



The Insured : The Hong Kong Polytechnic University

Policy No. : STG/Z2949076/10/R2AG

Period of Insurance : From 01 July 2024 to 30 June 2025

Coverage Overview

Insured Person	All Staff travelling abroad for business trips authorized by the Insured; All Registered Students going overseas for activities approved / endorsed / arranged by the Insured.
Age Limit	13-85
Max. Duration of a Trip	365 days (exchange / internship programmes / research activities / sabbatical leave); 180 days for others
Territorial Scope	Worldwide
Scope of Cover	Cover commence when an Insured Person leaves his/her place of residence or place of regular employment in stationed location to commence such trip directly to the immigration counter or within four (4) hours before his/her scheduled departure time of the carrier in which the Insured Person has arranged to travel, whichever last occurs and all continue until such time as he/she returns to his/ her place of residence or place of regular employment in stationed location or within four (4) hours after his/her scheduled arrival time of the carrier in which the Insured Person has arranged to travel, or at the expiration of three hundred and sixty-five (365) days (for exchange / internship programmes / research activities / sabbatical leave) and/or hundred and eight (180) days (for others) period beginning from the date such particular Business / Activity trip commenced, or the date on which the policy is terminated, whichever first occurs. Stationed Location : Hong Kong

Benefit Cover

Benefit	Sum Insured (HKD) per person
Personal Accident	
A. Accident Death or Permanent Disablement	1,000,000
B. Major Burns (Second or Third Degree)	200,000
C. Disappearance and Exposure	Included
Medical Expenses	
<ul style="list-style-type: none"> Local follow-up Medical Expenses up to 365 days Chinese Bonesetter, Acupuncturist or Chiropractors expenses up to HKD300 per day per visit and HKD4,000 in aggregate 	1,000,000
Hospital and Quarantine Allowance	5,000 (500 / day)
A. Emergency Medical Evacuation and/or Repatriation	Actual cost
B. Repatriation of Mortal Remains	Actual cost
C. Return of Unattended Child(ren)	One-way economy class airfare
D. Hospital Admission Guarantee	50,000
E. Compassionate Visit	One return economy class airfare and accommodation at HKD2,000 per day, HKD10,000 in aggregate
F. Convalescence Assistance	10,000 (2,000 / day)
G. Hotline and Referral Service	Included
Personal Belongings	
A. Baggage and Personal Effects <ul style="list-style-type: none"> HKD5,000 per item, HKD10,000 per laptop, HKD5,000 on sports equipment HKD1,500 per item/pair/set on jewellery items HKD3,000 in aggregate 	20,000
B. Personal Money (cash limit HKD4,000)	20,000
C. Documents Loss	
Trip Cancellation or Curtailment Expenses	
A. Trip Cancellation	50,000
B. Trip Curtailment	50,000
Trip Re-route (after delay of 5 hours)	10,000
Delay Benefits	
A. Baggage Delay (\$500 for each full 5 hours)	2,000
B. Travel Delay <ul style="list-style-type: none"> Hotel accommodation after 24 hours of delay HKD500 cash for each 5 full hours 	10,000
Personal Liability	5,000,000
Coma Benefit (14 days waiting period) (max. 50 weeks)	25,000 (500/week)
Credit Card Protection	20,000
Hijack (\$1,000 for each full 6 hours)	40,000
Home Protection (\$3,000 per article)	50,000
Kidnap Benefit (\$4,000 for each 24 hours)	100,000
Loss of Teeth	1,000 per tooth
Miss Event	1,000
Natural Disaster Protection <ul style="list-style-type: none"> An economy one-way ticket Hotel accommodation at max. HKD1,000 per day for 5 days 	Included
Political Retreat <ul style="list-style-type: none"> An economy one-way ticket Hotel accommodation at max. HKD1,000 per day for 5 days 	15,000
Recruitment Expenses	20,000
Rehabilitation and Home Improvement Expenses	25,000 per Policy Year
Scarring of the Face	25,000
Trauma Counseling Benefits	1,500 per visit up to 15,000 per Policy Year

Accidental Death or Permanent Disablement (Compensation Table)

