

TravelSuance

The Policy

Please read this policy carefully

Your right to change your mind (applicable to MultiTrip TravelSurance only)

We trust that this policy will meet your needs, however, if you are not completely satisfied then please return the policy to us within 15 days. We will cancel this plan and refund any premium you have paid. Otherwise, we will assume you have accepted this plan subject to its terms and conditions.

Your right to cancel the policy is based on the following conditions:

- Your request to cancel must be signed by you and received directly by any HSBC branch or by QBE Hongkong & Shanghai Insurance Limited – Macau Branch within 15 days of receipt of your policy.
- No Refund can be made if a claim has already been paid.

Should you have any queries or need further explanation, you may contact QBE Insurance Service Hotline on (853) 2832 3909 or write to us.

QBE Hongkong & Shanghai Insurance Limited Macau Branch

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This document is only a summary of the cover, limits and exclusions of TravelSurance and MultiTrip TravelSurance policies. For exact terms and conditions, please consult the Master Policies, copies of which are available for inspection at **QBE Hongkong & Shanghai Insurance Limited – Macau Branch** (hereinafter 'the Company'), Rua do Comandante Mata e Oliveira, No. 32, Edif. Associacao Industrial de Macau, 8 andar B & C, Macau during normal business hours. All capitalised words or expressions in this Summary of Cover shall bear such meanings ascribed to them in the Master Policy unless otherwise specified. Should any inconsistency occur between the Summary of Cover and the Master Policy, the Master Policy shall prevail.

Geographical limits

AREA 1 Brunei, Cambodia, mainland China, Guam, Indonesia, Japan, Korea, Hong Kong SAR, Malaysia, Myanmar (Burma), Philippines, Saipan, Singapore, Taiwan, Thailand, Tinian and Vietnam.

AREA 2 Worldwide

SECTION 1 — PERSONAL ACCIDENT

Up to MOP/HKD1,200,000 for each Insured Person.

In the event of bodily injury caused solely and directly by accidental violent external and visible means being sustained by an Insured Person during the Period of Insurance the following benefits will be paid:

	<u>Adult</u>	<u>Child</u>
	MOP/HKD	MOP/HKD
1. Accidental death	600,000	120,000
2. Loss of two Eyes, two Limbs or one Eye and one Limb	600,000	120,000
3. Loss of one Eye or one Limb	300,000	60,000
4. Death and Permanent Total Disablement for accidents in a Common Carrier as a fare-paying passenger or in a Private Car	1,200,000	240,000
5. Permanent Total Disablement from other accidents	600,000	120,000

Credit card protection

In the event of death of an Insured Person caused by an accident outside the Macau Special Administrative Region (SAR), the Company will pay up to MOP/HKD5,000 per Insured Person for any outstanding balance under the Insured Person's credit card for items and sundries charged to such card while outside the Macau SAR during the Period of Insurance.

SECTION 2 — MEDICAL AND OTHER EXPENSES

A. Up to MOP/HKD600,000 for each sick or injured Insured Person.

- Medical and hospital expenses (including cost of emergency dental treatment as a result of Accidental Bodily Injury only), additional accommodation and travelling expenses (including up to MOP/HKD60,000 for travel and accommodation expenses of a family member or a travelling companion required on medical advice to travel or remain behind with the Insured Person) necessarily incurred outside the Macau SAR within 12 months of the date of the incident giving rise to the claim as a direct result of Accidental Bodily Injury sustained by or Sickness of the Insured Person during the Period of Insurance.
- The necessary medical and hospital expenses (including private ambulance costs or professional home nursing fees) reasonably incurred by the Insured Person in the Macau SAR within three months after the Insured Person's return from abroad, such expenses having resulted from Accidental Bodily Injury or Sickness abroad which occurred during the Period of Insurance.
- The reasonable charges for burial or cremation in the locality where death occurs, or the transportation of the body or ashes to the place of original departure up to an additional MOP/HKD50,000 per Insured Person.
- The reasonable funeral expenses in the locality for Accidental Death of the Insured Person up to MOP/HKD10,000 per Insured Person. Provided that the expenses shall be paid directly to the funeral home (or similar establishment) and only upon receipt of satisfactory supporting documentation.

