

American Express
Journey Protection Plus
美國運通海外無憂保障

Policy Wording
保單條款

CHUBB®

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American Express Journey Protection Plus

1. Important information about this Policy Wording

General Advice

You should consider the appropriateness of this product having regards to Your objectives, financial situation and needs. You need to decide if the limits, type and level of cover are appropriate for You.

2. About the Insurer

Chubb Insurance Hong Kong Limited (a company incorporated in Hong Kong and having its registered office address at 25th Floor, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong)(Chubb) is the insurer of this product. In this Policy Wording, “We”, “Us”, “Our” means Chubb Insurance Hong Kong Limited. Our contact details are:

O +852 3191 6222
F +852 2519 3233
Email: Inquiries.HK@chubb.com

3. Understanding the coverage of Your Policy

To understand the significant features, benefits and risks of this insurance and to determine if it is appropriate for You, it is important that You read:

- the “Important information regarding Your Policy” and “Cover under Your insurance Policy” sections which contain information on important matters You need to be aware of before applying for this insurance,
- the “Meaning of certain words” section, which sets out what We mean by certain defined terms in this insurance;
- the “Benefits” section, which sets out the cover We can provide under this insurance;
- the “General exclusions” section, which sets out what We do not cover under any of the “Benefits” section;
- the “General conditions” section, which contains important information about the period, commencement, renewal and expiry of Your Policy;
- the “Cancellation of Your Policy” section which sets out how You and We may cancel the Policy;
- the “Claims” section which details certain obligations that both You and We have under the Policy if You need to claim;
- the “Dispute Resolution” and “Privacy Statement” sections which contain important information of Our dispute resolution process and Your privacy; and
- any other documents We provide to You about the cover.

4. Cover We can offer

When You applied for this insurance, You completed an application either over the phone or by mail/fax. We have relied upon the information supplied to decide the terms of cover We will provide. The information You have provided shall form the basis of this contract of insurance. We provide cover to the Insured Person on the terms contained in the application, the Policy Wording and any other document including the most recent Policy Schedule that We issue to You.

The Policy Schedule will contain important information relevant to Your insurance including the Commencement Date, Your premium, the limits that You want for particular covers, and whether any standard terms need to be varied by way of endorsement.

All of these make up Your “Policy” with Us.

5. Summary of the benefits

The following is a summary only and does not form part of the terms of Your insurance. We give examples of some of the significant benefits and risks but You need to read the Policy Wording part of this document which sets out the terms and conditions of this insurance to make sure it matches Your expectations.

Benefits

Subject to the payment of Your premium We will provide the cover detailed under the heading “Benefits” in the Policy Wording subject to the exclusions, conditions and limitations stated in the Policy. The following is a summary only and does not form part of the terms of Your insurance:

- **(Benefits – Air Trip Accidental Death Benefit)** We will pay the Air Trip Accidental Death benefit as stated on the Policy Schedule in the event the Insured Person sustains Accidental Death while (i) riding as a passenger in, or boarding or alighting from a Scheduled Flight; or (ii) riding as a passenger in a Common Carrier Conveyance when going directly to the airport after alighting from a Scheduled Flight; or (iii) the Insured Person is in either the point of departure terminal or destination terminal (both as designated on his/her ticket) either immediately before or immediately after taking a Scheduled Flight.
- **(Benefits – Extended Trip Accidental Death Benefit)** We will pay the Extended Trip Accidental Death Benefit as stated on the Policy Schedule in the event the Insured Person sustains Accidental Death whilst on a Covered Trip and the Accidental Injury is not covered under the Air Trip Accidental Death Benefit or the Extended Trip Common Carrier/Private Motor Vehicle Accidental Death Benefit.
- **(Benefits – Extended Trip Common Carrier/Private Motor Vehicle Accidental Death Benefit)** We will pay the Extended Trip Common Carrier Accidental Death Benefit as stated on the Policy Schedule in the event the Insured Person sustains Accidental Death while he/she is travelling in a Private Motor Vehicle or riding as a passenger in a Common Carrier Conveyance whilst on a Covered Trip and the Accidental Injury is not covered under the Air Trip Accidental Death Benefit.

Insured Person shall only be eligible for one of the above benefits. Under no circumstances shall any Insured Person be entitled to more than one benefit for any one accident. The aggregate limit per family for any one accident is 220% of the Air Trip Accidental Death Benefit.

Cover is subject to the full terms and conditions of the Policy. You should refer to the “Benefits” section of Your Policy Wording for full details of the benefits and the limits of these benefits covered under this insurance.

6. Free Policy Examination and Cancellation Rights

Free Policy Examination

You have fourteen (14) days after final cover is activated to decide if the Policy meets Your needs.

You should refer to the Policy Wording for full terms and conditions.

Cancellation of Your Policy

Your Policy may be cancelled in one of three (3) ways:

- You may cancel Your Policy;
- We may cancel Your Policy; or
- Automatic cancellation.

Written notice is required if You or We wish to cancel Your Policy.

Automatic cancellation of Your Policy may occur without any written notice from Us. Automatic cancellation will occur if You fail to pay Your premium within thirty- one (31) days of the date when it is due.

Your Policy will cancel automatically when You die or You suffer from Accidental Death which is claimable under this Policy.

You should refer to the section entitled “Cancellation of Your Policy” in the Policy Wording for full terms and conditions.

7. How To Make A Claim

You should advise Us as soon as possible of an Event(s) which could lead to a claim.

When You or Your legal representative wish to make a claim You or they must:

- complete a claim form and provide it, and any accompanying documents, to Us within thirty (30) days of the Event taking place; and
- attach receipts, reports and any other documentary evidence to the claim form; and
- provide Us (at Your or Your legal representative’s expense) all medical and other certificates and evidence that We reasonably require to assess the claim.

These are only some of the things that You or Your legal representative must do if making a claim. Please read the section entitled “Claims” in the Policy Wording which sets out the procedure for making a claim, processing and payment of claims and making claims after Your Policy is cancelled.

