

Accidental Emergency Medical & Hospitalization Insurance Policy

Whereas the Insured by a proposal and declaration which shall be the basis of this Contract and is deemed to be incorporated herein and has applied to China Ping An Insurance (Hong Kong) Co., Ltd. (hereinafter called "China Ping An (Hong Kong)") for the insurance hereinafter contained and has paid the Premium as consideration for such insurance.

Now this Policy Witnesses that if during the Period of Insurance the Insured shall suffer bodily injury in Mainland China, the exact territorial scope of cover is as per the schedule attached, resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause, then China Ping An (Hong Kong) and its appointed agent INTER PARTNER ASSISTANCE HONG KONG LIMITED (hereinafter called "IPA") shall subject to the Terms, Conditions and Exceptions contained herein or endorsed hereon provide the Benefits to the extent specified in the Schedule.

COVERAGE

SECTION 1 – EMERGENCY MEDICAL EXPENSES

Limit of Benefits : As stipulated under the Policy Schedule

If during the Period of Insurance the Insured shall suffer bodily injury in Mainland China, the exact territorial scope of cover is as per the schedule attached, resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause result in emergency medical expenses, then China Ping An (Hong Kong) will indemnify the Insured against the necessary and reasonable costs of such emergency medical expenses charged by a legally qualified medical practitioner, physician, nurse and/or hospital up to the maximum Limit of Benefits specified in this Policy.

"Accidental Emergency Medical Card" issued by China Ping An (Hong Kong) (hereinafter called "Ping An Card") is recognized and agreed by those hospitals, which signed up contracts/agreements with Ping An Insurance (Group) Company of China, Ltd. (hereinafter called "Ping An of China"), to provide necessary emergency medical treatments to the Insured of China Ping An (Hong Kong). Those contracting hospitals will accept "Ping An Card" as a means of payment for treatments provided for, without requiring any deposit payment. Nevertheless the Insured shall be responsible for paying medical expenses exceeding the maximum Limit of Benefits to the medical providers directly. Whereas the Insured selects to attend a hospital without any contract/agreement with China Ping An (Hong Kong), the Insured shall call our appointed agent, IPA to arrange a Deposit Guarantee. For details please refer to Section 2.3 for specific arrangement.

Extra Benefits (Applicable to Section 1 only)

1.1 Follow-up Treatment in the Hong Kong SAR
Should the Insured Person meet with an accident in Mainland China and have been admitted to the contracting hospital locally as stipulated in Section 1 above, and both the attending physician & IPA's medical team decide that the medical condition of the Insured person does not prevent him/her from the repatriation to the HK SAR (Refer to Section 2.2) for further treatment, we shall indemnify the Insured person the necessary Medical Expenses including the Chinese Medicine Practitioner's fees reasonably incurred in the Hong Kong SAR by the said Insured Person within 90 days. In no case shall the limit of section 1 be exceeded.

No benefits will be paid:

- For the additional cost of a single or private room at a Hospital or charges in respect of special or private nursing; wheelchair, crutches or any other similar equipment.
- For treatment related to Pre-existing Conditions.

1.2 Hospital Cash Allowance

In the event that the Insured Person is admitted to a Hospital in Mainland China as an in-patient in consequence of Accidental Bodily Injury sustained in Mainland China for more than 24 hours, the Company will pay an allowance of HKD300 for one whole day whilst the Insured Person is confined in the hospital subject to a maximum limit of 5 (five) days in respect of any one incident of Accidental Bodily Injury.

No benefit will be paid :

- For hospitalization related to Pre-existing Condition.

APPLY TO SECTION 1 ONLY

CLAIM PROCEDURES

Using "Ping An Card" Issued by China Ping An (Hong Kong)

In case of an accident, the Insured shall :

- 1.1.1 before admission to a hospital, please call the IPA 24 hours helpline (852) 2861 9289 for immediate assistance
 - 1.1.2 complete the claim form and;
 - 1.1.3 provide evidence or report of the alleged accident
- China Ping An (Hong Kong) will verify the claim documentation submitted from the hospital/clinic concerned and reimburse the medical expenses to them directly.

Not Using "Ping An Card"

In the event of the Insured paying the emergency medical expenses without using "Ping An Card", the Insured can submit the following claims documentation to China Ping An (Hong Kong) directly :

- 1.2.1 The claim form completed by the Insured.

