



中國意外急救醫療保險  
CHINA ACCIDENTAL EMERGENCY MEDICAL  
INSURANCE

短期保險証書  
CERTIFICATE OF INSURANCE  
(SHORT PERIOD COVER)

\*\* 本保險必須連同我司續發的醫療保險卡才正式生效 \*\*

This insurance is only valid when in accompanied with our Medical Card

二十四小時緊急熱線  
24-HOUR EMERGENCY ASSISTANCE HOTLINE  
北京 - 中國衛生部 : (86) 010 64079595  
香港 - IPA : (852) 2861 9275

如致電緊急熱線, 被保險人必須提供我司醫療保險卡號碼  
For emergency call, please provide our Medical Card Policy Number.

賠償金額表  
Table of benefits

章節 Section	保障範圍 Scope of Benefits	每宗事故保障限額 (港幣) Limit of Benefits Per Event (HKD)	
第一節 Section 1	緊急救治醫療費用 Emergency Medical Expenses	\$200,000	
第二節 Section 2	緊急支援服務 Emergency Assistance Services	\$35,000	
	2.1 轉院服務 Medical Evacuation		
	2.2 出院後返香港 Repatriation to Hong Kong after Treatment		
	2.3 遺體/骨灰送返香港 Repatriation of Mortal Remains/Ashes to Hong Kong		
	2.4 安排親友探望 Compassionate Visit 被保險人必須因意外受傷引致需要連續住院七天以上 In the event of the Insured suffering from serious Accidental Bodily Injury resulting in hospital confinement for more than 7 (seven) consecutive days		i. 一張來回機票 (經濟客位) One Round Trip Ticket (On Economy Fare Basis) ii. 住宿費用 (每天港幣 1,200 圓, 最高賠償天數 5 天) Cost of Accommodation [HKD1,200 per day for a maximum period of 5 consecutive days]
	2.5 安排幼童返港 (年齡為 16 歲以下) Return of Unattended Dependent Child(ren) to HK (Age below 16)		一張單程機票 (經濟客位) One Return Ticket (On Economy Fare Basis)
2.6 入院醫療費用擔保 Hospital Admission Guarantee Deposit	\$50,000		
第三節 Section 3	人身意外保障 (意外身故或全身癱瘓) Personal Accident (Accidental Death or Total Paralysis)	\$35,000	
保障地區 Geographical Area	中華人民共和國 (不包括香港及澳門) The People's Republic of China excludes Hong Kong & Macau		

茲根據被保險人填具之要保聲明書, 並鑒於被保險人已給付保費, 特出立本保險單。被保險人同意以該要保書聲明書作為訂立本保險契約的基礎並視作本保險的組成部分。  
在本保險單有效期間內, 如被保險人在中國境內 (不包括香港及澳門) 發生確屬本保險單應負責的外來明顯意外事故, 中國交銀保險有限公司 (以下簡稱“保險公司”) 當按照後開保險條款或批文提供保障。

Whereas the Insured by a proposal and declaration which shall be the basis of this Contract and is deemed to be incorporated herein and has applied to CHINA BOCOM INSURANCE CO., LTD. (hereinafter called "The Company") for the insurance hereinafter contained and has paid the Premium as consideration for such insurance.

Now this Policy Witnesses that if during the Period of Insurance the Insured shall suffer bodily injury within the territory of The People's Republic of China (excluding Hong Kong SAR and Macau) resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause, then The Company shall subject to the Terms, Conditions and Exceptions contained herein or endorsed hereon provide the Benefits to the extent specified in the Schedule.

保障項目 COVERAGE

第一節 緊急救治醫療費用  
SECTION 1 EMERGENCY MEDICAL EXPENSES

最高賠償額: HK\$200,000.00

在保險有效期間內, 若被保險人在中國境內 (不包括香港及澳門) 發生確屬明顯外來意外事故所直接引致之明顯身體損傷, 而需要緊急救治醫療, 在本保險單之最高保障限額之內, 保險公司將為被保險人支付由法律上合格的醫師、醫生、護士及醫院因施救所繳收的必要及合理救治費用。  
保險公司之“意外急救醫療保險卡”(以下簡稱“醫療卡”)是由中國衛生部及中國解放軍總後勤部衛生部特許認可作為繳付緊急救治醫療費用之方式, 適用於中國衛生部、解放軍總後勤部衛生部認定之緊急救援網絡醫院, 而被保險人無須預付按金。但被保險人仍需自行負責支付超出本保險單之最高保障限額之醫療費用給予施救者。

