

HAPPY LANDING INSURANCE

In consideration of the payment of the premium stated in the Schedule and subject to the terms provisions exclusions and conditions contained herein or endorsed hereon, **CHINA TAIPING INSURANCE (MACAU) COMPANY LIMITED** (hereinafter called the Company) agrees to pay or grant benefits to the Insured Person or to the Beneficiary of the Insured Person in the event of death. This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys. This insurance only covers Journeys which depart from Macau SAR.

CLAIMS NOTIFICATION:

Any occurrence or loss which may give rise to a claim should be advised in writing immediately to **CHINA TAIPING INSURANCE (MACAU) COMPANY LIMITED** at Alameda Dr. Carlos D' Assumpcao, No.398, Edificio CNAC, 10 andar, Macau.

Please return this document indicating the Section(s) of cover under which you wish to claim. If medical attention is received for injury or sickness you should if possible pay and obtain receipted accounts together with a Medical Certificate showing the nature of the injury or sickness. IN NO EVENT SHOULD A CLAIM BE NOTIFIED LATER THAN 30 DAYS AFTER THE EXPIRATION OF THIS INSURANCE.

IMPORTANT: ANY LOSS OR DAMAGE TO BAGGAGE ETC. WHILST IN THE CUSTODY OF CARRIERS (AIRLINE, BUS COMPANY ETC.) MUST BE NOTIFIED IMMEDIATELY IN WRITING TO SUCH CARRIERS BUT IN ANY EVENT WITHIN THREE DAYS AND IF POSSIBLE A REPORT OBTAINED. ANY LOSS OF MONEY OR PROPERTY MUST BE REPORTED TO THE POLICE WITHIN 24-HOURS OF DISCOVERY AND A REPORT OBTAINED.

WARRANTY: No Insured Person shall be travelling contrary to the advice of any medical practitioner or for the purpose of receiving medical treatment.

PERIOD OF INSURANCE:

Under Section 9 (Loss of Deposit or Cancellation) insurance is effective within ninety (90) days before the schedule departure date of the Insured Journey.

In respect of all other sections insurance commences when the Insured Person leaves his/her place of residence or business in Macau (whichever is the later) to commence the journey until the time of return to his/her place of residence or business in Macau (whichever is the earlier) on completion of the journey. In any event this insurance shall not commence more than 24 hours prior to booked departure time nor shall cover be effective more than 24 hours after booked return to Macau, or arrival at final destination. This Policy is not valid for travel exceeding 6 (six) months.

GEOGRAPHICAL LIMIT

Area 1 : China, Taiwan, Hong Kong, Burma, Thailand, Malaysia, Pakistan, India, Singapore, Indonesia, Philippines, Brunei, Vietnam, Cambodia, Laos, Korea, Japan & Nepal.
Area 2 : World-wide excluding USA
Area 3 : World-wide

COVERAGE

SECTION 1 – PERSONAL ACCIDENT

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: -

	Standard Plan (MOP)	Super Plan (MOP)	Supreme Plan (MOP)
(1) Death by accident	500,000	1,000,000	2,000,000
(2) Loss of two eyes, two limbs or one eye and one limb	500,000	1,000,000	2,000,000
(3) Loss of one eye or one limb	250,000	500,000	1,000,000
(4) Permanent total disablement from any occupation	500,000	1,000,000	2,000,000
(5) Permanent total disablement for accidents in a common carrier and/or private car	750,000	1,500,000	3,000,000
(6) In addition to benefit (1) above, in the event of death of the Insured Person resulting from an accident, an Immediate Cash Relief benefit of MOP50,000 will be paid to the next of kin of the deceased.			

PROVISIONS

- Insured persons between 71 and 75 are only entitled to a benefit of Standard Plan.
- Insured children under 16 are entitled to a maximum benefit of MOP250,000 per child.
- No benefits will be payable
 - Unless death or loss occurs within twelve months of the date of injury.
 - Under (4) or (5) unless disablement has continued for twelve months from the date of injury and will in all probability continue for the remainder of the Insured Person's life.
- Payment shall not be made under more than one of the Benefits (1) to (5) in respect of the same injury.
- The maximum amount of all benefits payable except benefit (6) payable for one or more injuries sustained by an Insured Person during the Period of Insurance shall not exceed MOP750,000 for Standard Plan, MOP1,500,000 for Super Plan and MOP3,000,000 for Supreme Plan.

DEFINITIONS

'Loss of a Limb' means loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.

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

'Permanent Total Disablement' means absolute disablement from engaging in or giving attention to any gainful occupation for twelve calendar months and at the end of that time being beyond hope of improvement.