Limit of Benefits per event: unlimited

- 1.2.2 Original Medical Certificate issued by the attending doctor stating the nature and extent of injuries, diagnosis and what kinds of treatments were provided.
- 1.2.3 All original bills/receipts issued by the hospital/clinic concerned with detailed breakdown of costs/expenses.
- 1.2.4 Original report issued by the official authorities concerned or evidence of the alleged accident.

Notification of Loss

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

In case of hospitalization, the Insured is required to notify China Ping An (Hong Kong) within 24 hours after admission to hospital or as soon as practicable by calling our designated 24 hours Emergency Assistance Hotline;
For Clinical Visit, a written notice of Claim must be given by the Insured to China Ping An (Hong Kong) as soon as practicable after the occurrence of an accident giving rise to a claim and in any case within 30 days after clinical visit.

SECTION 2 EMERGENCY ASSISTANCE SERVICES

If during the Period of Insurance the Insured shall suffer bodily injury in Mainland China, the exact territorial scope of cover is as per the schedule attached, resulting solely and directly from accident caused by violent external and visible means, the following emergency assistance services shall be arranged and provided directly by China Ping An (Hong Kong)'s appointed agent, IPA upon notification by the Insured to the designated 24 hours emergency assistance services hotline.

2.1 Medical Evacuation

Limit of Benefits per event: unlimited

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

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

2.2 Repatriation to Hong Kong after Treatment

Limit of Benefits per event: unlimited

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

2.3 Deposit Guarantee of Hospital Admission (This section is also applicable to hospital admission for non-contracting hospital)

In case of hospital admission (if it is not arising out of accident) for emergency medical treatment duly approved by both the attending physician and IPA's alarm centre doctor and the Beneficiary is without means of payment of the required hospital admission deposit, IPA on behalf of the China Ping An (Hong Kong) guarantees or provides such payment up to HKD60,000.00. The costs of this benefit should be undertaken by the Beneficiary or his representative subject to IPA's requirements and reimbursed by the Beneficiary or his representative to IPA within one month from the date IPA provides the service without any interest.

In case hospital admission for emergency medical treatment is required, due to accident, and if the hospital is not the one on the list, which has signed contracts or agreements with China Ping An (Hong Kong), and the Beneficiary is without means of payment, the Beneficiary is required to phone IPA's alarm centre (collect call) asking for Deposit Guarantee service. For claims reimbursement, please refer to the Claim Procedures 2, as details in Section 1 of this Policy.

2.4 Repatriation of Mortal Remains/Ashes to Hong Kong

Upon the death of the Insured after an accident, IPA will make all the necessary

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

2.5 Compassionate Visit and the relevant Added Value Services

In the event of the Insured suffering from serious Bodily Injury resulting in hospital confinement for more than 7 (seven) consecutive days, IPA will arrange and pay for the cost of a Return Scheduled Airline (on economy fare basis) for two relatives or two designated person(s) of the Insured to travel from Hong Kong to the Insured's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to the limit as specified under the Policy Schedule per day for a maximum period of 7 (seven) consecutive days, but excluding the cost of drinks, meals and other room services. In addition to this service China Ping An (Hong Kong) has engaged the local representative of Ping An of China to provide added value services. These services include "Safety Call" (keeping the Insured's emergency contact person informed of the accident) and to co-ordinate with IPA for the compassionate visit. A lift service to the Insured's relatives or designated persons from the airport/the railway station/the bus terminal/the pier to the hotel and vice versa when they pay their visit to the Insured, will be provided for at the expense of China Ping An (Hong Kong).

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

If any of the Insured's travelling dependent child(ren) under 16 years of age is left unattended by reason of the Insured's Bodily Injury resulting in hospital confinement, IPA will organize and pay for the cost of a schedule airline ticket (on economy fare basis), for such child(ren) to return to Hong Kong, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that the Insured shall surrender any unused portion of the return ticket to IPA if necessary, IPA will also hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey to Hong Kong.

IPA will also provide the following additional information and referral services to the Insured calling IPA in Hong Kong at any time twenty four (24) hours a day, three hundred and sixty five (365) days a year.

- (a) Pre-trip information services;
- (b) Medical service and referral, arrangement of hospital admission;
- (c) Embassy referral;
- (d) Lost luggage assistance;
- (e) Emergency travel service assistance;
- (f) Interpreter referral;
- (g) Legal referral.