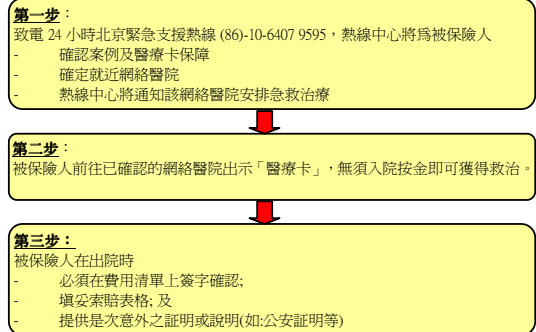
Maximum Limit of Benefits: HK\$200,000.00

If during the Period of Insurance the Insured shall suffer bodily injury within the territory of The People's Republic of China (excluding Hong Kong and Macau) resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause result in emergency medical expenses, then The Company will indemnify the Insured against the necessary and reasonable costs of such emergency medical expenses charged by a legally qualified medical practitioner, physician, nurse and/or hospital up to the maximum Limit of Benefits specified in this Policy.

索償程序 只適用於第一節  
CLAIM PROCEDURES APPLY TO SECTION 1 ONLY

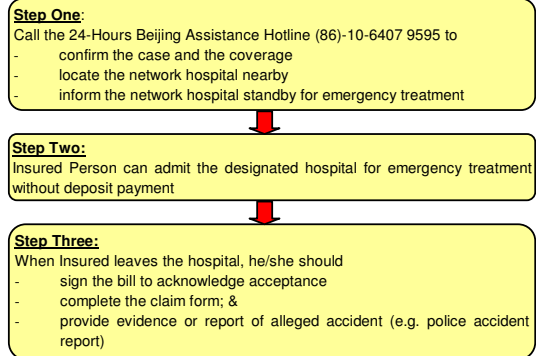
1. 如何使用保險公司之醫療卡

遇有事故, 被保險人只須按以下使用流程及向網絡醫院出示醫療卡, 即可獲得救治。保險公司將審核由網絡醫院交予之索償等文件後及直接支付有關醫療費用。



USING MEDICAL CARD ISSUED BY THE COMPANY

In case of an accident, the Insured shall follow the following procedures and present our medical card to the network hospital for immediate treatment. The Company will verify the claim documentation submitted from the network hospital and reimburse the medical expenses to them directly.



2. 不使用保險公司之醫療卡

若被保險人不使用保險公司之醫療卡作為繳付緊急救治醫療費用之方式, 可直接將以下文件遞交保險公司索賠:

- 2.1 被保險人填妥之索償表。
- 2.2 主診醫生之診斷書正本詳細列明損傷之程度及原因、診斷結果及所提供之醫療方法。
- 2.3 所有由醫院 / 醫療單位發出之醫療單據正本 (包括所有費用的明細)。
- 2.4 負責是次意外之政府有關部門報告正本或說明。

損失通知

被保險人必須遵守以下損失通知事項, 否則保險公司有權不接受索償:  
若需要留院治療, 被保險人必需盡快或在入院後二十四小時內致電保險公司之二十四小時緊急支援服務熱線;  
若是接受門診治療, 被保險人必須在接受門診治療後三十天內, 以書面通知保險公司有關意外事故。

NOT USING THE MEDICAL CARD

In the event of the Insured paying the emergency medical expenses without using our medical card, the Insured can submit the following claims documentation to The Company directly:

- 2.1 The claim form completed by the Insured.
- 2.2 Original Medical Certificate issued by the attending doctor stating the nature and extent of injuries, diagnosis and what kind of treatments were provided.
- 2.3 All original bills/receipts issued by the hospital/clinic concerned with detail breakdown of costs/expenses.
- 2.4 Original report issued by the official authorities concerned or evidence of the alleged accident.

