

**JOURNEY SAFE**  
 開心萬應保 保費表 Premium Table (HK\$)

受保期 Duration	國際 International		中國 China	
	個人 Individual	家庭 Family*	個人 Individual	家庭 Family*
1日 Day	88	176	42	84
2日 Days	98	196	53	106
3日 Days	122	244	61	122
4日 Days	158	316	75	150
5日 Days	178	356	88	176
6日 Days	212	424	105	210
7日 Days	242	484	119	238
8日 Days	278	556	130	260
9日 Days	298	596	130	260
10日 Days	318	636	152	304
11日 Days	338	676	152	304
12日 Days	378	756	152	304
13日 Days	408	816	152	304
14日 Days	418	836	152	304
15日 Days	438	876	198	396
16-20日 Days	498	996	198	396
21-25日 Days	588	1,176	220	440
26-31日 Days	708	1,416	270	540
每增一日 Each Additional Day	18	36	10	20

\* 家庭：包括合法夫婦及其17歲以下子女  
 Family: For a legal couple and any number of children aged under 17  
 「開心萬應保」中國只適用於中國及澳門行程。  
 JourneySafe China is only applicable to Mainland China and Macau.

American International Underwriters, Limited (AIU) is the general agent of  
 American Home Assurance Company, Hong Kong Branch (AHA).  
 This insurance is underwritten by AHA.

AHA and AIU are member companies of American International Group, Inc. (AIG).

American International Underwriters, Limited (AIU) 是美安保險公司香港分行(AHA)之總代理，  
 此計劃由AHA承保。AHA及AIU均為美國國際集團成員公司。

香港司徒拔道一號友邦大廈五樓

5/F, AIA Building, 1 Stubbs Road, Hong Kong

電話 Tel: (852) 2832 1132 傳真 Fax: (852) 2838 4180

如遇索償請電 For Claims, please call : (852) 2832 3789

JS 03/2008

開心萬應保  
 JourneySafe

## 二十四小時全球支援

「開心萬應保」保險計劃為閣下提供免費「美國國際支援服務」之電話諮詢服務，如：

- 旅行前重要資訊
- 醫療服務諮詢
- 遺失行李
- 法律轉介服務
- 緊急訂票服務
- 緊急醫療運送及運返服務，以及閣下在旅途中遇到其他支援需要。無論何時何地，閣下都可以以粵語、國語或英語查詢所需要的服務。

### 保障範圍

保障	最高賠償額 (港幣)	
	「開心萬應保」國際	「開心萬應保」中國
<b>1. 緊急醫療費用及援助</b>		
a) 醫療費用	1,000,000	250,000
b) 緊急醫療運送	不設限額	不設限額
c) 運返費用	不設限額	不設限額
d) 海外住院現金津貼	5,000	不適用
e) 緊急啟程	30,000	不適用
f) 子女護送	30,000	不適用
<b>2. 人身意外保障</b>		
a) 乘搭交通工具之意外	1,000,000	600,000
b) 其他意外	500,000	300,000
(17歲以下或75歲以上，最高賠償HK\$250,000)		
<b>3. 緊急入息援助</b>	30,000	不適用
<b>4. 旅程阻礙保障</b>		
a) 取消旅程	30,000	10,000
b) 旅程中斷	40,000	10,000
• 提早結束旅程		
• 更改旅程		
<b>5. 個人財物保障</b>		
a) 個人行李及物品	10,000	5,000
每件/套物件最高為	3,000	2,000
b) 個人金錢	2,500	500*
c) 旅遊證件	30,000	3,000*
<b>6. 延誤保障</b>		
a) 旅程延誤	2,000	500
b) 行李延誤	800	不適用
<b>7. 個人責任</b>	2,000,000	2,000,000
<b>8. 信用卡保障</b>	20,000	不適用
<b>9. 家居物品保障</b>	3,000	不適用