CONDITIONS

APPLY TO SECTION 2 ONLY

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

2. Request for Emergency Assistance Services

In the event of requiring emergency assistance services, the Insured must contact China Ping An (Hong Kong)/IPA as soon as reasonably possible by making a call to the 24 hours emergency assistance services hotline, and should state:

- The Name of Insured, the Policy Number, the Period of Insurance and Identification of the Insured
- The name of the place and the telephone number where China Ping An (Hong Kong)/IPA can reach the Insured
- A brief description of the accident and the nature of emergency assistance services required.

For medical evacuation or repatriation, the Insured should provide the following information in order to facilitate prompt response:

- The name, address and the telephone number of the hospital or other medical facility where the Insured has been taken
- The name, address and telephone number of the attending physician and, if necessary, the Insured's family doctor

The Insured shall notify China Ping An (Hong Kong)/IPA within 3 days after the occurrence of such emergency or as soon as reasonably possible, otherwise the Insured may not be eligible for the emergency assistance services

3. China Ping An (Hong Kong)/IPA shall have free access to the Insured in order to assess the Insured's injuries. Without reasonable justification for denial of such an access, China Ping An (Hong Kong)/IPA will not provide further emergency assistance.

4. China Ping An (Hong Kong)/IPA will not be held responsible of any delay or failure in rendering the emergency assistance services in case of:

The Insured failing to notify China Ping An (Hong Kong)/IPA or in case of war, invasion act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, military force or coup, strikes, riots or caused by radiation, or any delay caused by language barrier.

SECTION 3 - PERSONAL ACCIDENT

Apart from Personal Accident Insurance cover, Section 3 is extended to cover Consolation Benefit and Emergency Cash cover.

3.1 Personal Accident

Limit of Benefits : As stipulated under the Policy Schedule

If during the Period of Insurance the Insured shall suffer bodily injury which leads to the total paralysis of the Insured in Mainland China, the exact territorial scope of cover is as per schedule attached, resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause, then China Ping An (Hong Kong) will subject to the Terms and Conditions contained herein or endorsed hereon pay to the Insured, or in the event of the death of the Insured to his appointed Beneficiary, the benefits specified in the Schedule of Benefits.

3.2 Consolation Benefit

Limit of Benefits : As stipulated under the Policy Schedule

If during the Period of Insurance the Insured shall suffer bodily injury which leads to the death of the Insured in Mainland China, the exact territorial scope of cover is as per the schedule attached, then China Ping An (Hong Kong) will subject to the Terms and Conditions contained herein or endorsed hereon pay to the Insured's appointed Beneficiary, the benefits specified in the Policy Schedule.

3.3 Emergency Cash

Limit of Benefits : As stipulated under the Policy Schedule

If during the Period of Insurance the Insured shall suffer bodily injury and loss of cash in Mainland China, the exact territorial scope of cover is as per schedule attached, resulting solely and directly from robbery by violent means, China Ping An (Hong Kong) will engage the local agent from Ping An of China to pay to the Insured, the benefits specified in the Policy Schedule, as an Emergency Cash. To claim this benefit, the Insured is required to tender a local Public Security Bureau report.

The Schedule of Benefits

Item	Injury	Percentage of Indemnity
1	Death (Accidental death shall not be in any way be presumed by reason of disappearance of the Insured except in the event of the total loss by wreck of this ship or aeroplane on which the Insured was travelling).	100% of principal sum stipulated under the policy schedule
2	Total Paralysis(resulting in being permanently bedridden or permanent disablement from engaging in or giving attention to profession or occupation).	100% of principal sum stipulated under the policy schedule

PROVISOS :-

1. The total liability of China Ping An (Hong Kong) in respect of any claim or claims accumulated shall not exceed the benefits specified in the Schedule of Benefits
2. Under Item 1, Death must occur within 12 calendar months from the date of accident.
3. The Insured shall not be entitled to have compensation under more than one of the Items in the Schedule of Benefits in respect of any one accident.

Claims Procedure

1. Upon the happening of any accident during the Period of Insurance likely to give rise to a claim under this policy, the Insured shall give written notice to China Ping An (Hong Kong) within 30 days or as soon as practicable after the happening of such accident. In the event of the death of the Insured prompt notice shall be given to China Ping An (Hong Kong) by his beneficiary. No claim shall be payable unless the provisions of this Article are fulfilled by the Insured or his beneficiary.
2. In the event of claim being made or arising from this Policy the Insured or his beneficiary shall furnish China Ping An (Hong Kong) with all certificates, information and evidence required by China Ping An (Hong Kong) at the expense of the Insured or his beneficiary.