'Common Carrier' means any public carrier licensed for the regular transportation of fare-paying passengers.

'Insured Children' means all dependant and unmarried children, who are 6 months to aged under 16 years on the effective date of insurance.

SECTION 2 – MEDICAL AND OTHER EXPENSES

Up to MOP500,000 for Standard Plan, MOP750,000 for Super Plan and 1,000,000 for Supreme Plan for each sick or injured Insured Person.

- Medical, hospital, treatment expenses (including cost of EMERGENCY dental treatment as a result of accident only), and emergency transportation to a registered medical institution, additional accommodation and travelling expenses (including such additional expenses of a relative or friend required on medical advice to travel or remain behind with the Insured Person), necessarily incurred outside Macau, within 12 months of the date of incident giving rise to the claim as a direct result of accidental bodily injury sustained by or sickness of the Insured Person occurring during the Period of Insurance.

- Reasonable additional accommodation and repatriation costs (confined to economy class) to Macau, necessarily and unavoidably incurred as a result of (a) death, injury or illness of the Insured Person's spouse, parent, parent-in-law, child, brother, sister, fiancé, fiancée, grandparent or close business associate, resident in Macau or (b) hi-jack, or riot or civil commotion which first occurs during the Period of Insurance.
- The necessary medical, hospital and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) reasonably incurred by the Insured Person in Macau within three months after the Insured Person's return from abroad such expenses having resulted from an accident or illness abroad which occurred during the Period of Insurance up to a maximum of MOP75,000 in total for each Insured Person.

EXCLUSIONS:

This Section does not cover:

- Treatment or aid obtained in Macau (except as specially provided for in Section 2).
- Surgery or medical treatment which in the opinion of the medical practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Macau or arrival in Country of final destination for travellers not returning to Macau.
- The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the medical practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
- Dental care or treatment, except as necessitated by accident injures to sound natural teeth occurring during the Period of Insurance.

SECTION 3 – HOSPITAL BENEFIT

MOP500 per day up to a maximum MOP5,000 for each Insured Person.

In the event that the Insured Person is admitted to a hospital (licensed for surgery) abroad as an in-patient due to accidental bodily injury or sickness of the Insured Person sustained abroad during the period of Insurance, the Company will pay to the Insured Person a benefit of MOP500 for every complete day whilst the Insured Person is hospitalised.

SECTION 4 – BAGGAGE AND PERSONAL EFFECTS

Up to MOP10,000 for each Insured Person.

Loss of or damage to baggage taken, sent in advance or purchased on the trip (including clothing and personal effects worn or carried on the person, trunks, suitcases and the like receptacles), occurring during the Period of Insurance and owned by the Insured Person.

In the event that the Insured Person purchases a comparable replacement for the lost article, the Company will pay the replacement cost providing the lost article was not more than two years old at the date of loss. If the Insured Person cannot prove the age of the lost article or if the article is more than two years old or if the article is not replaced, the Company will deal with the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lesser.

If any article is proven to be beyond economic repair, a claim will be dealt with under this policy as if the article had been lost.

The Company shall not be liable for more than MOP2,500 in respect of any one article or pair or set of articles.

The Company will by payment or at its option by replacement or repair indemnify the Insured Person against each such loss or damage.

EXCLUSIONS:

This Section does not cover:

- Loss or damage arising from delay or confiscation or detention by Customs or other official.
- Loss or damage to stamps, documents, contract or contact lenses or damage to fragile articles including cameras.
- Business goods or samples.
- Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
- 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.
- Losses not reported to the police within 24 hours and a report with details obtained.
- Cash, bank notes, cheques, travellers' cheques, money orders, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities of any kind, travel documents.
- Loss of or damage to any baggage and item that is left behind or unattended in a public conveyance or vehicle of any other kind or in a public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such baggage and item.

SECTION 5 – DELAYED BAGGAGE

Up to MOP500 for each Insured Person.

The Company will pay up to MOP500 for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 6 hours from time of arrival at destination abroad due to misdirection in delivery or hi-jack.

N.B. An Insured Person cannot claim under both Sections 4 and 5 for the same loss.

SECTION 6 – PERSONAL MONEY AND TRAVEL DOCUMENT

Up to MOP3,000 for personal money and/or travel document for each Insured Person aged 16 or above.

This Section covers:

- Loss, as a direct result of burglary, theft or armed robbery, of cash, bank notes, cheques, travellers' cheques, money orders taken on the holiday or journey.
- Cost of obtaining replacement passports, visas, travel tickets and other travel documents lost during the Period of Insurance.