8. Dispute Resolution

If You are not happy with the way in which Your Policy was sold to You or any other aspect of Your Policy, please contact:

The Customer Service Manager

Chubb Insurance Hong Kong Limited

25th Floor, Shui On Centre

No. 6-8 Harbour Road,

Wanchai, Hong Kong

O +852 3191 6222

F +852 2519 3233

E Inquiries.HK@Chubb.com

We have developed an internal procedure for dispute resolution in accordance with “The Code of Conduct for Insurers”. If at any time You have an unresolved complaint about Our products or services, You can use Our internal dispute resolution process. Your query or complaint will then be reviewed and We will respond within fifteen (15) working days. If You are unhappy with the outcome of Our internal review of Your complaint, You may take Your complaint, at no cost to You, to the Insurance Agent Registration Board or Insurance Claims Complaint Bureau for assistance. Contact details are given below:

Insurance Agent Registration Board or

Insurance Claims Complaint Bureau

The Hong Kong Federation of Insurers

29th Floor, Sunshine Plaza,

No. 353 Lockhart Road,

Wanchai, Hong Kong.

Fax: (852) 2520 1967

9. Important information regarding Your Policy

Your Policy

Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.

In return for You paying Us the premium, We insure the Insured Person for the Events subject to the terms, conditions and exclusions in Your Policy Wording and Policy Schedule.

Please read Your Policy

It is important that You carefully read and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

Checking Your Policy

Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You change Your address or account details.

Contacting Us

If You have any queries or need to contact Us, please telephone Us on: (852) 3191 6222 or write to Us at Chubb Insurance Hong Kong Limited, PO Box 28583, Gloucester Road Post Office, Hong Kong.

Keeping Your Documents safe

You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future.

Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

10. Cover under Your insurance Policy

Who and What is insured?

The Insured Person is insured for the Events subject to the terms, conditions and exclusion in Your Policy

11. The meaning of certain words

The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.

Accidental Death means death occurring as a result of an Accidental Injury within six (6) months from the date of accident and includes Disappearance.

Accidental Injury means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by violent, external and visible means; and
- (b) occurs during the Period of Insurance; and
- (c) results within six (6) months of the accident; and
- (d) results solely and independently of any causes other than:
 - (i) the accident; and/or
 - (ii) sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- (e) may include a bodily injury caused by Insured Person being directly and unavoidably exposed to the elements as a result of an accident.

Child/Children means the unmarried dependent child or children of You (including step or legally adopted children) who is/are:

- (i) Residing in Hong Kong and primarily dependent upon You for maintenance and financial support; and
- (ii) At least thirty (30) days old and at or below eighteen (18) years of age; and
- (iii) Under twenty-three (23) if he/she is a full time student.

During the Period of Insurance.

Commencement Date means 12:01 a.m. Hong Kong time on the date We agree to provide insurance under the Policy and which is shown on Your Policy Schedule.

Common Carrier Conveyance means any vehicle, train, taxi waterborne vessel or other form of public transportation that is licensed to carry fare-paying passengers as a regular passenger service operating over established routes at scheduled departure and arrival times.

Cover Trip means a journey commencing and ending in Hong Kong, for which a return ticket has been purchased and for which the entire journey is no more than twenty-one (21) consecutive days in duration.

Disappearance means if the Insured Person's body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which he/she was travelling on that date, We will presume he/she has died as a result of an Accidental Injury.

Doctor means a legally registered western medical practitioner who is not You or Your relative.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy during the Period of Insurance.

Insured Person means You and Your Spouse and/or Child/Children and/or Your/Your Spouse's Parents (if any), who is/are named as an insured on the Policy Schedule.

Listed Infectious Diseases means any of the infectious and parasitic diseases listed in Section 13 or Severe Acute Respiratory Syndrome (SARS)

Nominated Account means any credit card or bank account held by You (that can be accepted by Us), which will be used to pay premium of Our Policy or to credit any refundable amount to You; such Nominated Account must be maintained at a financial institution in Hong Kong and denominated in the currency of Hong Kong.

Parent(s) means Your and your Spouse's parent(s), who is eighteen (18) years of age or above and under sixty-one (61) years of age on the Commencement Date or, as appropriate, the Upgrade Effective Date; and under sixty-five (65) years of age upon any Renewal Date of this policy; and who shall reside in Hong Kong and be the holder of valid Hong Kong Identity Card on the Commencement Date until the end of the Period of Insurance.

Period of Insurance means one calendar year from the Commencement Date or the latest Renewal Date whichever is the later. If You continue to pay the premium then, unless We advise prior to the Renewal Date that We will not be renewing or that we will be amending the coverage, a policy with the same terms and conditions automatically comes into existence for one year from the Renewal Date. However, if Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Commencement Date or Renewal Date (whichever is the later) up to and including the date of cancellation or termination.

Policy means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.

Policy Schedule means the schedule which We send You at the commencement of Your Policy along with Your Policy Wording, as may be amended or replaced by Us from time to time, which sets out the level of benefits due to You under Your Policy.

Policy Wording means this document.

Pre-Existing Medical Condition means:

- (a) Any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
- (b) A condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date.

Where an Upgrade is the additional of another Insured Person or increase in a level of benefit, all reference in this definition to Commencement Date should be read as being Upgrade Effective Date in relation to such person or increased benefit portion respectively.

Renewal Date means the date exactly twelve (12) calendar months after the Commencement Date of this Policy and the same date in each consecutive year thereafter.

Private Charter means a flight or flight(s) taken during Your Trip on an aircraft where You and Your travelling companions are the only passengers.

Private Motor Vehicle means any four-wheel private motor vehicle, excluding any such vehicle licensed to transport fare-paying passengers or to transport merchandise for sale or delivery.

Renewal Date means one year from the Commencement Date and, subsequent anniversaries of that date.

Scheduled Airline means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter

Scheduled Airline means a flight in an aircraft on a Scheduled Airline.