GENERAL EXCEPTIONS

APPLY TO ALL SECTIONS

This policy does not cover any bodily injury or death directly or indirectly resulting from or consequent upon:

1. Kidnap and ransom
2. a. War invasion, acts of foreign enemies, hostilities or warlike operations (including, but not limited to nuclear radiation and/or contamination by chemical and/or biological agents. By any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or other wise, and/or put the public or any section of the public in fear; or
c. any action taken in controlling, preventing, suppressing or in any way relating to a) or b) above.
3. The Insured Person willfully exposing himself to needless peril (except in an attempt to save human life) or the Insured Person committing or attempting to commit suicide or self-injury or any criminal or felonious act.
4. The Insured Person engaging in professional sports, hunting, mountaineering necessitating ropes or guides, skating, water skiing, winter sports, diving, racing of any kind or fighting or insanity or being under influence of drugs, alcohol, intoxication and solvent abuse.
5. The Insured Person suffering from any pre-existing physical defect or infirmity which existed prior to inception of this policy.
6. The Insured Person engaging in air travel, except as a passenger in a properly licensed multi-engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.
7. All medical expenses and emergency assistance services incurred in Hong Kong Special Administrative Region and outside the territory of Mainland China.
8. Illness, infectious disease or any bodily injury or death which is not caused solely and directly by violent accidental external and visible means.
9. Pregnancy, childbirth, dystocia, abortion or by any medical or surgical treatment causing bodily injury or death.
10. In case of the Insured engaging service in the forces or police.
11. The Insured Person suffering injury by encountering murder (Applicable to Personal Accident under Section 3 only)
12. Any delay in providing emergency assistance caused by language barrier

GENERAL CONDITIONS

APPLY TO ALL SECTIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.
2. The written application which the Insured has made and declared being the basis of issuing this policy must be true and correct. If any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof, then this Policy shall be void.
3. Authorization and Assignment
As a condition precedent to China Ping An (Hong Kong)/IPA's liability, the Insured will upon request execute an agreement to empower China Ping An (Hong Kong)/IPA to obtain relevant information, to collect due proceeds from insurance or other sources, and also undertake to reimburse expenses incurred on the Insured's behalf by China Ping An (Hong Kong)/IPA that are not properly recoverable under this policy
4. Arbitration
All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against China Ping An (Hong Kong)/IPA if China Ping An (Hong Kong)/IPA shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaim have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
5. Mitigation
The Insured shall be obliged to use reasonable efforts to mitigate the effects of a casualty.
6. Time Limitation
Every action or proceeding against China Ping An (Hong Kong)/IPA for the recovery of any claim under or by the virtue of this contract is absolutely barred unless commenced within one year after the accident occurs.

(whether war be declared or not), civil war, rebellion, revolution, insurrection, riots, civil commotion, military or usurped power; or

- b any act of terrorism including but not limited to
 - i) the use of threat of force, violence and/or
 - ii) harm or damage to life or to property (or the threat of such harm or
7. Subrogation
In the event that any payment is made under this Policy in respect of any claim, China Ping An (Hong Kong)/IPA shall be subrogated to all the Insured Person's rights of recovery and therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall agree not to prejudice such rights.
8. China Ping An (Hong Kong) has the right to cancel the policy by giving 14 days notice in writing by registered letter to the Insured's last known address. China Ping An (Hong Kong) will return the Insured the pro-rata amount of premium for the unexpired period.

The Insured may cancel this insurance by written notice to China Ping An (Hong Kong), the balance of premium for the unexpired period of Insurance will be made subject to the following conditions:

- (a) For one-year contract, no refund of premium will be made once the insurance policy is issued.
 - (b) For two-year contract, if the Insured cancels the insurance within 12 months from the commencement date of this Policy, the Company will treat this insurance as one-year contract, and charge the full premium, the balance of premium for the unexpired period of the Insurance will be refunded. If the Insured cancels this Policy after 12 months from the commencement date of this insurance, no refund of premium will be made.
 - (c) For three-year contract, if the Insured cancels this insurance within 12 months or after 12 months but within 24 months from the commencement date of this Policy, the Company will treat this Policy as one-year contract or two-year contract respectively and charge the corresponding full one-year or two-year premium, the balance of premium for the unexpired period of the Insurance will be refunded. If the Insured cancels this insurance after 24 months from the commencement of this Policy, no refund of premium will be made.
9. This insurance is subject to Hong Kong Jurisdiction.