\*「開心萬應保」中國5b及5c合共之最高賠償為HK\$3,000



## 當行程計劃妥當後， 請記緊投保「開心萬應保」！

### 「開心萬應保」之特點：

- 「開心萬應保」國際新增信用卡保障、家居物品保障
- 無需現金支付之住院保障及二十四小時全球緊急支援服務
- 符合香港旅遊業議會建議「緊急醫療運送」及「運返費用」保障，並不設賠償限額
- 「緊急醫療費用及援助」保障一般風土傳染病 (包括沙士、禽流感、登革熱病、瘧疾等)。
- 所有天災引致的損失皆受保於「醫療費用」「人身意外保障」及「旅程中斷」等保障內
- 保障所有旅遊中之活動及業餘運動 (包括滑雪、水肺潛水、激流、高空彈簧跳繩、高山遠足及各項水上活動等)，毋須額外保費
- 各項保障不設自負金額
- 無年齡限制

## 1. 緊急醫療費用及援助

### a. 醫療費用

受保人在旅途中因生病或意外受傷而須接受合資格醫生治療，外科手術，住院服務，均可獲得賠償。

- 覆診費用 - 如受保人於海外接受診治後，回港後三個月內繼續治療的覆診費用，亦可獲賠償，最高為HK\$50,000，並包括註冊中醫、針灸及跌打診治，每日每次最高賠償為HK\$150，最高為HK\$1,800。
- 海外醫療費用及回港覆診費用合共之最高賠償額以保障範圍所列為限。

### b. 緊急醫療運送

如受保人因嚴重意外或疾病而須運送到其他地方治療，將由「美國國際支援服務」負責安排緊急醫療服務，協助安排交通和護理等事宜。

### c. 運返費用

如受保人在旅途中不幸身故，可經由本公司特約的「美國國際支援服務」安排運送其遺體或骨灰返香港。

### d. 海外住院現金津貼 (此保障只適用於「開心萬應保」國際)

若受保人於旅途中因疾病或意外須入住醫院，每日可獲現金津貼HK\$500，最高至HK\$5,000。

#### • 延長保障

若受保人在旅途中因疾病或意外入院，於海外住院期間需使用國際長途電話服務(IDD)，其所需之費用最高可獲賠償HK\$500。

### e. 緊急啟程 (此保障只適用於「開心萬應保」國際)

受保人如在旅遊期間因身亡、嚴重受傷或病重，需要其一名成年直系親屬前往該地或同行伙伴停留該地以便照顧受保人之額外住宿及/或交通費用，均可獲得賠償。

### f. 子女護送 (此保障只適用於「開心萬應保」國際)

受保人如在旅遊期間因入院而沒有其他成人照顧其同行之十五歲以下子女，其一名直系親屬前往或同行伙伴留下照顧該小童之額外交通及/或住宿費用均可獲得賠償。

## 萬應醫療保障

倘若受保人在旅遊期間，不幸因意外或疾病需要住院，美國國際支援服務將以不超過保障範圍所列為限直接付款予有關醫院。只須入住前聯絡美國國際支援中心，我們可協助受保人得到最適當的治療。

### 不保事項

- 未能提供合格醫生之醫療報告及收據正本。

## 2. 人身意外保障

### 保障受保人在旅遊期間遇上意外或恐怖襲擊引致：

- 嚴重燒傷達三級程度且燒傷部份於頭部達總面積之2%以上，或於其餘身體部份總面積達10%或以上或
  - 永久傷殘或
  - 意外身故
- a. 若受保人因自費乘搭公共交通工具、或經旅行社安排乘搭交通工具或乘坐私家車時發生意外所致，最高可獲HK\$1,000,000（「開心萬應保」國際）或HK\$600,000（「開心萬應保」中國）之賠償。
- b. 如意外非因乘搭公共交通工具而導致，最高可獲HK\$500,000（「開心萬應保」國際）或HK\$300,000（「開心萬應保」中國）之賠償。
- (17歲以下及75歲以上之人士最高賠償為HK\$250,000)。

### 不保事項

- 一切由疾病或病毒引致的損傷。

## 3. 緊急入息援助 (此保障只適用於「開心萬應保」國際)

受保人如在旅程中意外受傷，於返香港後仍未能返回原本可賺取薪金之工作崗位上工作，在醫生證明下，可獲每週HK\$1,250之現金賠償，最長為24星期；合共最高賠償額為HK\$30,000。

