

旅途愉快保險批註

儘管本保單另有規定，現特此聲明及同意，除既有保障外，本公司將提供以下的伸延保障，並立即生效。

1. 旅遊警示系統擴展保障

若澳門政府根據澳門特別行政區旅遊警示系統宣佈或發出旅遊警示，建議澳門旅客要避免前赴非必要或不應前赴在被保險人原定旅程中的城市、地點或國家，而有關引致發出旅遊警示的事件令被保險人不能開始或繼續已計劃的旅程，本公司將提供以下保障：

A. 取消旅程

若被保險人出發前因計劃前往之目的地發出「警示級別2」或「警示級別3」而決定取消受保旅程，本公司將根據以下限額賠償被保險人無法由其他途徑取回其已繳付但不可退還之訂金、預訂或應付旅費之損失：

- i) 警示級別2 - 賠償金額為實際損失之50%並以本保單第9項「損失訂金或取消旅程」之最高賠償金額為限。
- ii) 警示級別3 - 賠償金額為實際損失之100%並以本保單第9項「損失訂金或取消旅程」之最高賠償金額為限。

惟須按下述條款規定：

- a) 保單/保險證明書必須於旅遊目的地(旅程發票所示之目的地)被發出「警示級別2」或「警示級別3」至少二十四小時前簽發；及
- b) 旅遊安排之取消須於「警示級別2」或「警示級別3」生效期間提出及不得早於「保險期」開始前七天。

B. 縮短旅程

若被保險人身處於或根據行程安排前往的目的地被發出「警示級別2」或「警示級別3」而決定縮短受保旅程並返回澳門，本公司將根據以下限額以一整日計按比例賠償被保險人已支付但不可退還的原計劃行程預訂旅程發票上的費用損失：

- i) 警示級別2 - 賠償金額為實際損失之50%並以本保單第10項「縮短行程」之最高賠償金額為限。
- ii) 警示級別3 - 賠償金額為實際損失之100%並以本保單第10項「縮短行程」之最高賠償金額為限。

惟須按下述條款規定：

被保險人必須在旅遊目的地被發出「警示級別2」或「警示級別3」前開始旅程。

2. 傳染病擴展保障

「傳染病」指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。

A. 延長保期

倘被保險人在受保旅途中被當地政府機關因被懷疑感染傳染病而遭強制性隔離，本公司將自動伸延原有保險期至隔離期屆滿後7天或被保險人返回澳門後保險便終止，以較先發生者為準。

B. 全數退回保費

在投保後，如世界衛生組織宣佈旅遊目的地為疫埠，客戶因此而取消旅程，本公司會應客戶的要求取消保單，並全數退還保費。

註：- 必需提供證明文件。

- 如保單簽發當日，世界衛生組織已宣佈旅遊目的地為疫埠，則不會獲得任何保障。

旅途愉快保險中的「疾病」定義已包括傳染病，如被保險人在保險期內被確診染上該病後，可根據保單適合部分例如：「醫療費用」、「住院現金」、「取消旅程」、「縮短旅程」及「24小時全球緊急支援服務」等獲得保障。

3. 額外現金津貼擴展保障

倘發生強制隔離及/或非自願滯留於預定之目的地，本公司將會按以下任何一項賠償：

- A. 被保險人於旅程中及/或返回澳門3天內，因感染或被懷疑感染傳染病而遭強制性隔離，可獲每天澳門幣500，最高為澳門幣5,000。惟須按下述條款規定：強制隔離的地點必須為醫院或政府另外關設之隔離地點，家居隔離並不包括在保障範圍內；或
- B. 若「警示級別3」是於旅程啟程後才發出，而發出該「警示級別3」之事故或事件導致被保險人未能於原定日期內完成旅程及於「警示級別3」生效期間需要非自願性地滯留於預定之目的地，可獲每天澳門幣500，最高為澳門幣5,000。惟須按下述條款規定：a) 出發當日並未有「警示級別3」；及b) 不保障基於同一原因於第8項「行程延誤」同時提出的索償。

除特別註明外，以上批註受原保單條款、規定及不保事項約束。

中國太平保險(澳門)股份有限公司

*此為電腦編印文件，不需簽署。中文譯本僅供參考之用，如有爭議，概以英文版本為準。

HAPPY LANDING INSURANCE ENDORSEMENT

Nowwithstanding anything to the contrary in the Policy and in addition to the coverage provided under the Policy, it is hereby declared and agreed that with immediate effect, extended coverage shall be added as follows:

1. **Extension Cover for Travel Alert System**

If the Government of Macau issues the Travel Alert in accordance with Macao Special Administrative Region Travel Alert System advising Macau travelers to avoid non-essential travel or all travel to a city, location or country that is included in the Insured Person's original Journey itinerary, then provided that the event giving rise to the Travel Alert being issued prevents the Insured Person from commencing or continuing the planned Journey, the Company shall provide cover for the following:

A. Journey Cancellation

In the event of cancellation of journey by the Insured Person as a direct result of the issuance of Alert Level 2 /Alert Level 3 for the planned destination before the departure of the journey, the Company will pay for Loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the sole benefit of the Insured Person and which are not recoverable from any other source, subject to the sub-limits below :

- i) Alert Level 2 – 50% of the Loss and up to the Maximum Benefit stated in Section 9 “Loss of Deposit or Cancellation” in the Policy.
- ii) Alert Level 3 – 100% of the Loss and up to the Maximum Benefit stated in Section 9 “Loss of Deposit or Cancellation” in the Policy.

Provided that:

- a) The Policy/Certificate of Insurance is issued not later than twenty-four (24) hours before the date on which the Alert Level 2 /Alert Level 3 is first issued for the planned destination (as shown on the booking invoice) ; and
- b) Cancellation of air tickets, tour packages or other travel arrangements shall take place not earlier than seven (7) days before the commencement date of the Period of Insurance and the Alert Level 2 /Alert Level 3 is in force at the time of such cancellation.

B. Journey Curtailment

In the event of curtailment of journey as a direct result of the issuance of Alert Level 2 /Alert Level 3 for the planned destination during the Journey and return to Macau, the Company will pay for 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, subject to the sub-limits below :

- i) Alert Level 2 – 50% of the Loss and up to the Maximum Benefit stated in Section 10 “Curtailment” in the Policy.
- ii) Alert Level 3 – 100% of the Loss and up to the Maximum Benefit stated in Section 10 “Curtailment” in the Policy.

Provided that:

Alert Level 2 /Alert Level 3 is not issued for the planned destination prior to the scheduled journey.

2. **Extension Cover for Infectious Disease**

“Infectious Disease” means any kind of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

A. Period Extension

If the Insured Person is compulsorily isolated by local authority in the itinerary in consequence of being suspected to have contracted **Infectious Disease**, the period of insurance of the policy will automatically be extended until 7 days after the termination of the isolation or the time the Insured Person returns to Macau thereafter, whichever is the earlier.

B. Full Premium Refund

In the event that the Insured cancels the policy due to unavoidable cancellation of travel by reason that World Health Organization has declared the planned destination as infected area, full premium paid will be refunded.

Provided that:

- The Insured should provide relevant documents as required to substantiate the claim.
- If World Health Organization declares the destination as infected area on the date of issuance of the policy, no insurance whatsoever will be covered.

It is further agreed that the definition of Sickness in the policy includes **Infectious Disease**. If the Insured Person is diagnosed with **Infectious Disease** during the period of insurance, covers shall also be extended to apply to Section 2 “Medical and Other Expenses”, Section 3 “Hospital Benefits”, Section 9 “Loss of Deposit or Cancellation”, Section 10 “Curtailment” and Worldwide Emergency Assistance Benefit under the policy.

3. **Extension Cover for Additional Cash Allowance**

In case of compulsory isolation and/or involuntary stay at the planned destination, the Company will pay EITHER:

- A.** If the Insured Person is compulsorily isolated in the course of the itinerary or within three days upon return to Macau in consequence of having contracted or being suspected to have contracted **Infectious Disease**, the Company will pay to the Insured Person a benefit of MOP500 each day up to MOP5,000. **Provided that** : the place of isolation should be hospital or other places designated by the government for the purpose of isolation but excluding isolation at home; **OR**
- B.** The circumstance or incident leading to the issuance of Alert Level 3 being hoisted during the insured journey prevent the Insured Person from completing the insured journey within the period stated in the original itinerary and cause the Insured Person to stay at the planned destination involuntarily while Alert Level 3 to be hoisted, the Company will pay to the Insured Person a benefit of MOP500 each day up to MOP5,000. **Provided that:** a) Alert Level 3 was not hoisted on the departure date; and b) No benefit is allowed under Section 8 “Travel Delay” arising from the same cause.

Unless otherwise provided, the terms, exclusions and conditions of this Policy shall remain in force and apply to this Happy Landing Insurance Endorsement.

China Taiping Insurance (Macau) Company Limited

* This is a computer generated document, no signature is required.