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

DISCLAIMER

The "Emergency Assistance Services" under Section 2 of this Policy, is arranged through Inter Partner Assistance Hong Kong Limited (hereinafter called "IPA") by China Ping An Insurance (Hong Kong) Company Limited to assist the Insured in an emergency during his journey or stay within the territory of Mainland China. IPA and the professionals to whom the beneficiaries are referred by IPA are to be responsible for their own acts and are not employees, agents or servants of China Ping An Insurance (Hong Kong) Company Limited. China Ping An Insurance (Hong Kong) Company Limited shall not be responsible for any act or failure to act on the part of IPA and these professionals such as, not limited to, physicians, hospitals and clinics. Nor will China Ping An Insurance (Hong Kong) Company Limited be responsible for treatment(s) rendered by those designated hospitals or any other medical and healthcare facilities.

意外急救醫療保險單

茲根據被保險人填具之投保聲明書，並鑒於被保險人給付保費，特立本保險單。被保險人同意以該投保書暨聲明書作為訂立本保險契約的基礎並視作本保險的組成部份。

在本保險單有效期間內，如被保險人在中國大陸境內所發生意外（只限于承保表所列載之區域，其他地方恕不受理）確屬本保險單應負責的外來明顯意外事故，中國平安保險(香港)有限公司(以下簡稱“中國平安(香港)”)及由中國平安(香港)特約之服務機構國際救援(亞洲)公司(以下簡稱“IPA”)當按照後開保險條款或批文提供保障。

SPECIMEN

保障項目

第一節 - 緊急救治醫療費用

最高保障限額：請參照保險承保表

在保險有效期間內，若被保險人在中國大陸境內所發生意外（只限于承保表所列載之區域，其他地方恕不受理）確屬明顯外來意外事故所直接引致之明顯身體損傷，而需要緊急救治醫療，在本保險單之最高保障限額之內，中國平安(香港)將為被保險人支付由法律上合格的醫師、醫生、護士及醫院因施救所繳收的必要及合理救治費用。

中國平安(香港)之“意外急救醫療保險卡”(以下簡稱“平安卡”)是由與中國平安保險(集團)股份有限公司(以下簡稱“中國平安”)簽訂合作協議為中國平安(香港)的被保險人提供國內傷員緊急救治醫療的【定點醫院】認可作為繳付緊急救治醫療費用之方式。所有簽訂合作協議的醫院將承諾對“平安卡”被保險人提供緊急救治服務，而被保險人無須預付按金。但被保險人仍需自行負責支付超出本保單之最高保障限額之醫療費用給予施救者。至於被保險人選擇到非定點醫院求醫，可通過特約之服務機構 IPA 提供代墊入院擔保。具體安排請參閱第二節 2.3 項保障部份。

額外保障 (只適用於第一節)

1.1 香港跟進治療

倘若被保險人於中國大陸境內遭遇意外，並按本保單第一節接受當地之定點醫院治療，如被保險人如身體狀況穩定且經主診醫生及 IPA 醫療小組認定可按本保單第二節 2.2 條(醫療後送返香港)回港繼續治療，IPA 將安排遣送被保險人返回香港。於返回香港後九十(90)日內仍需接受治療者，中國平安(香港)將賠償被保險人在香港特別行政區所必須支付的合理醫療和住院費用及中醫費用。

就此額外保障本公司不負責支付：

- 入住醫院的單人或私家病房或聘用特別或私家看護的額外費用；輪椅、拐杖或任何其他類似儀器
- 任何在投保前已存在的傷病所引致的治療費用賠償

1.2 住院津貼

倘若在旅程期間被保險人在中國大陸境內因意外身體受傷須入住醫院，本公司將就每一整日住院支付被保險人支付住院津貼港幣 300 元，而就同一事件最高賠償不超過港幣 1500 元

就此額外保障本公司不負責支付：

- 任何在投保前已存在的傷病引致入院將不在賠償之列

只適用於第一節

索償程序

使用中國平安(香港)之“平安卡”

遇有事故，被保險人只須依從下列事項索償即可：

- 1.1.1 入院前請即致電 IPA 緊急支援熱線(852) 2861 9289
- 1.1.2 填妥索償表；及
- 1.1.3 提供是次意外之證明或說明。

中國平安(香港)審核由施救醫院/醫療單位直接交予之索償等文件後，以轉帳方式向有關醫療單位支付該醫療費用。

不使用中國平安(香港)之“平安卡”