### 不保事項

- 未能出示由合格醫生發出證明受保人不能返回其慣常及賺取收入之工作之醫療報告。

## 4. 旅程阻礙保障

### a. 取消旅程

受保人如因以下原因而必須取消旅程，其不能退回之旅行團費或訂金，均可獲賠償，但以保障範圍之最高賠償額為限：

- 受保人、其直系親屬、密切商業伙伴或同行伙伴身故、嚴重受傷或患上嚴重疾病。
- 受保人因法庭傳召履行陪審團任務或需被政府強制性隔離。
- 在原定出發日期前的一星期內，目的地突然爆發公共交通工具機構員工罷工、廣泛性爆發傳染病、暴動或民亂。
- 出發前一星期內受保人的住宅因受到火災、水災等嚴重損毀而需受保人逗留在家中。

此保障於保單簽發後或出發前90天生效(以較後者為準)。

### b. 旅程中斷

#### (1) 提早結束旅程

啟程後受保人如因以下原因而必須提早結束旅程，其不能退回之未享用旅行團費、訂金及/或額外住宿及交通費，均可獲得賠償，但以不超過保障範圍之最高賠償額為限：

- 受保人、其直系親屬、密切商業伙伴或同行伙伴身故、嚴重受傷、患上嚴重疾病。
- 目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病。

#### (2) 更改旅程

啟程後受保人如因以下原因而必須更改行程，額外之住宿及交通費均可獲得賠償，但以不超過保障範圍之最高賠償額為限：

- 目的地突然爆發公共交通工具機構員工罷工、暴動及民亂、惡劣天氣、天然災害或廣泛性爆發傳染病。

### 不保事項

- 在購買此保險前已意識到可能引致取消或中斷旅程的情況。
- 基於同一原因於第6a項「旅程延誤」、第4b(1)項「提早結束旅程」及第4b(2)項「更改行程」同時提出的索償。

## 5. 個人財物保障

### a. 個人行李及物品

在旅途中若受保人的行李或財物被竊、意外遺失或損壞，本公司將賠償其損失，以保障範圍之最高賠償額為限。

### b. 個人金錢

在旅途中若受保人意外遺失、被偷竊、爆竊或搶劫其攜帶之現金、旅行支票及匯票等，均可獲賠償，但不超過保障範圍之最高賠償額。

### c. 旅遊證件

受保人如在旅遊期間因被偷竊、爆竊或搶劫而遺失其旅遊證件及機票，有關之補領費用及額外交通及住宿費用，亦可獲得賠償。

## 不保事項

- 珠寶手飾或配件、手提電話(包括電子手帳電話及配件)、貨物或貨辦、食物、古董、易碎物品等。
- 遺失後二十四小時內未有向當地警方報失及持有當地警方之遺失報告。

## 6. 延誤保障

### a. 旅程延誤

倘若受保人因惡劣天氣、天然災害、機件故障、騎劫或所乘之公共交通工具罷工而導致行程延誤，於「開心萬應保」國際中，首5小時後的延誤可獲HK\$300賠償，而其後每滿10小時可獲HK\$700賠償，最高可達HK\$2,000。

「開心萬應保」中國則每滿10小時後的延誤可獲HK\$200賠償，最高可獲HK\$500。

### b. 行李延誤 (此保障只適用於「開心萬應保」國際)

行李如因被誤送而延遲送達，以致受保人於抵達目的地10小時後仍未取得行李，受保人可獲HK\$800賠償。

## 不保事項

- 未能獲取公共交通工具機構書面證明延誤的時間及原因。
- 於申請投保前已宣佈會引致延誤的事件。
- 受保人遲到機場或碼頭。
- 受保人最終未有登上有關公共交通工具機構所安排之首班取替交通工具。
- 基於同一原因於第4b(2)項「更改旅程」中同時提出的索償。

