physician**, confinement in a **Medical Facility**, treatment performed by a health care service if continued hospitalisation would otherwise have been required, x-ray examination, medicines and/or required consumables, the use of land/marine ambulance, the **Company** will reimburse the reasonable costs of such goods and services actually rendered overseas (except meals and foodstuffs) within 365 days from the date of loss, up to the **Amount of Benefit** stated in the Schedule. Cost of medical report / certificate in relation to the treatment received overseas will be reimbursed up to HK\$300 per visit per day.

The **Company** will reimburse the reasonable costs for dental treatment as a result of an **Accidental Bodily Injury** to sound and natural teeth, and 80% reimbursement subject to not exceeding HK\$1,000, for the relief of sudden and acute pain suffered by an **Insured** during a **Covered Trip**, provided the dental treatment is considered necessary certified by the **Physician**.

Follow-up medical expenses incurred after returning to **Macau**, and for which treatment has been initially sought overseas, will be covered for up to 90 days period after returning to **Macau**, up to the **Amount of Benefit** for Follow-up medical treatment stated in the Schedule. Out-patient medical treatment will subject to HK\$300 per visit per day for registered general practitioner/physiotherapist and HK\$600 per visit per day for registered medical specialist/X-ray and lab test. Written referral from a **Physician** is required to obtain treatment from a registered medical specialist/physiotherapist and for X-ray/lab test.

Such follow-up medical expenses shall extend to include expenses payable to Registered or Listed Chinese bonesetter, acupuncturist and Chinese Medicine Practitioner up to HK\$3,000 per **Accidental Bodily Injury** or **Sickness**, subject to not exceeding HK\$150 per visit per day.

If **Accidental Bodily Injury** or **Sickness** is occurred during a **Covered Trip**, the **Company** will reimburse land transportation cost for medical purpose up to HK\$200 per round trip per day and subject to maximum HK\$1,000 per **Insured** per **Covered Trip**.

In no circumstances shall the overall reimbursement payable under this Section 2 exceed 100% of the **Amount of Benefit** stated in the Schedule.

SECTION 3. EMERGENCY MEDICAL EVACUATION

If **Accidental Bodily Injury** or **Sickness** of an **Insured** occurs during a **Covered Trip** and requires **Emergency Medical Treatment** not available locally, the **Company** will pay up to the **Amount of Benefit** stated in the Schedule, the **Transfer Expenses** incurred if it becomes medically necessary to **Transfer** the **Insured** to a more appropriate **Medical Facility**, or return to **Macau** if necessary, less any monies refundable from the original return airfare. The **Transfer** shall be approved by the **Program Medical Advisor**.

SECTION 4. RETURN OF MORTAL REMAINS

If an **Insured** dies during a **Covered Trip** as a result of **Accidental Bodily Injury** or **Sickness**, the **Company** will pay the **Transfer Expenses** incurred for the **Transfer** of mortal remains to **Macau**. The **Transfer** shall be approved by the **Program Medical Advisor**.

SECTION 5. HOSPITAL INCOME

The **Company** will pay the **Insured** HK\$500 per day for confinement abroad as a result of covered **Accidental Bodily Injury** or **Sickness**, and subsequent confinement within 90 days after returning to **Macau**, up to the **Amount of Benefit** stated in the Schedule. Such confinement shall be as an in-patient in a **Medical Facility** under treatment by any **Physician**. One day of confinement shall mean a period for which a **Medical Facility** makes a change for room and board. Payment shall be made after the period of confinement ends.

SECTION 6. COMPASSIONATE VISIT

If the **Insured** is hospitalised for over 24 hours or dead in a foreign country, the **Company** will reimburse the **Transfer Expenses** to include a round-trip, economy class air ticket and accommodation to bring one **Immediate Family Member**, or a person whose presence is necessary, chosen by the **Insured**, or if no **Insured** alive, chosen by the **Company**, traveling to or stay behind at the place of hospitalisation, provided the **Transfer** is considered necessary by the **Program Medical Advisor**. The **Company's** liability for all **Transfers** as described above shall not exceed the maximum **Amount of Benefit** stated in the Schedule.

SECTION 7. CHILD ESCORT (applicable to Supreme plan only)

If an **Insured** is below 17 years of age, and is left unattended by the hospitalisation or death of the accompanying **Insured** adult, the **Company** will reimburse **Transfer Expenses** to include a one-way economy class air ticket, plus escort services, for the unattended **Insured** child to return to **Macau**, provided the **Transfer** is considered necessary by the **Program Medical Advisor**. The **Company's** liability for all **Transfers** as described above shall not exceed the maximum **Amount of Benefit** stated in the Schedule.

SECTION 8. PERSONAL BAGGAGE

NOTIFY ANY LOSS IMMEDIATELY TO THE PROPER AUTHORITIES:

Obtain a Police Report! This is Required to Process Your Claim!

The **Company** will reimburse the **Insured** up to HK\$3,000 for each set/pair of item, subject to the total **Amount of Benefit** stated in the Schedule for all items, arising out of **Accidental** loss of or damage to the **Insured's** baggage and personal property contained in such baggage which occurs during a **Covered Trip**. The **Company's** liability will be the **Actual Cash Value** of the article at the time of loss. The **Insured** must take every possible step to safeguard their accompanied baggage or personal property, and not leave them unattended. The loss or damage must occur: (a) as a result of an **Accident**; or (b) while the baggage or personal property is in the possession of hotel staff or a **Public Common Carrier**; or (c) as a result of **Robbery** or **Theft**. Proof of such losses or damage must be obtained in writing from the hotel management, the **Public Common Carrier**, or through making a report to the police having jurisdiction over the place of the loss. The police report must be filed within 24 hours of the loss. All such proofs and receipts and proofs of possession must be made available to the **Company**.

For **Accidental** loss of or damage to **Sports Equipment**, the maximum reimbursement for each whole set/item shall not exceed HK\$ 5,000. The **Company's** liability under this section for all cameras, including accessories and the like, shall not exceed HK\$3,000. The maximum reimbursement for all laptop computers shall not exceed HK\$3,000.

In no circumstances shall the overall reimbursement payable under this Section 8 exceed 100% of the **Amount of Benefit** stated in the Schedule.

SECTION 9. GOLF COVER: HOLE-IN-ONE

If the **Insured** experiences "Hole-in-One" during a **Covered Trip**, the **Company** shall pay the **Amount of Benefit** stated in the Schedule. Any claim must be accompanied by written proof and documentation of such event.

SECTION 10. PERSONAL MONEY (applicable to Supreme plan only)

While overseas during a **Covered Trip**, if the **Insured** experiences a loss of cash, banknotes, money order or traveller cheque, the **Company** shall pay up to the **Amount of Benefit** stated in the Schedule to compensate for actual loss incurred. The loss must be reported to the police having jurisdiction over the place of loss within 24 hours of the loss. Any claim must be accompanied by written documentation from the police. The **Insured** must take every possible precaution to ensure the security of the **Insured's** cash or banknotes.

For **Insured** aged 12 to 17, the **Amount of Benefit** under this Section 10 shall not exceed HK\$500 per person. This Section 10 does not apply to **Insureds** under 12 years of age.

SECTION 11. LOSS OF TRAVEL DOCUMENT (applicable to Supreme plan only)

If the **Insured** experiences a loss of necessary travel documents for immigration clearance and travel ticket while overseas that leads to delay of his/her **Covered Trip**, the **Company** shall pay up to the **Amount of Benefit** stated in the Schedule to compensate for actual loss incurred, including additional travelling expenses, accommodation expenses and replacement fees. Any claim must be accompanied by written documentation from the police having jurisdiction over the place of loss and reported within 24 hours of the loss.

SECTION 12. EMERGENCY CASH (applicable to Supreme plan only)

If the **Insured** experiences a loss of essential travel documents abroad that prevents the **Insured** from completing the commenced **Covered Trip**, the **Company** will pay HK\$200 per calendar day up to the maximum **Amount of Benefit** stated in the Schedule, until the earliest of the following: a) the document is replaced/recovered; or b) the **Insured** can continue the **Covered Trip**; or c) the **Insured** can leave the place of loss. Proof of such loss must be obtained by a report to the police having jurisdiction over the place of loss. The police report should be filed within 24 hours of the loss.

SECTION 13. TRIP CANCELLATION

The **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured** and for which the **Insured** is legally liable and which are non-refundable and not recoverable from any other source upon cancellation as a direct result of:

- 1) The death, **Serious Injury** or **Serious Sickness** of the **Insured** or the **Insured's Immediate Family Member** within ninety (90) days before the departure of the **Covered Trip**. If cancellation of the **Covered Trip** is due to **Serious Injury** or **Serious Sickness** of the **Insured** or **Insured's Immediate Family** not resulting in confinement in a hospital as an in-patient, the benefit under this Section will be paid based on 50% of the forfeited amount.
- 2) The unexpected outbreak of strike, epidemic, riot, civil commotion arising out of events beyond the **Insured's** control at the planned destination, or the **Insured** being called up for witness summons, jury service or compulsory quarantine within ninety (90) days before the departure of the **Covered Trip**.
- 3) The **Insured's** residence being seriously damaged in fire, flooding, inclement weather or natural disaster within one week before departure of the **Covered Trip**.
- 4) The unexpected issuance of the **Travel Alert** (Level 3) for the planned destination within seven (7) days before the departure of the **Covered Trip**. The **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured** and/or additional travel and/or accommodation expenses incurred.
- 5) If an **Earthquake Intensity** is level 6 or above, happened in the planned destination of Japan on the departure date which prevents the **Insured** person who joined the group tours from commencing the trip, **Insured** person can be reimbursed the non-refundable amount of both countries' air passenger departure tax, passenger fuel surcharge and group tour fees which had been paid to EGL. (This benefit is not applicable to any free independent traveler)

Important Note: The above coverage is only applicable to the said Earthquake happened on the departure date of the group tour. No cover will be provided for tour commenced on any other departure date.