Disability	Compensation (Percentage of Sum Insured)
(1) Accidental Death	100%
(2) Permanent Total Disablement	150%
(3) Loss of one or more limbs	150%
(4) Loss of both hands, or of all fingers and both thumbs	150%
(5) Total loss of sight of one or both eyes	150%
(6) Total paralysis	150%
(7) Complete and incurable insanity	150%
(8) Injuries resulting in being permanently bedridden	150%
(9) Loss of sight of one eye except perception of light	100%
(10) Loss of lens of one eye	80%
(11) Loss of four fingers and thumb of one hand	85%
(12) Loss of four fingers	55%
(13) Loss of thumb	
(a) both phalanges	35%
(b) one phalanx	25%
(14) Loss of index finger	
(a) three phalanges	20%
(b) two phalanges	15%
(c) one phalanges	10%
(15) Loss of middle finger	
(a) three phalanges	20%
(b) two phalanges	15%
(c) one phalanx	10%
(16) Loss of ring finger	
(a) three phalanges	20%
(b) two phalanges	15%
(c) one phalanx	10%
(17) Loss of little finger	
(a) three phalanges	20%
(b) two phalanges	15%
(c) one phalanx	10%
(18) Loss of metacarpals	
(a) first or second (additional)	3%
(b) third fourth or fifth (additional)	2%
(19) Loss of toes	
(a) all	25%
(b) great, both phalanges	10%
(c) great, one phalanx	8%
(d) other than great, if more than one toe lost, each	1%
(20) Loss of hearing	
(a) both ears	100%
(b) one ear	30%
(21) Loss of speech	80%



EXTENSIONS

It is extended to cover

(a) **Third Degree Burn**

If as a result of an Accident the Insured Person sustains an injury and is diagnosed by a Qualified and Registered Medical Practitioner to have suffered any of the Events listed hereunder, We will pay the Insured Person in respect of the following Events as specified below.

EVENTS

COMPENSATION

Third Degree Burn	
On 45% or more of body surface	100% of the sub-limit
On 27% or more of body surface	60% of the sub-limit
On 18% or more of body surface	50% of the sub-limit
On 9% or more of body surface	30% of the sub-limit
On 4.5% or more of body surface	20% of the sub-limit

Sub-limit per Insured Person as stated in the Policy Schedule / Certificate of Insurance

Compensation shall not be payable for more than one of the above Events in respect of the same Accident bodily injury. Should more than one of the Events occur from the same Accident bodily Injury. We shall only be liable for the greatest Compensation.

DEFINITIONS

- a. "Burns" means tissue damage caused by the agent as heat only.
- b. "Degree" means the unit of measurement for the Burns customarily used by the local government in the place where this Policy issued.
- c. "A Third Degree Burn" means the damage or destruction of the skin to its full depth and damage to the tissues beneath.

(b) **Compassionate Death Cash Benefit**

We will pay the Insured Person's beneficiary in the event of the death of the Insured Person either due to Accident or sickness. No benefit shall be payable in the event of suicide of the Insured Person unless such Insured Person has been insured by Us for more than 12 consecutive months.

Sub-limit per Insured Person as stated in the Policy Schedule / Certificate of Insurance

(c) **Credit Card Protection**

We will pay for any outstanding balance payable on the credit cards of the deceased Insured Person for items and sundries charged to his/her credit cards as at the date of Accident if during the Journey the Insured Person sustains Injury which directly causes or results in his/her death; provided the Accident death benefit is paid or payable under the same Injury.

Sub-limit per Insured Person as stated in the Policy Schedule / Certificate of Insurance

(d) **Disappearance**

Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person except in the event of the total loss by sinking or wrecking of the ship or aircraft in which the Insured Person was travelling at the material time. Accidental death payment is subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate and that any such payment shall be returned to Us if it is later discovered that the Insured Person is found to be living and had not suffer Accident death as a result of the Accident.

(e) **If following an Accident the Insured Person is unavoidable exposed to the natural elements and as a direct result of such exposure suffers Accidental death, such Accidental death shall be considered as a constituting a claim under this policy.**



Medical Expenses

We will pay the incurred medical, hospital and treatment expenses including the cost of dental treatment (as a result of accident only), additional accommodation and travelling expenses (including such additional expenses of a relative or friend required on medical advice to travel to, or remain behind with the Insured Person), necessarily incurred outside Station Location, within 12 consecutive months as from the date of incident giving rise to the claim as a direct result of Accidental bodily injury sustained or sickness contracted by the Insured Person during the Journey.

