



## DESCRIPTION OF COVERAGE

Special Package Exclusively for "Dragonair Holidays" Passengers

Master Policy Number: 92582636

24-Hour Assistance Hotline:

(852) 3122 8800

Enquiry Hotline:

(852) 2861 0216

Immediately call collect to our 24-hour **International SOS** alarm centre at (852) 3122 8800 in order to facilitate cover for **Section 3. Emergency Medical Evacuation** and/or **Section 4 Repatriation of Remains** or funeral expenses. No benefit will be paid if arrangement is not made by International SOS.

Federal Insurance Company (hereafter called "the Company") agrees to insure the "Insured Person" who are passengers travelling on a "Dragonair Holidays" tour package offered by the Hong Kong Dragon Airlines Limited ("Dragonair").

Insurance period: coverage commences when the Insured Person arrives at the Dragonair check in counter of the original departure country for the purpose of commencement of the journey of the Dragonair Holidays package and ceases at the time when the Insured Person arrives at the immigration counter of the original departure country upon the completion of the journey of the Dragonair Holidays package, except any deviation by the Insured Person from the Dragonair Holidays package.

## BENEFITS

### Section 1 Personal Accident – Up to HK\$500,000 or US\$64,710

The Insurance afforded under this section is only with respect to Injuries sustained by the Insured Person during the insured Journey outside the country of origin which, directly and independently of all other causes shall result in Death and/or Permanent Total Disablement as provided in the Benefit Table hereunder.

| Accidental Death and Disablement                                  | Percentage of Principal Sum |
|---|-----------------------------|
| 1. Death  | 100%                        |
| 2. Permanent Total Disablement                                    | 100%                        |
| 3. Permanent and Incurable Paralysis of all limbs                 | 100%                        |
| 4. Permanent Total Loss of sight of one eye or both eyes          | 100%                        |
| 5. Loss of or the Permanent Total Loss of use of one or two limbs | 100%                        |
| 6. Loss of Speech and Hearing                                     | 100%                        |
| 7. Permanent and Incurable Insanity                               | 100%                        |
| 8. Permanent Total Loss of Hearing in                             |                             |
| (a) both Ears   | 75%                         |
| (b) one Ear   | 15%                         |

If as a result of Injury the Insured Person is diagnosed to have suffered the Second or Third Degree Burns, the Company will pay a maximum of HK\$500,000 or US\$64,710. This benefit shall be reduced by any benefit payable for Death under Event 1 above, if any.

If the Insured Person is under 16 years of age or over 75 years of age at the time of Accident which causes the Injury, the Company will pay a maximum of HK\$100,000 or US\$12,950.

### Section 2 Medical Expenses – Up to HK\$450,000 or US\$58,200

Under this section the Company will reimburse the Insured Person up to the limit stated above, the Usual, Reasonable and Customary Medically Necessary Expenses as defined, for Injury or Sickness suffered by the Insured Person solely directly and independently of any other causes provided that such expenses for Injury or Sickness were incurred and sustained during the insured Journey outside the country of origin.

- Follow up Medical Expenses – up to HK\$45,000 or US\$5,820  
In case of Sickness or Injury the Company will also reimburse the Insured Person up to an amount not exceeding HK\$45,000 or US\$5,820 against Medically Necessary Expenses incurred in the country of origin within ninety (90) days immediately after the Insured Person's return to the country of origin for the continuation of medical attention sought for the above Injury or Sickness.
- Follow-up treatment including expenses payable to Chinese bonesetter, acupuncturist, Registered / Listed Chinese Medical Practitioner up to HK\$150 or US\$19 per visit per day, subject to HK\$1,800 or US\$230 in aggregate.

### Section 3 Emergency Medical Evacuation – Unlimited

#### Section 3a – Emergency Evacuation

When as a result of an Injury sustained or Sickness commencing while the Insured Person is travelling outside the country of origin and if in the opinion of International SOS(SOS), it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to the country of origin, SOS shall arrange for the evacuation utilising the means best suited to do so, based on the medical severity of the Insured Person's condition.

#### Section 3b – Child Guard

The Company will arrange and pay for one-way economy class airfares for the return of one or more minor child(ren) (aged 18 or below) back to the country of origin or his/her usual country of residence in case the Insured Person is confined in an overseas Hospital due to Serious Injury or Serious Sickness and no other Immediate Family Member accompanies the Insured child(ren).

#### Section 3c – Compassionate Visit

The Company will also reimburse the round trip economy air ticket and maximum 5 nights hotel accommodation up to HK\$1,200 or US\$153 per night incurred by one Immediate Family Member or one Travelling Companion of the Insured Person to fly over or stay behind, to be with and/or take care of the Insured Person, as a result of death, Serious Injury or Serious Sickness of the Insured Person during the insured Journey outside the country of origin.