## 7. 個人責任

保障受保人因疏忽導致他人死亡、身體損傷或財物損失而負上法律責任。但駕駛或租用汽車、飛機、船隻及任何水上機動遊戲而引致之個人責任，均不在承保範圍內。

## 不保事項

- 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任。

## 8. 信用卡保障 (此保障只適用於「開心萬應保」國際)

若受保人在旅程期間意外身故，其在旅程期間以信用卡簽賬而未繳付的結餘款項可獲賠償，以保障範圍所列為限。

## 不保事項

- 因過期未繳而需支付的利息或財政費用。

## 9. 家居物品保障 (此保障只適用於「開心萬應保」國際)

保障受保人外遊期間，因住所被爆竊而引致之財物損失。

## 不保事項

- 現金、所有證明文件、手提電話、食物、動物、汽車等。
- 受保人於受保旅程完結返回香港後24小時內未有向警方報案及未能提交警方之報告。

## 主要不保事項

- 戰爭、內戰、敵侵、叛亂、革命利用軍事力量或篡奪政府或軍權的行動。
- 任何政府的禁制或規則，違反政府的法例；受保人的非法行為；其他權力機構的沒收、拘禁、破壞。
- 受保人沒有合理地看管個人財物，或避免損害的機會以減低索償。
- 任何賽車活動、比賽、職業運動或參與可賺取收入或報酬的運動或表演。
- 從事或參與任何海陸空的服務或行動；以航空公司工作人員身份乘搭任何飛機、測試任何交通工具、從事體力勞動性工作、參與離岸、採礦及空中攝影；處理爆炸物品。
- 自殺、自我摧殘、自我暴露於非必要的危險狀況。
- 分娩、懷孕；精神病、睡眠或精神失調、精神錯亂；酗酒及濫用藥物。
- 愛滋病或有關連之病症、由性接觸感染之疾病。
- 任何投保前已存在之疾病或損傷(不論受保人知道與否)。
- 所有持中華人民共和國護照往/返或於中國大陸境內之人仕，惟同時為其他國家合法居民除外。
- 可從其他途徑獲得賠償的損失(第1d項「海外住院現金津貼」、第2項「人身意外保障」、第3項「緊急入息援助」及第6項「延誤保障」除外)。
- 因恐怖襲擊所引致的損失(第1項「緊急醫療費用及援助」、第2項「人身意外保障」、第3項「緊急入息援助」及第8項「信用卡保障」除外)。
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比亞、蘇丹、敘利亞。
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者。

## 重要事項

- 保障期：每次旅程最長為182天。
- 如投保「開心萬應保」國際，其旅程的起點或行程不包括香港，行程必須從香港安排及付款。如投保「開心萬應保」中國，行程必須於香港出發。
- 17歲以下非與其父母同行之小童，需付「個人」保費。
- 保單簽發後，概不發還保費。
- 若受保人年齡為75歲以上，在任何情況下，各項保障合共的最高賠償不能超過HK\$500,000(「開心萬應保」國際)或HK\$250,000(「開心萬應保」中國)。
- 如旅程在無可避免之情況下延期，保期將自動延長最多10天。
- 此保險只適用於常規的假期旅遊或文職商務旅遊，並不適用於以導遊或領隊身份旅遊。
- 如受保人在同一次旅遊中購買多於一份由美安保險公司香港分行承保的自購綜合旅遊保險，本公司只會根據最高保額的一份作出賠償。
- 此保險並非一份全險保險，保障只限於保單列明的承保範圍。其他未有包括於承保範圍內及列明之不保事項，皆不會受保。
- 本保險由美安保險公司香港分行承保，並由American International Underwriters, Ltd. 總代理。
- 本小冊子僅提供保單摘要，保單承保範圍請參照保單條款及細則。
- 所有中文譯本，如與英文有異，概以英文為準。

## 24-Hour Worldwide Assistance

With JourneySafe, you can enjoy **FREE** worldwide telephone assistance, provided by American International Assistance Services (AIAS), on matters of

- pre-trip assistance
- medical service directions
- lost baggage
- referral of legal service
- emergency ticket service
- medical evacuation and repatriation, and all other general assistance whenever you encounter difficulties during your trip

This service allows you to call 24 hours a day - any day of the year, from anywhere in the world for immediate assistance in your own language (Cantonese, Mandarin and English).