(N.B. Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment are subject to an aggregate limit of \$4,000 and a per visit per day limit of \$300)

Extending to cover expenses incurred as a consequence of a condition wholly or partly caused by childbirth, pregnancy or the complications thereof provided that expenses relate to emergency medical complications that are not considered routine treatment and are incurred before the 28th week of pregnancy.

It is extended to cover

- (a) any additional travelling expenses (subject to a proof of receipt) up to a maximum of HKD500 incurred by the Insured Person for the purpose of seeking medical treatment in an overseas Hospital if the Insured Person suffers from accidental bodily injury or sickness during the journey.
- (b) Any incurred necessary medical expenses charged by a Qualified and Registered Medical Practitioner in Stationed Location with 12 consecutive months for the medical treatment even if the Insured Person has not incurred any medical expenses overseas provided that the Insured Person contracted the Infectious Disease during the Journey and the Qualified and Registered Medical Practitioner's diagnosis provided that the contraction happened during the Journey and the contraction is confirmed within 7 days after the Insured Person returns to Station Location.

24 Hours Worldwide Emergency Assistance Service

A. Emergency Medical Evacuation and/or Repatriation

Maximum limit per Insured Person up to the Sum Insured

1. A 24-hour emergency assistance hotline service is operated for the benefit of Insured Person so that, in the event of an emergency medical problem or situation covered herein, help and advice will be given.
2. Emergency Medical Evacuation
If the local medical services are inadequate or not available and the medical condition warrants emergency evacuation to another place, the Assistance Company will arrange and We will pay the incurred cost for
 - (i) emergency transport include air ambulance to the nearest and most appropriate hospital or medical centre available to treat the nature of the Insured Person's Accident bodily injury or sickness suffered; and
 - (ii) medical attendants to accompany the Insured Person enroute on the advice and/or direction of the attending Qualified and Registered Medical Practitioner.

B. Repatriation/Repatriation of Mortal Remains

We will pay for services arranged by the Assistance Company in respect of:

- (i) extra costs for economy airfare incurred when the Insured Person suffers a sickness or Accident bodily injury such that the Insured Person must fly to Station Location immediately on the written advice of a Qualified and Registered Medical Practitioner
- (ii) extra costs for economy incurred for a Qualified and Registered Medical Practitioner to accompany the Insured Person on the written advice of a Qualified and Registered Medical Practitioner
- (iii) reasonable charges in the event of death for burial or cremation of the Insured Person in the locality where death occurs or the reasonable cost of transport of body or ashes to Stationed Location for each Insured Person

C. Return of Unattended Child(ren)

The incurred reasonable additional accommodation and travelling expenses (confined to economy Class) incurred to return dependent Children of the Insured Person who are on the same Journey back to the Insured Person's place of resident in Station Location who are left unattended as a result of the Insured Person's hospitalization.

D. Hospital Admission Guarantee

The incurred guarantee of Hospital admittance deposit in the event of Accidental bodily injury sustained or sickness contracted by the Insured Person during the journey and the Insured Person is admitted into a Hospital.

E. Compassionate Visit

Reimburse the cost for one (1) economy class return airfare for one (1) family member or designated Person to travel to care for the Insured Person including the cost of an ordinary room Accommodation up to HKD2,000 per day and HKD10,000 in aggregate, but excluding the cost of drinks, meals and other room services when the Insured Person suffers a Serious Injury or Sickness whilst travelling Overseas resulting in Hospital Confinement for more than twenty-four (24) consecutive house

F. Convalescence Assistance

Reimburse accommodation expenses necessarily and unavoidably incurred following Hospital discharge for convalescence subject to HKD2,000 per day and up to HKD10,000 in aggregate.

Personal Belongings

A. Baggage and Personal Effects

Compensation for the loss or accidentally damage personal property or personal property (owned by the Insured Person including purchases made during the Journey) during the Journey (after due allowance for wear, tear and depreciation other than depreciation of electrical items less than one year old at the date of the loss). It covers the costs of replacement or repair or payable in cash. It also extends to cover accidental damage to the personal property due to chipping scratching or Breakage of glass, China or other fragile articles.