Spouse means Your legally married spouse named on the Policy Schedule, who is eighteen (18) years of age or above and under sixty-one (61) years of age on the Commencement Date or, as appropriate, the Upgrade

Effective Date; and under seventy-six (76) years of age upon any Renewal Date of this Policy; and such person shall reside in Hong Kong and be the holder of valid Hong Kong Identity Card on the Commencement Date until the end of the Period of Insurance.

Upgrade means an increase in a level of benefit or the addition of another insured person, or both.

Upgrade Effective Date means 12:01 a.m. Hong Kong Time on the date We agree to provide an Upgrade of Your Policy and which is shown on Your Policy Schedule recording that Upgrade.

We/Us/Our means Chubb Insurance Hong Kong Limited.

12. Benefits

A. Air Trip Accidental Death Benefit:

If the Insured Person sustains an Accidental Injury which results in his/her Accidental Death:

- (a) as a result of riding as a passenger in, or boarding or alighting from a Scheduled Flight; or
- (b) as a result of riding as a passenger in a Common Carrier Conveyance when going directly to the airport for the purpose of boarding a Scheduled Flight or when leaving the airport after alighting from a Scheduled Flight; or
- (c) while the Insured Person is in either the point of departure terminal or destination terminal (both as designated on his/her ticket) either immediately before or immediately after taking a Scheduled Flight;

We will pay the Air Trip Accidental Death Benefit amount shown on Your Policy Schedule.

B. Extended Trip Accidental Death Benefit:

If the Insured Person sustains an Accidental Injury which results in his/her Accidental Death whilst on a Covered Trip other than as a result of an accident listed in the Air Trip Accidental Death Benefit or the Extended Trip Common Carrier/Private Motor Vehicle Accidental Death Benefit, We will pay the Extended Trip Accidental Death Benefit amount shown on Your Policy Schedule.

C. Extended Trip Common Carrier/Private Motor Vehicle Accidental Death Benefit:

If the Insured Person sustains an Accidental Injury which results in his/her Accidental Death while he/she is travelling in a Private Motor Vehicle or riding as a passenger in a Common Carrier Conveyance whilst on a Covered Trip other than as a result of an accident listed in the Air Trip Accidental Death Benefit, We will pay the Extended Trip Common Carrier Accidental Death Benefit amount shown on Your Policy Schedule.

Insured Person shall only be eligible for one of the above benefits. Under no circumstances shall any Insured Person be entitled to more than one benefit for any one accident. The aggregate limit per family for any one accident is 220% of the Air Trip Accidental Death Benefit.

13. General exclusions

Your Policy will not apply to any Even arising directly or indirectly out of :

- (a) suicide, attempted suicide or deliberate self-inflicted injury by the Insured Person regardless of the state of his/her mental health; or
- (b) any criminal or illegal act committed or attempted by the Insured Person; or

- (c) An Insured person being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice and is not for the treatment of addiction to illegal drugs; or
- (d) An Insured Person engaging in any professional sport meaning his/her livelihood is substantially dependent on income received as a result of his/her playing sport; or
- (e) An Insured Person engaging in any motor sports as a rider, driver and/or a passenger; or
- (f) any consequences of war (whether declared or not), invasion or civil war, taking part in a riot, or civil commotion, or any operation with or service in any disciplined forces, armed services, armed forces, naval, military or airforce of any country. For the avoidance of doubt, disciplined forces shall include but not be limited to policemen, customs officers, firemen, immigration officers/inspectors and correctional service officers/ inspectors etc; or
- (g) Insured Person being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in any properly licensed commercial passenger aircraft; or
- (h) pregnancy, childbirth, miscarriage, abortion or complications arising from any of these; or
- (i) routine physical or any other examinations where there is no clear signs of abnormality; or
- (j) dental care and treatment except as necessitated by Accidental Injury to sound natural teeth; or
- (k) cosmetic surgery; or
- (l) Pre-existing medical conditions; or
- (m) Illness, diseases or any bacterial infection even if contracted by accident other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning.

14. General conditions

Where does Your Policy apply?

Your Policy insures the Insured Person twenty-four (24) hours a day anywhere in the world.

How do We handle fraud or incorrect statement?

The Policy is issued based on the completeness and accuracy of information You give Us during the policy enrolment. If there is any fraud, mis-statement or concealment during such enrolment, or if You or the Insured Person or Your legal representative makes a dishonest claim, We will cancel this Policy immediately and will not pay any benefit. All claims under this Policy will be forfeited.

What will happen if You mis-state Insured Person's age?

If You have mis-stated the Insured Person's age, then Our liability during the period the Insured Person is not eligible for cover is limited to the refund of the premium which You have paid for the period upon Your request without interest.

What will happen if You use Your Policy for other purposes?

If You sell or transfer this Policy, or use it for any other kind of purpose, We will not recognize this. At all times, You need to ensure that it is kept in Your possession or control.

What will happen to this Policy if there are clerical errors?

If there is any clerical error in Your Policy, that clerical error shall be corrected and Your Policy will continue as if the clerical error had not occurred. If Your Policy is wrongly cancelled due to a clerical error, We will

reinstate Your Policy and Your Policy will continue as if the clerical error had not occurred. If this Policy is terminated for any reason other than a clerical error made by Us, Your Policy cannot be reinstated.

If You have more than one American Express Journey Protection Plus Policy

Insured Person is not allowed to be covered under more than one American Express Journey Protection Plus Policy. If an Insured Person is covered under more than one such Policy:

- We will consider the Insured Person to be insured under the Policy which provides the highest amount of benefit; or
- We will consider the Insured Person to be insured under the Policy which was issued first if the benefit amount is the same.

In any case, We will refund the premium paid from the Commencement Date, without interest, to You under the Policy that does not provide You cover.

Hong Kong Law

Your Policy is governed by the laws of Hong Kong. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of Hong Kong.

Hong Kong Currency

All payments by You to Us and Us to You or someone else under Your Policy must be in Hong Kong currency.

Premium

We may change the premium of Your Policy from the Renewal Date if We notify You of the change prior to that date. If You do not

receive a renewal notice then Your premium will not change.