B. Up to MOP/HKD600,000 for emergency medical evacuation.

When as a result of Accidental Bodily Injury sustained or Sickness commencing while the Insured Person is travelling outside the Macau SAR and if it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to the Macau SAR, Worldwide Emergency Assistance shall arrange for the evacuation, based on the medical severity of the Insured Person's condition.

Worldwide Emergency Assistance Service

Provides emergency medical and evacuation assistance. In the event of an emergency, please call Emergency Assistance Hotline **(852) 2862 0139** for assistance. The Insured Person will be required to provide details of insurance.

SECTION 3 — HOSPITAL BENEFIT

MOP/HKD200 per day up to 30 days (MOP/HKD6,000) per Insured Person.

Payable if an Insured Person is admitted to a hospital (licensed for surgery) abroad as an in-patient due to Accidental Bodily Injury or Sickness sustained abroad during the Period of Insurance.

SECTION 4 — BAGGAGE AND PERSONAL EFFECTS

Up to MOP/HKD10,000 for each insured Adult. Up to MOP/HKD 5,000 for each insured Child.

Loss of, or damage to, baggage and personal effects taken, sent in advance or purchased on the Trip, occurring during the Period of Insurance and owned by the Insured Person.

Limit of MOP/HKD3,000 for any one item, pair or set for an insured Adult (limit of MOP/HKD1,500 for a Child).

SECTION 5 — DELAYED BAGGAGE

Up to MOP/HKD2,000 for each Insured Person.

Payable for emergency purchases of essential items or clothing upon temporary deprivation of baggage for at least 12 hours from the time of arrival at the destination abroad due to delay or misdirection in delivery.

SECTION 6 — PERSONAL MONEY AND TRAVEL DOCUMENTS PERSONAL MONEY

Up to MOP/HKD3,000 for each insured Adult.

Up to MOP/HKD1,500 for Children aged 12 to 16 upon payment of Adult premium.

TRAVEL DOCUMENTS

Up to MOP/HKD5,000 for each Insured Person.

Accidental loss of the following belonging to the Insured Person on the trip:

- Personal Money (cash, cheques and travellers' cheques)
- Travel Documents:
 - passport, visa and the like necessary and solely for immigration clearance
 - rail pass or integrated public transportation pass with face value exceeding MOP/HKD1,000, cruise (lasting 24 hours or longer) ticket or air ticket

SECTION 7 — PERSONAL LIABILITY

Up to MOP/HKD2,000,000 for each Insured Person.

The Company will indemnify the Insured Person against legal liability to a third party up to a limit of MOP/HKD2,000,000, arising during the Period of Insurance as a result of:

- Accidental bodily injury to any third party person
- Accidental loss of or damage to property belonging to a third party. Third parties' costs and expenses recoverable from the Insured Person and the Insured Person's costs and expenses incurred with the prior written consent of the Company will also be indemnified.

SECTION 8 — TRAVEL DELAY

MOP/HKD250 for each complete 12 hours of delay, up to MOP/HKD2,500 per Insured Person.

Payable in the event that the public conveyance in which the Insured Person has arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, due to strike or industrial action, hijack, adverse weather conditions, mechanical breakdown or derangement, structural defect of that aircraft or sea vessel.

SECTION 9 — LOSS OF DEPOSIT OR CANCELLATION

Up to MOP/HKD50,000 for each Insured Person.

Loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the sole benefit of the Insured Person in the event of necessary and unavoidable cancellation of travel by the Insured Person arising from:

- death, illness or serious accident or like event occurring to the Insured Person, a travelling companion, Insured Person's spouse, parent, parent-in-law, grandparent, child, sibling, fiancé, fiancée or close business associate resident in the Macau SAR after this Insurance has been effected, or
- serious damage to the Insured Person's principal residence by a natural disaster within one week from departure date.

SECTION 10 — CURTAILMENT OF JOURNEY

Up to MOP/HKD 50,000 for each Insured Person.

Proportional return of the unused portion of irrecoverable prepaid transport or accommodation costs included in the contracted holiday or journey and additional hotel and repatriation costs to the Macau SAR arising from necessary and unavoidable curtailment of the planned holiday as a direct result of:

- the death, injury, illness or sickness of the Insured Person, a travelling companion, Insured Person's spouse, parent, parent-in-law, grandparent, child, sibling, fiancé, fiancée or close business associate resident in the Macau SAR, or
- hijack, riot or civil commotion which first occurs during the Period of Insurance

"Curtailed" means abandonment of the planned holiday by return to Place of Residence in the Macau SAR after arrival at the booked destination.