若被保險人不使用中國平安(香港)之“平安卡”作為繳付緊急救治醫療費用之方式，可直接將以下文件遞交中國平安(香港)索賠：

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

損失通知

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

第二節 - 緊急支援服務

在保險有效期間內，若被保險人在中國大陸境內所發生意外（只限于承保表所列載之區域，其他地方恕不受理）確屬明顯外來意外事故所直接引致之明顯身體損傷，而需要緊急支援服務，被保險人可致電二十四小時緊急服務熱線，中國平安(香港)特約之服務機構 IPA 將提供下列之服務。

2.1 轉院服務

每宗事故最高保障限額：不設上限

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

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

2.2 醫療後送返香港

每宗事故最高保障限額：不設上限

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

2.3 代墊入院按金擔保(此項保障/服務亦適用於非定點醫院)

當被保險人因急需(非意外引致的情況下)要入院接受治療，霎時間現金不足，而無法支付入院按金時，將可享用 IPA 提供的入院代墊按金服務，而最高限額以每宗入院計為港幣 60,000 元。但有關之入院安排必須獲得醫院的主診醫生和 IPA 的醫療小組共同決定批准方為有效，另外被保險人及其家屬必須遵照 IPA 中心人員的指示辦理一切入院手續，並必須於入院後一個月內向 IPA 發還一切的代墊按金及費用。

如被保險人因意外事故需要入院接受治療，假若該院不列入【定點醫院】名單之內者，而霎時間現金不足，而無法支付入院按金時，被保險人可致電 IPA 之“平安卡”熱線(受話人付款) 要求提供入院代墊按金服務。有關索償，詳情請參閱本保單第一節中索償程序 2。

2.4 遺體或骨灰送返香港

每宗事故最高保障限額：不設上限

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

2.5 安排親友探望及有關增值服務

當被保險人因意外受傷而需要連續住院七天以上時，IPA 將安排二位被保險人在香港的家屬或其他所指定之友人，搭乘定期班機前往醫院探望，並由 IPA 負擔其來回機票及住宿費用；但機票費用以經濟艙票價為限；住宿費用每天上限則詳列於保險單承保表內；最多連續支付七天，但住宿費用將不包括在店內飲料、膳食及其他房間服務。在此項服務上，中國平安(香港)將委托中國平安當地機構提供“報平安”及“安排專人到機場或車站或碼頭接送到所訂酒店”等有關增值服務。該有關增值服務費用全數由中國平安(香港)支付。

2.6 安排幼童返香港 (年齡為十六歲以下)

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

IPA 亦為被保險人設立二十四小時全球緊急支援熱線，提供下列服務：

- (a) 旅遊簽證資料；
- (b) 醫療服務、諮詢及入院安排轉介；
- (c) 領事館資料；
- (d) 行李遺失支援；
- (e) 緊急票務安排；
- (f) 翻譯人員諮詢；
- (g) 法律支援服務；

條款 (只適用於第二節)

- 所有緊急支援服務必須直接經山中國平安(香港)特約之服務機構 IPA 安排及提供有關服務。否則中國平安(香港)IPA 將不負擔或發還任何未經中國平安(香港)IPA 預先批准的費用予任何人仕或機構。倘若被保險人因意外受傷引致神經或身體喪失功能,或危害生命,或因缺乏通訊器材,而未能即時知會中國平安(香港)IPA,在此緊急情況下,中國平安(香港)IPA 將會負責不超過在同樣情形下所需要付出之緊急支援服務費用,而不超出本保險單之最高保障限額。
- 緊急求助辦法
當需要緊急支援服務時,被保險人應盡快致電 24 小時熱線通知 IPA,並提供以下資料:
- 被保險人姓名、保單號碼及保險期限、身份證明
- 聯絡被保險人之地方及電話號碼
- 簡述意外事故及所需要之緊急支援服務

若要求轉院或送返服務,被保險人必須提供以下資料以便安排:

- 醫院名稱、地址及電話號碼
 - 主診醫生之姓名、地址及電話。如有需要,請提供家庭醫生之資料
- 被保險人應在意外發生後三天內或在合理情況下盡快通知中國平安(香港)IPA,否則會影響被保險人使用緊急支援服務。