SECTION 14A. TRIP CURTAILMENT

The **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured** and/or additional travel and/or accommodation expenses incurred, after the commencement of a **Covered Trip** which are non-refundable and not recoverable from any other source in the case that the **Insured** must return directly to **Macau** following:

- 1) Death, **Serious Injury** or **Serious Sickness** of the **Insured**, the **Insured's Immediate Family Member** or **Close Business Partner**, or **Travelling Companion**, or the unexpected outbreak of strike, riot, civil commotion, bad weather, **Hijacking**, natural disaster, or epidemic at the planned destination which prevent the **Insured** from continuing the **Covered Trip**.
- 2) In the event of issuance of the **Travel Alert** (Level 3) which leads to trip curtailment and return to **Macau**, the **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured** and/or additional travel and/or accommodation expenses incurred, up to the maximum **Amount of Benefit** stated in the Schedule; or **Travel Alert Cash Allowance** HK\$2,500.
- 3) If an **Earthquake Intensity** is level 6 or above, happened during the trip of Japan which is dangerous to the **Insured** person or prevents the **Insured** person who joined the group tours from continuing the trip, **Insured** person can also be reimbursed the full amount of group tour fees, including both countries' air passenger departure tax and passenger fuel surcharge which had been paid to EGL. (This benefit is not applicable to any free independent traveler)

SECTION 14B. TRIP RE-ARRANGEMENT

The **Company** will pay for additional travel and/or accommodation expenses incurred after the commencement of a **Covered Trip** which are not recoverable from any other source in the case that the **Insured** must re-route the **Covered Trip** due to unexpected outbreak of strike, riot, civil commotion, bad weather, natural disaster, or epidemic or issuance of the **Travel Alert** (Level 3) at the planned destination which prevent the **Insured** from continuing the **Covered Trip**.

Sections 13, 14A and 14B are effective only if the **Insured** purchases the coverage before becoming aware of any circumstances which could lead to the disruption of the **Covered Trip**.

Insured can claim either "Trip Curtailment / Trip Re-arrangement" or "Travel Alert Cash Allowance" for the same event.

The **Company** will only be liable to pay either Section 14A or 14B for the same event.

SECTION 15A. TRAVEL DELAY (applicable to Supreme plan only)

In the event the **Insured's Covered Trip** is delayed by a scheduled **Public Common Carrier** due to unexpected outbreak of strike by the employees of the **Public Common Carrier**, bad weather, natural disaster, riot or civil commotion, **Terrorism**, airport closure; **Hijacking** or equipment failure of such **Public Common Carrier** after the commencement of the **Insured's Covered Trip**, and the scheduled arrival time is delayed exceeds 5 consecutive hours from the time specified in the itinerary, the **Company** will pay HK\$250 for the first 5 hours delay, and subsequently HK\$400 for each and every full 10 consecutive hours delay, up to the **Amount of Benefit** stated in the Schedule.

This coverage is effective only if the **Insured** purchases the coverage before becoming aware of any circumstances which could lead to the delay of the **Covered Trip**. The **Company** will only be liable to pay either Section 14B or 15A for the same event.

SECTION 15B. TRIP CANCELLATION DUE TO TRAVEL DELAY

The **Company** will reimburse the **Insured** up to the maximum **Benefit** as stated in the **Schedule of Benefits** for the expenses paid in advance and any amount for which the **Insured** is legally liable for and are not recoverable from any other source if the **Insured** decides to cancel the **Covered Trip** due to unexpected outbreak of strike by the employees of the **Public Common Carrier**, bad weather, natural disaster, hijacking or equipment failure of such **Public Common Carrier** which causes delay of schedule departure time from **Macau** for at least ten (10) hours after the **Insured** check-in for departure.

This coverage is effective only if the **Insured** purchases the coverage before becoming aware of any circumstances which could lead to the delay of the **Covered Trip**. The **Company** will only be liable to pay Section 13, 14A, 14B, 15A or 15B for the same event.

SECTION 16. BAGGAGE DELAY

NOTIFY ANY LOSS IMMEDIATELY TO THE PUBLIC COMMON CARRIER:

Obtain a Property Irregularity Form! This is Required to Process Your Claim!

The **Company** will pay the **Insured** HK\$ 500 cash and reimburse maximum HK\$500 for the emergency purchase of essential toiletries and clothing if checked-in baggage is being delayed as a result of it being misdirected or temporarily misplaced by the **Public Common Carrier** that the **Insured** is riding on for a period of 8 consecutive hours after the **Insured's** arrival at the airport of the scheduled destination abroad during a **Covered Trip**. Claims shall not be made for the same loss under both Sections 8 and 16 of this Policy.

If loss occurs while the **Insured** is returning to **Macau**, the **Company** will only be liable to the HK\$500 cash. In no circumstances shall the overall reimbursement and cash payable under this Section 16 exceed the **Amount of Benefit** stated in the Schedule.

SECTION 17. PERSONAL LIABILITY

The **Company** will pay the **Indemnity** for damages which the **Insured** becomes legally liable to pay because of bodily injury to any other person or destruction of property of others caused by an **Accident** occurring on a **Covered Trip** during the Period of Insurance stated in the Schedule. The **Company's** liability shall be limited to the maximum **Amount of Benefit** stated in the Schedule.

However, the **Insured** must not make any offer or promise of payment or admit his/her fault to any other party, or become involved in any litigation without the **Company** written approval.

SECTION 18. RENTAL VEHICLE EXCESS

In the event of loss by theft, collision or damage to a **Rental Vehicle** during a **Covered Trip**, the **Company** will pay the **Insured** 50% of **Excess** if the loss incurred in China / Hong Kong, or 80% of **Excess** if the loss incurred elsewhere other than in China / Hong Kong, that the **Insured** is legally liable to pay for such loss by **Theft**, collision or damage, up to the **Amount of Benefit** stated in the **Schedule**.

The benefit will be payable provided that

- (a) the vehicle must be hired from a licensed rental agency;
- (b) the rental agreement includes an **Excess** (or deductible or similar condition) which makes the **Insured** liable for loss of or damage to the vehicle;
- (c) it is as a result of **Accidental** loss or damage to the vehicle caused by collision or theft while it is in the **Insured's** control;
- (d) the **Insured** has complied with all requirement of the rental agreement which is applicable to the **Rental Vehicle**;
- (e) the **Insured** was at the time of the **Accident** duly licensed to drive the vehicle and was not taking part in or practicing for speed or time trials of any kind.

SECTION 19. TOWING EXPENSES

In the event the **Rental Vehicle** being damaged by collision and towing service required during the **Covered Trip**, the **Company** will reimburse the towing expenses to the **Insured** up to HK\$1,500.

The benefit will be payable provided that

- (a) the vehicle must be hired from a licensed rental agency;
- (b) it is a result of **Accidental** loss or damage to the vehicle caused by collision while it is in the **Insured's** control;
- (c) the **Insured** has complied with all requirement of the rental agreement which is applicable to the **Rental Vehicle**;
- (d) the **Insured** was at the time of **Accident** duly licensed to drive the vehicle and was not taking part in or participating for speed or time trials of any kind.

SECTION 20. TRIP CANCELLATION ALLOWANCE

In the event the **Insured's Covered Trip** being cancelled due to **Insured's** Residence being seriously damaged in fire, bad weather or natural disaster and being uninhabited, within one week before departure of the **Covered Trip**, the **Company** will pay HK\$1,500 to the **Insured**. Provided Section 13 Trip Cancellation of this Policy must be paid before the **Insured** is entitled to this benefit.

SECTION 21. SKI PACKAGE

If the **Insured** is unable to ski or snowboard due to **Accident** or **Sickness** during the **Covered Trip**, the **Company** will reimburse the loss of unused ski pass, equipment hire or tuition which the **Insured** has paid in advance or legally liable to pay and are not recoverable from any other sources up to HK\$1,500. Unused expenses will be calculated in proportion to the number of days of the ski package remaining after the occurrence of the relevant **Accident** or **Sickness**. Provided Section 2 Medical Expenses of this Policy must be paid before the **Insured** is entitled to this benefit.

This benefit is not applicable to any group tour package.

SECTION 22. CONSOLATION BENEFIT

In the event of the **Insured** Person suffers loss of life during a **Covered Trip** resulting from **Accident** or **Sickness**, the **Company** will pay the **Amount of Benefit** stated in the Schedule.

SECTION 23. KIDNAP BENEFIT

If during the **Covered Trip** the **Insured** is kidnapped, the **Company** shall pay a daily benefit for each completion of twenty-four (24) hours stated in the Schedule per any one **Accident** subject to maximum of thirty (30) days. Police report for such kidnapping must be obtained when claim submission.

