

CLAUSE 1. DEFINITIONS

For the purpose of this travel insurance contract, the following shall be understood:

1. **Accident, Accidental** - means sudden, unforeseen and unexpected event of violent, external and visible nature which shall independently of any other cause be the sole and direct cause of Bodily Injury.
2. **Bodily Injury** - means bodily injury to the Insured caused by an Accident solely and independently of any other causes.
3. **Chinese Medicine Practitioner** - means any Chinese bonesetter, acupuncturist or Chinese herbalist who is legally registered with the relevant authorities of Macau, but excluding the Chinese Medicine Practitioner who is the Insured or an Immediate Family Member of the Insured.
4. **Civil War** - means an internecine war, or a war carried on between or among opposing citizens of the same country or nation.
5. **Close Business Partner** - means a close business partner of the Insured proved as such to the satisfaction of the Company on the basis of business registration or corporate registration documentation acceptable to the Company.
6. **Company** - means Fidelidade Macau – Insurance Company Limited.
7. **Covered Trip** - means the period of travel commencing when the Insured leaves the immigration counter at Macau on the scheduled departure date for the purpose of commencement of the Insured's Covered Trip, and until the expiry of the period of insurance or until the Insured's arrival at the immigration counter for returning to Macau after the insured Covered Trip, or on the expiration of a one hundred (100) days period beginning from the date of such particular Covered Trip commences, whichever first occurs.
8. **Emergency Assistance Provider** - means the emergency assistance provider stated in the Certificate of Insurance, or its authorized representatives.
9. **Epidemic** – means any disease which is confirmed as Epidemic by World Health Organization or Macau Government.
10. **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 traveling.
11. **Hospital** - means institution lawfully operated for the care and treatment of injured persons with organized facilities for diagnosis and surgery, having twenty-four (24) hours per day nursing services by legally qualified registered nurses and medical supervision under legally qualified Physicians, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatment of alcoholics or drug addicts.
12. **Immediate Family Member** - means the Insured's spouse, children, siblings, parents, parents-in-law, grandparents, grandchildren, nieces or nephews.
13. **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.
14. **Insured** - means the person named as Insured in the Certificate of Insurance, who holds a valid Macau identity card or a permit of residence in Macau.
15. **Loss of Limb** - means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
16. **Loss of Sight** - means complete blindness which is Permanent and incurable.
17. **Loss of Use** - means total functional disablement and is treated like the total loss of said limb or organ.
18. **Macau** - means the Macau Special Administrative Region.
19. **Medically Necessary Expenses** - means expenses incurred within 365 days of sustaining Bodily Injury or Sickness which are paid by the Insured to a Physician, surgeon, nurse, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Bodily Injury, and excluding any expenses incurred under Coverage 3a "Emergency Medical Evacuation" and Coverage 3d "Repatriation of Mortal Remains/Ashes" of this Policy. All treatment must be prescribed by a Physician in order for expenses to be reimbursed under this Policy. Provided that in the event an injured person becomes entitled to a refund of all or part

of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other sources.

20. **NBCR Terrorist Activity** - means any deliberate, unlawful act that includes, involves or is associated with, in whole or in part, the use or threatened use of, or release or threatened release of, any nuclear, biological, chemical or radioactive agent, material, device or weapon, that:
 1. is declared by any authorized governmental official to be or to involve terrorism, terrorist activity or acts of terrorism; or
 2. is related, in whole or in part, to any intention to (a) promote, further or express opposition to any political, ideological, philosophical, racial, ethnic, social or religious cause or objective; or (b) influence, disrupt or interfere with any government related operations, activities or policies; or (c) intimidate, coerce or frighten the general public or any segment of the general public; or (d) disrupt or interfere with a national economy or any segment of a national economy.

NBCR Terrorist Activity as described in section 2, above, shall be considered NBCR Terrorist Activity except where the Insured can demonstrate to the Company that such activities or threats thereof were motivated solely by personal objectives of the perpetrator.
21. **Permanent** - means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.
22. **Permanent Total Disablement** - means when as the result of injury and commencing within twelve (12) consecutive months of the date of the accident an Insured is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/ her education, training or experience provided that such disability has continued for a period of twelve (12) consecutive months. The disability must be total, continuous and permanent at the end of the period. This condition must be certified by a Physician.
23. **Physician** - means any person qualified by degree in western medicine and legally authorized by the Government with jurisdiction in the geographical area of his/her practice to render medical and surgical service, but excluding a Physician who is the Insured, or an Immediate Family Member of the Insured.
24. **Policyholder** - means the organization/people stated in the corresponding item in the Certificate of Insurance.
25. **Pre-existing Conditions** - means any Sickness, disease, or other conditions of the Insured or an Immediate Family Member, Close Business Partner, or Traveling Companion, which within six (6) months period prior to applying this Policy, in respect to Single Trip TravelSafe, or prior to the scheduled Covered Trip during the period of insurance, for Multi Trip TravelSafe, (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescriptions; or (c) was treated by a Physician or treatment has been recommended by a Physician.
26. **Public Common Carrier** - means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare paying passengers, and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and only operating between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.
27. **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. This is no deduction for depreciation.
28. **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.
29. **Serious Bodily Injury or Serious Sickness** - means Bodily Injury or Sickness which requires treatment by a Physician and which results in the Insured

being certified by that Physician as being dangerous to life and unfit to travel or continue with his/ her original insured Covered Trip. When Serious Bodily Injury or Serious Sickness is applied to the Insured's Immediate Family Member(s), Close Business Partner or Traveling Companion it shall mean Bodily Injury or Sickness certificated as being dangerous to life by a Physician and which results in the Insured's discontinuation or cancellation of his/her original insured Covered Trip.