Fourteen (14) Day Free Policy Examination Period

You have fourteen (14) days after final cover is activated to decide if the Policy meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this, We will refund any premiums You have paid during this period.

You will not receive a refund if You and/or any Insured Person have made a claim during this free policy examination period.

Benefit Limits

The maximum total amount payable per Event under Your Policy for each benefit is the sum specified on Your Policy Schedule for that benefit.

Insured Person shall only be eligible for one benefit under this Policy. Under no circumstances shall any Insured Person be entitled to more than one benefit for any one accident. The aggregate limit per family of any one accident is 220% of the Air Trip Accidental Death Benefit.

Except as specified otherwise, benefits payable shall be paid in addition to any other insurance benefit to which You may be entitled.

Commencement and Period of Your Policy

Your Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

Renewal of Your Policy

If You continue to pay the premium then unless We give You thirty (30) days written notice before Renewal Date that We will not be renewing or amend the coverage, a policy with the same terms and conditions automatically come in to existence for one year from the Renewal Date

Expiry of Your Policy

Your Policy expires at the end of the Period of Insurance.

Interpretation of this Policy

Please note that the English version of this Policy is the official version. This Policy provided to you in both English and Chinese languages for ease of reference only. The English version of the Policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

15. Cancellation of Your Policy

When You can cancel

You can cancel Your Policy at any time.

You must give Us one (1) month written cancellation notice in advance if You want to cancel Your Policy. The cancellation will take effect at 12:00am (midnight) Hong Kong Time on the next premium due date after the expiry of Your written cancellation.

If You cancel Your Policy, We will refund the premium for Your Policy less an amount which covers the period for which the Insured Person was insured. However, We do not refund any premium if We have paid a benefit under Your Policy.

When We can cancel

In addition to any other legal rights We may have under this Policy or otherwise, We may cancel Your Policy by giving You written notice if any Insured Person or You or Your legal representative:

- (a) breach the duty of utmost good faith;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance;
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You do not notify Us; or
- (f) engage in any such act or omission which under the terms of Your Policy authorises Us to refuse to pay a claim either in whole or in part.

We will give You a notice in writing to Your address on file.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which the Insured Person was insured. Any premium refund under Your Policy will not carry any interest.

Automatic cancellation

Your Policy is cancelled automatically and without any written notice from Us if You do not pay any premium due to Us within thirty one (31) days of when it is due. Then cancellation takes effect from the date the premium You have paid Us ceases to cover the insurance under this Policy.

The coverage available to any Insured Person named in the Policy Schedule will cancel automatically when that person:

- (a) is unable to meet the definition of Insured Person as defined in the Policy Wording; this will be confirmed in writing. Any unused premium paid will be refunded; or
- (b) suffers from Accidental Death which is claimable under Your Policy. The cancellation will take effect from 12:00 a.m. (midnight) Hong Kong Time on the day when the benefit amount is payable to You; or
- (c) ceases to be the holder of a valid Hong Kong Identity Card or ceases to be a permanent resident of Hong Kong during the Period of Insurance; or
- (d) dies.

Your Policy will cancel automatically when You die or suffer from the Accidental Death which is claimable under this Policy.

16. Claims

Procedure for making a claim

If You, or any Insured Person, or Your legal representative wishes to make a claim You or they must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form;
 - (i) any reports that have been obtained from the police, a carrier or other authorities about an accident and
 - (ii) any other documentary evidence required by Us under Your Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim; and
- (d) give Us at Your, or the Insured Person's, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

We may also have the Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

Processing and payment of claims

We must take all reasonable steps to pay a valid claim promptly.

Except specified otherwise, We will pay amounts due under Your Policy to You.

No payment under this Policy shall carry interest.

Making claims after Your Policy is cancelled

If Your Policy is cancelled this does not affect Your rights or the Insured Person's rights to make a claim under Your Policy if the Event occurred before the date of cancellation.

17. Personal Information Collection Statement

We want to ensure that Our policyholders are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You (“Personal Data”), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

1. Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop and identify products and services that may interest You, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of Our respective products and services.

2. Transfer of Personal Data

Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be:

- (i) disclosed to third parties who assist Us to achieve the purposes set out in paragraphs 1 above. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as contractors which We engage in processing Your Personal Data, legal firms, accountants, actuaries, loss adjudicators and claims investigators, doctors and other medical service providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) made available to appropriate persons in Our parent and affiliated companies, or any company within Chubb local and overseas;
- (iii) provided to the insurance intermediary through which You accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) where agreed by You, provided to Your representatives.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

3. Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance (“PDPO”), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer
25th Floor, Shui On Centre,
No. 6–8 Harbour Road,
Wanchai, Hong Kong
O: +852 3191 6222
F: +852 2519 3233
E-mail: Privacy.HK@Chubb.com

Your request to obtain access or correction will be considered within forty (40) days of Our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

美國運通海外無憂保障

1. 本保單內文的重要事項

一般建議

閣下必須詳細考慮本產品是否切合自己的要求、財務狀況及需要。此外，閣下亦需要認真閱讀保障的各項限制條款、種類及保額以決定本計劃是否合適。

2. 承保公司

安達保險香港有限公司(於香港註冊成立，其註冊辦事處地址為：香港灣仔港灣道 6-8 號瑞安中心 25 樓)(安達保險)為本保險產品的承保公司。在本保單內文內，“我們”或“我們的”皆指安達保險香港有限公司。以下是聯絡我們的方法：

電話 +852 3191 6222

傳真 +852 2519 3233

電郵 Inquiries.HK@Chubb.com

3. 認識閣下所享的保障

為了確保閣下清楚明白本保險的重點、保障範圍及風險，請閣下務必閱讀以下部份：

- 在“有關閣下保單的重要資料”及“閣下在此保單下的保障”這兩部份列明閣下在投保或接納本保險前所需要知悉的重要事項；
- “詞彙的釋義”部份陳述我們在本保險內對一些詞彙所界定的意思；
- “保障”部份陳述我們在本保險內會提供的保障；
- “不保事項”部份列明所有不獲我們提供保障的事項；
- “一般條款”部份列明閣下保單的保障時期、保障開始生效日期、續保及保單終止日期的重要資料；
- “取消閣下的保單”部份陳述閣下及我們如何取消保單；
- “索償”部份說明當閣下需要索償時，閣下及我們雙方在本保單內的部份責任；
- “解決爭議”及“個人資料收集聲明”部份列明我們解決爭議的過程及如何處理閣下的重要個人資料；及
- 任何我們向閣下提供有關保障的其他文件。