OPTIONAL COVER (IF ANY)

A) UPGRADE PERSONAL ACCIDENT COVER RIDER

The Schedule of Benefits and compensation table of Personal Accident in Section 1 is deemed to be deleted and replaced by the following:-

SCHEDULE OF BENEFITS	Amount of Benefit
All in HK\$	Supreme Plan
Personal Accident	
- Accident whilst in a common carrier or private car	\$1,500,000*
- Other Accident	\$1,000,000
- Burns Benefit (2nd and 3rd degree)	\$600,000*
* A person over the age of 75 or under 17 will be entitled to a maximum benefit of	\$300,000

ACCIDENTAL DEATH OR PERMANENT DISABLEMENT EXTENSION

The **Accidental Bodily Injury** sustained causes the **Insured** to suffer loss of life, **Permanent Total Disablement** or other loss during the **Covered Trip**, then the **Company** will pay the compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule as below:

Events	Percentage of Principal Sum
1. Death	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
Right Hand	100%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
Right Hand	70%
Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
Right Hand	40%
Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all – one Foot	20%
great – both Joints	7.5%
great – Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

PROVISIONS

- Compensation shall not be payable for more than one of above Events 1 to 9 in respect of the same bodily injury.
- After the occurrence of any one of the Events 2 to 9 or the total compensation payable for the Events 10 to 20 equals to 100% whichever the first occur save for the liability already incurred hereunder, there shall be no further liability under this Policy in respect of the same insured person for bodily injury sustained thereafter.
- In cases where the insured person is left-handed, the compensation percentage in Events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and part thereof.

COMA BENEFIT

If during the **Covered Trip**, the **Insured** sustains **Accidental Bodily Injury** which directly causes or results in a continuous unconscious state and under the regular care and attendance of a **Physician**, the **Company** shall pay HK\$500 for each full week of continuous unconsciousness and up to a maximum of fifty (50) weeks for any one **Accident**.

TRAUMA COUNSELING BENEFIT

If during the **Covered Trip**, the **Insured** witnesses and/or is the victim of a traumatic event such as rape, armed hold up, assault, natural disaster or acts of **Terrorism** and requires counseling service from a registered psychiatrist. The **Company** will pay the cost of trauma counseling incurred in **Macau** within ninety (90) days after return to **Macau**. The limit shall not exceed HK\$1,500 per day per visit and HK\$15,000 in total.

B) ACUTE MOUNTAIN SICKNESS RIDER

In the event of the **Insured** suffers loss of life during a **Covered Trip** directly resulting from Acute Mountain Sickness, the **Company** will pay the **Insured** HK\$150,000.

This coverage is limited to a period of travel insurance of no more than 30 days.

PART III: TERM OF COVERAGE

Coverage commences when the **Insured** leaves the immigration counter at Macau on the departure date for the purpose of commencement of the **Insured** trip and ceases at the earlier of:

- the expiry of the Period of Insurance specified in the Schedule, or
- 182 days after the commencement of the **Covered Trip**, or
- the **Insured's** return to his/her place of permanent residence.

Extension of Coverage: The Term of Coverage will be extended up to 10 consecutive days at no extra charge if the **Insured** is unavoidably delayed, the reason for the delay is beyond the **Insured's** control and the delay prevents the **Insured** from completing the **Covered Trip** by the end of the Term of Coverage. The Term of

Coverage shall be extended only if consent is given by the **Company** prior to the expiry of the Period of Insurance specified in the Schedule.

PART IV: GENERAL CONDITIONS

Assignment and Beneficiary Change: No assignment of interest under the Policy shall be binding upon the **Company** unless and until the original or a duplicate thereof is filed at the **Company**. The **Company** does not assume any responsibility for the validity of an assignment. No change of Beneficiary under the Policy shall bind the **Company**, unless consent thereto is formally endorsed herein by the **Company**. No change of Beneficiary under the Policy shall bind the **Company**, unless the **Company** receives written notice of such change.

Beneficiary: The Loss of life **Amount of Benefit** will be paid to the beneficiary designated by the **Insured** in the application form, otherwise as stated in the Schedule. All other **Amounts of Benefit** are paid to the **Insured**, except the **Amounts of Benefit** payable under Sections 3, 4, 6 and 7 which are paid to Emergency Assistance Provider or other provider of services rendered to the **Insured**. If the **Insured** has not chosen a beneficiary, or if there is no beneficiary alive when the **Insured** dies, the **Company** will pay the **Amount of Benefit** to the **Insured's** estate.

Claims Investigation: In the event of a claim, the **Company** may make any investigation it deems necessary and both the **Insured** and the **Policyholder** shall co-operate fully with such investigation. Failure by the **Insured** or the **Policyholder** to co-operate with the **Company's** investigation may result in denial of the claim or cancellation of the Policy.

Compliance with Policy Provisions: Failure by the **Policyholder** or the **Insured** to comply with any of the provisions contained in the Policy shall invalidate all claims hereunder.

Contracts (Rights of Third Parties) Ordinance

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.

Duplicate Coverages: If the **Insured** is covered for loss under more than one individual annual or single trip travel insurance policy, or is issued more than one Certificate of Insurance for the same **Covered Trip**, then the **Company** will only be liable to pay for one covered loss under all such policies and/or certificates, whichever is the highest, and will refund the premium paid for the duplicate coverage.

Entire Contract/ Alteration: The Policy, together with all amendments and other attachments, if any, constitutes the entire contract of insurance. If a proposal form is completed by the **Policyholder** or an application form is completed by the **Insured**, that proposal form and/or application form will be part of the Policy. The Policy shall not be modified except by written amendment attached hereto and signed by an authorised representative of the **Company**.

Examination of Books and Records: The **Company** may examine the **Insured's** or the **Policyholder's** books and records relating to the Policy at any time during the Policy term and up to three (3) years after the expiration of the Policy or until final adjustment and settlement of all claims under the Policy.

Jurisdiction: The Policy shall be governed and construed in accordance with the laws of **Macau**. Any dispute under this Policy shall be settled in accordance with the laws of **Macau**.

Legal Action: No legal action shall be brought to recover on the Policy until 60 days after the **Company** has been given written Proof of Loss. No such action shall be brought after 2 years from the date of loss.

Legality: This insurance shall not apply to the extent it is illegal in any jurisdiction, outside the **Macau** Special Administrative Region, for the citizens of such jurisdiction to be insured by an insurer which is not registered within such jurisdiction.

Limits of Liability and Deductibles: The Policy is subject to the Limits of Liability and Deductibles stated in the Schedule.

Other Insurance (Applicable to Sections 2, 3, 4, 8, 9, 10, 11, 13, 14, 16, 17 and 18): If a covered loss under the Policy is insured under any other valid policy, prior or current, then the Policy shall cover such loss, subject to its limitations, exclusions, conditions, provisions and other terms, only to the extent that the amount of such loss is in excess of the amount of payment from such other insurance, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise.

Physical Examinations and Autopsy: The **Company**, at its expense, has the right to have the **Insured** examined as often as reasonably necessary while a claim is pending. It may also have an autopsy made unless prohibited by law.

Refunds: There will be no refund of premium to the **Insured** in any situations except if the Policy is cancelled due to cancellation of group tour package by EGL.

Rights of Recovery: In the event that authorisation of payment and/or payment is made by the **Company** or on its behalf by its authorised representatives, to include Emergency Assistance Provider, the **Company** reserves the right to recover against the **Insured** the full sum which has been paid, or for which the **Company** is liable, to a **Medical Facility** to which the **Insured** has been admitted, less the **Company's** liability under the terms of the Policy.

Subrogation (Applicable to All Sections Except Sections 1, 5, 12, 15A and 15B): In the event of any payment made under the Policy, the **Company** shall be subrogated to all the **Insured's** rights of recovery and indemnity against any person or organisation and the **Insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Insured** shall take no action to prejudice such rights.

Territory: Worldwide.

PART V: EXCLUSIONS

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Policy does not cover loss arising out of:

1. pre-existing, congenital or heredity conditions. A pre-existing condition means prior **Sickness** or **Accidental Bodily Injury** of an **Insured**, **Immediate Family Member** of the **Insured**, **Travelling Companion** or **Close Business Partner**, for which medical treatment or advice has been given or the symptoms of which would cause a reasonably prudent person to seek diagnosis, care or treatment within ninety (90) days prior to the commencement of a **Covered Trip**. For the purpose of Trip Cancellation and Trip Curtailment sections, **Sickness** or **Accidental Bodily Injury** should occur after the coverage is purchased but not earlier than 90 days before the commencement of the **Covered Trip**.
2. travelling abroad contrary to the advice of a **Physician**, or for the purpose of obtaining medical treatment or services.
3. suicide, attempted suicide or intentional self-infliction of bodily injury.
4. abortion, miscarriage, pregnancy or resulting childbirth.
5. dental cares (unless resulting from **Accidental Bodily Injury** to sound and natural teeth or for the relief of sudden and acute pain).
6. mental or nervous disorders, insanity.
7. war (whether declared or not), invasion, act of foreign enemies, civil war, revolution, civil unrest amounting to a popular uprising against government, or from the **Insured** directly participating in riot and strike, or from the **Insured** performing duties as a member of armed forces, or police, or as a volunteer and engaged in war or crime suppression.
8. participation in professional sports events or an **Insured** would or could earn income or remuneration from engaging in such sport, racing except on foot, equipped mountaineering (unless approved by the **Company**).
9. prohibition or regulation by any government, or customs detention.
10. damage relating to the unlawful, wilful, malicious acts of the **Insured**.
11. actions of the **Insured** while under the influence of alcohol or drugs to the extent of legal impairment.
12. riding in any aircraft except as a fare-paying passenger in a properly licensed aircraft flown by a qualified pilot.
13. the **Insured's** actions in the course of committing a felony or while under arrest by authorities because of commission of a felony.
14. AIDS or AIDS Related Complex, any **Accidental Bodily Injury** or **Sickness** commencing at the time of or subsequent to a sero-positive test for HIV or related disease, or any other sexually transmitted diseases.
15. the **Insured** engaging in manual labour or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
16. the **Insured** is not taking all reasonable efforts to safeguard his/her property/money, or to avoid injury to minimize any claim under this policy.