SECTION 11 — GOLFING 'HOLE IN ONE'

MOP/HKD2,000 per occurrence and up to MOP/HKD3,000 per year for each insured Adult (not applicable to children).

Payable if an Adult Insured Person achieves a 'Hole in One' whilst playing golf on any recognised golf course in the world. The Adult Insured Person's signed/countersigned score card recording the event must be produced.

SECTION 12 — CHINA MEDICAL CARD (THIS SECTION IS OPTIONAL AND OPERATIVE IF IT IS STATED IN THE APPLICATION FORM/POLICY SCHEDULE AND ENDORSED THEREON, PROVIDED THAT THE INSURED PERSON EFFECTS COVER UNDER A VALID MULTITRIP TRAVELSURANCE POLICY)

In the event that the Insured Person suffers Accidental Bodily Injury or sickness during the Period of Insurance whilst travelling in mainland China and is admitted to a Designated Hospital as an in-patient, the Company will provide a hospital admission deposit guarantee to the Designated Hospital.

INTERPRETATION

'Common Carrier' means any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

'Designated Hospital' means any hospital in the Hospital List of the China Medical Card provided by the Company. The Company reserves the right to update the Hospital List at its own discretion without prior notice.

'Loss of one Eye' means the complete and irrecoverable and irremediable" loss of the sight of one eye.

'Loss of one Limb' means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle, or Loss of Use of such hand or foot.

'Loss of Use' means total functional disablement.

'Permanent Total Disablement' means after 12 calendar months of total continuous disability, the inability to engage in any gainful occupation.

'Private Car' means any four-wheeled pleasure type motor vehicle excluding such vehicles licensed to transport fare-paying passengers or licensed to transport merchandise for sale or delivery.

ADULT, CHILD AND FAMILY

'Adult' means a person aged 17 to 75 years.

'Child' means a person aged between 6 months to 16 years inclusive.

Only child benefits as set out in this Policy will be payable to an insured Child. A Child aged 11 or below must be accompanied by an Adult.

Standard premium for an adult Insured Person shall apply if the Child is not travelling with parents.

'Family' means your immediate family, which is you, your legally married spouse and any legally dependent unmarried children of yours. A separate policy is required for your children aged 17 and above.

All Child and Adult benefits are the same except Sections 1, 4, 6 and 11.

CONDITIONS

1. The Insured Person must exercise reasonable care to prevent accidents, injury, illness, loss or damage.
2. Written notice of accidents, or any other events which may give rise to a claim shall be given to the Company immediately.
3. All proof of loss shall be provided at the expense of the claimant and in such form and nature as the Company may prescribe.
4. In the event of the death of the Insured Person, the Company shall have the right, at its own expense, to conduct a post-mortem.
5. Except with the written consent of the Company no person is entitled to admin liability on the Company's behalf or to give any representations or other undertakings binding upon the company. The Company shall be entitled to conduct all proceedings arising out of or in connection with claims in the name of the Insured and to instruct solicitors of their own choice for this purpose.
6. Medical expenses means the actual expenses paid by the Insured Person to duly qualified and legally registered practitioner of western medicine.

EXCLUSIONS

No benefits will be payable for claims directly or indirectly occasioned by, happening through, in consequence of or in respect of:

1. Riot, civil commotion, war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or the act or order of any government or public or local authority.

2. Professional sports, racing other than on foot, deep water diving (40m or deeper), motor rallies and competitions, aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognised airline.
3. Wilfully self-inflicted injury, childbirth, pregnancy, insanity, alcoholism or the use of drugs (other than taken under a prescription), self-exposure to needless peril (except in an attempt to save human life), venereal disease, AIDS or AIDS related complex.
4. Any act of nuclear, chemical, biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:

An act of "NCB terrorism" shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or gaseous Chemical agent and or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

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

If we allege that by reason of this clause, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon you.

In the even any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

5. Nuclear fission, nuclear weapons or radioactive contamination.
6. Any property more specifically insured.
7. The first MOP/HKD300 for Section 4.
8. The first MOP/HKD200 for Sections 6, 9 and 10.
9. The first MOP/HKD200 for third party property claim for Section 7.