4. 我們可以提供的保障

在閣下投購此保險時，已經透過電話或郵件/傳真完成申請手續。我們已依據閣下給予的資料按保單的條款提供保障。閣下提供的資料將構成本保險合約的基礎。我們會依據在申請表、保單內文、及任何其他文件，包括我們簽發給閣下最新的承保表內的條款，向受保人提供保障。

承保表記載與閣下保險有關的重要資料，包括生效日、閣下需繳付的保費、閣下保障的保障金額及透過背書更改的任何標準條款。

以上提及的全部將構成閣下與我們之間的保單。

5. 保障摘要

以下內容只為摘要，概不構成閣下保險內的條款之任何部份。我們只提供部份重要的保障及風險作為例子，然而，閣下必須閱讀保單內文文件中列明本保險的條款及細則，以確保本保險切合閣下的所需。

保障

在閣下繳付保費的情況下，我們將依據本保單內列明的不保事項、細則及限制的規定而提供在保單內文中“保障”部份所述的保障。以下內容只為摘要，概不構成閣下保險內的條款之任何部份：

- **(保障 - 飛行意外身故保障)** - 當受保人(i)以乘客身份乘坐或上落定期航機時; 或(ii)以乘客身份乘坐公共交通工具直接前往機場以乘坐定期航機或離開該定期航機後以乘客身份乘坐公共交通工具離開機場，或(iii)到達出發地的機場大樓乘坐定期航機前或乘坐定期航機抵達目的地後於機場大樓的期間(兩地須列明在其機票上); 蒙受意外身故，我們會支付列於承保表上的飛行意外身故保障。
- **(保障-延展旅程意外身故保障)** - 當受保人在受保旅程蒙受意外身故，而該意外損傷並不列入飛行意外身故保障或延展旅程公共交通/私家車意外身故保障內，我們會支付列於承保表上的延展旅程意外身故保障。
- **(保障 - 延展旅程公共交通/私家車意外身故保障)** - 當受保人在受保旅程時，乘坐私家車時或以乘客身份乘坐公共交通工具時蒙受意外身故，而該意外損傷並不列入飛行意外身故保障內，我們會支付列於承保表上的延展旅程公共交通/私家車意外身故保障。

受保人只可於領取上述其中一項保障。在任何情況下，受保人在同一意外上，均不能同時領取多於一項保障賠償。於同一意外內，我們對同一家庭最高的賠償總額為飛行意外身故保障的二百二十巴仙(220%)。

保障是依據保單條款及細則全文的規定而提供。有關本保險所提供保障之內容細節及限制，請閣下參閱保單內文“保障”之部份。

6. 免費保單審閱及取消權利

免費保單審閱

閣下在保障生效後可享有十四(14)天的時間去考慮保單是否符合閣下的需要。

有關條款的條款及細則全文，請閣下參閱保單內文。

取消閣下的保單

閣下的保單可經以下三(3)種方式取消：

- 閣下要求取消保單；
- 我們取消閣下的保單；或
- 自動取消。

不論閣下或我們欲取消閣下的保單，都必須以書面通知。

在閣下的保單自動取消的情況下，我們可能不會發出書面通知。當閣下在保費到期後的三十一(31)日內仍未清付保費，保單將自動取消。

當閣下身故、或閣下蒙受意外身故並能領取本保單之保障時，閣下的保單亦會自動取消。

有關條款的全文，請閣下參閱保單內文內“取消閣下的保單”之部份。

7. 如何索償

閣下必須於引致索償的受保事件發生後儘快通知我們。

當閣下或閣下的法律代表欲提出索償，閣下或他們必須：

- 於受保事件發生後的三十(30)天內，填妥並提交索償表格及其他相關文件；及
- 把收據、報告及任何其他證明文件釘附於索償表格上；及
- 在我們的要求下，(閣下或閣下的法律代表須自費)提供所有醫療證明及其他證書或證明文件，以便我們評估索償。

以上只是閣下或閣下的法律代表在提出索償時必須做的部份事情，請詳細閱讀此保單內文內的“索償”部份，當中會列明提出索償的步驟、處理及支付索償賠償及取消保單後索償的處理等細節。

8. 解決爭議

如閣下對在投購保單的過程中或對保單的任何其他方面有不滿時，請聯絡：

香港灣仔港灣道 6-8 號

瑞安中心 25 樓

安達保險香港有限公司

客戶服務經理

電話 +(852 3191 6222

傳真 +852 2519 3233

電郵 Inquiries.HK@Chubb.com

我們已依據承保商專業守則建立了一套內部流程處理爭議。在任何時候，如閣下有一些關於我們產品或服務的投訴仍未獲解決，歡迎閣下使用我們的內部解決爭議程式。屆時閣下的查詢

或投訴將會獲得調查，而我們亦會在十五(15)個工作天內回應。若閣下或受保人對我們最終的回應不滿意，可免費向保險代理登記委員會或向保險索償投訴局尋求協助。聯絡資料如下：