30. **Sickness** - means sickness or disease first contracted and commenced by the Insured during the Covered Trip that requires the treatments by a Physician.
31. **Terrorist Act** - means an act including but not limited to the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.
32. **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.
33. **Travel Alert** - means the travel alert issued by the relevant competent authority of Macau under the Travel Alert System.
34. **Traveling Companion** - means the person who is to accompany with the Insured for the whole insured Covered Trip.
35. **Usual, Reasonable and Customary** - shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of Insured(s) under the care, supervision, or order of a Qualified Medical Practitioner, (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.
36. **War** - means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

CLAUSE 2. BASIC PROVISIONS

1. Entire Contract and Changes

This Policy, together with the Certificate of Insurance, all amendments and any other documents attached hereto, constitute the entire contract of insurance. No change in this Policy will be valid unless and until approved by the Company in writing and unless such approval is endorsed hereon or attached hereto and signed by an authorized representative of the Company. If a proposal form is completed by the Policyholder or the Insured, that proposal form will be part of the Policy.

Any fraud, misstatement or concealment either in the proposal and declaration on which this Policy is based or in relation to any other matter affecting this Policy or in connection with the making of any claim under this Policy will render this Policy null and void and all claims, premiums or any part thereof paid hereunder will be forfeited.

2. Compliance with Policy Provisions

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

3. Duplicate Coverages

If the Insured effects coverage under more than one travel insurance policy with the Company for the same Covered Trip, then the Company will only be liable to pay for one covered loss under all such policies, whichever is highest, and will refund the premium paid for the duplicate coverage.

4. Other Insurance

If a covered loss under this Policy is insured under any other valid policy, prior or current, then this 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.

5. Medical Examinations and Autopsy

The Company at its own expense will have the right to request the Insured to undergo medical examinations as often as it may reasonably require when a

claim is still pending hereunder. The Company at its expense will have the right to make an autopsy in case of the death of the Insured where it is not forbidden by law before it is liable to pay any benefit hereunder.

6. Jurisdiction

This 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.

7. Legal Actions

No action at law or in equity will be brought against the Company to recover any benefit payable under this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action will be brought after the expiration of two (2) years after the time written proof of loss is required to be furnished.

8. Arbitration

All disagreements which may arise in relation to the application of the terms of this Policy may be resolved through arbitration.

9. To Whom Amount of Benefit Payable

Any benefit paid for loss of life shall be payable to the Insured's estate according to the laws of Macau, unless a selected beneficiary has been stated on the Certificate of Insurance. All other benefits shall be payable to the Insured except for coverage under Section 3 of Clause 3.

10. Age Limit

Unless otherwise explicitly accepted by the Company, the following shall apply:

- a) The age limit for persons(s) to be insured under this Policy is from a minimum age of 6 months up to a maximum age of 75 years.
- b) All children under the age of 16 years must be accompanied by a person aged 16 or above.

11. Rights of Recovery

In the event that authorization of payment and/or payment is made by the Company or on its behalf by its authorised representatives, including the 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 any third party to which the Insured has been admitted, less the Company's liability under the terms of the Policy.

12. Subrogation

In the event of any payment made under the Policy, the Company shall be subrogated to all the Insured's right of recovery and indemnity against any person or organization 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.

13. Geographical Limits

Worldwide

14. Policy Currency

Premiums and benefits payable under this Policy shall be in Macau patacas.

15. Extension of Period of Insurance of Single Trip TravelSafe

The original period of insurance will be automatically extended for a maximum of ten (10) days in the event that, during the Covered Trip, the Insured is unavoidably delayed which prevents him/her from following his/her scheduled itinerary to return to Macau within the period of insurance. Otherwise, upon request of the Policyholder, the period of insurance may be extended subject to the discretion of the Company.

16. One Way Single Trip TravelSafe

For Insured not returning to Macau, insurance coverage terminates no later than one (1) calendar day after the time of arrival at the country of final destination or expiry of the original declared period of insurance whichever is sooner.

17. Cancellation of Single Trip TravelSafe

Certificates of Insurance issued are non-cancelable by the Company or by the Policyholder except in the circumstances of non-receipt of the premium by the Company. No refund of premium will be made once the Certificate of Insurance has been issued and coverage becomes effective.

18. Multi Trip TravelSafe Conditions

a) Effective date

Insurance under Coverage 4a "Trip Cancellation" shall become effective within thirty (30) days prior to the beginning of each Covered Trip or after policy issuance, whichever is later. Insurance under all other sections shall become effective at the beginning of each Covered Trip for leisure or business purposes when the Insured leaves the immigration counter at

Macau to commence the Covered Trip until the time of return to the immigration counter at Macau, or the expiration of a one hundred (100) days period from the beginning of the Covered Trip, whichever is earlier.

b) Termination

- (i) The Policyholder may, at any time, terminate this Policy by giving seven (7)-day notice in writing to the Company. The Company shall refund the Policyholder an amount equal to 50% of the pro-rata premium corresponding to the period not yet elapsed, provided that no claim is incurred and/or report during the insurance period.
- (ii) The Company is entitled to terminate this Policy by giving thirty (30)-day notice of termination by registered mail to the Policyholder at his/her last known address. Such termination shall be effective on the thirty-first (31st) day after such notice has been issued. The Company shall refund the Policyholder the pro-rata premium corresponding to the period not yet elapsed.
- (iii) The Policy shall terminate upon the death of the Insured.

CLAUSE 3. DESCRIPTION OF COVERAGE

SECTION 1. EMERGENCY MEDICAL

1a. Medical Expenses

In the event of an Insured suffering Accidental Bodily Injury or sudden Sickness on the Covered Trip, the Company will, subject to the terms of this Policy, pay the Usual, Reasonable and Customary Medically Necessarily Expenses as defined actually incurred by the Insured on the Covered Trip during the period of insurance up to the Medical Expenses Benefit of MOP1,000,000 for Prestige Plan and MOP350,000 for Express Plan.