Benefits will not be payable under Section 1:

- 1) Unless death or loss occurs within 12 months of the date of injury.
- 2) For more than one benefit under benefits 1 to 5 for the same event.

(For credit card protection)

- 3) If the Insured Person is entitled to cover under any other insurance policy.
- 4) For persons aged under 17 years.
- 5) For interest accrued or financial charges.

No benefits will be payable under Section 2 and 3 for:

1. Treatment or aid obtained in the Macau SAR except as provided under Section 2.
2. Surgery or medical treatment which, in the opinion of the medical practitioner, can be reasonably delayed until the Insured Person's return to the Macau SAR or arrival in the country of final destination for travellers not returning to the Macau SAR.
3. The additional cost of single or private room accommodation at a hospital.
4. Any sickness or disease in existence prior to a Trip or journey.
5. Dental care other than necessitated by accidental injuries to sound natural teeth.
6. Evacuation expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled journey.
7. Expenses for a service not approved and arranged by Worldwide Emergency Assistance except in the event the Insured Person or his/her travelling companions cannot notify Worldwide Emergency Assistance during an emergency medical situation for reasons beyond their control.

No benefits will be payable under Section 4 and 6 for:

1. Loss or damage arising from delay, confiscation, detention, requisition or destruction by Customs or other officials.
2. Loss or damage to stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities of any kind and documents.
3. Breakage or damage to fragile articles (not including cameras and tape recorders) unless caused by an accident to the conveyance in which the baggage is being carried.
4. Business goods or samples.
5. Normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement.
6. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report obtained.

7. Losses not reported to the police within 24 hours of discovery of such losses.

No benefit will be payable under Section 5 if payment has been made for the same loss under Section 4.

No benefits will be payable under Section 6 for:

1. Shortages due to error, omission, exchange or depreciation in value.
2. Travellers' cheques not immediately reported to local branch or agent of issuing authority.

Claims under Section 7 will not be paid for liability, loss or damage arising directly or indirectly from, in respect of, or in consequence of:

1. Employers' liability, contractual liability or liability to a member of an Insured Person's family.
2. Property or liability incurred by animals belonging to, or in the care, custody or control of an Insured Person.
3. Any wilful, malicious or unlawful act.
4. Pursuit of trade, business or profession.
5. Ownership or occupation of land or buildings other than occupation only of any temporary residence).
6. Ownership, possession or use of vehicles, aircraft or watercraft.
7. Any criminal proceedings, fines, penalties or punitive damages.
8. The influence of intoxicating liquor, racing, rallies or the use of firearms.

No benefits will be payable under Section 8 for loss arising from:

1. Failure to check in according to the itinerary and obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
2. Strike or industrial action existing at the insurance application date.
3. Late arrival of the Insured Person at the airport or port after check-in or booking-in time (except for late arrival due to strike or industrial action).

No benefits will be payable under Section 9 and 10 for loss arising from:

1. Government regulation or Act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
2. Disinclination to travel or financial circumstances of any Insured Person.
3. Any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than witness summons, jury service or compulsory quarantine of the Insured Person.
4. For a Single Trip any sickness or disease in existence prior to applying for the Policy. For a MultiTrip any sickness or disease in existence prior to the scheduled Trip during the Period of Insurance.
5. Failure to notify travel agent, tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangement.

No benefit will be payable under Section 12 for:

1. Any sickness or disease in existence prior to a Trip or journey to mainland China.
2. When the Insured is residing in or travelling to mainland China for the purpose of obtaining medical treatment or for rest and/or recuperation.
3. When the Insured is residing in or travelling to mainland China contrary to the advice of a medical practitioner.

SINGLETRIP TRAVELSURANCE CONDITIONS:

Extension of Period of Insurance

The original Period of Insurance will be automatically extended for a maximum of 10 days in the event that the Insured Person is unavoidably delay in the course of his/her scheduled Trip as stipulated prior to departure.

Otherwise, upon request by the Insured Person, the Period of insurance may be extended subject to the following:

- a) the Customer Copy of the original approved Application Form is presented to and endorsed by the Company;
- b) the Policy has not expired at the time the request is made;
- c) the Period of Insurance, after the extension, does not exceed 180 days (90 days in respect of Insured Persons aged 65 or above);
- d) payment of additional premium as prescribed by the Company.