It is provided that:

- (i) max. HKD5,000 per each laptop computer, computer notebook or subnotebook, including accessories;
- (ii) max. HKD5,000 in aggregate for all sports equipment;
- (iii) max. HKD5,000 for others (including mobile phone) per item pair or set including accessories except jewellery items

The sub-limit for jewellery items HKD3,000 in aggregate and a max. HKD1,500 for each item, pair or set.

B. Personal Money

We will pay the incurred loss of money owned by the Insured or Insured Person (including cash, bank, or currency notes, cheques, travelers cheques, postal or money orders), or loss of and unauthorized use of credit cards owned by the Insured Person by any person not related to, or residing with, the Insured Person.

C. Document Loss

We will pay the actual replacement cost of travel documents including passports, Hong Kong Indemnity Card or the like, applicable entry visas, credit cards, driving licences, travel ticket and other travel documents belonging to the Insured Person following the accidental loss during the Insured journey. In the event of the loss of travel ticket and/or other travel documents belonging to the Insured Person during the journey. We will also reimburse the additional travelling expenses and/or accommodation expenses incurred to the Insured Person, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the journey.

A. Trip Cancellation

We will pay for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for for the benefit of the Insured Person, in the event that the following is occurring within 30 days (except for item (i) and (ii) and (iii) before the departure date of the journey:

- (i) unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions at the planned destination arising within 7 days before the departure date of the journey
- (ii) serious damage to the Insured Person's principal home in Stationed Location arising from fire, flood or burglary within 7 days before the departure date of the planned journey which requires the Insured Person's presence in Stationed Location on the departure date of the Journey for the purpose of police investigation
- (iii) the Government of the Hong Kong Special Administrative Region issue a "Red" or "Black" alert for the planned destination, according to the "Outbound Travel Alert System", within 7 days before the departure date of the Journey (notwithstanding General Exclusion 1(c))
- (iv) death, serious physical injury or serious illness of the Insured Person, Immediate Family Member, Closed Business Partner or Travel Companion
- (v) witness summons, jury service or Compulsory Quarantine of the Insured Person

B. Trip Curtailment

We will pay for the proportional return of relevant irrecoverable prepaid cost of the booked itinerary as shown on the booking invoice, calculated at pro-rata for each complete day of the booked itinerary lost, or additional incurred travel costs (confined to economy class) and accommodation expenses reasonably and necessarily incurred, in the event that the Insured Person has to abandon the Journey and return to Station Location after the Journey has begun due to

- (i) unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions at the planned destination which prevents the Insured Person from continuing with his/her schedule journey
- (ii) serious damage to the Insured Person's principal home in Stationed Location arising from fire, flood or burglary
- (iii) the Government of the Hong Kong Special Administrative Region issue a "Red" or "Black" alert for the planned destination, according to the "Outbound Travel Alert System", within 7 days before the departure date of the Journey (notwithstanding General Exclusion 1(c))
- (iv) death, serious physical injury or serious illness of the Insured Person, Immediate Family Member, Closed Business Partner or Travel Companion

The Insured Person can only claim for either the forfeited expenses for the journey or additional expenses incurred for the curtailment.



Trip Re-route

The additional and irrecoverable costs of travel ticket (economy class only) incurred by the Insured Person to reach the planned destination as specified in his/her original itinerary by an alternative means of Public Common Carrier in the event that the Public Common Carrier in which the Insured Person has schedule to travel is cancelled as a consequence of the Public Common Carrier being delayed for more than a particular hours as shown in the Policy Schedule / Certificate of Insurance after the Insured Person's check-in. This benefit can only be utilized once during any one journey.

Sub-limit per Insured Person as stated in the Policy Schedule/Certificate of Insurance

Baggage Delay

We will pay the incurred costs of emergency purchases of essential items of clothing or requisites consequent upon temporary deprivation of baggage for more than the specified hours as shown in the Policy Schedule / Certificate of insurance from time of arrival at destination abroad due to mishandling by the airlines or carrier or hi-jack.