Follow-up medical treatment

The Company will pay the Usual, Reasonable and Customary Medically Necessarily Expenses as defined actually incurred in Macau for a maximum period of ninety (90) days upon the Insured's return as a direct result of Accidental Bodily Injury or sudden Sickness sustained on the Covered Trip during the period of insurance for which medical treatment has been initially sought overseas. For medical treatment of a Bodily Injury suffered overseas, the Company will reimburse the reasonable costs incurred up to the unused portion of the Medical Expenses Benefit stated above or MOP500,000 for Prestige Plan and MOP200,000 for Express Plan, whichever is lower. For treatment of a Sickness suffered overseas, the Company will reimburse the reasonable costs incurred up to 10% of the unused portion of the Medical Expenses Benefit stated above or MOP75,000 for Prestige Plan and MOP30,000 for Express Plan, whichever is lower. Such follow-up medical expenses will include expenses payable to Registered or Listed Chinese Medicine Practitioner up to MOP150 per visit per day and not exceeding, in aggregate, MOP2,000 for Prestige Plan and MOP1,500 for Express Plan.

Exclusions (applicable to 1a)

This Section does not cover any

- a) Subsequent medical or surgical treatments received outside Macau after the Insured has returned to Macau;
- b) Medical or surgical treatments, when in the opinion of the Physician treating the Insured, which can be reasonably delayed until the Insured returns to Macau;
- c) Dental treatments not resulting directly from Accidental Bodily Injury;
- d) Charges in respect of special or private nursing;
- e) Cosmetic surgery, visual apparels and refraction or hearing-aids, and prescriptions therefore except as necessitated to correct a condition resulting solely from Accidental Bodily Injury;
- f) Medical care or treatment or related services, pertaining to Bodily Injuries arising out of the use or operation of a motor vehicle, except to the extent that reimbursement of eligible expenditure provided by this insurance for such injuries exceeds the amount of benefits available to the Insured under all other policies or plans of insurance or indemnity;
- g) Any condition arising from surgical, mechanical or chemical methods of birth control and any condition or treatment pertaining to infertility;
- h) Treatment or services undertaken without the recommendation of a Physician;
- i) Routine physical examinations or health check-ups not incidental to the treatment or diagnosis of a suspected Bodily Injury or Sickness sustained

during the journey covered by this insurance and occurring or arising during the period of insurance;

- j) The liability of the Company under this contract shall cease 365 days after the date of the Accident or Sickness contracted or sustained and the Company shall not be responsible for any medical and related expenses incurred thereafter;
- k) Any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment.

1b. Overseas Hospital Cash

In the event the Insured being confined to a Hospital or a registered in-patient for treatment of a Bodily Injury or Sickness sustained during the Covered Trip, the Company will, subject to the terms of this Policy, pay a daily hospitalization allowance of MOP500 for Prestige Plan and MOP200 for Express Plan, up to the maximum benefit amount of MOP6,000 for Prestige Plan and MOP4,000 for Express Plan.

The Company will pay the allowance only if the period of hospitalization is longer than twenty-four (24) hours and which the Hospital makes a charge for room & board for the treatment of Bodily Injury or Sickness to the Insured.

1c. Medical Facility Extension

If during a Covered Trip an Insured sustains Accidental Bodily Injury which directly and independently of all other causes results in Permanent Total Disablement and such Insured needs to operate:

- 1) a self-powered, climbing wheelchair; and/or
- 2) his/her motor vehicle only with the controls suitably adjusted; and/or
- 3) a lift, necessary ramps and railings within the Insured usual permanent residence in Macau,

the Company will pay the costs of such equipment and the installation thereof in the case of 1) and 3), and the costs of adjustment in the case of 2), up to MOP10,000 for Prestige Plan and MOP5,000 for Express Plan.

SECTION 2. PERSONAL ACCIDENT

2a. Accident on Public Common Carrier or caused by Armed Robbery

If within 365 days after the date of Accident on which the Bodily Injury, as a result of a covered Accident directly and independently of any other causes happen, and result in any Event as provided in the Compensation Table hereunder, while riding as a fare paying passenger, and not as a pilot, operator or crew member in or on, boarding or alighting from any Public Common Carrier, or the carrier as arranged by a travel agent, or while the Insured is riding in an automobile, or caused by armed Robbery at the time of Bodily Injury during the Covered Trip outside Macau, the Company will, subject to the terms of this Policy, pay the percentage of MOP1,500,000 for Prestige Plan or MOP700,000 for Express Plan, according to the Compensation Table hereunder.

2b. Other Accident

In the event of death or disablement arising as a result of an Accident to the Insured other than Coverage 2a "Accident on Public Common Carrier or caused by armed Robbery" during the Covered Trip outside Macau which, directly, independently of all other causes shall result in any Event as provided in the Compensation Table hereunder, the Company will, subject to the terms of this Policy, pay the percentage of MOP750,000 for Prestige Plan or MOP350,000 for Express Plan, but only to the extent that such Bodily Injury results in loss within 365 days after the date of the Accident.

Compensation Table (applicable to 2a and 2b)

• Death	100%
• Permanent Total Disablement	100%
• Permanent Loss and Incurable Paralysis of all limbs	100%
• Loss of or the Permanent Total Loss of Use of two limbs	100%
• Permanent Total Loss of Sight in both Eyes	100%
• Permanent Total Loss of Sight in one Eye	50%
• Loss of or the Permanent Total Loss of Use of one limb	50%

Compensation:

- 1. Compensation shall not be payable for more than one of above Events listed in the Compensation Table in respect of the same Accident which results in Bodily Injury. Should more than one of the Events occur from the same Accident, the Company will only be liable for one item of loss with the greatest amount.

2. Compensation payable shall less any other amount paid or payable under this Policy as a result of the same Accident.
3. If the Insured is under 16 years of age or over 75 years of age at the time of Accident which causes Death or Bodily Injury, the maximum benefit amount under section 2 is reduced to the percentage of MOP300,000 for Prestige Plan or MOP140,000 for Express Plan, according to the above Compensation Table.