EXCLUSIONS:

This Section does not cover:

- Loss or damage arising from delay or confiscation or detention by Customs or other official.
- 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.
- Shortages due to error, omission, exchange or depreciation in value.
- Losses not reported to the police within 24 hours and a report with details obtained.
- Loss of travellers' cheques not immediately reported to the local branch or agent of issuing authority.

SECTION 7 – PERSONAL LIABILITY

Up to MOP1,000,000 inclusive of all costs and expenses for each Insured Person aged 16 or above.

To indemnify the Insured Person for legal liability to a third party up to a limit of MOP1,000,000 arising during the Period of Insurance as a result of:

- Accidental bodily injury (including death or disease) to any person.
- Accidental loss of or damage to property.

In addition, to indemnify the Insured Person for:

- Third Parties' costs and expenses recoverable from the Insured Person either under Macau Law or under the law of the Country where the accident, loss or damage occurred, and
- The Insured Person's costs and expenses incurred with the written prior consent of the Company.

EXCLUSIONS:

This Section does not cover claims arising directly or indirectly from in respect of or due to:

- Employer's Liability, contractual liability or liability to a member of an Insured Person's family.
- Property belonging to or held in trust or in the care, custody or control of an Insured Person.
- Any wilful, malicious or unlawful act.
- Pursuit of trade, business or profession.
- Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- Ownership, possession or use of vehicles, aircraft or watercraft.
- Legal costs resulting from any criminal proceedings.
- The Insured Person being under the influence of drugs or intoxicating liquor, or engaging in mountaineering, winter sports, ski racing in major events, ski jumping, ice hockey, the use of bobsleighs or skeletons, riding or driving in races or rallies or the use of firearms.
- Animals belonging to, or in the care, custody or control of an Insured Person.

SECTION 8 – TRAVEL DELAY

In the event of the departure or arrival of the aircraft, sea vessel or train or other method of transportation in which the Insured Person had arranged to travel being delayed from the time specified in the itinerary supplied to the Insured for at least 6 hours due to strike/industrial action, Act of Terrorism, adverse weather conditions or mechanical breakdown derangement of that aircraft, sea vessel or train or other method of transportation or due to grounding of an aircraft as a result of mechanical or structural defect the Company will pay **EITHER**:

- MOP200 for each full 6 hours delay up to a maximum of MOP1,000 per Insured Person; **OR**
- up to MOP10,000 per Insured Person for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the sole benefit of the Insured Person due to cancellation of the transportation arranged by the Insured Person arising from delay for at least 10 hours if the Insured Person has to re-route his/her trip thereafter.

Provided that the delay shall be calculated from the departure time of the aircraft, sea vessel or train or other method of transportation specified in the itinerary.

EXCLUSIONS:

This Section does not cover claims arising directly or indirectly from in respect of or due to:

- failure of the Insured Person to check in according to the itinerary supplied to him, and obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for such delay.
- strike or industrial action existing at the issue date of this Insurance.
- late arrival of the Insured Person at the airport, port or train station or other place of boarding after check-in or booking-in time (except for the late arrival due to strike or industrial action).
- delay caused by, arising out of or in connection with any circumstance already existed or known to the public on or before the date this insurance is applied.
- any consequential loss arising from the late arrival of a preceding Common Carrier that causes subsequent delays/misconnections of each Common Carrier in which the Insured Person has arranged to travel during the period of insurance.

SECTION 9 – LOSS OF DEPOSIT OR CANCELLATION

Up to MOP30,000 in respect of 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, serious illness or serious accident or like event occurring to the Insured Person or his/her spouse, parent, parent-in-law, grandparent, children, brother, sister, fiancé, fiancée or close business partner after this insurance has been effected.

EXCLUSIONS:

This Section does not cover claims arising directly or indirectly from in respect of or due to:

- 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.
- disinclination to travel or financial circumstances of any Insured Person.
- any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- failure to notify travel agent/tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangements.
- any medical conditions or any conditions or circumstances known to exist on or before the date of application for this insurance.

SECTION 10 – CURTAILMENT

Up to MOP30,000 for each Insured Person.

Proportional return of the irrecoverable prepaid cost of the planned holiday as shown on the booking invoice, calculated at pro rata for each complete day of the planned holiday lost, due to the necessary and unavoidable curtailment (as defined) of the planned holiday due to the death, injury, illness or hi-jack of the Insured Person, the person with whom the Insured Person is travelling, the spouse, parent, parent-in-law, grandparent, child, brother, sister, fiancé, fiancée or close business colleague resident in Macau, of the Insured Person or of the person with whom the Insured Person is travelling and/or additional hotel accommodation incurred to obtain lost travel document arising out of robbery, burglary or theft provided that such accommodation is no better than that before the loss.