Notification of Loss

The Insured must comply with the following requirements, otherwise the claim may be denied for

settlement:

In case of hospitalization, the Insured is required to notify The Company within 24 hours after admission to hospital or as soon as practicable by calling the designated 24 hours Emergency

For Clinical Visit, a written notice of Claim must be given by the Insured to The Company as soon as practicable after the occurrence of an accident giving rise to a claim and in any case within 30 days after clinical visit.

## 第二節 緊急支援服務 SECTION 2 EMERGENCY ASSISTANCE SERVICES

在保險有效期內，若被保險人在中國境內(不包括香港及澳門)發生確屬意外事故所直接引致之明顯身體損傷，而需要緊急支援服務，被保險人可致電二十四小時緊急服務熱線，保險公司特約之服務機構國際救援(亞洲)公司(以下簡稱“I.P.A.”)將提供下列之服務。

If during the Period of Insurance the Insured shall suffer bodily injury within the territory of The People's Republic of China (excluding Hong Kong and Macau) resulting solely and directly from accident caused by violent external and visible means, the following emergency assistance services shall be arranged and provided directly by The Company's appointed agent, Inter Partner Assistance Hong Kong Limited (hereinafter called "I.P.A.") upon notification by the Insured to the designated 24 hours emergency assistance services hotline.

### 第 2.1, 2.2 及 2.3 項之最高賠償額：HK\$35,000.00

有關第 2.1 項「轉院服務」、第 2.2 項「出院後返香港」及第 2.3 項「遺體或骨灰送返香港」之賠償，在保險有效期內，不論發生一次或多次賠償，保險公司在第 2.1 項、第 2.2 項及第 2.3 項的最高累積賠償責任，以不超過最高賠償額 HK\$35,000.00 為限。

### Maximum Limit of Benefits For Item 2.1, 2.2 & 2.3 : HK\$35,000.00

Under Item 2.1 – Medical Evacuation, Item 2.2 – Repatriation to Hong Kong After Treatment and Item 2.3 – Repatriation of Mortal Remains/Ashes To Hong Kong, the total liability of The Company in respect of any claim or claims accumulated under Item 2.1, 2.2 and 2.3 shall not exceed the maximum limit of benefits of HK\$35,000.00 for any one period of insurance.

### 2.1 轉院服務

當被保險人因遭意外損傷住院醫療時，基於醫療上之需要，I.P.A. 將為被保險人作下列之安排及直接負責有關費用：

- (1) 在醫護人員監護下使用各種必需之醫療運送設備，例如空中救護專機、定期班機及救護車等轉送被保險人至適合治療其意外傷害之醫院；或
- (2) 在醫護人員監護下經由救護車及定期班機直接轉送至適當醫院 / 醫療機構。唯此項運送安排必須經由 I.P.A. 的醫療小組及主診醫生共同決定。

#### Medical Evacuation

If the Insured shall suffer bodily injury such that I.P.A.'s medical team and the attending physician recommend hospitalization, I.P.A. will arrange and pay for:

- the transfer of the Insured into one of the nearest hospital and,
  - if necessary, on medical grounds
- (1) the transfer of the Insured with necessary medical supervision by any means (including but not limited to air ambulance, schedule commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular bodily injury, or
  - (2) the direct repatriation, including road ambulance transfers to and from the airports, of the Insured with necessary medical supervision by scheduled airline to an appropriate hospital or other health care facility, if his medical condition permits such repatriation. I.P.A.'s medical team and the attending physician will determine the necessary arrangements according to the circumstances.

### 2.2 出院後返香港

被保險人在接受第 2.1 條承保項目就醫後，如身體狀況穩定且經主診醫生及 I.P.A. 醫療小組認定可以返回香港時，I.P.A. 將安排被保險人乘搭定期班機返回香港。若被保險人持有回程機票，但因意外事故後不能使用時，被保險人應將原有機票交給 I.P.A. 人員處理，並由 I.P.A. 安排機票或其他適當之交通工具返香港，I.P.A. 將負擔其費用，但此項返香港機票以經濟客位為限。被保險人若因醫療上之理由需要使用輔助設備(例如輪椅)，I.P.A. 將為被保險人安排及負責其費用。唯此項出院後返香港之服務必須經由 I.P.A. 的醫療小組及主診醫生共同決定。

#### Repatriation To Hong Kong After Treatment

Upon the discharge of the Insured from the local hospital where such Insured has been admitted or transferred as provided in Section 2.1 above, I.P.A. will arrange and pay for the repatriation of the Insured to Hong Kong by schedule airline flight (on economy class) or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his original ticket is not valid for the purpose, provided that the Insured shall surrender any unused portion of his ticket to I.P.A. If, on medical ground, the Insured needs any supplemental equipment (e.g. wheelchair), I.P.A. will arrange and pay for the supplemental equipment. Any decision on the repatriation of the Insured shall be made jointly and exclusively by both attending physician & I.P.A.'s medical team.