EXCLUSIONS APPLICABLE TO SECTION 8: PERSONAL BAGGAGE

The following causes or property are excluded from coverage under the Policy:

1. Animals, motors/motor vehicles/motorcycles or their accessories, boats or any other conveyances, household furniture, drugs, foodstuffs, antiques, computer parts/software/accessories, mobile telecommunication equipment/accessories, artificial teeth or limbs, securities, tickets, valuable papers other than travel documents or data recorded on disks, tapes, cards or other equipment.
2. Loss or damage caused by wear and tear, gradual deterioration, workmanship or vermin.
3. Loss of or damage to hired or leased equipment.
4. Loss of or damage to business goods or samples.
5. Loss of or damage to unattended baggage sent in advance, souvenirs, or articles mailed or shipped separately, or under custody of other person.
6. Loss by any mysterious disappearance.
7. For breakage or damage to fragile articles.
8. Loss of or damage to the **Insured's** personal property or baggage left unattended in any vehicle or conveyance, or in any public place or arising out of the **Insured's** failure to take due care and precautions for the safeguard and security of such property.

EXCLUSIONS APPLICABLE TO SECTION 10: PERSONAL MONEY

The following causes or property are excluded from coverage under the Policy:

1. Loss of electronic money or monies not in paper form.
2. Loss due to unattended or negligence or under custody of other person.
3. Loss by any mysterious disappearance.

EXCLUSIONS APPLICABLE TO SECTIONS 13, 14A AND 14B: TRIP CANCELLATION, TRIP CURTAILMENT AND TRIP RE-ARRANGEMENT

The Policy does not cover loss arising out of:

1. Government regulation, control or action, bankruptcy, liquidation or default of **Travel Provider(s)**.
2. **Public Common Carrier** caused cancellations or delays.
3. Changes in plans, financial circumstances and any business or contractual obligations of the **Insured**, or an **Immediate Family Member of the Insured**.
4. The condition or circumstance exists or is known before purchase of this insurance.

EXCLUSIONS APPLICABLE TO SECTION 15B: TRIP CANCELLATION DUE TO TRAVEL DELAY

The policy does not cover loss arising out of:

1. Any delay due to any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
2. Any loss for which the **Insured** fails to obtain written confirmation from the **Public Common Carrier** on the number of hours and the reason of delay.
3. Any loss arising from late arrival of the **Insured** at the airport or port (e.g. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Public Common Carrier**).
4. Any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked itinerary.
5. Any loss arising from failure of insured to get on-board the first available alternative transportation offered by the administration of the relevant **Public Common Carrier**.

EXCLUSIONS APPLICABLE TO SECTION 17: PERSONAL LIABILITY

The Policy does not cover loss arising out of:

1. Bodily injury to any person who is a relative of the **Insured** or who is in the **Insured's** custody or control, or damage to property which belongs to the **Insured** or which is in the **Insured's** custody or control.
2. Damages relating to any liability assumed under a contract.
3. The ownership, possession, lease or rental of any vehicles, aircraft, firearms or animals.
4. The undertaking of any trade or profession.
5. Any criminal acts or proceedings.

EXCLUSIONS TO APPLICABLE TO SECTION 18: RENTAL VEHICLE EXCESS

The Policy does not cover loss arising out of:

1. Loss or damage arising out of operation of the Rental Vehicle in violation of the terms of the rental agreement.
2. Loss or damage to a Rental Vehicle arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental.
3. Any loss or expenses arising from the **Insured** committing or attempting to commit suicide, or intentionally inflicting self injury.

PART VI: HOW TO MAKE A CLAIM

Any occurrence or loss which may give rise to a claim should be reported in writing immediately but in any event NOT LATER THAN 30 DAYS AFTER THE INCIDENT TO:

Fidelidade Macau – Insurance Company Limited (Claims Office), Av. Praia Grande 567, BNU Building 15A, Macau Telephone No. (853) 2838 9303 Email address: info@fidelidade.com.mo

Proof of Loss: Written Proof of Loss must be given to the **Company** within 30 days after the date of such loss including original copies of all relevant documentation. The **Insured** shall notify the **Company** promptly of the reason and possible time frame for submission when such Proof of Loss is delayed. Failure to give written Proof of Loss within 180 days will invalidate the claim.

Time of Payment of Claims: Benefits payable under the Policy will be paid within 30 days of receipt of a completed Proof of Loss.

PERSONAL INFORMATION COLLECTION STATEMENT

Information provided or collected at any time and from whatever source in respect of this policy or alterations, variations, cancellation or renewal of it and any claims of whatsoever nature made hereunder may be held, used or disclosed in connection with this or any other insurance related product or any claim of whatsoever nature made thereunder by Fidelidade Macau – Insurance Company Limited (hereinafter referred to as “Fidelidade Macau”) or any related company or by any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business or any association, federation or similar organization of insurance companies (all together hereinafter referred to as “Association”) that exists or is formed from time to time or any person who has obtained such information from Fidelidade Macau. Furthermore such information may be transferred to the Association to enable the Association to carry out its regulatory functions or such other functions that may be assigned to the Association from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Association; and to any members of the “Association” by the “Association” for any of the above or related purposes. Moreover, Fidelidade Macau is hereby authorized to obtain access to and/or to verify any of my/our data with the information collected by the Association from the insurance industry. I/We understand that I/we have the right to obtain access to and to request correction of any personal information concerning myself/ourselves held by Fidelidade Macau. Such request(s) can be made in writing to Fidelidade Macau’s Policy Administration Department at Av. Praia Grande No.567, 14/F, BNU Building, Macau.

EGL 至尊全球旅遊保

重要事項：此保單證明書須連同由東瀛遊旅行社（澳門）有限公司（“EGL”）所發出有公司蓋印之購買收據方能正式生效之保險合約。

本保單證明書內之粗體詞彙具有特定含意。釋義已分別列於第一部份：詞彙的定義請小心閱讀其內容。EGL作為代表每位**受保人**申請保險而所呈交之投保申請書陳述，包括向本公司所作出之聲明將成為本保險合約之一部份。本公司於收妥保費後，同意依據保單內的定義、不保事項、限制、條款和條件，承保**受保人**蒙受下文所述之損失。

保障範圍 (港幣)	最高賠償金額
	至尊計劃
1 人身意外	
A - 乘坐公共交通工具或乘駕汽車時發生之意外保障	\$1,000,000*
B - 其他意外保障	\$500,000*
C - 燒傷保障	\$500,000*
* 17歲以下及75歲以上之投保人士，其1A、1B或1C之最高賠償金額	\$250,000
2 醫療費用	\$1,000,000
- 回澳門後90日內繼續治療的覆診費用	\$150,000
3 緊急醫療運送	不設上限
4 遺體運返	不設上限
5 住院現金 (每日港幣500元)	\$5,000
6 親屬探望	\$30,000
7 子女護送	\$30,000
8 個人行李	\$15,000
9 高爾夫球一桿入洞	\$1,000
10 個人錢財	\$2,500
11 證件遺失	\$15,000
12 應急現金賠償	\$1,400
13 取消旅程	\$30,000
14A 縮短旅程	\$30,000
14B 更改旅程	\$30,000
15A 旅程延誤	\$2,000
15B 因旅程延誤而取消旅程	\$2,500
16 行李延誤 (8小時或以上)	\$1,000
17 個人責任	\$2,500,000
18 租車自負金額	\$10,000
19 拖車費用	\$1,500
20 取消旅程附加現金	\$1,500
21 滑雪套票	\$1,500
22 恩恤保障	\$20,000
23 綁架保障 (每日港幣500元)	\$15,000

第一部份：定義

2級燒傷 指表皮及在下面的真皮因燃燒而遭到破壞。

3級燒傷 指全部皮膚因燃燒而遭完全破壞。

意外 指不可預見及預料之突發事件。

意外身體損傷 指受保障範圍保障的意外損傷，在直接及別無其他原因之下引致的身體損害。

實際現金價值 指損失物品之重置費用扣除自然減值及折舊額，自然減值及折舊額將應用在使用超過 1 年的物品。

賠償額 指由**受保人**於申請書內所選擇及列於保單內的賠償額，及需交妥保費後方為有效。

燒傷 指皮膚組織因高溫而遭到破壞。

緊密商業夥伴 指**受保人**的緊密商業夥伴，可提供其商業註冊或公司的註冊文件予本公司作為證明。

本公司 指忠誠澳門保險股份有限公司。

受保旅程 指以**受保人**因受保旅程而離開澳門入境事務署櫃檯開始，直至受保期屆滿或**受保人**返回澳門入境事務署櫃檯或已申報作為受保旅程結束後之最終目的地之國家為止，以較先為準。