### Schedule of Benefits

Coverage	Maximum Benefits (HK\$)	
	JourneySafe International	JourneySafe China
<b>1. Emergency Medical Expenses &amp; Assistance</b>		
a) Medical Expenses	1,000,000	250,000
b) Emergency Medical Evacuation	Unlimited	Unlimited
c) Repatriation of Remains	Unlimited	Unlimited
d) Overseas Hospital Cash	HK\$5,000	Not applicable
e) Compassionate Visit	HK\$30,000	Not applicable
f) Child Guard	HK\$30,000	Not applicable
<b>2. Personal Accident</b>		
a) Accident while in a Common Carrier	1,000,000	600,000
b) Other Accidents	500,000	300,000
(Aged under 17 or over 75 years, maximum benefit HK\$250,000)		
<b>3. Loss of Income Benefit</b>	30,000	Not applicable
<b>4. Journey Cancellation and Interruption</b>		
a) Journey Cancellation	30,000	10,000
b) Journey Interruption	40,000	10,000
• Curtailment Expenses		
• Journey Re-arrangement		
<b>5. Personal Effects</b>		
a) Baggage and Personal Effects	10,000	5,000
(Maximum amount per article/pair/set of articles)	3,000	2,000
b) Personal Money	2,500	500*
c) Travel Documents	30,000	3,000*
<b>6. Delay Coverage</b>		
a) Travel Delay	2,000	500
b) Baggage Delay	800	Not applicable
<b>7. Personal Liability</b>	2,000,000	2,000,000
<b>8. Credit Card Protection</b>	20,000	Not applicable
<b>9. Loss of Home Content</b>	3,000	Not applicable

\*For JourneySafe China, the maximum aggregate amount of 5b. and 5c. shall be HK\$3,000



Whether you are a business traveler or holiday-maker, you can now sit back and relax with JourneySafe.

**The JourneySafe provides the peace of mind you need to make your journey a safe and enjoyable one.**

#### Unique Features:

- Credit card & home content coverage are newly included (for JourneySafe International only)
- Cashless In-patient cover and 24-hour Worldwide Emergency Assistance Service
- In accordance with the advice of the Travel Industry Council of Hong Kong, "Emergency Medical Evacuation" and "Repatriation of Remains" are covered with unlimited benefit amount
- Emergency Medical Expenses and Assistance cover common epidemic, such as SARS, Bird Flu, Dengue Fever etc.
- Loss due to natural disasters will be covered under Medical Expenses, Personal Accident and Journey Interruption etc.
- All amateur sporting activities (e.g. Winter sports, scuba diving, rafting, Bungee - jumping, hiking & all water sports) are covered without extra premium
- No excess on all benefits
- No age limit

# 1. Emergency Medical Expenses and Assistance

## a. Medical Expenses

Reimbursement of the costs of qualified medical treatment, surgery and hospitalization that may arise from accidental injury or sickness occurring during the Journey.

- Follow up Medical Expenses-Upon your return to Hong Kong should you incur any necessary follow up medical treatment within 3 months, we will reimburse the said costs up to HK\$50,000. This benefit is extended to cover the cost of Chinese Medicine Practitioner treatments with per day and per visit limit of HK\$150 up to HK\$1,800.

In no event shall the total amount payable under this Section 1a (Medical Expenses) exceed the maximum benefit stated in the Schedule of Benefits.

## b. Emergency Medical Evacuation

In the event of serious injury or serious sickness occurring during the Journey which requires medical evacuation, AIAS will provide en-route medical care and transportation when it is necessary to move the Insured Person to another location for appropriate medical treatment.

## c. Repatriation of Remains

AIAS will make the necessary arrangement for the return of the Insured Person's remains to Hong Kong when the Insured Person dies as a result of injury or sickness during the Journey.

## d. Overseas Hospital Cash (Applicable to JourneySafe International only)

This cover will pay you HK\$500 each day when you are hospitalized overseas during your Journey up to HK\$5,000.

### • Extended Coverage

Cover the actual expenses incurred for international direct dialing (IDD) calls up to HK\$500 whilst you are hospitalized overseas during your Journey.

## e. Compassionate Visit (Applicable to JourneySafe International only)

We will also indemnify for the reasonable additional accommodation and travel ticket necessarily incurred by one of your adult immediate family members to fly over or your traveling companion to stay behind in case of your death, serious injury or serious sickness.