### 2.3 遺體或骨灰送返香港

倘若被保險人在意外事故中身亡，I.P.A. 將安排一切所需(包括任何迎合當地手續上的安排)，並予支付 (i) 遺體或骨灰送返香港安葬，或 (ii) 應被保險人之繼承人或其合法代表人要求，進行當地安葬；但當地安葬之費用只限相等於與遺體或骨灰送返香港之費用。

#### Repatriation Of Mortal Remains/Ashes To Hong Kong

Upon the death of the Insured after an accident, I.P.A. will and make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities and pay for (i) the repatriation of the Insured's mortal remains or ashes to Hong Kong, or (ii) at the request of the Insured's heirs or legal representative, the local burial of the Insured, provided that the I.P.A.'s financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of mortal remains as provided in this benefit.

### 2.4 安排親友探視

當被保險人因意外受傷而需要連續住院七天以上時，I.P.A. 將安排一位被保險人在香港的家屬或其他指定之友人，搭乘定期班機前往醫院探視，並由 I.P.A. 負擔其來回機票及住宿費用；但機票費用以經濟艙票為限；住宿費用每天港幣 1,200 圓；最多連續支付五天，且並不包括飲料、膳食及其他房間服務。

#### Compassionate Visit

In the event of the Insured suffering from serious Bodily Injury resulting in hospital confinement for more than 7 (seven) consecutive days, I.P.A. will arrange and pay for the cost of a Return Scheduled Airline (on economy fare basis) for a relative or designated person of the Insured to travel from Hong Kong to the Insured's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HKD1,200.00 per day for a maximum period of 5 (five) consecutive days, but excluding the cost of drinks, meals and other room services.

### 2.5 安排幼童返香港(年齡為十六歲以下)

被保險人因意外傷害需要入院治療，而致其隨行未滿十六歲之幼童乏人照顧者，I.P.A. 將安排其未滿十六歲之幼童搭乘定期班機(包括往返機場之交通工具)返香港，I.P.A. 並負擔所需費用；但機票費用以經濟艙票為限。若被保險人未滿十六歲之幼童持有回程機票，因意外事故後不能使用時，被保險人必須將原有機票交給 I.P.A. 人員處理。必要時，I.P.A. 將聘僱適當人員隨行照顧被保險人之未滿十六歲之幼童返香港，並負擔該項聘僱費用。

#### Return of Unattended Dependent Child(ren) to Hong Kong(Age below 16)

If any of the Insured's travelling dependent child(ren) under 16 years of age is left unattended by reason of the Insured's Bodily Injury resulting in hospital confinement, I.P.A. will organize and pay for the cost of a schedule airline ticket (on economy fare basis), for such child(ren) to return to Hong Kong, including any supplementary cost of transportation to and from the airport, if the

original ticket is not valid for the return, provided that the Insured shall surrender any unused portion of the return ticket to I.P.A. If necessary, I.P.A. will also hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey to Hong Kong.

### 2.6 入院醫療費用擔保

#### 最高擔保額：HK\$50,000.00

如被保險人因意外受傷，並經主診醫生及 I.P.A. 醫療小組共同認許需要入院治療，而被保險人當時未能支付入院按金及有關之醫療費用，I.P.A. 可代被保險人擔保及墊支住院醫療費用，最高擔保額為港幣 50,000 圓。但被保險人或其代表人必須依照 I.P.A. 之要求及同意負責承擔在 I.P.A. 墊支後三十天內退還有關醫療費用給保險公司。

#### Hospital Admission Deposit Guarantee

#### Maximum Deposit Guarantee: HK\$50,000.00

In case of hospital admission due to an accident for emergency medical treatment duly approved by both the attending physician and I.P.A.'s alarm centre doctor and the Insured is without means of payment of the required hospital admission deposit, I.P.A. on behalf of the Insured guarantee or provide such payment up to HK\$50,000.00. The costs of this benefit and the advanced sum should be undertaken by the Insured or his legal representative subject to I.P.A.'s requirements and reimbursed by the Insured to The Company within 30 days from the date I.P.A. provides the service.