程度 指本保單發出地方之政府習慣上用以量度燒傷程度的單位。

地震震度 指以日本氣象廳以測量地震大小的尺度。

緊急醫療處理 指**受保旅程**中因突發性及對有生命有危險之病患或意外受傷而提供之即時及必需治療。

自負額 指**受保人**租用車輛的保單或其他保險計劃中的墊底費。

騷劫 指**受保人**旅程中所乘搭的飛機、交通工具及工作人員遭非法奪取或控制。

澳門 指澳門特別行政區。

直系親屬 指配偶、子女、兄弟姊妹、父母、配偶之父母、祖父母、合法監護人、孫兒女、配偶之祖父母。

賠償 指**受保人**於法律上有責任必須對受損害一方所賠償的金額 a) 其他人的財物的損失或損毀；b) 急救或陸上/海上救護車所引致的費用； c) 訴訟費用、仲裁、和解或撫恤的律師費用。以上所有因**受保人**引起的賠償須取得本公司同意。

受保人 指承保表內所列受保障人士的名字。惟其保費需已繳妥。

綁架 指非法誘拐及禁錮一個或以上**受保人**以獲得利益。

失聰 指永久及無法恢復之聽力，即如果a分貝=損失聽力至500赫，b分貝=損失聽力至1,000赫，c分貝=損失聽力至2,000赫，d分貝=損失聽力至4,000赫，當a+2b+2c+d之1/6高於80分貝。

喪失說話能力 指構成語言之口唇音、齒舌音、口蓋音、喉頭音、等之四種語言機能中，有三種以上不能發出者，聲帶功能完全喪失或因腦部言語中樞神經的損傷而患失語症。

失明 指完全且無法復原之視力喪失。

醫療設施 指合法持牌經營，並為患病、不適或意外受傷者提供接收及治療之診所，醫院或類似的機構，其同時駐有註冊及合格護士每天24小時提供看護服務，有一名或以上持牌醫生時刻駐院，能提供有組織的設施為住院病人進行醫學診斷及外科手術。

永久 指於意外事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。

永久完全傷殘 指**受保人**經醫生診斷為連續12個月內完全不能從事任何根據**受保人**的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如**受保人**並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。

醫生 指具有醫學資格，獲認可及合法授權從事疾病或意外受傷診療的人士，惟**受保人之直系親屬**除外。

保單持有人 指簽發收據及此證明書予**受保人**及主保單上列明的機構。

計劃醫療顧問 指緊急醫療服務公司及其授權代表。

公共交通工具 指任何由個別公司或個人持牌出租的機動客運交通工具。

出租汽車 指**受保人**在**受保旅程**中按照合法的租用合約所租用的車輛。

重置費用 指以相同或相似物料修復或取代損失或損毀財物的費用，當中包括關稅；而賠償以不多於**受保人**修復或取代損失或損毀財物以回復以往相同用途的實際費用為上限，當中並不扣除折舊差價。

搶劫 指**受保人**因受威迫或強迫而令行李或個人財物損失或損毀。

嚴重身體受傷或嚴重疾病 指由醫生或計劃醫療顧問診治的意外身體損傷或疾病，並經醫生或計劃醫療顧問證實：

- **受保人**或其**直系親屬**有生命危險或不適宜旅遊或繼續原定的旅遊行程；
- **旅遊夥伴**有生命危險或不適宜繼續原定的旅遊行程；
- **緊密商業夥伴**有生命危險。

運動用品 指每套、每對非由機械推動及不可穿著的運動用品。

疾病 指於受保障期間及條款範圍內經由**醫生**診斷及書面證明所罹患或感染，以致構成索償要求之病症。

恐怖襲擊 指任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動，以及：

- 涉及針對一個或多個人的暴力行為；或
- 涉及破壞財產；或
- 危害他人生命；或
- 對公眾或部份公眾的健康或安全構成威脅

盜竊 指除搶劫外，**受保人**的行李或個人財物在沒有**受保人**同意下遭奪走或損毀。

轉移 指以最低費用而可供選擇的預定班次的公共交通工具；必須的緊急醫療運送、遺體運返、親屬探望及子女護送 詳情請參閱第3,4,6及7節。

轉移費用 指由本公司代**受保人**支付的合理及必須費用，包括緊急醫療運送、遺體運返、親屬探望及子女護送的服務；並扣除任何退回的交通費用。詳情請參閱第3,4,6及7節

旅行提供者 指收取費用以作提供旅行安排服務之旅遊業公司。

旅遊警示 指由澳門旅遊危機處理辦公室根據旅遊警示系統發出的旅遊警示。

旅遊夥伴 指在整個**受保旅程**中與**受保人**同行及同房的人士。

第二部份：保障詳情

第1節 個人意外

本節延伸保障**受保人**於安排乘坐的公共交通工具預定離澳前五(5)小時內直接從澳門居住地啟程到澳門入境事務署櫃檯以開始**受保人**的**受保旅程**；及以**受保人**於安排乘坐的公共交通工具實際抵澳時間後五(5)小時內，直接從澳門入境事務署櫃檯返回**受保人**的澳門居住地為完結。

第1A節. 乘坐公共交通工具或乘駕汽車時發生之意外

- (i) **受保人**以付款乘客身份乘坐,登上或離開任何公共交通工具或乘駕汽車時發生的**意外身體損傷**
- (ii) 如**受保人**在**受保旅程**中因**意外**而導致死亡、永久完全傷殘或其他損傷，本公司將根據第1A節的賠償額按下表所列的百分比作出賠償：

1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 永久完全失明(雙眼)	100%
5. 永久完全失明(單眼)	100%
6. 喪失任何雙肢或任何雙肢完全失去功能	100%
7. 喪失任何單肢或任何單肢完全失去功能	100%
8. 雙耳完全失聰及完全喪失說話能力	100%
9. 永久完全失聰(雙耳)	75%
10. 永久完全失聰(單耳)	15%

第1B. 節 其他意外保障

除第1A節外：

- a) 死亡：若受保人在受保旅程中因意外身體損傷並於意外發生後365天內死亡，本公司將賠償上表所列的100%賠償額予17至75歲的受保人。
- b) 其他損害：若受保人在受保旅程中因意外身體損傷並於意外發生後365天內引致上表所列的2-10損害，本公司按比例將賠償上表所列賠償額。

如受保人年齡為17歲以下或75歲以上，在第1A及1B節的賠償比例不可超過港幣250,000元。

永久及完全喪失是指永久及完全喪失器官的功能。本公司將按此節賠償最高賠償額的一項。如因同一意外而引致身體多處損害，本公司亦以表列的賠償額作最高上限。

失蹤條款：若受保人乘搭的飛機、陸上或海上之公共交通工具發生意外並導致失蹤、沉沒或墜毀，而受保人之遺體於該次意外發生後1年內仍無法尋回；本公司將視受保人在本保單承保的意外事故中蒙受損害並導致死亡而作出賠償。

第1C節. 燒傷保障

若受保人因意外身體損傷而經醫生診斷受到下表損害，本公司將根據下表所列之比例作出賠償。

損害事項

燒傷，2級燒傷或3級燒傷	賠償比例
達身體總面積45%或以上	100%
達身體總面積27%或以上	60%
達身體總面積18%或以上	50%
達身體總面積9%或以上	30%
達身體總面積4.5%或以上	20%

同一宗意外身體損傷只會賠償以上保障項目的其中一項。如在同一宗意外身體損傷遭受到多於一項保障項目，則按其中最高賠償額的一項作出賠償。

如受保人年齡為17歲以下或75歲以上，在第1C節的賠償比例不可超過港幣250,000元

如本公司在同一宗意外身體損傷在第1A或1B節中已作出死亡賠償，在第1C節中的賠償將被扣減。

第2節. 醫療費用

如受保人於受保旅程期間因意外身體損傷或疾病需要醫生診治，需要提供醫療設施、由醫院提供的康復護理治療、X光檢查、藥物或必須的消費品、陸上 / 海上救護車的使用，本公司將賠償以上海外治療所需的物品及服務的實際合理費用（膳食及糧食除外），賠償由意外發生日後365天內及以表中賠償額為上限。而涉及海外治療的醫療報告費用，亦可獲最高每日每次港幣300元的賠償。

受保旅程期間，本公司將賠償受保人的自然及狀況良好之牙齒因意外身體損傷：或突發性牙痛，經醫生診斷並確定為必須的牙齒治療後，將賠償診治費用的80%並以港幣1,000元為上限。

覆診費用是指受保人返回澳門後繼續接受治療的費用。本公司將根據覆診費用的賠償額支付受保人於返回澳門後90天內因海外遭受的意外身體損傷或疾病需要繼續治療的費用。普通科 / 物理治療門診的賠償以每日每次港幣300元為限；專科門診 / X光及化驗測試的賠償以每日每次港幣600元為限，惟專科門診 / 物理治療 / X光及化驗測試的治療需先取得醫生轉介信。

覆診費用亦包括註冊中醫、跌打及針灸治療，賠償以每日每次港幣150元為限，最高賠償額為港幣3,000元。

於受保旅程期間，如意外身體損傷或疾病，本公司將賠償以治療為目的的陸上交通費用；以每日、每來回港幣200元為限，並以每受保人、每次受保旅程港幣1,000元為限。（只適用於至尊全球旅遊保）

在任何情況下，第2節的賠償額不可超過表列的100%。

第3節. 緊急醫療運送

若受保人於受保旅程期間因意外身體損傷或疾病需要運送至其他地方接受治療，本公司將以表列的賠償額賠償轉移費用，包括轉移受保人至較合適的醫療設施或於必要時運送回澳門，並扣除任何退回的交通費用。所有轉移須事先取得計劃醫療顧問的批核。