## f. Child Guard (Applicable to JourneySafe International only)

In case you are hospitalized and no other adult accompanied your children aged under 15, we will pay the reasonable additional accommodation and travelling expenses for one immediate family member or traveling companion to take care of your children and accompany them home.

## Medical Security Service

In the unfortunate event of an accident or sickness which requires hospitalization, AIAS will arrange payment to the hospital up to the policy limit. You only need to contact AIAS Centre which will refer you to the most appropriate medical facilities available in that area before you admit yourself to any hospital.

## Exclusions

- For failure to obtain a written report from the Qualified Medical Practitioner confirming the Injury or Sickness suffered by the Insured Person.

# 2. Personal Accident

## Covers the following arising from an accident:

- Major Burns or
  - Permanent Total Disablement or
  - Accidental Death
- a. Accident while in a Common Carrier  
Accident occurring during your Journey while riding as a passenger in a Common Carrier or a carrier arranged by a travel agent or in an automobile. This benefit will cover you up to the maximum stated in the Schedule of Benefits.
- b. Other Accidents  
Accidents other than those stated in Section 2a (Accident while in a Common Carrier). This benefit will cover you up to the maximum stated in the Schedule of Benefits.

(A person over the age of 75 or under 17 will be entitled to a maximum benefits HK\$250,000).

## Exclusions

- Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness.

# 3. Loss of Income Benefit (Applicable to JourneySafe International only)

If you sustain injury by accident during the insured Journey, and upon your return to Hong Kong, you are unable to return to work in your usual gainful occupation, as recommended by Qualified Medical Practitioner, we will pay you a weekly income benefit of HK\$1,250 for each full week that you are unable to return to work, not to exceed a maximum period of 24 weeks.

## Exclusions

- For failure to obtain a written medical report from the Qualified Medical Practitioner certifying that the Insured Person is unable to work in his/her gainful occupation.

# 4. Journey Cancellation and Interruption

## a. Journey Cancellation

We will reimburse the irrecoverable basic tour fee and/or accommodation paid in advance, in the event of unavoidable cancellation of travel due to:

- Death or Serious Injury or Serious Sickness of the Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion.
- Witness summons, jury service of the Insured Person.
- Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within one week before the departure date.

- Serious damage to Insured's home from fire or flood within one week from the departure date.

This coverage is effected within 90 days before commencement of the insured Journey or after policy issuance, whichever is later.

## b. Journey Interruption

### (1) Curtailment Expenses

We will reimburse up to the maximum stated in the Schedule of Benefits for the travel fare and / or accommodation expenses forfeited and / or additional travel fare and / or accommodation expenses incurred for those Journey Curtailment arising from:

- Death, Serious Injury or Serious Sickness of the Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion.
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic at the planned destination.

### (2) Journey Re-arrangement

We will reimburse up to the maximum stated in the Schedule of Benefits for the additional travel fare and / or accommodation expenses incurred upon having to re-route your Journey arising from:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot and civil commotion, inclement weather, natural disaster or epidemic at the planned destination.

## Exclusions

- Any loss that arises from any circumstances leading to the cancellation and / or disruption of his / her insured Journey before the purchase of this travel insurance.
- In respect of losses claimed under Section 6a. (Travel Delay), Section 4b.(1) (Curtailed Expenses) and Section 4b.(2) (Journey re-arrangement) arising from the same cause.

## 5. Personal Effects

### a. Baggage and Personal Effects

In the event of theft, accidental loss or damage to the Insured Person's property during the Journey, we will indemnify up to a maximum stated in the Schedule of Benefits.

### b. Personal Money

We will reimburse for the loss of cash, bank notes, traveler's check and money order as a result of accidental loss, theft, robbery or burglary up to maximum stated in the Schedule of Benefits.

### c. Travel Documents

We will reimburse the replacement cost for lost travel documents and travel tickets, and additional travelling and accommodation expenses incurred as a direct result of robbery, burglary or theft.

## Exclusions

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles etc.
- Losses not reported to the police within 24 hours from occurrence of the incident and such police report is obtained at the place of loss.