保險代理登記委員會或

保險索償投訴局

香港保險業聯會

香港灣仔駱克道 353 號三湘大廈 29 樓

傳真：(852) 2520 1967

9. 有關閣下保單的重要資料

閣下的保單

閣下的保單內文及承保表記載了閣下與我們之間的保險合約。

作為閣下繳付保費的代價，我們將依據閣下的保單內文及承保表內的條款、細則及不保事項的規定，為受保人提供受保事件的保障。

請閱讀閣下的保單

小心閱讀及了解閣下的保單內文及承保表是十分重要的，因為它們記錄了閣下保單內所列明保險的條款、細則及不保事項。

檢查閣下的保單

小心檢查閣下的保單內文及承保表，確保記載的所有資料皆正確無誤。如需作任何更改，請通知我們。如閣下需更新住址或銀行戶口的資料，請聯絡我們。

聯絡我們

如閣下有任何疑問或需要聯絡我們時，可致電 (852) 3191 6222 或以書面郵寄香港告士打道郵政信箱 28583 號安達保險香港有限公司。

安全保管閣下的文件

閣下必須把自己的保單內文及承保表放置於一個安全的地方，確保日後能隨時查閱。

閣下的保單內部份類別的保障要求閣下向我們提供收據及其他證明文件。閣下必須把這些文件放置在一個安全的地方，以便我們處理索償時能使用。

10. 閣下在此保單下的保障

誰是受保人及保障是什麼？

受保人可依據閣下之保單內的條款、細則及不保事項的規定獲得受保事件的保障。

11. 詞彙的釋義

以下名詞在閣下的保單內文或承保表中有其特定釋義。

意外死亡指於發生意外後的六(6)個月內因意外損傷而導致的死亡，亦包括失蹤。

意外損傷指因意外導致身體損傷而非疾病，及：

- (a) 因暴力、由外來及可見方式引致；及
- (b) 在受保期間發生；及
- (c) 在意外發生後的六(6)個月內出現；及
- (d) 在純粹及不受其他因素影響下：
 - (i) 導致的意外；及/或
 - (ii) 因意外而在進行治療或手術時直接招致的疾病；及
- (e) 包括因發生意外而直接及不可避免地暴露而引起的身體損傷。

子女指閣下的未婚子女(包括繼子女或合法領養子女)，此等子女在受保期間

- (i) 居於香港及依賴閣下的照顧及經濟上的支持；及

(ii) 年齡介乎三十(30)天或以上及在十八(18)歲或以下; 及

(iii) 若是全職學生，在二十三(23)歲以下。

生效日指我們同意提供保單內保障的日期，該日期已列於承保表內。保障將於該日的香港時間凌晨十二時零一分(12:01 a.m.)起生效。

公共交通工具指任何車輛、電車、的士。水上運輸交通工具或其他公共交通工具，均領有牌照接載繳費乘客及設有固定路線、和開出及抵達時間表營運的公共交通工具。

受保旅程指來回香港的旅程，已購買回程交通票，及整個旅程不超過連續二十一(21)天。

失蹤指受保人因乘坐的運輸工具沉沒或損毀而失蹤，並由乘坐運輸工具當日起計十二(12)月內找不到屍體，我們將假定受保人因意外損傷而身故。

醫生指合法、正式註冊及獲認可執業的西醫，但不包括閣下或閣下之親屬。

受保事件指在受保期間，發生能向本保單索償的事件。

受保人指閣下及閣下的配偶及/或子女(如有)，列於承保表內作為受保人士。

指定賬戶指由閣下持有的信用卡賬戶或銀行賬戶(而為我們接受的)，該選定賬戶用作支付我們的保單之保費，或收取任何退款；該指定賬戶必須於香港開立及維持有效運作，及以港元進行交易。

受保期間指由生效日或最近的續保日起計的一整個曆年，以較後者為準。除非我們在續保日前通知閣下保單將不再受續保或修訂保障，否則在閣下繼續繳付保費的情況下，一份具有相同條款及細則的保單將由續保日起自動生效一年。然而，如閣下的保單被取消或因其他理由被終止，則受保期間將由生效日或續保日起計，以較後者為準，直至取消或終止保單的當日為止。

保單指閣下的保單內文及承保表，當中列明閣下與我們之間的保險合約。

承保表指我們在閣下的保單生效時連同閣下的保單內文發送給閣下的文件，或不時發出修訂或更替的文件以便列明閣下在本保單內可享有的保障金額。

保單內文指本文件。

之前已存在病症指：

(a) 在保單生效日前，已向註冊醫生求診或已接受治療護理或獲藥物配方的任何症狀;或

(b) 於保單生效日時，任何一名正常人士理應留時到該症狀、表面症狀或病徵。

當提升指附加新受保人時或提升保障限額，對該新受保人而言或對新增保障限額的部份，本定義中所有出現生效日的地方必須解讀為提升生效日。

私人包機指只有閣下及閣下的同伴為該航機旅程的唯一乘客。

私家車指任何四(4)輪的私家車，但不包括任何持牌用作乘載繳費乘客的車輛或任何持牌用作運送貨物的車輛。

續保日指由本保單生效日起計十二(12)個曆月及此後同日的每一週年。

航空公司指在航空手冊或相等文件上列明的航空公司及由其註冊國家指定機構頒發予證書、牌照或類同授權可擁有固定空中運輸的航運公司及根據有關授權，定期及特定時間內維持及發行在指定機場的飛行時間表及乘客機票價目表。“航空公司”不包括“私人包機”。

定期航機指航空公司上的定期飛機航班。

配偶指閣下的合法配偶，其姓名已列於承保表上，其年齡在生效日或提升生效日(如適用)當日必須在十八(18)歲或以上及在六十一(61)歲以下；及在本保單的任何一個續保日時仍在七十六(76)歲以下；及在生效日至受保期間居於香港及持有有效的香港身份證。

提升指提升保障限額、或附加新的受保子女、或兩者兼是。

提升生效日指為我們接納閣下提升的當日，該日期將列於承保表內。提升保障將於該日的香港時間凌晨十二時零一分(12:01 a.m.)起生效。

閣下/閣下的指本保單的持有人，已在承保表上列作保單持有人，其年齡在生效日或提升生效日(如適用)當日必須在十八(18)歲或以上及在六十一(61)歲以下；及在本保單的任何一個續保日時仍在六十五(65)歲以下；及在生效日至受保期間居於香港及持有有效的香港身份證。