### Section 4 Repatriation of Remains – Unlimited

When as a result of an Injury sustained or Sickness commencing while the Insured Person is travelling during the insured Journey outside the country of origin, the Insured Person dies during the course of the insured Journey, SOS shall make the necessary arrangements for the return of the Insured Person's remains to the country of origin, his/her habitual residence or final destination.

### Section 5 Baggage and Personal Effects – Up to HK\$15,000 or US\$1,940

#### 5a. Baggage and Personal Effects

The Company will pay the Insured Person for loss of or damage to baggage and personal effects carried on by the Insured Person, occurring during the insured Journey outside the country of origin and owned by the Insured Person, up to the limit stated above. The Company will not be liable for more than HK\$2,000 or US\$260 in respect of any one article, pair or set of articles.

#### 5b. Loss of Travel Document &/or Traveller's Check

The Company will reimburse the Insured Person up to HK\$1,000 or US\$130 for the cost of obtaining replacement passports, travel tickets and traveller's check lost during the insured Journey outside the country of origin where such loss arises out of robbery, burglary and theft.

### Section 6 Emergency Purchase – Up to HK\$500 or US\$65

The Company will pay the Insured Person HK\$500 or US\$65 as the Insured Person's checked-in baggage accompany in the Insured Person has been delayed, misdirected or

temporarily misplaced by the carrier exceeding 12 hours. This benefit can only be utilised once during the period of insurance.

### Section 7 Loss of Deposits/Cancellation and Curtailment Expenses – Actual Cost

#### Section 7a – Loss of Deposits/Cancellation

The Company will reimburse the Insured Person irrecoverable loss of payment after documents have been issued by "Dragonair Holidays" confirming such tour package against (a) the cost of air tickets; or (b) deposit paid in advance for tour charges, which has to be forfeited resulting from cancellation; or (c) the handling fee charged by "Dragonair Holidays"; or (d) forfeited deposit paid in advance for tour charges, resulting from rearrangement of the insured Journey necessitated by the occurrence of the following prior to the insured Journey:

- Death or Serious Injury or Serious Sickness of the Insured Person, Insured Person's Immediate Family Member, business partner or Travelling Companion;
- Witness summons, jury service or compulsory quarantine of the Insured Person, or Travelling Companion;
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters, or epidemic at the planned destination declared as infected area by local government, which prevent the Insured Person from continuing with his/her scheduled insured Journey.

#### Section 7b Curtailment Expenses

The Company will reimburse the Insured Person for the loss of travel fare &/or accommodation expenses forfeited by the Insured Person &/or additional travelling &/or accommodation expenses incurred after the commencement of the insured Journey outside the country of origin or travel consequent upon the Insured Person having to return to the country of origin necessitated by the following reasons:

- Death, Serious Injury or Serious Sickness or hijack of the Common Carrier of the Insured Person or his/her Travelling Companion; or business partner;
- Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Members;
- Sudden occurrence of a strike by the employees of a Common Carrier, unanticipated outbreak of war, riot or civil commotion, natural disasters, or epidemic at the planned destination declared as infected area by local government, which prevent the Insured Person from continuing with his/her scheduled insured Journey.

This coverage – Section 7b (Curtailed Expenses) is effective only if the tour package is purchased before the Insured Person becomes aware of any circumstance which can lead to the disruption or interruption of the insured Journey.

Under this Section, the Company will only pay either Section 7a (Loss of Deposits/Cancellation) or Section 7b (Curtailed Expenses) for loss(es) due to the same cause.

The Company will only pay either Section 7 (Loss of Deposits/Cancellation and Curtailment Expenses) or Section 8 (Flight Delay) for loss(es) due to the same cause.

### Section 8 Flight Delay – Up to HK\$3,500 or US\$455

The Company will pay the Insured Person HK\$300 or US\$38 for each full six (6) hours delay up to the limit stated above in the event that the departure of the air Common Carrier in which the Insured Person has arranged to travel is delayed for at least six (6) hours from the departure time specified in the itinerary supplied to the Insured Person due to inclement weather, natural disaster, equipment failure, hijack, strike by the employees of an air Common Carrier during the insured Journey. Maximum benefit payable for person aged under 16 is limited to HK\$1,000 or US\$130 and subject to HK\$200 or US\$26 for each full 6 hours delay.

### Section 9 Missed Departure – Up to HK\$5,000 or US\$645

In the event that the Insured Person misses the departure of his scheduled flight due to (a) strike, (b) riot, (c) civil commotion, (d) hijack, (e) adverse weather condition, (f) industrial action by employees of any air Common Carrier and (g) traffic accident happens to the conveyance as part of product features under "Dragonair Holidays" package, the Company will indemnify the Insured Person up to the limit stated above for any additional and reasonable travelling expenses incurred in reaching the scheduled destination.