Curtailed herein means abandonment by return to place of residence in Macau of the planned holiday after arrival at the booked destination as shown on booking invoice.

EXCLUSIONS:

This Section does not cover claims arising directly or indirectly from in respect of or due to:

- 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.
- disinclination to travel or financial circumstances of any Insured Person.
- any unlawful act or criminal proceedings of any person on whom the holiday plans depend, other than attendance under subpoena as a witness at a Court of Law.
- failure to notify travel agent/tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangements.

- any medical conditions or any conditions or circumstances known to exist on or before the date of application for this insurance.

SECTION 11 – MAJOR BURNS COVER

Up to MOP50,000 for each Insured Person.

If as a result of an Accident the Insured Person sustains a Bodily Injury and is diagnosed by Physician or Surgeon to have suffered any of the events listed hereunder, the Company agrees to pay a sum according to the percentage stated below for such event, provided that compensation shall not be payable for more than one of the events stated below in respect of any one Accident.

A Third Degree Burn	Maximum Benefit Amount Percentage
50% or more of body surface	100%
30% or more of body surface	50%
20% or more of body surface	40%
10% or more of body surface	20%
5% or more of body surface	10%

"Major Burns" shall mean tissue damage caused by the agent as heat only.

"Degree" shall mean the unit of measurement for the "Burns" customarily used by the local government in the place where the policy is issued.

"A Third Degree Burn" shall mean the damage or destruction of the skin to its full depth and damage to the tissue beneath.

PROVIDED THAT

The assessment of the burns is certified by a Physician with medical reports and full diagnosis.

SECTION 12 – LOSS OF HOME CONTENTS

The maximum benefit is up to MOP10,000.

If the Insured Person's principal home in Macau suffers loss of or damage to the Contents or Personal Effects as a result of burglary accompanied by forcible and violent entry to or exit from the premises whilst the home is unoccupied during the period of this insurance, the Company will indemnify the Insured Person for the cost of replacement or repair of such Contents or Personal Effects.

PROVIDED THAT:

- The Insured Person shall take all reasonable precautions for the safety of the property insured and on the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured Person shall immediately notify the Company the same shall have come to his knowledge, and
 - give notice forthwith to the Police and take all practicable steps to cause the discovery and punishment of any guilty person or persons and to trace and recover the property lost.
 - give immediate notice in writing to the Company stating the circumstances of the event, and within 14 days thereafter deliver to the Company a claim in writing and supply all such detailed particular and proof as may be reasonably required. Unless the said notice be received by the Company within 30 days of the happening of such event, the Company shall be under no liability for any loss or damage occurring in connection with such event.
- All sums which may be paid to the Insured Person or any family member of the Insured Person in any one period of insurance shall be accounted in diminution of the total amount, so that total amount payable hereunder by the Company shall not in any one such period exceed the afore-mentioned benefit.

EXCLUSIONS:

This Section does not cover:

- Loss due to use of any key or duplicate thereof irrespective whether the key belongs to the Insured Person or not.
- Loss caused or facilitated by the reckless or willful act of the Insured Person or the Insured Person's family members.

ONE WAY COVER MEMORANDUM

For Insured Person not returning to Macau, cover terminates no later than seven days from scheduled time of arrival at final destination or expiry of the original declared Period of Insurance whichever is the earlier.

AUTOMATIC 10 DAY'S EXTENSION

This Insurance will be automatically extended for a maximum period of 10 days without extra charge in the event of unavoidably delay to the stipulated itinerary under Travel Delay Section.

AGE LIMITS

This insurance only applies to persons aged 6 months to 75 (inclusive).

GENERAL EXCLUSIONS

This Insurance does not cover claims:

- For any illness disease infirmity physical defect or condition which existed prior to the effect of insurance.
- Directly or indirectly occasioned by happening through or in consequence of:
 - war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority or riot or civil commotion (except as defined under Section 2).
 - accidents whilst engaged in racing (other than on foot), motor rallies and competitions, mountaineering (reasonably requiring the use of ropes or guides), pot-holing, bungee jumping, rock-climbing, ski-jumping, use of bob-sleighs, hang gliding, gliding, parachuting, hunting, rugby or aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger-carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew)
 - accidents whilst engaging in sports or games in a professional capacity.
 - wilfully self-inflicted injury or illness, suicide, insanity, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life or property).
 - nuclear fission, nuclear fusion or radioactive contamination.
 - altitude sickness or scuba diving to a depth greater than 30 meters below sea level.
- In respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
- Incidents which may give rise to a claim not notified direct in writing to the Company within 30 days of the expiry of the Insurance.
- If the Insured Persons are travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for migration.
- For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
- For pregnancy, dystocia, miscarriage or childbirth.
- In respect of any manual work engaged in during the Period of Insurance.
- If the Insured Person is aged under 6 months or 76 and above.