我們/我們的指安達保險香港有限公司。

12. 保障

A. 飛行意外身故保障

當受保人在下列時期，蒙受意外損傷並導致他/她意外身故：

- (a) 以乘客身份乘坐或上或落定期航機時；或
- (b) 以乘客身份乘坐公共交通工具直接前往機場以乘坐定期航機或離開該定期航機後以乘客身份乘坐公共交通工具離開機場；或
- (c) 到達出發地的機場大樓乘坐定期航機前或乘坐定期航機抵達目的地後於機場大樓的期間(兩地須列明在其機票上)；

我們會支付列卡承保表上的飛行意外身故保障。

B. 延屬旅程意外身故保障：

當受保人在受保旅程蒙受意外損傷並導致他/她意外身故，而該意外並不列入飛行意外身故保障或延屬旅程公共交通工具/私家車意外身故保障內，我們會支付列於承保表上的延屬旅程意外身故保障。

C. 延屬旅程公共交通工具/私家車意外身故保障內

當受保人在受保旅程，乘坐私家車時或以乘客身份乘坐公共交通工具時，蒙受意外損傷並導致他/她意外身故，而該意外損傷並不列入飛行意外身故保障，我們會支付列於承保表上的延屬旅程公共交通工具/私家車意外身故保障。

受保人只可於同一保單內領取其中一項保障。在任何情況下，受保人在同一意外上，均不能同時領取多於一項保障賠償。於同一意外內，我們對同一家庭最高的賠償總額為飛行意外身故保障的二百二十巴仙(220%)。

13. 不保事項

閣下的保單不適用於由以下任何一個情況直接或間接而引致的受保事件：

- (a) 不論受保人的精神狀態如何，自殺、企圖自殺或蓄意作出自殘行為；或
- (b) 受保人參與或嘗試進行的任何犯法或非法的行為；或
- (c) 受保人受酒精影響，包括駕駛車輛時，血液之酒精含量超過法定水準，或受任何其他藥物影響，但按照醫生配方及指示服食而並非因治療沉溺藥物者，則屬例外；或
- (d) 受保人從事的任何專業運動，即受保人需倚賴透過參與該項運動以賺取生活費用；或
- (e) 受保人以司機及/或乘客身份參與的任何汽車比賽；或
- (f) 任何戰爭行為(正式宣戰與否亦然)，侵略或內戰、參與暴動或內亂；或在任何國家，從事下列職業的期間或執行下列職業的任務期間，所指的職業包括：紀律部隊、持械的人員、武裝部隊、海軍、陸軍或空軍。為免爭議，紀律部隊包括但不限於警隊、海關關員、消防隊、入境事務處主任/督察及懲教處主任/督察等；或
- (g) 受保人為機師、或航空服務人員，或參與任何航空活動；但不包括乘坐由已正式註冊的航空公司之民航客機的乘客；或
- (h) 懷孕、分娩、流產、墮胎或由此而引起之併發症；或
- (i) 在沒有明顯的身體不適徵狀時進行的定期身體檢查或任何其他檢查；或
- (j) 牙齒護理，除因意外損傷而傷害恒齒；或
- (k) 整容；或
- (l) 因意外引起之疾病或病症或細菌感染，但不排除純粹及直接因意外損傷或傷口而引發的疾病、病症或病毒感染。

14. 一般條款

閣下的保單在哪裏適用？

受保人在全球任何地方每日二十四(24)小時均可享有閣下的保單內所提供的保障。

我們如何處理詐騙或失實聲明？

本保單是基於閣下在投購保單時所提供資料的完整性及準確性而簽發。如當中有任何詐騙、蓄意的失實聲明或隱瞞，又或閣下或受保人或閣下的法律提出不誠實的索償時，我們會立即取消

並作廢本保單及不會支付任何保障。在本保單下所有已繳交的保費將被沒收及將喪失索償權利。

如閣下誤報受保人的年齡時，我們會如何處理？

在閣下誤報受保人的年齡時，我們對受保人在不符合本保單的受保條件時的責任只限於退回任何閣下已繳交的保費，惟不付任何利息。

如閣下利用保單作其他用途時會如何？

如閣下售賣或轉讓本保單，或利用其作任何其他用途時，我們將不會承認本保單。在任何時候，閣下均必須確保本保單由閣下妥善保存或管理。

如有筆誤，本保單將會如何？

如閣下的保單內有任何筆誤，我們須更正該筆誤以使閣下的保單在無筆誤的情況下持續生效。倘若閣下的保單因該筆誤而被錯誤地取消，我們將重新續訂閣下的保單並視閣下的保單在無筆誤的情況下持續生效。若本保單因筆誤以外的原因被我們終止，閣下的保單將不會被重新續訂。

如閣下擁有超過一份美國運通海外無憂保障

受保人不可同時受保多於一份美國運通海外無憂保障。如受保人受保多於一份此類保單：

- 受保人將會被視作只受保於該份提供最高保障金額的保單；或
- 如每份保單提供的保障相同時，則會以我們首次簽發的保單。

在任何情況下，任何重覆投購的保單會由生效日開始失效，我們將會在不付利息下全數退回已繳交的保費給閣下。

香港法律

閣下的保單是受香港法律管轄。任何與閣下的保單有關之訴訟必須在香港法庭進行及裁決。

香港貨幣

任何由閣下向我們支付、或由我們支付予閣下或在閣下保單內的其他人士的款項均須以港元結算。

保費

如我們由保費到期日起更改閣下的保費，我們會事前通知閣下。如閣下沒有收到有關續保通知，則表示閣下的保費維持不變。

十四(14)天免費保單審閱期

在保障正式生效後，閣下可享有十四(14)天的時間考慮本保單是否滿足閣下的需要。閣下可以在此十四(14)天內以書面通知我們取消閣下的保單。在收到閣下通知取消保單後，我們會把在此期間已繳付的任何保費退回給閣下。