### 條款 只適用於第二節

#### CONDITIONS APPLY TO SECTION 2 ONLY

1. 所有緊急支援服務必須直接經由保險公司特約之服務機構 I.P.A. 安排及提供有關服務。否則保險公司將不負擔或發還任何未經保險公司 / I.P.A. 預先批准的費用予任何人仕或機構。倘若被保險人因意外受傷引致神經或身體喪失功能，或危害生命，或因缺乏通訊器材，而未能即時知會保險公司 / I.P.A.，在此緊急情況下，保險公司將會負責不超過在同樣情形下所需要付出之緊急支援服務費用，而不出於本保險單之最高保障限額。

All emergency assistance services must be arranged and provided by The Company's appointed agent I.P.A. The Company will not pay or reimburse any costs of emergency assistance provided or incurred by any other parties without the prior approval from The Company / I.P.A., unless in the event that the Insured cannot notify The Company / I.P.A. during an emergency medical situation for reasons of mental or physical disability to communicate or life threatening or lack of telecommunication means. In such situations, The Company shall reimburse only those emergency assistance expenses incurred which I.P.A. would provide under the same circumstances and the reimbursement of these expenses should be limited to and not exceed what I.P.A. would have to pay if such emergency assistance services were performed by I.P.A. subject to the maximum Limit of Benefits.

#### 2. 緊急求助辦法

當需要緊急支援服務時，被保險人應盡快致電 24 小時受話人付款熱線通知 I.P.A.，並提供以下資料：

- 被保險人姓名、保單號碼及保險期限、身份證明
- 聯絡被保險人之地方及電話號碼
- 簡述意外事故及所需要之緊急支援服務
- 若要求轉院或送返服務，被保險人必須提供以下資料以便安排：
- 主診醫生之姓名、地址及電話。如有需要，請提供家庭醫生之資料

被保險人應在意外發生後三天內或在合理情況下盡快知會保險公司 / I.P.A.，否則會影響被保險人使用緊急支援服務。

#### Request for Emergency Assistance Services

In the event of requiring emergency assistance services, the Insured must contact The Company / I.P.A. as soon as reasonably possible by making a collect call to the 24 hours emergency assistance services hotline, and should state:

- The name of Insured, the Policy Number, the Period of Insurance and Identification of the Insured
  - The name of the place and the telephone number where The Company / I.P.A. can reach the Insured
  - A brief description of the accident and the nature of emergency assistance services required
- For medical evacuation or repatriation, the Insured should provide the following information in order to facilitate prompt response:
- The name, address and telephone number of the hospital or other medical facility where the Insured has been taken
  - The name, address and telephone number of the attending physician and, if necessary, the Insured's family doctor

The Insured should notify The Company / I.P.A. within 3 days after the occurrence of such emergency or as soon as reasonably possible, otherwise the Insured may not be eligible for the emergency assistance services.

3. 保險公司 / I.P.A. 有權直接聯絡被保險人查詢有關受傷之情況。如保險公司 / I.P.A. 被拒絕查詢受傷之情況，而沒有合理之解釋，則保險公司 / I.P.A. 將不再提供緊急救援服務。

The Company / I.P.A. shall have free access to the Insured in order to assess the Insured's injuries. Without reasonable justification for denial of such an access, The Company / I.P.A. will not provide further emergency assistance.

4. 保險公司 / I.P.A. 將不負責因以下原因而引致延遲或未能提供有關之緊急支援服務：被保險人通知保險公司 / I.P.A. 有關意外事故或因戰爭、侵略、外國敵意行為(不論宣戰與否)、內戰、叛變、暴動、軍事力量或政變、罷工，或核子輻射，或因語言上之障礙而引致之延誤。

The Company / I.P.A. will not be held responsible of any delay or failure in rendering the emergency assistance services in case of: The Insured failing to notify The Company / I.P.A. or in case of war, invasion act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup, strikes, riots or caused by radiation, or any delay caused by language barrier.