第4節. 遺體運返

若受保人於受保旅程期間因意外身體損傷或疾病導致死亡，本公司將支付轉移遺體回澳門所引致的轉移費用。所有轉移須事先取得計劃醫療顧問的批核。

第5節. 住院現金

若受保人於受保旅程期間因意外身體損傷或疾病而需接受住院治療，本公司將支付受保人於海外及返回澳門後90天內、每日港幣500元的賠償，並以表列的賠償額為上限。住院治療需於醫療設施中接受醫生治療，而每日住院的計算是以醫療設施所列的住房及用膳收據為準。賠償將於受保人出院後作出賠償。

第6節. 親屬探望

若受保人於受保旅程期間因意外身體損傷或疾病而於海外死亡或住院超過24小時，經計劃醫療顧問的批核，本公司將支付轉移費用包括來回經濟客位機票及住宿予一名由受保人指定的直系親屬前往或逗留受保人留院當地；若受保人死亡，探望人士將由本公司決定。以上的安排需先取得計劃醫療顧問的批核，本公司將支付不超過表列的最高賠償額。

第7節. 子女護送(只適用於至尊計劃)

如受保人年齡在17歲以下並其同行的成年受保人因住院治療或死亡而無人照顧，經計劃醫療顧問的批核，本公司將支付單程經濟客位機票及提供護送服務將受保小童運送回澳門。本公司將負責以上的轉移費用不可超過表列的賠償額。

第8節. 個人行李

如遇有任何損失，請即通知相關機構

警方報告是索償的必須文件！

若受保人於受保旅程期間因意外導致行李及個人財物損失或損毀，本公司將根據表列的賠償額按損失時的實際現金價值以每套、每對物品最高港幣3,000元賠償予受保人。受保人應盡可能保管個人行李及財

物及加以看管。保障的損失或損毀需由以下原因引致 a) 因意外導致；b) 行李或個人財物由酒店員工或公共交通工具保管；c) 由搶劫或盜竊導致，而有關的損失或損毀需取得酒店、公共交通工具書面報告，或於損失後24小時內向當地警方報案以取得警方報告；而所有有關的證明、收據及保管證明須提交予本公司。

至於運動用品的意外損失或損毀，每套、每件的最高賠償額不可超過港幣5,000元；本公司在此節中亦保障相機及配件、手提電腦，最高賠償額不可超過港幣3,000元。

在任何情況下，第8節的賠償額不可超過表列的100%。

第9節. 高爾夫球：一桿入洞

若受保人於受保旅程期間參與高爾夫球活動時一桿入洞，本公司將支付表列的賠償額。索償時需提供該事件的書面證明及文件。

第10節. 個人錢財

若受保人在受保旅程期間遺失現金、銀行鈔票、匯票或旅行支票，本公司將賠償不超過列於保障範圍所載之最高賠償額，而受保人必須於遺失事件發生後24小時向當地警方報失，並於索償時提交書面文件及警方之正本報告。惟受保人應盡可能保管個人錢財。

若受保人年齡為12至17歲，本節最高賠償額以不超過港幣500元為限；本節保障並不適用於12歲以下受保人。

第11節. 證件遺失

本公司將賠償不超過保障範圍所規定的最高賠償額予受保人在受保旅程期間因遺失旅遊證件或交通票證而延誤旅程所衍生的額外交通費用、住宿費用及旅遊證件或交通票證補領之實際費用。而受保人必須於遺失事件發生後24小時向當地警方報失，並於索償時提交書面文件及警方之正本報告。

第12節. 應急現金賠償

本公司將賠償每日港幣200元並根據列於保障範圍所規定的最高賠償額予受保人在受保旅程期間因遺失旅遊證件而須滯留當地，賠償將按以下任何一項最早發生為止：a) 獲發補領證件；b) 受保人能如期繼續行程；c) 受保人能離開當地。

受保人需於24小時內向當地警方報失並取得警方之正本報告。

第13節. 取消旅程

本公司以不超過列於保障範圍所規定的最高賠償額賠償受保人無法由其他途徑追討其不能退回及已支付之旅遊及住宿費用；賠償受保人於旅程出發前90天內因以下原因而必須取消行程：

- 1) 因受保人或其直系親屬之死亡、蒙受嚴重身體受傷或嚴重疾病，如受保人或其直系親屬之嚴重身體受傷或嚴重疾病不涉及住院治療，賠償將為不可退回金額之50%。
- 2) 目的地突然發生受保人不能控制及不可預計的罷工。目的地爆發傳染病、暴動或民亂，或受保人被傳召作證人、履行陪審團員責任。需接受隔離。
- 3) 受保人之寓所在出發前7天內因火災、水災、惡劣天氣或天然災害而嚴重損毀。
- 4) 在受保旅程出發前7天內，澳門有關當局對目的地發出最高級別的旅遊警示(級別3)。本公司將賠償受保人無法由其他途徑追討其已預支及不可退回之旅行團費、訂金、額外的住宿及交通費。
- 5) 若於旅程預定出發當天，已計劃前往的日本旅行團的行程中發生地震震度達6級或以上(以日本氣象廳的公佈作為準)，引致參加團體旅行團的受保人不能展開旅程，受保人可索償已繳付給東瀛遊的兩地機場稅、燃油附加費及旅行團團費。(惟本保障不適用於任何自助遊人士)

請注意: 此項保障只適用於地震發生在出發當天，其它日期出發一概不受此保障

第14A節. 縮短旅程

本公司以不超過列於保障範圍所規定的最高賠償額賠償受保人於受保旅程出發後無法由其他途徑追討其不能退回及已支付之未使用及/或額外之旅遊及住宿費用；賠償受保人於受保旅程期間因以下原因而必須縮短行程直接回澳門：

- 1) 因受保人、旅遊夥伴、直系親屬或緊密商業夥伴之死亡、蒙受嚴重身體受傷或嚴重疾病；預定的海外行程目的地突然發生不可預計的罷工、暴動或民亂、惡劣天氣、遭遇騎劫、天然災害或傳染病以致受保人未能繼續已計劃之行程。
- 2) 因就預定的海外行程目的地發出旅遊警示(第3級)而必須縮短行程直接回澳門，本公司將賠償受保人無法由其他途徑追討其已預支及不可退回之旅行團費、訂金、額外的住宿及交通費，不超過列於保障範圍所規定的最高賠償額；或可獲發一次性現金津貼港幣2,500元。
- 3) 若日本團體旅行團在行程中遇上地震震度達6級或以上(以日本氣象廳的公佈作為標準)，引致參加旅行團的受保人面對危險或不能繼續其行程而導致團隊需即時折返香港，受保人亦可索償旅遊團費之全數，包括繳付給東瀛遊的兩地機場稅及燃油附加費。(惟本保障不適用於任何自助遊人士)

第14B節. 更改旅程

本公司以不超過列於保障範圍所規定的最高賠償額賠償受保人於受保旅程出發後無法由其他途徑追討其已支付之額外旅遊及住宿費用；賠償受保人於受保旅程期間因以下原因而必須更改行程：

預定的海外行程目的地突然發生不可預計的罷工、暴動或民亂、惡劣天氣、天然災害、傳染病或發出旅遊警示(級別3)以致受保人未能繼續已計劃之行程。

第13、14A及14B節只有在受保人知道任何將會引致旅程取消或中斷的事件前購買才會生效。

受保人就是次事件只可申索「縮短旅程 / 更改旅程」或「現金津貼」兩者其中一項。

基於同一事件所引致的損失，本公司只會對第14A或14B節作出一次之賠償。

第15A節. 旅程延誤

若受保人原定行程列明之公共交通工具因不可預計的罷工、惡劣天氣、天然災害、暴動或民亂、恐怖襲擊、機場關閉、騎劫或公共交通工具的機械故障而導致到達時間延誤超過5小時，本公司將就首5小時的延誤賠償港幣250元，其後每10小時延誤賠償為港幣400元，以不超過列於保障範圍所規定的最高賠償額為限。

本節只有在受保人知道任何將會引致旅程延誤的事件前購買才會生效。

基於同一事件所引致的損失，本公司只會對第14B或15A節作出一次之賠償。

第15B節. 因旅程延誤而取消行程 (只適用於至尊計劃)

若受保人於辦理登機手續後，原定乘搭的公共交通工具因罷工、惡劣天氣、天然災害、騎劫或公共交通工具的機械故障而導致開行時間延誤超過10小時，倘受保人在此情況下決定取消是次受保旅程，本公司將賠償受保人所支付及必須依法支付而無法從其他途徑追討之旅遊費用，以不超過列於保障範圍所規定之最高賠償額為限。

本節只有在受保人知道任何將會引致旅程延誤的事件前購買才會生效。基於同一事件所引致的損失，本公司只會對第13、14A、14B、15A或15B節作出一次之賠償。

第16節. 行李延誤

如有任何損失，請即通知相關的公共交通機構

財物損毀報告是索償的必須文件！

若受保人已登記寄艙之行李因所乘搭的公共交通工具因誤送以致受保人到達海外目的地逾8小時後仍未送抵，本公司將提供港幣500元現金津貼及賠償受保人最高港幣500元購買應急必需品之費用。基於同一事件所引致的損失，本公司只會對第8或16節作出一次之賠償。

如事件發生在受保人回程返回澳門，本公司只會提供港幣500元現金津貼。賠償以不超過列於保障範圍所規定之最高賠償額為限。

第17節. 個人責任

若受保人在受保旅程中發生意外令第三者蒙受損傷或財物損失以致必須承擔法律責任，本公司將以不超過列於保障範圍的最高賠償額所規定作出賠償。

未經本公司書面同意，不得承認任何責任或作出解決或協議。

第18節. 租車自負額

若受保人在受保旅程中租用出租車輛，在受保旅程中車輛被盜、發生碰撞或遭到損毀，本公司將賠償受保人必須依法支付的自負額並以不超過列於保障範圍所規定作出賠償。若損失事件及發生在中國 / 香港，本公司將賠償自負額的50%；若事件發生在其他地方，本公司將賠償自負額的80%。