但如閣下及/或任何受保人在免費保單審閱期內提出索償，則將不會獲退回款項。

保障限額

我們在閣下的保單內的個別受保事件的最高賠償額，將以列於閣下承保表內該保障金額為上限。

受保人只可於同一保單內領取其中一項保障。在任何情況下，受保人在同一意外上，均不能同時領取多於一項保障賠償。於同一意外內，我們對同一家庭最高的賠償總額為飛行意外身故保障的二百二十巴仙(220%)。

除另有規定外，閣下領取本保單內所發放的賠償同時，亦可享有任何其他保險的保障。

閣下保單的生效日期及保障期間

閣下的保單由生效日或最近期的續保日開始生效，以較後者為準；並在受保期間內繼續生效。

閣下的保單續保

於續保時，在我們認為有需要的情況下，我們有權拒絕續保或修訂保費、保障範圍、條文及條款。在閣下繼續繳付保費的情況下，本保單將由續保日起自動續保十二(12)個月。若我們行使本保單授予的拒絕續保或修訂保費、保障範圍、條文及條款的權利時，我們會在續保日的三十(30)天前通知閣下。

閣下保單到期

閣下的保單於受保期間完結時會終止。

本保單的詮釋

請注意本保單以英文版本為正式版本。本保單同時設有中英文版本，惟僅供閣下作參考而已。因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

15. 取消閣下的保單

閣下在何時可以取消保單

閣下可於任何時間取消保單。

如閣下欲取消保單，必須在一(1)個月前以書面通知我們。在我們收到閣下的書面通知後，取消保單的生效時間將在下一個保費到期日的香港時間(午夜)十二時(12:00 am)開始。

如閣下取消保單，則我們在減去受保人於仍受保障期間所需繳付的保費後，餘數會退回給閣下。然而，如我們在閣下的保單內曾支付保障，則我們不會退回任何保費。

我們在何時可以取消閣下的保單

除了在本保單內或在其他情況下給予我們應有的合法權利外，當出現以下情況時，我們會書面通知閣下取消保單，如任何受保人或閣下或閣下的法律代表：

- (a) 違反絕對誠信的責任；
- (b) 在達成閣下保單合約的事前或當時作出失實聲明；
- (c) 違反閣下保單的條文；
- (d) 在任何保險保單內提出虛假的索償；
- (e) 在保單內規定閣下必須通知我們而閣下卻沒有遵行的任何行為或疏忽；或
- (f) 作出任何行為或疏忽，令我們可根據閣下保單內規定拒絕支付全部或部份賠償。

我們會向閣下在我們文件案內的地址發出書面通知。

如我們取消閣下的保單，則在減去受保人於仍受保障期間所需繳付的保費後，餘數會退回給閣下，惟不付任何利息。

自動取消

當在保費到期的三十一(31)天內閣下不繳付保費，閣下的保單將會被自動取消，而我們亦毋須發出任何書面通知，該取消保單將由

閣下向我們停止繳付本保單的保費的當天生效。

承保表內任何列為受保人的保障在以下情況下會被自動終止，當該受保人：

- (a) 不再符合保單內文受保人的釋義；我們將發出書面確認，任何沒提供保障的時段的保費將會退回；或
- (b) 蒙受意外身故並能領取本保單之保障。取消會於支付保障予閣下的當日香港時間凌晨時(12:00am)(午夜)開始生效；或
- (c) 已不再持有有效的香港身份證或在受保期間不再為香港永久居民；或
- (d) 身故

當閣下的保單自動取消時，所有在承保表上閣下以外的其他受保人的保障將同時被取消。

16. 索償

提出索償的步驟

如閣下或任何受保人或閣下的法律代表欲提出索償，則閣下或他們必須：

- (a) 填妥索償表格（可向我們索取表格）；
- (b) 連同索償表格，遞交：
 - (i) 任何由警方、交通工具的營運公司或其他機構取得有關意外的任何報告；及
 - (ii) 我們就閣下的保單而要求的任何其他證明文件。
- (c) 於引起索償的受保事件發生後的三十(30)天內，須向我們提交已填妥的索償表格及其他相關文件；及
- (d) 在我們的要求下，閣下或受保人或閣下的法律代表須自費提供所有醫療及其他證書、證明文件，以便我們評估索償。

在我們認為合理及需要的情況下，可在索償提出後，要求以自費的方式向受保人作出身體檢查。在我們認為合理及需要的情況下，亦會安排驗屍。

處理及支付索償

我們必定會按正常程序儘快支付獲批為有效索償的賠償。

除另有規定外，我們將會把閣下保單內所定的賠償數額支付給閣下。

在本保單內的賠償概不付任何利息。

取消保單後提出索償

如閣下已取消保單，但受保事件是在保單取消日期前發生的話，則閣下或受保人在保單內可享有的索償權力將不會受影響。

17. 私隱聲明

我們竭力確保保單持有人對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及利用由閣下提供以識別閣下個人的資料(“個人資料”)的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

1. 收集個人資料的目的

我們收集及使用閣下個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，收集下個人資料亦使我們可以設計及識別能吸引閣下的產品及服務，進行市場或顧客滿意度調查，及發展、建立及管理與其他機構就宣傳推廣、行政及使用我們相應的產品及服務的聯盟及其他計劃。

2. 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- (i) 會被透露予我們相信必須達成以上第一段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如與我們從事處理閣下個人資料的承辦商、律師行、會計師、精算師、損失評估人員及索償調查員、醫生及其他醫療服務提供者、保險局或信貸局、政府機構、分保人及分保代理(當中可能包括在香港以外的第三方)；
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關人員使用；
- (iii) 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及
- (iv) 在閣下同意下提供予閣下的代表。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意該資料在香港以外地方轉移。

3. 查閱及更改個人資料

根據個人資料(私隱)條例，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料(私隱)條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人私隱主任
香港灣仔港灣道 6-8 號
瑞安中心 25 樓
電話: +852 3191 6222
傳真: +852 2519 3233
電郵: Privacy.HK@Chubb.com

在我們收到閣下查閱或更改資料的要求後，會在四十(40)天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，它們也會在合理的水平。至於更改資料的要求，則不會收取任何費用。