Travel Delay

In the event of the Public Common Carrier in which the Insured Person has arranged to travel is delayed for at least a particular hours as shown in the Policy Schedule/Certificate of Insurance from the departure or arrival time specified in the Insured Person's original itinerary. The period of delay will be calculated from either "Departure Delay" or "Arrival Delay"

Personal Liability

Against the legal liability in respect of

- (1) Accidental bodily injury (including death)
- (2) Accidental loss or of damage to property

In addition, to indemnify the Insured Person for:-

- (3) Third parties costs and expenses recoverable from the Insured Person either under Common Law or under the law of the country where the Accident, loss or damage occurred; and
- (4) The Insured Person's costs and expenses incurred with our prior written consent.

Coma Benefits

If during the Journey, an Insured Person sustains injury which directly causes or results in a state of Coma within 30 days from the date on which the injury was sustained, and such coma has lasted continuously for over 30 days without interruption.

Aircraft Hijack

We will pay a daily cash compensation to the Insured Person up to the maximum limit as stated in the Schedule for delay or interruption of the Journey, in excess of twelve (12) consecutive hours, which prohibits the Insured Person from arriving at the planned destination as specified in his/her original itinerary by the power-driven aircraft on which he/she is traveling as a fare-paying passenger due to aircraft hijack or strike by their employees.

Provided that:

- a. The initial period of twelve (12) consecutive hours of delay or interruption of the Journey will be considered as a full day for the purpose of this Benefit. For delays beyond the initial one (1) day, a complete twenty-four (24) hours of delay are required for the Insured Person to claim the daily cash compensation of this Benefit.
- b. The Insured Person must provide a report from the police or the airline stating that the Insured Person was a victim of hijack or strike and the duration of such hijack or strike.



Home Protection

Reimburse the Replacement Cost of the Household Contents of the Insured Person's place of residence when there is loss of or damage to the Household Contents of the Insured Person's place of residence in the Stationed Country due to burglary whilst it is uninhabited during the journey subject to HKD3,000 per any one item of Household Contents and HKD50,000 in aggregate.

Kidnap Benefit

HKD4,000 cash benefit for each 24 hours of kidnap or hostage up to 25 days. The Insured person shall inform the appropriate local authorities and the Company of the kidnapping immediately on occurrence.

Loss of Teeth

HKD1,000 cash benefit for each broken Tooth per any one accident due to an accident.

Missed Event

Reimburse the ticket cost paid in advance by the Insured person's or his or her Spouse's up to HKD1,000 when unable to attend the overseas sports, music or entertainment event necessitated by the following and occurring within 60 days before the commencement date of the Journey as a result of:

- (a) Death, serious physical injury or serious illness of the Insured Person, immediate family member or travel companion;
- (b) witness summons, jury services or compulsory quarantine of the Insured Person;
- (c) Mechanical and/or electrical breakdown of the Common Carrier occurred before the schedule start time of the aforesaid event.

Natural Disaster Protection

We will pay the additional cost of

- (i) an economy one way ticket returning to Stationed Country;
- (ii) an ordinary room accommodation in a reasonable hotel subject to HKD1,000 per day for 5 Consecutive days (excluding the cost of drinks, meals and other room services) when Insured Person is recommended to leave the city or country immediately by officials of that country, or the government of the Station Country issues a travel warning to not travel to or recommending the Insured Person to leave the city or country immediately, due to a natural disaster, earthquake, tsunami or volcanic eruption.

Political Retreat

If during the Journey, an Insured Person is travelling in a city and he / she is recommended to leave such city immediately by officials of that country, or the government of HKSAR issues a travel warning not to travel to or recommends the Insured Person should leave that city or country immediately (whichever is applicable) in order to avoid the risk of personal bodily Injury to himself/herself following an occurrence of strike, riot or civil commotion, We will pay the Insured Person for the additional cost of: (1) an economy one way ticket back to his/her country of residence; and (ii) an ordinary room accommodation in any reasonable hotel subject to HKD1,000 per day for 5 consecutive days, but excluding the cost of drinks, meals and other room services, up to the maximum limit as stated in the Policy Schedule.

Exclusions in respect of Political Retreat:

- An Insured Person being a national of or on secondment to that country;
- The political unrest being in existence prior to the Insured Person entering the country or its occurrence being foreseeable to a reasonable person before the Insured Person entered that country.