Memoranda (under 2b)

- a) **Disappearance**
If the body of the Insured has not been found within twelve (12) consecutive months as a direct result of disappearance, sinking or wrecking of the aircraft or other conveyance either on ground or at sea in which the Insured was traveling at the time of the Bodily Injury. Under such circumstances, it will be presumed that Insured suffered loss of life resulting from Bodily Injury caused by an Accident covered by this Policy at the time of such disappearance, sinking or wrecking. The Company will then pay the benefit under Coverage 2b "Other Accident" provided that the Insured's legal personal representatives or the beneficiary will sign an undertaking to refund the benefit to the Company should the Insured be subsequently found to be living as a result of such Accident.
- b) This section is extended to cover the Bodily Injury sustained by the Insured (a) while he/she is traveling directly from the place of residence in Macau to the immigration counter within four (4) 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 (b) while he/she is traveling directly from the immigration counter in Macau to his/her place of residence within four (4) hours after the actual arrival time of the Public Common Carrier in which the Insured has arranged to travel upon the completion of the Covered Trip.
- c) Satisfactory proof to the Company of Death or Permanent Total Disablement sustained by an Insured for which a claim is made hereunder will be provided upon demand at the Insured's own expenses.

2c. 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 hereunder, up to MOP100,000 for Prestige Plan or MOP50,000 for Express Plan.

Third Degree Burn

- 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%

A Third Degree Burn means the damage or destruction of the skin to its full depth and damage to the tissues beneath, caused by the agent as heat only, to be assessed according to the unit of measurement for the Burns customarily used in Macau.

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 amount. The compensation payable for loss of life under Coverage 2a "Accident on Public Common Carrier or caused by armed Robbery" and 2b "Other Accident", if any, shall be reduced by any compensation payable under Coverage 2c "Burns Benefit" in respect of the same Accidental Bodily Injury.

SECTION 3. 24-HOURS WORLDWIDE EMERGENCY ASSISTANCE SERVICE

3a. Emergency Medical Evacuation

When the Insured suffers serious Bodily Injury or sudden Sickness requiring immediate treatment and if adequate medical facilities are not available at the place, the Emergency Assistance Provider will organize emergency evacuation by whatever means medically necessary into one of the nearest Hospital capable of providing adequate medical care.

3b. Repatriation after Treatment

Following the Medical Evacuation as mentioned above and if medically necessary, the Emergency Assistance Provider will arrange and pay for the repatriation of the Insured to Macau by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the purpose, provided that the Insured shall surrender any unused portion of his ticket to the Emergency Assistance Provider. Any decision on the repatriation of the Insured shall be made jointly and exclusively by both the attending Physician and the Emergency Assistance Provider under constant medical supervision.

3c. Hospital Deposits Guarantee

The Emergency Assistance Provider will arrange to guarantee or pay any required Hospital admittance fees on behalf of the Insured up to MOP40,000, provided the Insured is without means of payment of the required Hospital admission deposit. Prior approval needs to be obtained by the Insured from the Emergency Assistance Provider before any payment of deposits is guaranteed.

3d. Repatriation of Mortal Remains/Ashes

Upon the death of the Insured, the Emergency Assistance Provider will make all necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay for (i) the repatriation of the body or ashes to Macau, or (ii) at the request of the Insured's heirs or representative, the local burial of the Insured, provided that the financial responsibility of the Emergency Assistance Provider for such local burial shall be limited to the equivalent of the cost of repatriation of mortal remains as provided in this benefit. The cost of coffin is not covered.

3e. Compassionate Visit

If the Insured suffers serious Bodily Injury or sudden Sickness and, consequently, is confined in a Hospital for more than seven (7) consecutive days outside Macau, the Emergency Assistance Provider will, subject to the terms of this Policy, arrange and pay for the cost of a return scheduled airline flight (on economy fare basis) for a relative or designated person of the Insured to travel from Macau to the Insured's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to MOP1,500 per day up to a maximum period of seven (7) consecutive days, but excluding the cost of drinks, meals and other room services. All decisions as to the selection of airline and the selection of hotel will be made by the Emergency Assistance Provider. This Policy will not cover any visit that is not arranged by the Emergency Assistance Provider.

3f. Child Escort

If any of the Insured's traveling dependent child(ren) under 16 years of age is left unattended as a result of serious Bodily Injury or Sickness of the Insured resulting in Hospital confinement outside Macau, the Emergency Assistance Provider will organize and pay for the cost of a scheduled airline ticket (on economy fare basis) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, for such child(en) to return to Macau, if the original ticket is not valid for the purpose, provided that the Insured shall surrender any unused portion of the return ticket to the Emergency Assistance Provider. If necessary, the Emergency Assistance Provider will also hire and pay for a qualified attendant to accompany any such dependent child(ren) for the return journey.

3g. Referral and Assistance Services

Upon request of the Insured, referral services from the Emergency Assistance Provider are available before starting or during the journey, such as vaccination and immunization requirements, weather information worldwide, airport taxes, customs requirements, passport and visa requirements, consulate or embassies information, exchange rates, banking days, language information, arrangement of interpreter services, arrangement of children escort, transmission of urgent messages for medical reasons, worldwide referral of lawyers and solicitors firms, assistance in reorganizing the Insured's flight schedule should an emergency oblige him/her to alter the original plan, information regarding the formalities to be fulfilled with the appropriate local authorities or entities in order to obtain the replacement of lost or stolen essential documents (e.g. passport, entry visa, etc.) and liaison with the relevant entities such as but not limited to airline companies and customs officials in the event of loss or misrouting of the Insured's luggage by a common carrier and organization of the dispatch of such luggage, if recovered, to such place as the Insured may direct.