GENERAL CONDITIONS

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 due observance and fulfilment of all the terms conditions of this Policy by the Insured Person or anyone acting on his behalf insofar as they relate to anything to be done or complied with by the Insured Person or anyone acting on his behalf shall be a condition precedent to any liability of the Company to make any payment under this Policy.
3. The Insured must exercise reasonable care and prevent accidents, injury, illness, loss or damage.
4. If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then this Policy shall be void and no claim shall be payable.
5. The company shall be entitled to conduct in the name and on behalf of the Insured Person the defence or settlement of any legal action and take proceedings at its own expenses and for its own benefit but in the name of the Insured Person to recover compensation from any third party in respect of anything covered by this Policy. In the event of the death of the Insured Person the Company shall have the right to have a post mortem at their own expenses.
6. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force in Macau. Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the Company.
7. No refund of premium is allowed once the insurance has been effected.
8. This insurance is only valid for a Trip originating from Macau SAR.

MEMORANDUM

If this Insurance is effected in Hong Kong Dollars, all the word "MOP" will be replaced by "HKD" wherever it may appear.

IT CLARIFICATION CLAUSE

Property damage covered under this Policy shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- a) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- b) Loss of damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

WAR & CIVIL WAR EXCLUSION CLAUSE

This Policy does not cover any loss or damage or liability directly or indirectly caused by:

1. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war is declared or not), civil war;
2. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising insurrection, rebellion, revolution, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organization the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by violent means.

NUCLEAR, CHEMICAL AND BIOLOGICAL TERRORISM EXCLUSION

This Policy does not cover any losses directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any Nuclear, Chemical, Biological Terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, 'Act of Terrorism' shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

'Nuclear, Chemical, Biological Terrorism' shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid, gaseous Chemical agent and/or Biological agent in an Act of Terrorism during the period of this insurance.

'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) microorganism(s) and/or biological toxin(s) including genetically modified organisms and chemically synthesized toxins which cause illness and/or death in human, animals or plants.

SANCTION EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or any jurisdiction applicable to that (re)insurer.

WORLDWIDE EMERGENCY ASSISTANCE BENEFIT ENDORSEMENT

This Emergency Assistance Benefits are issued and provided by Inter Partner Assistance Hong Kong Limited. (hereafter called the "IPA") to the Insured.

Hot Line: Hong Kong (852) 2851 1990

Section 1 - Definition

Assistance Event: Shall mean any event or occurrence with respect to a Beneficiary who is entitled to receive Assistance pursuant to this Assistance Program, occurring within the Geographic and Time Limits respectively set forth in Section 2 Item 2.2 and subject to Exclusions listed in Section 6 hereafter.

Bodily Injury: Shall mean any unforeseen bodily injury occurring during the insurance period of the Policy.

Country of Residence: Shall mean Macau, provided it is not specifically defined at the inception of policy.

Close Relative or Designated Person: Shall mean the spouse, the child/ren, the brother(s), the sister(s), the father, the mother, or the parent(s) in law of the Beneficiary or designated person.

Emergency: Shall mean a serious situation or occurrence which happens unexpectedly and for which immediate assistance is required.

Illness: Shall mean any unforeseen illness or disease first manifested during the insurance period of the Policy after the effective date of the Policy.

Beneficiary: Shall mean any person duly covered by the Policy.

Policy: Shall mean the Travel Insurance Policy issued by the Company.

Section 2 - Duration of Cover, Limitations and Liabilities

2.1 Duration of Cover

The benefits mentioned in Section 3 are granted during the period of validity of the Policy.

2.2 Territorial Limits

The benefits mentioned in Section 3 apply worldwide outside the Country of Residence and for the trip not exceeding 90 consecutive days.

2.3 Limitation Period

Every assistance case in respect of a covered event shall be barred unless claimed within two years from the date of occurrence of such event.

2.4 Liability of IPA

It is understood that the physicians, hospitals, clinics, and other professionals to whom the Beneficiary will be referred to by IPA are independent contractors responsible for their own acts and are not employees, agents or servants of IPA. But IPA shall exercise diligence and good judgement in making the referrals.