- 中國平安(香港)IPA 有權直接聯絡被保險人查詢有關受傷之情況。如中國平安(香港)IPA 被拒絕查詢受傷之情況,而沒有合理解釋,則中國平安(香港)IPA 將不再提供緊急救援服務。
- 中國平安(香港)IPA 將不負責因以下原因而引致延遲或未能提供有關之緊急支援服務:
被保險人不通知中國平安(香港)IPA 有關意外事故或因戰爭、侵略、外國敵意行為(不論宣戰與否)、內戰、叛變、暴動、軍事力量或政變、罷工、核子輻射,或因語言上之障礙而引致之延誤。

第三節 - 人身意外保障

第三節除了提供人身意外保障之外,更附加恩恤保障及應急錢保障。

3.1 人身意外保障

保障限額:請參保險單承保表

在本保險單有效期間內,若被保險人在中國大陸境內所發生意外(只限于承保表所列載之區域,其他地方恕不受理)確屬明顯外來意外事故所致之全身癱瘓或身故,中國平安(香港)當按照後開保險條款或批文及賠償責任的規定,依照本保險單內所載賠償金額表所規定的金額賠償給被保險人或其指定的受益人。

3.2 恩恤保障

保障限額:請參保險單承保表

在本保險單有效期間內,若被保險人在中國大陸境內所發生意外(只限于承保表所列載之區域,其他地方恕不受理)確屬明顯外來意外事故所致之身故,中國平安(香港)當依照本保險單內所載賠償金額表所規定的金額賠償給被保險人指定的受益人。

3.3 應急錢保障

保障限額:請參保險單承保表

在本保險單有效期間內,若被保險人在中國大陸境內(只限于承保表所列載之區域,其他地方恕不受理)被行劫因而身體明顯受傷及現金財物損失並須入院求醫,中國平安(香港)將委托中國平安當地分支按依照本保險單內所載賠償金額表所規定的金額賠償給被保險人以作應急之用。被保險人須提供當地公安報警回執。

賠償金額表

項目	傷害程度	賠償額 (百分比)
1.	身故(失蹤不能作為意外身故,但因乘坐飛機或船隻失事而致完全滅失的不在此限)	承保表內保障金額之 100%
2.	全身癱瘓(必須終身臥床或永久性喪失工作能力)	承保表內保障金額之 100%

規約:本表內賠款按下列規約辦理:-

- 在保險有效期內,不論發生一次或多次賠償,中國平安(香港)最高賠償責任,以不超過賠償金額表所列之賠償額為限。

- 表列第一項,身故必須在意外事故發生之日起 12 個月內造成者。

- 被保險人不得因遭受一次意外,而獲得表列一項以上的賠償金額。
索償手續

- 被保險人在保險有效日期間內發生意外傷害,須在三十天內或盡快以書面通知中國平安(香港),被保險人如意外身故,其受益人須盡快以書面通知中國平安(香港)。被保險人或受益人必須履行此規定,才有索賠權利。
- 被保險人或其受益人索賠時,須向中國平安(香港)提供足以證明意外傷殘或身故之證據,該項提供證據之費用由被保險人(或其受益人)自己負擔。

一般不保事項 - 適用於各節

凡直接或間接由於下列任何原因所引致受傷或死亡,皆不在本保單之承保範圍以內,本保險單概不負責:

- 綁架或勒索
- a. 戰爭、侵略、外敵活動、敵對局面或交戰事件(不論宣戰與否)、內戰、叛亂、革命、起義、暴動、民間騷動或奪權行動;或
b. 任何恐怖活動,包括但不限於:
任何人士(人等)或團體因政治、宗教、意識形態或類似目的透過以下方式表示或以其他方式,及/或令公眾組別恐慌:
i) 使用或以武力、暴力威脅及/或
ii) 傷害或損害人身或財產(或受到此等傷害或損害威脅),包括但不限於核子輻射及/或化學及/或生物劑污染;或
c. 採取任何行動或以任何方式控制、阻止或壓制與上述 a)或 b)條款有關之事故
- 被保險人自願招惹不必要之危險(欲拯救他人之生命者除外)、自殺、自加傷害,或因觸犯刑章的不法行為。
- 參與專業運動,打獵、攀山(指需要利用繩索或誘導繩為輔助工作者)、滑雪、滑水、冬季運動、潛水、參加各種競賽、戰鬥、神經錯亂,或因酗酒、吸毒或濫用藥物。
- 被保險人因本身存在的缺陷或病症,而此缺陷或病症在保單有效期前已存在。
- 被保險人從事高空飛行工作(以旅客身份乘搭由航空公司或註冊商業公司擁有和控制的註冊航班機除外)。
- 中國大陸範圍以外及在香港特別行政區之醫療費用及緊急支援服務。
- 疾病、傳染病或非因意外事故而引致的受傷或死亡。
- 懷孕、分娩、難產或墮胎或在進行任何內、外科治療手術而致的受傷或死亡。
- 從事軍警工作而當執行職務時所致的傷殘或身故。
- 遭遇謀害。(只限於第三節之人身意外保障)
- 因語言上之障礙而對提供緊急救援引致延誤。