SECTION 4. TRAVEL INCONVENIENCE**4a. Trip Cancellation**

In the event of an Insured having to cancel the Covered Trip prior to its commencement in consequence of the following occurring within thirty (30) days or after policy issuance, whichever is later:

- 1) Death, Serious Bodily Injury or Serious Sickness of the Insured, Insured's Immediate Family Member, Close Business Partner or Traveling Companion who will be traveling with the Insured; or
- 2) Witness summons, jury service or compulsory quarantine of the Insured; or
- 3) Issue of the highest level of Travel Alert for the planned destination within one week before the departure date of the Covered Trip; or
- 4) Sudden occurrence of strike by the employees of a Public Common Carrier, unanticipated outbreak of epidemic, riot or civil commotion, at the planned destination within one week before the departure date of the Covered Trip; or
- 5) Serious damage to the Insured's and/or the Traveling Companion's principal home in Macau resulting from fire, flood or similar natural disaster, such as typhoon or earthquake, within one week before the departure date of the Covered Trip that requires the Insured's and/or Traveling Companion's continued presence on the premises on the departure date of the Covered Trip;

the Company will, subject to the terms of this Policy, pay for the loss of and non-refundable travel fare and/or accommodation expenses which have been paid in advance and for which the Insured cannot recover from any other source and is legally liable up to MOP30,000 for Prestige Plan or MOP10,000 for Express Plan.

Memoranda (under 4a)

- a) The Insured will take all possible steps to recover the outlay for transportation, accommodation and package tour.
- b) If the Insured is entitled to the indemnity or refund by the government program, the Public Common Carrier, the travel agent, the provider of any service forming part of the booked itinerary, any other insurance policies or sources for the same Accident or a series of Accidents arising out of one occurrence, the benefit payable by the Company under this section will be limited to the balance of the indemnity or refund by such sources.
- c) The coverage provided under section 4a is effective only if this Policy is effected before the Policyholder and/or the Insured become aware of or could reasonably become aware of any circumstances which could lead to the disruption of the Covered Trip.

4b. Trip Curtailment or Re-routing**(i) Trip Curtailment**

In the event of an Insured having to cancel the Covered Trip after its commencement as a consequence that the Insured is inevitably required to return to Macau due to the following:

- 1) Death, Serious Bodily Injury or Serious Sickness or Hijack of the Insured, Insured's Immediate Family Member, Close Business Partner or Traveling Companion who is legally residing in Macau; or
- 2) Sudden occurrence of strike by the employees of a Public Common Carrier, unanticipated outbreak of natural disasters, epidemic, riot or civil commotion at the planned destination which prevent the Insured from continuing with the scheduled Covered Trip; or
- 3) Issue of the highest level of Travel Alert for the planned destination after the commencement of the Covered Trip,

the Company will, subject to the terms of this Policy and up to MOP30,000 for Prestige Plan or MOP10,000 for Express Plan (this limit is applicable in aggregate with Coverage 4b(ii) "Trip Re-routing"), pay for the loss of travel fare and/or accommodation expenses forfeited by the Insured and/or additional traveling and/or accommodation expenses which have been paid in advance.

(ii) Trip Re-routing

In the event of an Insured having to re-route the Covered Trip after its commencement due to sudden occurrence of strike by the employees of a Public Common Carrier, unanticipated outbreak of natural disasters, epidemic, riot, civil commotion or inclement weather at the planned destination which prevent the Insured from continuing with his/her

scheduled Covered Trip, the Company will, subject to the terms of this Policy and up to MOP30,000 for Prestige Plan or MOP10,000 for Express Plan (this limit is applicable in aggregate with Coverage 4b(i) "Trip Curtailment", pay for the additional travel fare and/or accommodation expenses reasonably incurred, and solely for the purpose of continuing the Insured's Covered Trip to the original planned destination.

For the avoidance of doubt, Macau will be considered as the originating place and not part of the planned destination.

Memoranda (under 4b)

- a) The Insured will take all possible steps to recover the outlay for transportation, accommodation and package tour.
- b) In respect of curtailment claim for package tour expenses, the calculation of benefit payable by the Company will be in proportion to the unused days.
- c) No benefit will be payable for the claim in respect of same loss under both Coverage 4b "Trip Curtailment or Re-routing" and Coverage 4c "Travel Delay".
- d) The coverage provided under section 4b is effective only if this Policy is effected before the Policyholder and/or the Insured become aware of or could reasonably become aware of any circumstances which could lead to the disruption of the Covered Trip.

Exclusions (applicable to 4a and 4b)

This section does not cover any Trip Cancellation, Trip Curtailment or Trip Re-routing arising from or due to

- a) Government's regulation, control or act.
- b) Bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary.
- c) Strike, riot, civil commotion or other circumstances giving rise to a claim under this Section known to have existed at the time of application for this Policy.
- d) Disinclination to travel because of a change in personal or financial circumstance, or any business of the Insured.
- e) Failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.
- f) Any loss that is covered by any other existing scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.
- g) Any loss arising from the highest level of Travel Alert known to have already been issued at the time of application for Single Trip TravelSafe, or at the commencement of a scheduled Covered Trip during the period of insurance for Multi Trip TravelSafe.

4c. Travel Delay

In the event the Insured's Covered Trip is delayed by a Public Common Carrier due to unexpected outbreak of bad weather, natural disaster, strike, unavailability of machinery or Hijacking after the commencement of the Insured's Covered Trip, and the scheduled arrival time is delayed exceeds five (5) consecutive hours from the time specified in the itinerary, the Company will pay MOP300 for Prestige Plan and MOP200 for Express Plan for the first five (5) hours delay, and subsequently the amount of MOP500 for Prestige Plan and MOP300 for Express Plan for each and every full ten (10) consecutive hours delay. In any circumstances, the total benefit payable under this section is limited to MOP3,000 for Prestige Plan and MOP2,000 for Express Plan.

Memoranda (under 4c)

- a) The Insured must obtain written confirmation from the Public Common Carrier stating the period of delay and the reason in order to claim under this section.

Exclusions (applicable to 4c)

This section does not cover any delay arising from or due to

- a) Government's regulation, control or act.
- b) Bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary.
- c) Strike, industrial action, riot, civil commotion or other circumstances giving rise to a claim under this section known to have existed at the time of application for this Policy.