MULTITRIP TRAVELSURANCE CONDITIONS:

Effective Date

Insurance under Section 9 shall become effective and commence of the Policy's Effective Date.

Insurance under all other sections except Section 9 shall become effective at the beginning of each Trip for leisure or business purposes when the Insured Person leaves his or her Place of Residence or business in the Macau SAR to commence the Trip until

- a) the time of return to his or her Place of Residence or business in the Macau SAR, or
- b) the expiration of a sixty (60) day period from the beginning of the Trip, whichever is earlier.

Termination

1. If the Insured gives notice in writing to the Company to terminate this Policy, such termination shall be effective on the notice received by the Company. The premium for the Insured Period shall be calculated on the short period premium table provided that the refund premium shall not exceed 50% of the annual premium.
2. If the Company gives seven days' notice of termination by registered letter to the Insured at his or her last known address, such termination shall be effective on the seventh day after such notice has been issued. The premium for the Insured Period shall be Calculated on a pro-rata basis.
3. This Policy shall terminate upon the death of the Insured. Any Eligible Family Member shall cease to be an Insured Person upon his or her death or upon his or her ceasing to be an Eligible Family Member.

CHINA MEDICAL CARD CONDITIONS

Effective Date

Insurance under Section 12 shall become effective at the beginning of each Trip to mainland China for leisure or business purposes when the Insured Person leaves his or her Place of Residence or business in the Macau SAR to commence the Trip until

- a) the time of return to his or her Place of Residence or business in the Macau SAR, or
- b) the expiration of a sixty (60) day period from the beginning of the Trip, whichever is earlier.

TERMINATION

1. If the Insured gives notice in writing to the Company to terminate this Policy, such termination shall be effective on the notice received by the Company. The Card shall then be returned immediately to the Company and no refund of premium will be made once the insurance is effected.
2. If the Company gives seven days' notice of termination by registered letter to the Insured at his or her last known address, such termination shall be effective on the seventh day after such notice has been issued. The Card shall then be returned immediately to the Company and the premium for the Insured Period shall be calculated on a pro-rata basis.
3. If the Insured terminates the MultiTrip TravelSurance Policy, the China Medical Card shall be terminated on the same date. The Card shall then be returned immediately to the Company and no refund of premium will be made once the insurance is effected.
4. This Policy shall terminate upon the death of the Insured. Any Eligible Family Member shall cease to be an Insured Person upon his or her death or upon his or her ceasing to be an Eligible Family Member.

Replacement of the China Medical Card

In the event of the loss or damage of the China Medical Card, the Insured Person shall report to the Company within 48 hours with a confirmation in writing as soon as possible. The replacement cost of each card of MOP/HKD50 will be charged to the Insured's designated account as specified in the Application Form/Policy Schedule.

China Medical Card Hospital Admission Procedures

Hospital in-patient admission procedures for the China Medical Card at Designated Hospitals:

1. Approach the admission reception.
2. Present the China Medical Card together with the relevant identification document, e.g. China Entry Visa or Macau identity card or passport, to the admission reception.
3. Be admitted as an in-patient immediately provided that both the China Medical Card and the relevant identification document are valid. The Company will provide hospital admission deposit guarantee to the Designated Hospital.

In case of any problem arising during the admission, please call Emergency Assistance Hotline (852) 2862 0139 for assistance. Such service is provided by a third party service provider ("the Assistance Company") which is an independent contractor and is not an agent of the Company. The Company shall make no representation, warranty or undertaking as to the availability of the Assistance Company's services and shall not be liable to the Insured Person or any other person in any respect of any loss, damage, expense, suit, action or legal proceeding suffered or incurred by any of them, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Assistance Company or its agents, or the availability of such services.

MULTITRIP TRAVELSURANCE/CHINA MEDICAL CARD CONDITIONS

Renewal

This Policy will be automatically renewed for one year provided that the Company have debited the renewal premium from the Insured's HSBC account as specified in the Application Form/Policy Schedule, unless written notice of termination has been received by the Company before the renewal date.

For any further information or to make a claim, please call **QBE Insurance Service Hotline on (853) 2832 3909.**