Furthermore, IPA shall not be responsible for any act or failure to act on the part of the aforesaid medical providers.

Section 3 - Worldwide Emergency Assistance Services and Benefits

If the Beneficiary shall suffer serious Bodily Injury or Sudden Illness or is in need of medical, legal, administrative emergency assistance outside Country of Residence (except for Travel Assistance information which may be obtained locally) while arising out of and in the course of his/her journey provided that such journey is not undertaken:

- Against the advice of the physician, and/or

- For the purpose of obtaining or seeking any medical or surgical treatment abroad

The following emergency assistance services and benefits are available directly from IPA upon specific verbal notification by the Beneficiary or his/her personal representative to any of the specified 24-Hour Alarm Centre.

The Beneficiary shall not be entitled to the reimbursement of any such expenses incurred or paid directly by him/her in relation to the notification.

3.1 Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Beneficiary may telephone IPA's Alarm Centre for medical advice and evaluation from the attending physician. However, it shall be stressed that telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Beneficiary shall be referred to another physician or to a medical specialist for personal assessment and IPA will assist the Beneficiary in making the medical appointment. IPA will also provide the Beneficiary with the name, address, telephone number and if required by the Beneficiary and if available, office hours of physicians, hospitals, clinics, dentists, dental clinics.

All physician's fees and related charges shall be borne entirely and directly by the Beneficiary without any reimbursement from IPA.

3.2 Medical Evacuation (Unlimited Cover)

Should the Beneficiary suffer from Bodily Injury or Sudden Illness such that IPA's medical team and the attending physician recommend hospitalisation in a or another medical facility where the Beneficiary can be suitably treated IPA will arrange and pay for:

- The transfer of the Beneficiary into one of the nearest hospital and,

- If necessary, on medical grounds

(i) The transfer of the Beneficiary with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to an hospital more appropriately equipped for the particular Bodily Injury and Sudden Illness, or

(ii) The direct repatriation, including road ambulance transfers to and from the airports, of the Beneficiary with necessary medical supervision by scheduled airline to an appropriate hospital or other health care facility near his permanent residence, if his medical condition permits such repatriation. The medical team and attending physician will determine the necessary arrangements according to the circumstances. To complete the Medical Evacuation, IPA will arrange and pay for the following:

- Ambulance to transfer the patient to the airport of departure
- Emigration and Customs Clearances at the airport of departure
- Intensive Care Equipment
- Qualified Medical Escort (Anesthesiologist, Cardiologist, General Practitioner) stabilise the patient and monitor his condition during the transport
- Immigration and Custom Clearances at the airport of destination
- Ambulance on the tarmac to meet the patient and the medical escort at the airport of arrival.
- Immediate consultation by appropriate specialist upon arrival
- Reservation of bed in hospital
- Constant monitoring of the medical condition of the Beneficiary during his hospitalisation by IPA's doctor
- Liaison with the family of the Beneficiary and updating of the evolution of the treatment.

3.3 Repatriation After Treatment (Unlimited Cover)

After having the local treatment, if the medical condition of the Beneficiary will not prevent his medically supervised repatriation as a Regular Passenger, according to the medical opinion of both attending physician and IPA Alarm Centre doctor, IPA will organize and pay for the repatriation of the Beneficiary to his/her Country of Residence by scheduled airline flight (on economy class basis up to one ticket) or any other appropriate means of transportation (on economy class basis up to one ticket), including any supplementary transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the Beneficiary shall surrender any unused portion of his/her ticket to IPA. Any decision on the repatriation of the Beneficiary shall be made jointly and exclusively by both the attending physician and IPA Alarm Centre under constant medical supervision.

3.4 Repatriation of Mortal Remains/Ashes

Upon the death of a Beneficiary, IPA will arrange and pay for (i) the repatriation of the Beneficiary's body or ashes to the Beneficiary's place of burial in the Beneficiary's Country of Residence, or (ii) at the request of the Beneficiary's heirs or representative, the local burial of the Beneficiary, provided that 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.

3.5 Essential Medication/Medical Equipment

Upon request from a local attending physician IPA will, while possible and legally permissible, dispatch any essential medicine and/or medical equipment required for the Beneficiary, which is not locally available.

On IPA obtaining written agreement or approval of those costs incurred by the Beneficiary, the Beneficiary will bear the cost of the items dispatched and the relevant transportation costs, unless these items are required for emergency according to the opinion of IPA's medical team.

3.6 Medical Monitoring

IPA will monitor the Beneficiary's medical condition if the Beneficiary is hospitalized outside his/her Country of Residence and will constantly update the employer or family of the Beneficiary on the said condition.