- d) Failure of the Insured to check-in according to the itinerary supplied to him/her.
- e) Late arrival of the Insured at the airport or port after check-in or booking in time.
- f) The Insured not gets on-board on the first available alternative transportation offered by the Public Common Carrier.

4d. Baggage Delay

In the event of an Insured's checked-in baggage being delayed due to misdirection or temporarily displace caused by Public Common Carrier for at least eight (8) hours after the arrival of the Insured at the scheduled destination outside Macau during the Covered Trip, the Company will, subject to the terms of this Policy, reimburse for the expense of emergency purchases of essential clothing or toiletries necessarily and reasonably incurred by the Insured outside Macau up to MOP2,000 for Prestige Plan and MOP1,000 for Express Plan.

Memoranda (under 4d)

- a) The period of delay will be calculated from the actual arrival time of the Public Common Carrier.
- b) The Insured must obtain written confirmation from the Public Common Carrier stating the period of delay and the reason in order to claim under this section.
- c) The Insured cannot claim for under both benefits of Coverage 5a "Personal Baggage" and Coverage 4d "Baggage Delay" for the same loss.

Exclusions (applicable to 4d)

This section does not cover any delay or loss

- a) arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.
- b) of luggage sent in advance, mailed or shipped separately.

SECTION 5. PERSONAL BELONGINGS

5a. Personal Baggage

The Company will, subject to the terms of this Policy, pay for sudden Accidental physical loss of or damage to personal baggage or personal belongings (other than money) being carried by an Insured during the Covered Trip up to MOP20,000 for Prestige Plan and MOP10,000 for Express Plan.

The Company shall not be liable for more than MOP3,000 for any one article, pair or set of articles; MOP5,000 for any one pair or set of sport equipment, MOP1,000 for any mobile phone (including accessories), MOP3,000 for any Lap-top Computer (including accessories,) in respect of any one Insured.

Memoranda (under 5a)

- a) The Company may make payment or at the Company's option reinstate or repair subject to due allowance for depreciation, wear and tear. For any damages of suitcase, the following depreciation scale will be applied:
 - Suitcase being purchased over 1 year: not less than 20% of original value will be deducted
 - Suitcase being purchased over 2 years: not less than 35% of original value will be deducted
 - Suitcase being purchased over 3 years: not less than 50% of original value will be deducted
- b) In case of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles will be the rateable proportion of the total value of the set, and in no event such loss or damage be construed to mean total loss of the set.
- c) In respect of loss of or damage to property whilst in the custody of hotel or Public Common Carrier, the Insured must obtain written confirmation from the hotel or Public Common Carrier stating the loss or damage.
- d) No benefit will be payable for the same loss under both Coverage 5a "Personal Baggage" and Coverage 4d "Baggage Delay".

Exclusions (applicable to 5a)

This section does not cover any:

- a) Loss of or damage to
 - 1) Foodstuffs, pet or animal, business goods or sample, household furniture, antiques, artificial teeth or limbs, money, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis.
 - 2) Contact lens, spectacles, denture or prosthesis.
 - 3) Data of any kind.

- 4) Hired or leased equipment or property.
- 5) Baggage sent in advance, souvenir or property mailed or shipped separately.
- 6) Baggage or property left unattended in any public place as a result of the Insured's failure to take due care and precautions for the safeguard and security of such property.

b) Loss or damage arising from or due to

- 1) Wear and tear, depreciation, scratching, marring, denting, gradual deterioration, corrosion, oxidation, rust, atmospheric condition, action of light, process of heating, drying, cleaning or dyeing.
- 2) Insect, vermin, rot, mildew or fungus.
- 3) Alteration, repair or maintenance.
- 4) Breakdown or misuse.
- 5) Faulty material, workmanship or design.

c) Loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.

d) Loss not reported to the local police, public authority, hotel or Public Common Carrier within twenty four (24) hours after the incident and supported by a valid police report or Property Irregularity Report if occurred in airline;

e) Unexplained loss or mysterious disappearance.

f) Loss or damage more specifically insured by any other insurance policies or otherwise reimbursed by Public Common Carrier or a hotel.

5b. Personal Money

The Company will, subject to the terms of this Policy, pay for loss of cash, bank note, traveler's cheque or money order carried by an Insured as a result of Theft, Robbery or burglary occurring during the Covered Trip up to MOP3,000 for Prestige Plan and MOP2,000 for Express Plan.

Exclusions (applicable to 5b)

This section does not cover any

- a) Shortage due to error, omission, exchange or depreciation in value.
- b) Loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.
- c) Loss not reported to the local police or public authority within twenty-four (24) hours of after the incident.
- d) Unexplained loss or mysterious disappearance.
- e) Loss more specifically insured by any other insurance policies.

5c. Loss of Travel Document

In the event of sudden Accidental physical loss of or damage to Macau Identity Card, passport, entry visa, travel tickets, or other travel documents that are necessary for immigration clearance and leads to delay of the Covered Trip, the Company will, subject to the terms of this Policy, pay for the Replacement Cost of such personal documents, as well as additional travel expenses and hotel accommodation incurred to replace for the loss of travel documents and such loss must be reported to the police having jurisdictions at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from the police and the Company shall be liable up to MOP3,000 for Prestige Plan and MOP2,000 for Express Plan.

5d. Emergency Cash

In the event of the Insured having a loss of essential travel documents abroad that prevents the Insured from completing the commenced Covered Trip, the Company will pay MOP500 for Prestige Plan and MOP200 for Express Plan in respect of each calendar day, up to MOP3,000 for Prestige Plan and MOP1,000 for Express Plan, until the earliest of the following: a) the document is replaced or recovered; or b) the Insured can continue the Covered Trip; or c) the Insured can leave the place where loss occurred.

Such loss must be reported to the police having jurisdiction over the place of loss. The police report should be filed within 24 hours of the loss.