Provisions in respect of Political Retreat :

- If an Insured Person is required to leave that country, We must be contacted beforehand to confirm cover.



Recruitment Expenses

If during the journey, an Insured Person sustains injury which directly causes or results in his/her death or in Permanent Total Disablement and the benefit of death or Permanent Total Disablement shall be payable under Section 3 – Personal Accident. We will reimburse the recruitment expenses, within 6 months from the date of his/her death or diagnosis of Permanent Total Disablement, for the replacement of such Insured Person up to the maximum limit as stated in the Policy Schedule. Recruitment expenses shall include the advertisement and employment agency fee.

Rehabilitation and Home Improvement Expenses

A. Rehabilitation Expenses

If during the Journey, an Insured Person sustains Injury which directly causes or results in any of the Disability 2 to 20 covered under Section 3 – Personal Accident which requires rehabilitation training as recommended by a Qualified and Registered Medical Practitioner treating the Insured Person, We will pay for tuition or advice from a licensed vocational school, a licensed educational institution or a Hospital during the period of insurance. Provided such tuition or advice is undertaken with Our prior written agreement and the agreement of the Insured Person's attending Qualified and Registered Medical Practitioner. Compensation payable under this benefit will be limited to the reasonable cost incurred subject to the maximum limit as stated in the Policy Schedule. Provided the benefit under Section 3 – Personal Accident must be paid before the Insured Person is entitled to this benefit.

B. Home Improvement Expenses

If during the Journey, an Insured Person sustains Injury which directly causes or results in any of the Disability 2 to 20 covered under Section 3 – Personal Accident which requires the Insured Person to renovate his/her principal residence (including but not limited to the internal guide rails, emergency alert system and other similar disability aids) necessary for the Insured Person to perform the daily activities and move around in his/her principal residence, We will pay 75% of the reasonable cost incurred for such renovations up to the maximum limit as stated in the Policy Schedule. Provided such renovations are undertaken with Our prior written agreement and the agreement of the Insured Person's attending Qualified and Registered Medical Practitioner and such renovations are made during the period of insurance.

Scarring of the Face

This benefit is payable up to the maximum limit as stated in the Policy Schedule where the Injury of the Insured Person results in Permanent disfigurement or Permanent scarring of the face of at least one square centimeter or two centimeters in length during the Journey. The benefit amount payable will not take into account any psychological effects.

Trauma Counseling Benefit

If during the Journey, an Insured Person witnesses &/or is the victim of a traumatic event such as, but not limited to, rape, armed hold up, assault, natural disaster or acts of terrorism, We will pay the cost of trauma counseling up to the maximum limit as stated in the Policy Schedule for the Insured Person as is recommended by the Insured Person's Qualified and Registered Medical Practitioner.

Covid-19 Extension

It is hereby noted and agreed that below benefits are extended to cover the Insured Person contract COVID-19 after the Insured Person has been vaccinated with at least one vaccine that is approved by the government, the Company will pay the benefit payable as specified in the

Table - of Benefits:

Benefit2 – Medical Expenses

- a. Up to a maximum of HKD4,000,000.00 or benefit payable as specified in the Table of Benefits; whichever is the lesser
- b. Reasonable additional transportation and/or accommodation incurred after the interruption as a result of seeking medical treatment up to a maximum of HKD10,000;



Extended to cover medical expenses related to COVID-19 up to 10% of the unused portion of the benefit payable an Insured Person contacted in the course of a journey if no medical treatment outside Michael Hong Kong of a Journey if no medical treatment outside Hong Kong has occurred. Subject to a Registered Medical Practitioner diagnosing COVID-19 within seven (7) calendar days after an Insured Person returning to Hong Kong

Benefits 3 - Hospital and Quarantine Alliance

Benefits 6 – Trip Cancellation or Curtailment Expenses

The maximum limit payable by the Company shall not exceed HKD5,500,000 in respect of all insured persons under the policy during the Period of Insurance.

Other terms, conditions and exclusion are subject to Policy wording

Definitions

“Accident/Accidental” – as referred to in the definition of Injury or death means a sudden unforeseen and fortuitous event

“Close Business Partner” means a business companion who travels with the Insured Person for the same business purpose, and whose presence is necessary for the Insured Person’s business.