3.7 Travel Information

The Beneficiary may contact IPA to obtain the following information and services before starting or during his journey.

- Update immunisations and vaccinations requirement and needs
- Weather information worldwide
- Airport taxes
- Customs requirements
- Passport and Visa requirements
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Banking days
- Language Information
- Arrangement of interpreter services
- Arrangement of children escort
- Transmission of urgent messages for medical reasons

3.8 Luggage Retrieval

In the event of loss or misrouting of the Beneficiary's luggage by a common carrier, IPA will liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organize the dispatch of such luggage, if recovered, to such place as the Beneficiary may direct.

3.9 Emergency Rerouting Arrangements

IPA will assist the Beneficiary in reorganizing his/her flight schedule should an emergency oblige him/her to alter his/her original plan.

3.10 Administration Assistance

In case of loss or theft of essential documents or personal identification documents (e.g. passport, entry visa, etc.), IPA will provide the Beneficiary with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities, in order to obtain the replacement of such lost or stolen documents.

3.11 Legal Referral

Upon the request of the Beneficiary, IPA will refer qualified lawyers and/or solicitor firms worldwide.

3.12 Compassionate Visit

In the event of the Beneficiary is traveling outside Country of Residence and has suffered from Bodily Injury or Illness resulting in hospital confinement outside his/her Country of Residence for more than 7 (seven) consecutive days, IPA will arrange and pay for the cost of a return scheduled airline (on economy class basis) or any reasonable transportation means (on economy class basis) for a Close Relative or a designated person of the Beneficiary to travel from the Country of Residence of the Beneficiary to the Beneficiary's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to MOP1,200 per day for a maximum period of 5 (five) consecutive days, but excluding the cost of drinks, meals and other room services.

3.13 Return of Unattended Dependent Child(ren) to Country of Residence (Unlimited Cover)

If any of the Beneficiary's travelling dependent child(ren) under 16 years of age is left unattended by reason of the Beneficiary's Bodily Injury or Illness resulting in hospital confinement outside his/her Country of Residence, IPA will organise and pay for the cost of a scheduled airline ticket (on economy class basis) or any reasonable transportation means (on economy class basis), for such child(ren) to return to his/her home in the Beneficiary's Country of Residence, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that the Beneficiary 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.

3.14 Deposit Guaranteeing of Hospital Admission

In case of hospital admission 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 will guarantee or provide such payment up to MOP50,000. Prior to providing the guarantee to the hospital, IPA will request the Beneficiary or his/her representative to provide IPA with information of a valid credit card so as to allow IPA to debit the credit card account to secure the advanced payment.

3.15 Hotel Room Accommodation for Convalescence

IPA will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to MOP1,200 per day for a maximum of 5 (five) consecutive days, incurred by the Beneficiary for the sole purpose of convalescence immediately following his discharge from the hospital, and if deemed medically necessary by both attending physician and IPA's Alarm Center doctor.

3.16 Unexpected Return to the Country of Residence (Unlimited Cover)

In the event of the death of the Beneficiary's Close Relative in his/her Country of Residence while the Beneficiary is traveling overseas (excluding the case of immigration) necessitating an unexpected return to his/her Country of Residence, IPA will arrange and pay for the cost of a scheduled return airline ticket (on economy class basis) for the return of the Beneficiary.

3.17 Hotline Extension to the Insurer's Full Service Program

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

(1) Pretrip information services

IPA will provide the Beneficiary with information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculation) and the ABC Guide to International Travel Information (for visas).

(2) Embassy Referral

IPA will provide the Beneficiary with the name, address, and telephone number and if requested by the Beneficiary and if available, office hours for nearest appropriate consulate worldwide.

(3) Lost Luggage Assistance

IPA will assist the Beneficiary who has lost his/her luggage while traveling outside Country of Residence by contacting the appropriate authorities involved and providing directions for recovery.

(4) Travel Information

IPA will assist the Beneficiary in obtaining travel information such as airline schedule, hotel, tour guides while traveling outside Country of Residence.

(5) Hospital Network Information

IPA will provide to the Beneficiary whenever requested information on hospital network in connection with the "Accidental Emergency Medical Card" (such as name and address of the hospital(s)) in any parts of the Mainland China.

(6) Emergency Travel Service Assistance

IPA will assist the Beneficiary in reservation or booking for airline and travel on an emergency basis when traveling outside the Country of Residence.

(7) Interpreter Referral

IPA will provide the Beneficiary with the name, address, telephone numbers and if requested by the Beneficiary and if available, office hours of interpreters worldwide.