Exclusions (applicable to 5c and 5d)

This section does not cover any

- a) Fine or penalty incurred due to non-replacement or late replacement of the documents by the Insured.
- b) Loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials.
- c) Loss not reported to the local police or public authority within twenty-four (24) hours of after the incident and a police report obtained.
- d) Unexplained loss or mysterious disappearance.

e) Loss or damage more specifically insured by any other insurance policies.

5e. Golfing Hole-in-one

If the Insured experiences "Hole-in-One" during a Covered Trip, the Company shall pay the amount MOP1,000 only in respect of Prestige Plan.

Any claim must be accompanied by written proof and documentation of such event.

SECTION 6. SPECIAL CARE**6a. Consolation Benefit**

In the event of the Insured suffers loss of life during a Covered Trip resulting from Accident or Sickness, the Company will pay the benefit amount MOP20,000 for Prestige Plan or MOP10,000 for Express Plan. This Coverage does not apply to Insured under 16 or over 75 years of age.

6b. 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 the PR China, or 80% of Excess if the loss incurred elsewhere other than in PR China, that the Insured is legally liable to pay for such loss by theft, collision or damage, up to MOP3,000 for Prestige Plan and MOP1,000 for Express Plan.

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.

6c. Unoccupied Household Burglary

If the Insured's principal home in Macau suffers loss of or damage to its Contents (i.e. all the Insured's furniture, furnishings, home appliances, household and personal effects including household appliances hired to the Insured or the Insured's family members) as a result of burglary accompanied by forcible and violent entry to or exit from the premise whilst the home is unoccupied during the period of this insurance, the Company will indemnify the Insured for the repair or Replacement Cost of such Contents, up to MOP10,000 for Prestige Plan and MOP5,000 for Express Plan.

Exclusions

- a) Loss due to the use of any key or duplicate thereof whether the key belongs to the Insured Person or not;
- b) Loss caused or facilitated by the reckless or willful act of the Insured Person or the Insured Person's family members.

SECTION 7. LEGAL LIABILITY**7a. Personal Liability**

The Company will, subject to the Jurisdiction Clause and the Terms of this Policy, indemnify the Insured, up to MOP2,000,000 for Prestige Plan or MOP750,000 for Express Plan, against all sums for which the Insured may be legally liable in his/her personal capacity in respect of a) Accidental death or Bodily Injury (whether fatal or not); or b) Accidental loss of or damage to property to the third party occurring on the Covered Trip during the period of insurance.

Jurisdiction Clause

The indemnity provided by this Section will not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction within Macau nor to orders obtained in the said court for the enforcement of judgements made outside Macau whether by way of reciprocal agreement or otherwise.

If the Company is liable to indemnify more than one party, the total amount of indemnity to all such parties will not exceed the amount of MOP2,000,000 for Prestige Plan or MOP750,000 for Express Plan.

Memoranda (under 7)

- a) In respect of a claim to which the indemnity expressed in this section applies, the Company will, subject to the amount of benefit stated above, pay (1) all costs and expenses recovered by any claimant from the Insured; and (2) all costs and expenses incurred with the written consent of the Company.
- b) In the event of death of the Insured, the Company will, in respect of the liability incurred by the Insured, indemnify the Insured's legal personal representatives in the terms of and subject to the limitations of this Coverage, provided that such legal personal representatives will as though they were the Insured observe, fulfill and be subject to the Terms of this Policy in so far as they can apply.
- c) 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's prior written approval. The Company has the right to take over the conduct of any proceeding, settle or defend the claim on behalf of the Insured.

Exclusions (applicable to 7)

The Company will not be liable in respect of

- a) Death or Bodily Injury to any person being (1) insured's family member; or (2) at the time of sustaining such injury, an employee of the Insured, or engaged in and upon the service of the Insured.
- b) Loss of or damage to property belonging to or in the charge of or under the control of the Insured, any member of the family, any employee or any person in and upon the service of the Insured.
- c) Liability arising out of or incidental to (1) Insured's profession, business or trade; (2) ownership, occupation or use of any land, building or premises; (3) ownership, possession or use of lift, elevator, motor vehicle, aircraft, watercraft or mechanically and/or electrically propelled vehicle, firearms, pet or animal; (4) infringement of plan, copyright, patent, trade mark or registered design; and (5) libel or slander.
- d) Liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement. Damage relating to any liability assumed under contract.
- e) Fine, penalty or punitive damages of any kind.
- f) Damage to property which belongs to the Insured or is in his/her care custody or control.
- g) Damage relating to the wilful, malicious, or unlawful act on the part of the Insured.
- h) Any criminal proceedings.
- i) Liability more specifically insured by any other insurance policies.
- j) Any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.

CLAUSE 4. GENERAL EXCLUSIONS

This Policy will not cover any claims directly or indirectly caused by or resulting from:

- a) War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion.
- b) Ionizing, radiation or contamination by radioactivity from any nuclear fuel, from any nuclear waste, from the combustion of nuclear fuel (and for the purposes of this exclusion, combustion will include any self-sustaining process of nuclear fission or fusion), from any nuclear weapons material or from any nuclear or radioactive material.
- c) An Insured who is a Terrorist, a member of a terrorist organization, a narcotics trafficker, or a purveyor of nuclear, chemical or biological weapons.
- d) Any Terrorist Act, except for Section 1 "Emergency Medical" and Section 2 "Personal Accident" of Clause 3 of this Policy.
- e) All loss, cost or expense arising out of or related to, either directly or indirectly, any "NBCR Terrorist Activity" as defined herein, and any action taken to hinder, defend against or respond to any such activity. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to such loss, cost or expense.