### 第三節 人身意外保障 SECTION 3 PERSONAL ACCIDENT

#### 最高賠償額：HK\$35,000.00

在本保險單有效期間內，若被保險人中國境內(不包括香港及澳門)發生確屬意外事故所致之明顯身體損傷或身故，保險公司當按照後開保險條或批文及賠償責任的規定，依照本保險單內所載賠償金額表所規定的金額賠償給被保險人或其指定的受益人。

#### Maximum Limit of Benefits: HK\$35,000.00

If during the Period of Insurance the Insured shall suffer bodily injury within the territory of the People's Republic of China (excluding Hong Kong and Macau) resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause, then The Company will subject to the Terms and Conditions contained herein or endorsed hereon pay to the Insured, or in the event of the death of the Insured to his appointed Beneficiary, the benefits specified in the Schedule of Benefits.

#### 賠償金額表 The Schedule of Benefits

項目 Item	傷害程度 Extent of Injury	賠償額百分比 Benefit Scale
1.	身故(失蹤不能作為意外身故,但因乘坐飛機或船隻失事而致完全滅失的不在此限) Death (Accidental death shall not be in any way be presumed by reason of disappearance of the Insured except in the event of the total loss by wreck of the ship or aeroplane on which the Insured was traveling.	列明於賠償金額表內 As specified under the Table of Benefits
2.	全身癱瘓(必須終身臥床或永久性喪失工作能力) Total Paralysis (resulting in being permanently bedridden or permanent disablement from engaging in or giving attention to profession or occupation)	列明於賠償金額表內 As specified under the Table of Benefits

規約：本表內賠款按下列規約辦理:-

**PROVISORIES:-**

- 在保險有效期內,不論發生一次或多次賠償,保險公司最高賠償責任,以不超過保險金額為限。  
The total liability of the Company in respect of any claim or claims accumulated shall not exceed the total amount insured.
- 表列第一項,身故必須在意外事故發生之日起 12 個月內造成者。  
Under Item 1, Death must occur within 12 calendar months from the date of accident.
- 保戶不得因遭受一次意外,而獲得表列一項以上的賠款金額。  
The Insured shall not be entitled to have compensation under more than one of the Items in the Schedule of Basic Benefits in respect of any one accident.

**索償手續**

**Claims Procedures**

- 被保險人在保險有效期間,內發生意外傷害,須在十五天內或儘快以書面通知保險公司,被保險人如意外身故,其受益人須儘快以書通知保險公司。被保險人或其受益人必須履行此一規定,才有索賠權利。

Upon the happening of any accident during the Period of Insurance likely to give rise to a claim under this policy, the Insured shall give written notice to The Company within 15 days or as soon as practicable after the happening of such accident. In the event of the death of the Insured prompt notice shall be given to The Company by his beneficiary. No claim shall be payable unless the provisions of this Article are fulfilled by the Insured or his beneficiary.

- 被保險人或其受益人索賠時,須向保險公司提供足以證明意外傷殘或身故之證據,該項提供證據之費用由被保險人(或其受益人)自己負擔。

In the event of claim being made or arising from this Policy the Insured or his beneficiary shall furnish The Company with all certificates, information and evidence required by The Company at the expense of the Claimant.

**一般不保事項**

**GENERAL EXCEPTIONS**

凡直接或間接由於下列任何原因所引起受傷或死亡,皆不在本保單之承保範圍內,本保險單概不負責:  
This policy does not cover any bodily injury or death directly or indirectly resulting from or consequent upon:

- 戰爭、侵略、外國敵意行為(不論宣戰與否)、內戰、叛變、暴動、軍事力量或政變、罷工,或由於核子武器、核子游離輻射,核子燃料或其燃燒後產生的廢料所致放射性能的沾染。上述核子燃燒包括自發的核子分裂在內。  
War, invasion act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup, strikes, riots or caused by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- 被保險人自願招惹不必要之危險(欲拯救他人之生命者除外)、自殺、自加傷害,或因觸犯刑章的不法行為。  
The Insured Person willfully exposing himself to needless peril (except in an attempt to save human life) or the Insured Person committing or attempting to commit suicide or self-injury or any criminal or felonious act.
- 參與專業運動,打獵、攀山(指需要利用繩索或誘導繩為輔助工作者)、滑雪、滑水、冬季運動、潛水、參加各種競賽、毆鬥、神經錯亂,或因酗酒、吸毒或濫用藥物。  
The Insured Person engaging in professional sports, hunting, mountaineering necessitating ropes or guides, skiing, water skiing, winter sports, diving, racing of any kind or fighting or insanity or being under influence of drugs, alcohol, intoxication and solvent abuse.
- 被保險人因本身存在的缺陷或病症,而此缺陷或病症在保單有效前已存在。  
The Insured Person suffering from any pre-existing physical defect or infirmity which existed prior to inception of this policy.
- 被保險人從事高空飛行工作(以旅客身份乘搭由航空公司或註冊商業公司擁有和控制的註冊航班機除外)。  
The Insured Person engaging in air travel, except as a passenger in a properly licensed multi-engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.
- 中華人民共和國中國大陸範圍以外(包括香港及澳門特別行政區)之醫療費用及緊急支援服務。  
All medical expenses and emergency assistance services incurred outside the territory of The People's Republic of China including Hong Kong and Macau SAR.
- 疾病、傳染病或非因意外事故而引致的受傷或死亡。  
Illness, infectious disease or any bodily injury or death which is not caused solely and directly by violent accidental external and visible means.
- 懷孕、分娩、難產或墮胎或在進行任何內、科治療手術而致的受傷或死亡。  
Pregnancy, childbirth, dystocia, abortion or by any medical or surgical treatment causing bodily injury or death.
- 從事軍警工作而當執行職務時所致的傷殘或身故。  
In case of the Insured engaging service in the forces or police.
- 遭遇謀害、綁架、勒索。(只限於第三節之人身意外保障)  
The Insured Person suffering injury by encountering murder and/or death and injury directly or indirectly caused by resulting from kidnap and Ransom (Applicable to Personal Accident under Section 3 only)

11. 因語言上之障礙而對提供緊急救援引致延誤。  
Any delay in providing emergency assistance caused by language barrier.

**12. 恐怖主義襲擊除外條款**

儘管此保險之條款或批單中有相反意思的規定,本保單對任何性質的直接或間接由任何恐怖主義行為或任何恐怖主義行為有關的原因所導致的損失、損壞、責任、成本或費用是除外的,即使此損失是由於恐怖主義行為與其他任何原因或事件共同或按某種順序造成。  
本條款所指的“恐怖主義行為”是指包括但不限於使用武力或者暴力或/或任何人或集團的襲擊,無論這種行為是單獨進行或代表或與任何組織或政府、政治承諾、宗教信仰、意識形態或相似的意向,包括影響政府和/或將社會公眾或社會公眾中的任何部分陷於恐懼的意向。  
本條款同樣對於任何性質的直接或間接針對恐怖主義行為所採取的控制、預防、鎮壓或任何其他方式引起或與上述行為有關所導致的損失、損壞、責任、成本或費用是除外的。  
如果保險公司宣稱由於此除外責任,任何損失、損壞、責任、成本或費用不能從此保險中得到保障,則反證之責任在於投保人一方向。  
如本條款部分內容無效或無法實施,其剩餘部分仍將保持全部約束力或效力。

**TERRORISM EXCLUSION**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, 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), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**12. 恐怖主義同類之生化炸彈襲擊**

茲經雙方同意,不管由於何種原因,本保單不承擔由於下列恐怖主義行為直接或間接造成的任何物質損失、損壞、責任、成本或費用。

- 生物或化學污染;
- 導彈、炸彈、手榴彈、爆炸。

- 本條款所指的“恐怖主義行為”是指包括但不限於使用武力或者暴力或/或任何人或集團的襲擊,無論這種行為是單獨進行或代表或與任何組織或政府、政治承諾、宗教信仰、意識形態或相似的意向,包括影響政府和/或將社會公眾或社會公眾中的任何部分陷於恐懼的意向。
- 本條款所指的“污染”是指受到污染、投毒或由於化學或/和生物的原因而停止或/和限制使用財產。