此保障須符合以下條件才會生效

- a) 車輛必須由持牌租車機構租出；
- b) 受保人須就租用合約中的自負額(墊底費或相類似條款)負上被盜或遭到損毀責任；
- c) 租用車輛是在受保人使用途中因意外遭到損毀或被盜；
- d) 受保人履行所有租用合約中的要求；
- e) 受保人持有當地合法駕駛證件並沒有參與任何賽車或速度練習

第19節. 拖車費用

若受保人於受保旅程期間所租用車輛因發生碰撞而需拖車服務，本公司將賠償受保人所引致的拖車費用最高至港幣1,500元。

此保障須符合以下條件才會生效

- a) 車輛必須由持牌租車機構租出；
- b) 租用車輛是在受保人使用途中因意外遭到損毀
- c) 受保人履行所有租用合約中的要求；
- d) 受保人持有當地合法駕駛證件並沒有參與任何賽車或速度練習

第20節. 取消旅程附加現金

若受保人之寓所在出發前一星期內因火災、惡劣天氣或天然災害而嚴重損毀，本公司將提供現金津貼港幣1,500元。此現金津貼會在第13節. 取消旅程賠償後才會發出。

第21節. 滑雪套票

若受保人在受保旅程期間因意外身體損傷或疾病而未能參與滑雪或滑雪板活動，本公司將支付受保人所預付或法律上需支付但未使用的滑雪入場證費用、工具租用費用或學費，而該等費用為受保人依法必須支付及無法從其他途徑追討，最高賠償額為港幣1,500元。未使用的費用是以意外身體損傷或疾病發生後按比例賠償餘下滑雪套票的日數的未享用費用。此節賠償會在第2節. 醫療費用賠償後才會發出。

惟本保障不適用於任何團體旅行團。

第22節. 恩恤保障

若受保人於受保旅程期間因意外身體損傷或疾病導致死亡，本公司將按列於保障範圍所規定作出賠償。

第23節. 綁架保障

若受保人於受保旅程中不幸被綁架，每足二十四(24)小時，本公司將按保障範圍賠償每日現金賠償，最高賠償三十(30)日。於索償時須提交綁架之警方報告。

附加保障(如有)

A) 星級個人意外附加保障

此保障中第一節的保障範圍及賠償表將刪除並由以下內容代替:-

保障範圍 (港幣)	最高賠償金額
	至尊計劃
1 人身意外	
A - 乘坐公共交通工具或乘駕汽車時發生之意外保障	\$1,500,000*
B - 其他意外保障	\$1,000,000*
C - 燒傷保障	\$600,000*
* 17歲以下及75歲以上之投保人士，其1A、1B或1C之最高賠償金額	\$300,000

個人意外死亡或永久傷殘延伸保障

如受保人在受保旅程期間因意外身體損傷而導致死亡、永久完全傷殘或其他損傷，本公司將根據下表所

列賠償額百分比作出賠償：

損害事項	賠償(保額百分率)
1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 永久完全失明(雙眼)	100%
5. 永久完全失明(單眼)	100%
6. 喪失任何雙肢或任何雙肢永久完全失去功能	100%
7. 喪失任何一肢或任何一肢永久完全失去功能	
右手	100%
左手	100%
一足	100%
8. 雙耳完全失聰及完全喪失說話能力	100%
9. 永久及無法痊癒之精神錯亂	100%
10. 永久完全失聰	
雙耳	75%
單耳	15%
11. 完全喪失說話能力	50%
12. 永久完全喪失一眼晶狀體	50%
13. 喪失或永久完全喪失四隻手指及拇指功能	
右手	70%
左手	50%
14. 喪失或永久完全喪失四隻手指功能	
右手	40%
左手	30%
15. 喪失或永久完全喪失一隻拇指功能	
兩個右關節	30%
一個右關節	15%
兩個左關節	20%
一個左關節	10%
16. 喪失或永久完全喪失手指功能	
三個右關節	15%
兩個右關節	10%
一個右關節	7.5%
三個左關節	10%
兩個左關節	7.5%
一個左關節	5%
17. 喪失或永久完全喪失腳趾功能	
所有腳趾——一隻腳	20%
腳拇趾——兩個關節	7.5%
腳拇趾——一個關節	5%
18. 折斷腿部或膝蓋而無法聯合	15%
19. 腿部因意外而做手術後導致縮短五厘米或以上	10%
20. 一切在上述第10至19項損害事項以外的永久殘缺，本公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第10至19項之百分率不一致。	

條款

- 對於同一人身傷害，此保單只會對上述第1項至第9項中的一項支付賠償。
- 發生第2項至第9項中的任何一項事故或發生於第10項至第20項事故的應付賠償總額等於100%時，以先發生者為準，此保單不再承擔同一受保人此後遭受的身體傷害任何責任。
- 如果受保人是左撇子，上述第13項至第16項中的右手及左手賠償百分比將作交換，左手及其相關部分的賠償百分比得到更大的賠償。

昏迷保障

若受保人在受保旅程期間不幸意外身體損傷而直接導致或造成持續昏迷並需醫生定期照顧，本公司將賠償受保人每週港幣500元。每宗意外最高賠償為50週。

創傷輔導

若受保人在受保旅程期間目睹或遭遇慘重事故包括強姦、持械行劫、騎劫、天然災害或恐怖襲擊而需接受精神科註冊醫生的輔導治療，本公司將賠償回澳後九十(90)日內每日每次最高港幣1,500元之賠償，最高賠償額為港幣15,000元。

B) 急性高山症附加保障

如受保人在受保旅程中因急性高山症而直接導致死亡，本公司將賠償受保人港幣150,000元。保障以受保期不多於30天為限。

第三部份：受保期限

保障受保人因受保旅程而離開澳門入境事務署櫃檯開始，並以以下較早者為完結：

- 保單上列明的保障結束日，或
- 開始受保旅程的182日後，或
- 受保人到達他/她的主要住所。

延長保障：若受保人在受保旅程期間因不能避免及受保人不能控制的情況下而被迫延長至超越受保期限，本公司將按需要延長受保旅程最多連續十(10)日而不另收費。惟此延長保障需在原定受保期限完結前取得本公司同意才會生效。

第四部份：一般條款

轉讓權益及受益人更改：除非本公司收到書面轉讓權益要求/受益人申報，否則此保單任何轉讓權益要求/受益人申報都不具約束力。本公司將不會對轉讓權益/受益人申報的有效性負上任何責任。

受益人：若受保人死亡，本公司將支付賠償予受益人申報表中列明的受益人，所有其他賠償一律付予受保人，惟第3、4、6及7節則直接賠償予緊急醫療服務公司或服務提供者。如受保人沒有申報受益人或沒有受益人在受保人死亡時仍然生存，本公司將支付賠償予受保人的遺產承繼人。

索償調查：遇本公司需對索償作出調查時，受保人及保單持有人應充分合作，否則可能導致賠償或保單作廢。

遵從保單條款：如保單持有人或受保人違反保單內列明的條款，所有就本保單提出之索償均告無效。

《合約(第三者權利)條例》之責任權

任何不是本保單某一方的人士或實體，不能根據《合約(第三者權利)條例》(香港法例第623章)強制執行本保單的任何條款。

重複保障：若受保人於同一旅程中受保多於一份由本公司承保的個人全年旅遊保險、旅遊綜合保險或保險證明書，本公司只會根據較高賠償額的一份保單作出賠償，並退回重複保單的保費。

整體協議：本保單包括所有修訂本及附件(如有)，乃立約各方之間的整體協議。保單的所有修改須經本公司代表簽署同意並簽發修改後，才會生效。

審查資料及記錄：本公司可就受保人或保單持有人3年內的保單相關資料、記錄及索償作出審查。

司法裁判權：本保單及澳門法律管轄及按其詮釋，並服從澳門的專有法律裁決。

法律訴訟：依據本保單所規定，當證明文件送交本公司後，60天內不得進行法律訴訟以求賠償。此外，受保人亦不得在損失日起計2年後提出訴訟。

合法性：此保單並不保障任何非法的活動，不論任何澳門特別行政區以外的司法制度。

賠償及墊底費限額：此保單的賠償及墊底費限額已列明於利益表上。

其他賠償來源(適用於第2, 3, 4, 8, 9, 10, 11, 13, 14, 16, 17及18節)：若受保人按保單提出任何索償，而是次索償已由其他有效的保險計劃承保，該有效的保險計劃將定為優先索償。本保單只負責支付該有效的保險計劃或其他來源賠償不足的金額。

身體檢查及驗屍：於處理本保單索償申請時，本公司有權隨時要求受保人作身體檢查。若受保人死亡，除法律不允許外，本公司有權要求解剖驗屍。而費用則本公司承擔。

退還：在任何情況下，本保單的保費將不作退還，除非受保旅程因EGL取消受保人報名之團體旅行團而取消相關之保單。

追討權利：若本公司及/或其授權代表，包括緊急醫療服務公司支付了不包括在此保單保障範圍內的醫療索償，或超過此保單的賠償限額時，本公司會保留追討受保人之權利。

代位權(除第1, 5, 12, 15A及15B節外，適用於本保單所有保障項目)：若本公司已向受保人作出賠償，便可取代其爭取賠償的權利，向有關人士或機構追討。而受保人必須簽署及遞交法律文件和身份證件，或利用任何方法以保證此權利。對於失去此權利後，受保人不可採取任何行動。