### Section 10 Personal Liability – Up to HK\$1,500,000 or US\$194,100

To indemnify the Insured Person up to the limits stated above for legal liability to a third party arising during the insured Journey outside the country of origin as a result of:

- death or accidental bodily injury to a third party.
- accidental loss of or damage to property of a third party.

However, the Insured Person must not make any offer or promise of payment or admit his/her fault to any other party, or become involved in any litigation without the Company's written approval.

### Section 11 Hole In One

The Company will pay HK\$1,000 or US\$130 to the Insured Person as a result of holing out in one shot whilst playing in game at any recognized golf course, during the insured Journey.

### Major Exclusions:

Any act of war, any illegal or unlawful act, prohibition by government, breach of government regulation; any failure by the Insured Person to take reasonable precautions to avoid a claim following the warning of any intended strike, riot or civil commotion by general mass media; or engaging in a sport in a professional capacity or where an Insured Person would or could earn income or remuneration from engaging in such sport; pregnancy or childbirth, and any injury associated with pregnancy or childbirth, venereal disease; HIV/AIDS, mental disorders, alcoholism or drug abuse; suicide or intentional self injury; any Pre-Existing, congenital and hereditary condition; any expenses that can be compensated from any other sources; the Insured Person engaging in naval, military or airforce service or operations; being a crew member or an operator of any Air Carrier; testing of any kind of conveyance; engaging in any kind of labour work; engaging in offshore or mining or aerial photography; handling of explosives; hitchhiking. The Insured Person is not taking all reasonable efforts to safeguard his/her property, or to avoid injury to minimize any claim under this description of coverage.

Applicable to Baggage and Personal Effects, including but not limited to: any loss not reported to the police within 24 hours and a police report obtained, business goods/sample, food stuffs, antiques/jewelry, money, hired/leased equipment, fragile items, damage caused by wear and tear, custom detention, mysterious loss, unattended baggage.

Note: The description of coverage serves as a general guideline only. Please refer to the exclusions, terms and conditions of the Master Policy 92582636 issued to Dragonair for details.

## CLAIMS

### I. Medical Security Service

In the event of a Serious Injury or Sickness which requires hospital confinement overseas, SOS will arrange payment to the hospital. You just contact the SOS Centre which helps those in need of medical care to get to the most appropriate medical facilities available.

### II. Emergency Medical Evacuation & Repatriation

Please contact SOS Centre for arrangements.

### III. Travel Insurance Claims Procedures

To report your claim, please obtain the claim form by (1) download from [www.chubb.com/international/hongkong/dragonair.html](http://www.chubb.com/international/hongkong/dragonair.html), or (2) call our fax hotline at (852) 2865 0442 on any touch-tone telephone, or (3) call our enquiry hotline (852) 2861 0216. All claims must be submitted within 30 days after the completion of the Insured Journey.

#### • Medical Expenses

A full physician's report stipulating the diagnosis of the condition treated and the date the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered together with all original bills, receipts and tickets.

#### • Personal Accident

Hospital and physician's report giving details of the nature of the loss, police report where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.

#### • Journey Cancellation/Curtailment Expenses/Loss of Deposits

All related documents such as medical report and receipts of all forfeited and additional accommodation and tickets should be submitted with your claim.

#### • Child Guard Expenses

All related documents such as medical reports, proof of the relationship between parent(s) and child(ren), receipts of all tickets should be submitted with your claim.

#### • Compassionate Visit

All related documents such as medical reports, proof of the relationship between you and your compassionate visitor, or you and your stayed behind travel companion, receipts of all accommodation and/or tickets should be submitted with your claim.

#### • Travel Delay/Baggage Delay/Emergency Purchase/Missed Departure

A proof of such loss must be obtained in writing from the common carrier management.

#### • Personal Baggage/Travel Documents/Traveller's Check

Loss must occur (a) while the baggage or personal effect is/are in the hotel or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management and such proof must be provided to the Company; or (b) as the result of theft of the baggage or personal effects, traveller's check, travel document, such loss must be reported to the police having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police.

#### • Personal Liability

Please immediately contact SOS Centre for legal advice. Please note: any offer or promise of payment or admit of fault to any other party, or any involvement in any litigation must not be undertaken without the Company's written approval.

The Company has the right to commence or take-over any legal proceedings to defend the Insured Person provided the Company choose to do so and to take any action to recover any payment made under the coverage. The Insured Person must co-operate with the Company to this end and do nothing to prejudice the Company's rights.

**\*\* All Claim payment payable under this description of coverage shall be made in Hong Kong dollars except those non-Hong Kong citizens, claim payment will be made in US dollars currency at the exchange rate prevailing on the date of loss. \*\***

This program is underwritten by:

Federal Insurance Company



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