本條款同樣對於任何性質的直接或間接針對恐怖主義行為所採取的控制、預防、鎮壓或任何其他方式引起或與上述行為有關所導致的損失、損壞、責任、成本或費用是除外的。  
如果保險公司宣稱由於此除外責任,任何損失、損壞、責任、成本或費用不能從此保險中得到保障,則反證之責任在於投保人一方向。  
如本條款部分內容無效或無法實施,其剩餘部分仍將保持全部約束力或效力。

**TERRORISM EXCLUSION CLAUSE FOR CONTAMINATION AND EXPLOSIVES**

It is agreed that, regardless of any contributory causes, this insurance does not cover any loss, damage, cost or expense directly or indirectly arising out of

- biological or chemical contamination
- Missiles, bombs, grenades, explosives

due to any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

For the purpose of a) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

**基本條款 適用於各節**

**GENERAL CONDITIONS**

**APPLY TO ALL SECTIONS**

- 本保險單及承保表內之記載應視為同一契約,不論單內或表內的任何部份之字句或措辭,其顯示有特定之含義者,則均應以該項特定含義為準。  
This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.
- 被保險人所簽署的要保書,是保險公司簽發保險單的根據,也是本保險單的組成部份。因此,被保險人須確實填報,如有虛報或提供偽證等情況,本保險單即行失效。  
The written application which the Insured has made and declared being the basis of issuing this policy must be true and correct. If any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof, then this Policy shall be void.
- 訟裁  
所有由於本保險單所引起的爭議,應提交一位仲裁人裁決,該仲裁人由爭議雙方以書面委任。如雙方對該一被選之仲裁人不能同意時,則每方可於對方書面請求一個月內各委任一人為仲裁人決定之。如果該兩位仲裁人不能取得一致意見,則應於仲裁未開始前由該兩位仲裁人以書面委任一位公斷人參與公斷程序,並擔任公斷時之主席,作出公斷。在公斷人未作出公斷書之前,被保險人不得對保險公司進行起訴。如保險公司拒絕被保險人的任何賠償要求,而被保險人在被拒絕後的十二個月內不根據本條款規定提交仲裁,則作為放棄索賠要求論。此後將不再獲得賠償。  
Arbitration  
All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against The Company. If The Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaim have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

4. 危險減輕義務  
被保險人應盡其最大努力減輕急難狀況之影響。

**Mitigation**

Insured shall be obliged to use reasonable efforts to mitigate the effects of an emergency.

5. 時限

任何向保險公司索償訴訟之行動，應於意外事故發生後一年內提出。否則將喪失所有索償及訴訟之權利。

**Time Limitation**

Every action or proceeding against The Company for the recovery of any claim under or by the virtue of this contract is absolutely barred unless commenced within one year after the accident occurs.

6. 權利轉讓

保險公司有權以被保險人之名義向其他個人或團體追討保險公司所支付之任何賠償，而被保險人應協助及提交有關之文件給與保險公司以便索償。被保險人同意不會影響或妨礙保險公司追討權利。

**Subrogation**

In the event that any payment is made under this Policy in respect of any claim, The Company shall be subrogated to all the Insured Person's rights of recovery and therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall agree not to prejudice such

rights.

7. 保單一經簽發後，便不可更改、取消及退還保費。

Once the insurance policy is issued, no alteration, cancellation and refund of premium will be allowed.

- 8) 本保單遵從香港之司法管轄權。

This insurance is subject to Hong Kong Jurisdiction.

**注意：**

中文譯本只供參考。若保險單的中文及英文譯本有差異而引致爭議，當以英文譯本為準。

**Remarks：**

The Chinese version is for reference only. Should the Chinese and English version of this Policy has different interpretation giving rise to a dispute, the English version shall prevail.

**重要事項**

因網絡醫院將不斷更新，閣下可透過北京 24 小時緊急支援熱線查詢最新之網絡醫院資料。

如閣下在網絡醫院求診或入院時需協助，請致電北京 24 小時緊急支援熱線，熱線代表將樂意提供即時協助。如在非網絡醫院求診時需協助，請致電香港 24 小時緊急支援熱線求助。

**Important Note**

Since the Hospital Network will be updated from time to time. For the most updated network hospital details, please contact our Beijing 24 Hours Emergency Assistance Hotline to make enquiry.



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