保障範圍：全球性保障

第五部份：不保事項

一般不承保事項—適用於本保單所有保障項目

本保單不會承保由下列項目所引致的損失：

- 1) 任何已存在、先天性或遺傳的疾病、症狀或身體狀況。已存在的狀況是指受保人、受保人直系親屬、旅遊夥伴或緊密商業夥伴在受保人出發前90日內求診的意外身體損傷或疾病。在索償取消旅程及縮短旅程時，意外身體損傷或疾病應在購買保單後及不早於受保旅程出發前90天內發生。
- 2) 違反醫生勸喻外出旅遊，或旅遊目的在於接受醫療。
- 3) 自殺、企圖自殺或故意自我傷害。
- 4) 墮胎、流產、妊娠或分娩。
- 5) 牙齒護理治療(因意外而導致自然及狀況良好的牙齒受傷及突發性牙痛除外)
- 6) 神經錯亂、心智或精神不正常。
- 7) 戰爭(不論正式宣戰與否)、侵略、外敵入侵、內戰、叛亂、內亂；或受保人直接參與罷工及暴動；或受保人以軍隊、警察或自願者身份從事或參與戰爭或鎮壓。
- 8) 參與專業運動或因參與該運動可賺取收入或報酬、非雙足之競賽、需輔以工具之爬山或攀崖活動(得本公司同意除外)
- 9) 任何政府或海關的法案或禁令
- 10) 受保人不法的行為、故意或惡意破壞
- 11) 受酒精或藥物導致的損失
- 12) 進行航空活動但以付費乘客身份乘搭由持牌航空公司的持牌載客客機則不在此限
- 13) 受保人觸犯嚴重罪行期間或被捕期間
- 14) 愛滋病或愛滋病相關疾病，或於人體免疫不全病毒血清測試呈陽性反應下出現之損害或疾病、性病
- 15) 從事體力勞動或危險性工作、包括但不限於離岸鑽探、採礦、處理爆炸品、地盤工作、特技表演及空中攝影
- 16) 受保人並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受損傷以減低對本保險提出索償機會

不保事項：適用於第8節：個人行李

本保單不會承保由以下原因或財物所引致的損失：

- 1) 動物、汽車及電單車(包括零件)、船隻及其他交通工具、傢俱、藥物、食物、古董、電腦零件/軟件/配件、手提電話及配件、假牙及義肢、證券、票、磁盤、存於磁帶/備置片及其他裝備的資料、文件(旅遊文件除外)
- 2) 因穿著或使用而導致逐漸磨損、消耗或蟲蛀
- 3) 租用或借用的物品

- 4) 商業用品或樣本
- 5) 預先已寄出及無人看管之行李、紀念品、郵寄或與**受保人**不同航班寄運之物品，或交由他人看管之物品
- 6) 任何神秘失蹤的物品
- 7) 易碎物品
- 8) 在汽車、交通工具或任何公共場所沒有**受保人**看管下而導致行李損失；或**受保人**沒有看管或提供合理保管下而導致的財物損失

不保事項：適用於第10節：個人錢財

本保單不會承保由以下原因或財物所引致的損失：

- 1) 電子貨幣或任何不是紙張型式的貨幣
- 2) 無看管、疏忽保管或由他人看管下的損失
- 3) 任何神秘失蹤的損失

不保事項：適用於第13,14A及14B節：取消旅程、縮短旅程及更改旅程

本保單不會承保由以下原因或財物所引致的損失：

- 1) 任何政府法例或規條限制、旅遊行程內服務提供者的破產或清盤
- 2) 公共交通工具主動取消班次或延誤
- 3) **受保人**或其直系親屬的計劃、財務狀況更改、需履行商業或契約責任
- 4) 投保前已知或存在的狀況或事件

不保事項：適用於第15B節：因旅程延誤而取消行程

本保單不會承保由以下原因或財物所引致的損失：

- 1) 於購買保單前已發生或已宣佈受保旅程延誤的情況
- 2) 未能取得公共交通機構書面證明延誤的時間及原因
- 3) 因**受保人**遲到機場或碼頭所引致的任何損失（即在最後登記時間結束後才到達，惟因公共交通機構員工罷工而導致遲到除外）
- 4) 任何受保於其他保險計劃、政府計劃所保障的項目、已由旅行社、旅遊承辦商或旅遊行程服務提供者承諾或已退款的事項
- 5) **受保人**最終未有登上由有關公共交通機構所安排的首班取替航班

不保事項：適用於第17節：個人責任

本保單不會承保由以下原因或財物所引致的損失：

- 1) **受保人**的親屬、或由**受保人**看管及照顧的人士的身體損傷；屬於**受保人**或受其託管或看管的財物
- 2) 任何合約規定的責任
- 3) 任何擁有、佔用、借用或租用汽車、飛機、槍炮或動物
- 4) 從事任何貿易或專業活動
- 5) 任何刑事行為或訴訟

不保事項：適用於第18節：租車自負金額

本保單不會承保由以下原因或財物所引致的損失：

- 1) **受保人**違反租車條款使用車輛
- 2) 因使用而導致逐漸耗損、機件故障而導致意外損毀及租用前已存在的損毀
- 3) 任何因**受保人**自殺、企圖自殺或故意自我傷害所引致的損失

第六部份：索償程序

任何索償申請需於事故發生後30天內以書面通知本公司：

忠誠澳門保險股份有限公司 (理賠部)

澳門南灣大馬路567號大西洋銀行大廈15樓A

電話：(853) 2838 9303 電郵：info@fidelidade.com.mo

損失證明：受保人須於事故發生後30天內將有關文件正本交予本公司，如未能如期提交損失證明，受保人應盡快通知本公司延誤原因及可提交證明時限。於180天內仍未能提交損失證明，將導致索償失效。

處理索償期限：賠償將於文件整全後30天內發出。

收集個人資料聲明

就有關本保單或本保單之任何更改或變動或取消或續保及任何性質之索償等所提供或在任何時間及方面取得與本保單或任何其他保險產品或任何性質的賠償有關之資料，可由忠誠澳門保險股份有限公司（下稱“忠誠澳門”）或任何有關公司或任何其他從事保險或分保業務有關之公司、中介人或機構、賠償或調查或提供其他與保險業務有關服務之機構、或現時或將來設立之任何保險業協會或公會或類似之保險公司組織（下稱“公會”）或從忠誠澳門取得此等資料之任何人士持有、使用或透露。此外該等取得之資料可轉交予該等公會以便該等公會進行其監管機能或不時指派予該等公會執行之其他有關監管機能及對整個保險行業或公會之成員利益而言是有合理需要之任務，且公會因上述之任何理由或有關目的可將其取得之資料轉交予其成員。再者，本人/我們授權忠誠澳門查閱及/或核實公會從保險行業方面取得有關本人/我們之任何資料。本人/我們明白本人/我們有權向忠誠澳門查閱及要求更正忠誠澳門持有有關本人/我們的個人資料。該(等)要求可以書面向忠誠澳門出單部提出，地址為澳門南灣大馬路567號大西洋銀行大廈14樓

ENDORSEMENT

It is hereby noted that this Policy is extended to cover the following peril:-

COMPULSORY QUARANTINE

PART I: DEFINITIONS

Compulsory Quarantine means the **Insured** is confined in an isolated ward of a hospital or an isolated site appointed by the government.

PART II: DESCRIPTION OF COVERAGE

In the event that the **Insured** is suspected or confined to have contracted infectious disease during **Covered Trip** and results in **Compulsory Quarantine** by the local government, or by the **Macau** government within three (3) days upon completion of Covered Trip and returning to **Macau**, The **Company** will pay the Insured a daily quarantine allowance of HK\$500 for each and every day of such **Compulsory Quarantine**, up to a maximum of fourteen (14) days at a maximum amount of HK\$7,000 in aggregate.

In the event that more than one (1) **Compulsory Quarantine** have been required in the same **Covered Trip**, the maximum amount payable under this benefit shall not exceed HK\$7,000 in aggregate.

The Insured can only claim for either **Compulsory Quarantine** or hospital Income under section 5.

Exclusion:

1. Any dwelling quarantine is excluded from this benefit.
2. No benefit shall be payable if the planned destination(s) and/or **Macau** has **Compulsory Quarantine** measure requirement on or before the departure date of **Covered Trip**.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE CERTIFICATE OF INSURANCE.

此保單將延伸至保障下列情況：

強制隔離

第一部份：定義

強制隔離指受保人被關在醫院的隔離病房或政府指定的隔離地點。

第二部份：保障詳情

如果受保人於受保旅程期間被懷疑或確診感染傳染病而被當地政府**強制隔離**，或於受保旅程完結後返回澳門三(3)日內被澳門政府**強制隔離**，受保人可於**強制隔離**期間獲得隔離現金津貼，每日 500 港元，最長為十四(14)天，最高為 7,000 港元。

如因同一受保旅程多於一次**強制隔離**，本保障之合共最高賠償額以 7,000 港元為上限。

受保人只能索償**強制隔離**或住院現金其中一項保障。

除外事項：

1. 任何家居隔離並不包括於此保障之內。
2. 如於受保旅程出發當日或之前，有關之行程目的地及/或澳門已實施**強制隔離**措施，則不會獲得任何保障。

其他保障內容、細則及不保事項請參閱保險證明書