(8) Legal Referral

IPA will provide the Beneficiary with the name, address, telephone numbers and if requested by the Beneficiary and if available, office hours of lawyers and legal practitioners worldwide.

IPA will use its best effort to provide in a timely and accurate manner the above information and referral services to the Beneficiary and will exercise care and diligence in selecting the above service providers.

IPA will provide the above information and referral services to the Beneficiary while the Beneficiary on the telephone with IPA when IPA has the information immediately available. In all other cases IPA will provide the information to the Beneficiary by the quickest possible means.

In all cases, the actual costs incurred in providing the hotline services shall be responsibility of the Beneficiary.

Section 4 - General Obligations / Procedures

4.1 Request For Assistance

In case of an Emergency, and prior to taking personal action where reasonable, the Beneficiary or his representative shall call IPA's Alarm Center whose contact number is listed below:

HONG KONG: (852) 2851 1990

and shall state :

- The Beneficiary's name, the number of his/her policy and,
- The name of the place and the telephone number where IPA can reach the Beneficiary or his representative and,
- A brief description of the accident and the nature of assistance required.

4.2 Failure To Notify I.P.A.

In a life threatening situation, the Beneficiary or his representative should always try to arrange for emergency transfer to an hospital near the place of occurrence through the most appropriate and immediate means and then call IPA's Alarm Centre to provide the information noted in 4.1 above as soon as possible.

In the event of repatriation and in order to facilitate prompt response, the Beneficiary or his representative shall provide:

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

IPA's medical team or other representatives shall have access to the Beneficiary in order to assess the Beneficiary's condition. Without reasonable justification for denial of such an access, the Beneficiary will not be eligible for further medical assistance.

On a case per case basis, the medical team will decide whether repatriation is appropriate and will choose the date and means of such repatriation.

In the event of repatriation of the Beneficiary by IPA, the Beneficiary shall deliver the unused portion of his ticket, or the value thereof, to IPA to offset the cost of such repatriation.

The Beneficiary or any party will not be entitled to any reimbursement of any expenses without obtaining a prior approval from IPA.

Section 5 - Obligations Of The Beneficiary

5.1 Mitigation

Beneficiaries shall use reasonable efforts to mitigate the effects of an emergency.

5.2 Cooperation With IPA

Beneficiaries shall cooperate with IPA to enable IPA to get all necessary documents and receipts from the relevant sources and to assist IPA at his/her expense in complying with their contractual obligations.

5.3 Limitation On Claims

Any claim with respect to an assistance event or the right to any legal action or claim shall be forfeited unless such claim is filed within two years of the occurrence of such event.

5.4 Subrogation

In the event that IPA makes any payment in connection with the provision of assistance to a Beneficiary, IPA shall be subrogated to the rights of such Beneficiary to obtain payments from:

- Any third party found legally responsible for the assistance, up to the amount of such payment made by IPA, and
- Any other insurance or assistance plan which provides compensation to the Beneficiary with respect to the assistance events.

Section 6 - General Exclusions

6.1 Excluded Cases

Provided that IPA has first sought an agreement with the Beneficiary and his/her Close Relative if the Beneficiary and/or his Close Relative shall themselves be responsible for all reasonable costs incurred for such assistance, IPA will not be required to provide assistance to the following:

- Injuries arising directly or indirectly as a result of participation in any professional or competitive sports;
- Pre-existing illness or disabilities prior to the commencement of the trip during which the illness manifests, regardless of whether the Beneficiary is aware of the illness or not;
- Injuries due to insanity or self-infliction or conditions related to functional disorders of the mind; rest cure or sanatorium care; drug addiction or alcoholism; communicable diseases requiring by law isolation or quarantine;
- Congenital Abnormalities;
- Pregnancy and Maternity;
- Injuries sustained contracted as a result of participation in illegal acts;
- Services rendered without the authorization and/or intervention of IPA;
- Costs which would have been payable if the event giving rise to the intervention of IPA had not occurred;
- Any expense more specifically covered under any insurance policy;
- Cases of minor illness or injury which in the opinion of the IPA's doctor can be adequately treated locally and which do not prevent the Beneficiary from continuing their travels or work;
- Expenses incurred where the Beneficiary in the opinion of the IPA's doctor is physically able to return to his/her Country of Residence sitting as a normal passenger and without medical escort, unless deemed necessary by the IPA's doctor;
- Cases related to psychiatric disorders;
- The Beneficiary engaging in any form of aerial flight except as a fare paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.

6.2 Force Majeure

IPA shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or any other event of force majeure which prevents IPA from providing such assistance services.