- f) Committing crime, taking part in unlawful acts, wilful, malicious or illegal activity, resistance to arrest or fighting of any kind (except in bona fide self-defense).
 - g) Suicide, attempted suicide, intentional self-injury or wilful exposure to danger (other than in an attempt to save human life).
 - h) Engaging in any kind of sport in a professional capacity or where the Insured would or could earn any income or remuneration from engaging in such kind of sport, racing or competition of any kind (except on foot) or mountaineering (unless approved by the Company).
 - i) Entering or descending from any aircraft other than a properly licensed aircraft operated by a recognized airline in which the Insured Person is traveling as a fare-paying passenger.
 - j) Human Immunodeficiency Virus (HIV), HIV related Sickness including Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), any mutant derivatives or variations however caused.
 - k) Mental defect, nervous disorders, insanity or infirmity of any kind.
 - l) Abortion, miscarriage, pregnancy or childbirth and Bodily Injury or Sickness associated with pregnancy or childbirth or sexually transmitted disease.
 - m) Engaging in regular or temporary service or duty with any disciplinary forces, military, naval, air force or armed force services of any kind.
 - n) Flying or taking part in any other aerial activities except whilst travelling as a passenger in, boarding or alighting from a scheduled aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft.
 - o) Any known condition before issuance of this policy.
 - p) Any Pre-existing, congenital or hereditary conditions.
 - q) Pandemic exposure once the outbreak is confirmed by World Health Organization or Macau Government.
 - r) Any medical treatment received during a Covered Trip which was made for the purpose of receiving medical treatment or if the Covered Trip was undertaken while the Insured was unfit to travel.
 - s) Traveling abroad contrary to the advice of a Physician, or for the purpose of obtaining medical treatment or services, or after being given a terminal prognosis.
 - t) Dental care (unless resulting from Accidental Bodily Injury to sound and natural teeth).
 - u) Actions of the Insured whilst under the influence of alcohol or drugs to the extent of legal impairment.
 - v) Any kind of manual, labour or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
 - w) Failing to take reasonable care and precautions to avoid or minimize a claim under this Policy following the warning of any strike, industrial action, riot, civil commotion, adverse weather condition, natural disaster, epidemic or any other circumstances through or by general mass media.
 - x) Prohibition or regulation by any government or customs detention.
 - y) The Insured's actions in the cause of committing a felony or while under arrest by authorities because of commission of a felony.
 - Police report, if applicable;
 - Death certificate and/or autopsy report, if applicable.
- b) In the case of **"24-Hours Worldwide Emergency Services"**:
 - Call to the Emergency Assistance Provider and provide the following information: (a) Name, contact number and policy number of Insured; (b) Location of the incident (e.g. name of hospital, hotel); and (c) Nature of assistance service required.
 - Call the relevant authority or department, e.g. police, hospital or medical emergency unit, etc.
 - All the services must be approved and arranged by the Emergency Assistance Provider.
 - c) In the case of **"Emergency Medical Expenses"**:
 - Original medical receipt(s) with a breakdown of all charges, medicine prescribed and services rendered.
 - Full medical report stipulating the diagnosis, date of disability commenced and a summary of the course of treatment including medicines prescribed and services rendered.
 - d) In case of **"Trip Cancellation/Trip Curtailment/Trip Re-routing"**:
 - Medical supporting (required information/document same as "Emergency Medical Expenses")
 - Attending physician's written advice of necessity of trip cancellation/curtailment
 - Travel agent/hotel and/or airline's written proof or receipt stating the amount of an additional and/or forfeited traveling and/or hotel accommodation expenses incurred
 - Death certificate and/or autopsy report, if applicable
 - Relationship proof (e.g. birth certificate, marriage certificate, etc), if applicable
 - e) In the case of loss, breakage or damage to **"Baggage & Personal Effect"**, **"Baggage Delay"**, **"Personal Money and Travel Documents"** and **"Unoccupied Household Burglary"**:
 - All details including receipts as to date of purchase, price, model and type of items lost or damaged;
 - Copy of the immediate notification to airline/carrier and their official acknowledgement in writing when loss or damage has occurred in transit.
 - Reports from police and/or other entities where relevant.
 - f) In the case of **"Travel Delay"** and **"Baggage Delay"**:
 - Written proof of loss issued by Public Common Carrier stating duration and reason of delay
 - Retain stub of boarding pass
 - Original receipt of emergency purchase of daily necessity as a result of baggage delay
 - g) In case of **"Personal Baggage/Personal Money/Loss of Travel Documents/Emergency Cash"**:
 - Written proof of loss issued by relevant authorities/parties, e.g. police, hotel, Public Common Carrier stating date and description of loss, nature of and value of lost/ damaged items and value, etc.
 - If loss/damage occurs in public place as a result of robbery, theft or other accidents, such loss must be reported to the police having jurisdiction at the place of the loss within 24 hours from the incident.
 - Proof of ownership of lost/damaged items, e.g. purchase receipt, photo, guarantee certificate or other related documents.
 - If lost/damaged items will be compensated by Public Common Carrier or any other parties, the progress and result is required to report.
 - h) In the case of **"Personal Liability"**:
 - Immediate written notification to the Company of the possible claim indicating the nature and circumstances of the incident or event, together with a confirmation that no admission of liability has been made and that no settlement has been made or agreed to without the prior knowledge and written consent of the Company.
 - Full documentation, including copies of the summons, court documents, solicitors' and other legal correspondence, etc., must be submitted to the Company.
 - Report to local police if necessary.

CLAUSE 5. CLAIMS PROCEDURES

In case of emergency, please follow the directions below. To ensure prompt claim processing, it is important that you submit a completed claim form together with all supporting documentation. Please retain copies for your records.

1. Written notice of claim must be given to the Company within thirty (30) days after end of the Covered Trip, and in the instance of a claim under the "Personal Liability" section of this Policy such notice must be given in writing as soon as possible and in any event not later than fourteen (14) days after the incident which may give rise to such a claim. Notice given by or on behalf of an Insured to the Company at the address of the managing agents with information sufficient to identify the Insured, shall deemed notice to the Company.
2. All claims shall be made together with proof satisfactory to the Company in the case of death, sickness, disability, injury or loss, rendered on demand at the Insured Person's own expense, including:
 - a) In the case of **"Personal Accident"** and **"Consolation Benefit"**:
 - Full medical report stating the nature of injury, date of disability commenced and extent of permanent disablement suffered, etc