基本條款 - 適用於各節

- 本保單及承保表內之記載應視為同一契約,不論單內或表內的任何部份之字句或措辭,其顯示有特定之含義者,則均應以該項特定含義為準
- 被保險人所簽署的投保書,是中國平安(香港)簽發保險單的根據,也是本保險單的組成部份。因此,被保險人須確實填報,如有虛報或提供偽證等情況,本保險單即時失效。
- 授權及權益轉讓
中國平安(香港)IPA 如提出要求,被保險人須以書面授權中國平安(香港)IPA 向其他個人及/或團體索取有關資料及收回保險餘額,並保證向中國平安(香港)IPA 償還中國平安(香港)IPA 已墊付而不在保險保障範圍以內的款項。
- 仲裁
所有由於本保險單所引起的爭議,應提交一位仲裁人裁決,該仲裁人由爭議雙方以書面委任。如雙方對該一被選之仲裁人不能同意時,則每方可於對方書面請求一個月內各委任一人為仲裁人決定之。如果該兩位仲裁人不能取得一致意見,則應於仲裁未開始前由該兩位仲裁人以書面委任一位公斷人參與公斷程序,並擔任公斷時之主席,作出公斷。在公斷人未作出公斷書之前,被保險人不得對中國平安(香港)IPA 進行起訴。如中國平安(香港)IPA 拒絕被保險人的任何賠償要求,而被保險人在被拒絕後的十二個月內不根據本條款規定提交仲裁,則作為放棄索賠要求論。此後將不再獲得賠償。

5. 危險減輕義務
被保險人應盡其最大努力減輕急難狀況之影響。
6. 時限
任何向中國平安(香港)/IPA 索償訴訟之行動，應於意外事故發生後一年內提出。否則將喪失所有索償及訴訟之權利。
7. 權利轉讓
中國平安(香港)/IPA 有權以被保險人之名義向其他個人或團體追討中國平安(香港)/IPA 所支 付之任何賠償，而被保險人應協助及提交有關之文件給與中國平安(香港)/IPA 以便索償。 被保險人同意不會影響或妨礙中國平安(香港)/IPA 追討權利。
8. 中國平安(香港) 有權以十四天書面通知取消保單或任何章節或部份，通知書將以掛號郵件形式寄至被保險人最後登記地址。中國平安(香港) 將按比例發還餘下「保障期」的保費。
而被保險人亦有權以書面形式通知中國平安(香港)取消此保險單，其未到期保險費將按下列方式計算退回被保險人：
 - (a) 如保險期為一年，保單一經簽發則將不會退還保險費予被保險人。
 - (b) 如保險期為兩年；被保險人於起保日起計算十二個月內要求取消此保單，保險單將作為一年期保險單收費計算，其餘未到期的保險費將退還予被保險人；如被保險人於起保日計算十二個月後要求取消此保險單，則將不會退還保險費予被保險人。
 - (c) 如保險期為三年、被保險人於起保日起計算十二個月內要求取消此保單，或於起保日計算第十三個月至二十四個月內要求取消此保險單、本保險公司將分別以一年期保險單或兩年期保險單收費計算，其餘未到期的保險費將退還予被保險人；如被保人於起保日計算第二十四個月後要求取消，即不會退還保險費予被保險人。
9. 本保單遵從香港之司法管轄權。

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

免責條款

本保單第二節之緊急支援服務是由中國平安(香港) 特約之國際救援(亞洲)公司 IPA 提供。為被保險人在中國大陸境內旅遊或居停提供緊急支援服務。IPA 或 IPA 所委派之專業人士包括其指派之醫護人員、醫療單位等俱非中國平安(香港) 的員工或代理，故對其所作行為須由其自行負責，中國平安(香港) 將不會承擔其行為或失誤。再者，中國平安(香港) 所約定之[定點醫院] 亦非其員工或代理，故一切由院方所提供之醫療服務引致之責任，概與中國平安(香港) 無關，特此鄭重聲明。