## 6. Delay Coverage

### a. Travel Delay

If travel delay is directly caused by inclement weather, natural disasters, equipment failure, hijacking or strike by the employees of the Common Carrier, we shall pay:

(JourneySafe International) HK\$300 for the 1st full 5 hours of delay, then HK\$700 for each of following full 10 hours of delay.

(JourneySafe China) HK\$200 for each full 10 hours delay.

### b. Baggage Delay (Applicable to JourneySafe International only)

A cash benefit of HK\$800 will be paid for a direct consequence of temporary deprivation of baggage for over ten (10) hours from time of arrival at the travel destination due to misdirection in delivery during the insured Journey.

## Exclusions

- Failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- Any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
- Arising from late arrival of Insured Person at the airport or port.
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier.
- In respect of losses claimed under Section 4b.(2) (Journey Re-arrangement) arising from the same cause.

## 7. Personal Liability

Covers the Insured Person against legal liability to the third parties arising from accidental injury, death or loss of or damage to their property caused by his / her negligence. This does not cover the use or hire of any conveyance.

## Exclusions

- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.

## 8. Credit Card Protection (Applicable to JourneySafe International only)

In the event of accidental death of the Insured Person, we shall pay for any outstanding balance charged to the Insured Person's credit card(s) for goods purchased during the insured Journey up to the maximum stated in the Schedule of Benefits.

## Exclusions

- Interest accrued or financial charges on the outstanding expense.

## 9. Loss of Home Content (Applicable to JourneySafe International only)

Cover you for the loss or damage to household contents owned, used or worn by you contained within your Primary Residence as a direct result of burglary while you are traveling on the insured Journey.

### Exclusions

- Money, documents, mobile / portable telephone, foodstuffs, animals and motor vehicles etc.
- For any loss not reported to the police within 24 hours of loss when the Insured Person returns back to Hong Kong after the insured Journey and a police report for such loss not having been obtained.

## General Exclusions Applicable to All Sections

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- Any prohibition or regulations by any government; any breach of government regulation; illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.
- Failure to take due care and precautions for the safeguard and security of such property, or to avoid Injury to minimize any claim.
- Riding or driving in any kind of motor racing, competition, and the Insured Person's participation in any professional sports to earn remuneration.
- The Insured Person engaging in naval, military or airforce service or operations; armed force service; being as a crew member of an operator of any Air Carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives.
- Suicide, self-inflicted injury, self-exposure to needless peril.
- Childbirth and pregnancy; mental, nervous or sleeping disorders, insanity; alcoholism or drug addiction.
- AIDS or AIDS related disease; sexually transmitted diseases.
- Any Pre-Existing Condition.
- Any Person who is a Chinese passport holder and travels to / within China. This exclusion will be waived if the Person has an official document issued by the government (other than Mainland China) to prove his / her identity as resident of the said country.
- Any expense that can be compensated from any other sources-except for Section 1d (Overseas Hospital Cash), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit), Section 6 (Delay Coverage).
- Any loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) & Section 8 (Credit Card Protection).
- Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

## Important Notice

1. Maximum insurance period: 182 consecutive days per journey.
2. For JourneySafe International, if journey does not originate or via Hong Kong, the travel arrangement must be made and paid in Hong Kong. For JourneySafe China, journey must commence from Hong Kong.
3. Child(ren) under 17 years of age who travel other than with parent will be required to pay the premium of an Individual.
4. No refund of premium is allowed once the policy has been issued.
5. The maximum aggregate sum insured of all sections for age over 75 shall not exceed HK\$500,000 (JourneySafe International) or HK\$250,000 (JourneySafe China).
6. Cover will automatically be extended up to a maximum of 10 calendar days in the event the journey is being unavoidably delayed.
7. This insurance is only valid for conventional vacation or business trips (administrative duty only) and not applicable to tour guide / escort etc.
8. If the Insured Person is covered by more than one comprehensive voluntary travel insurance policies underwritten by the American Home Assurance Company, Hong Kong Branch for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
9. This is not an all risk insurance. This coverage is limited to the terms and conditions in the policy.
10. This insurance is underwritten by American Home Assurance Company, Hong Kong Branch and through its general agent, by American International Underwriters, Ltd.
11. This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions of the policy.