“Compulsory Quarantine” means the Insured Person is being confined in an isolated ward of a Hospital or an isolated site appointed by the government for at least 24 hours and continuously stays in there until discharged from the quarantine.

“Hong Kong” means the Hong Kong Special Administrative Region.

“Hospital” means any institution lawfully operated for the care and treatment of injured persons with organized facilities for diagnosis and surgery, having 24 hours per day nursing service and medical supervision, but not including any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care of treatment of alcoholics or drugs addicts.

“Immediate Family Member” means the Insured Person’s spouse, parent, parent-in-law, grandparent, grandparent-in-law, son, daughter, brother, sister, grandchild or legal guardian.

“Infectious Disease” means any kinds of infectious disease which are publicly announced and require quarantine by the government.

“Injury” means bodily injury resulting solely, directly and independently of all other causes from an Accident.

“Insured/Policyholder” means business entity/company who owns the insurance policy.

“Journey” means a trip which is on assignment by or at the direction of the Insured/Policyholder, including any personal deviations during and/or immediately before/after such business trip. Such trip commences at the time during the Period of Insurance the Insured Person is travelling directly from the place of residence or regular employment in the Stationed Location to the immigration counter within 5 hours before the scheduled departure time of the Public Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of such trip; and to cease at the time he/she is travelling directly from the immigration counter in the Stationed Location to his/her place of residence or regular employment within 5 hours after the actual arrival time of the Public Common Carrier in which the Insured Person has arranged to travel upon the completion of such trip. In the event of no immigration counter situated in the Stationed Location, such trip shall be deemed to commence at the time he/she leaves the boundary of the Stationed Location; and terminated at the time of his/her arrival at the boundary of the Stationed Location. The maximum period of such trip shall not exceed 180 days

“Loss of Hearing” means Permanent irrecoverable Loss of Hearing rendering the Insured Person absolutely deaf in both ears irremediable by surgical or other means of treatment.

“Limb” means to a hand or foot.

“**Loss of Limb**” means complete severance at or above the wrist or ankle joint or the total and Permanent functional disablement of an entire hand, arm, foot or leg.

“**Loss of Sight**” means the total and irrecoverable Loss of all sight of an eye rendering the Insured Person absolutely blind in that eye beyond remedy by surgical or other treatment.

“**Loss of Speech**” means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveoloabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia rendering the Insured Person absolutely Loss of Speech beyond remedy by surgical or other treatment.

“**Loss of Use**” means total functional disablement and is treated like the total loss of said Limb or organ.

“**Member Insured/Insured Person**” means the Insured employee(s) so long as they are named in the Policy Schedule/Certificate of Insurance.

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

“**Permanent Total Disablement**” means when as the result of injury and commencing within 12 consecutive months from the date of the Accident, the Insured Person is totally and permanently disabled and prevented from engaging in or attending any business or occupation. If the Insured Person has no employment or occupation at the time of Injury, Permanent Total Disablement means the inability to perform to all of the daily activities in his/her daily life. Provided such disability has continued for a period of 12 consecutive months and certified by a Qualified and Registered Medical Practitioner to be total, continuous and Permanent for the remainder of the Insured Person’s life.

“**Public Common Carrier**” means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to aeroplane, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

“**Qualified and Registration Medical Practitioner**” means a medical practitioner qualified by a medical degree and duly licensed or registered to practice medicine and who, in rendering such treatment (surgery or medical procedures for the sole purpose of cure or relief of Injury), is practicing within the scope of his or her licensing and training in the geographical area of practice.

“**Stationed Location**” means a country, province or city where the Insured Person resides. Such location will be regarded as Hong Kong unless otherwise specially mentioned in the Policy Schedule/Certificate of Insurance.

“**Sum Insured**” means the Sum Insured stated in the Policy Schedule/Certificate of Insurance.

“**Travel Companion**” means the person who committed or arranged the travel booking or reservation together with the Insured Person and accompanied the Insured Person for the whole Journey and is also insured with Us under the same Journey other than the tour guide or the tour member.

“**We, Us or Our**” means AXA General Insurance Hong Kong Limited