

THIS DOES NOT FORM PART OF THE POLICY

## WORLDWIDE EMERGENCY ASSISTANCE SERVICES

### TERMS AND CONDITIONS

Worldwide Emergency Assistance Services (the "Assistance") are arranged through Aspire Lifestyles ("Aspire Lifestyles") to assist Members (defined below) in the event of an emergency during his/her travels outside of Hong Kong or his/her Country of Residence (defined below) for a trip not exceeding ninety (90) days.

#### SECTION 1 – DEFINITIONS

In these Terms and Conditions, the following words shall have the following meanings unless the context requires otherwise:

**"Assistance Centre"** means the location in Hong Kong designated by Aspire Lifestyles where Operations Coordinators are situated for the purpose of answering Members' queries over the telephone;

**"Assistance Event"** means any event or occurrence with respect to a Member who sustains Bodily Injury or sudden and unexpected Sickness and is entitled to receive Assistance pursuant to these Terms and Conditions and subject to the exclusions listed in Section 6;

**"Benefits"** means Assistance provided to Members by Aspire Lifestyles, details of which appear in Section 3;

**"Bodily Injury"** means

- (a) bodily injury, caused solely and directly by accidental means, of which there is evidence of a visible contusion, an accidental cut or wound on the exterior of the body (excluding bodily injury caused by sickness or disease, bacterial or viral infection); or
- (b) death caused by drowning or internal injuries as revealed by an autopsy provided such death was effected directly by accident, and independently of all other causes; and
- (c) such event occurs during the coverage period of a Member's Policy;

**"Country of Residence"** means the country in which the Member has his/her permanent home;

**"Dollar"** means the lawful currency of Hong Kong;

**"Emergency"** means a Serious Medical Condition which could not be reasonably prevented and for which specific external help is required;

**"Emergency Medical Evacuation"** means the removal of a Member from one country to another country to enable such Member to have requisite medical attention;

**"Emergency Medical Repatriation"** means the repatriation of a Member to his Country of Residence after having received requisite medical attention;

**"Hong Kong"** means the Hong Kong Special Administrative Region of the Peoples' Republic of China;

**"Hotline"** means the international telephone hotline service provided by Aspire Lifestyles to Members on a 7 day week, 24 hours basis which telephone number appears on the Membership Card;

**"Member"** means the insured covered by a Policy whose name is stated on the Membership Card;

**"Membership Card"** means the identification card printed with Aspire Lifestyles Hotline number, the Member's name and his/her Policy number;

**"Operations Coordinators"** means Hotline operators located at the Alarm Centre who answer Members' queries concerning the Assistance over the telephone;

**"Policy"** means a hospitalization insurance benefit or policy issued by the Company in favour of Members;

**"Registered Medical Practitioner"** means only a person qualified by a degree in western medicine legally authorised in the geographical area of his practice to render medical or surgical services or to perform surgery acceptable to Aspire Lifestyles and the Company but excluding a Registered Medical Practitioner who is the Member himself or a member of the Member's immediate family; and

**"Serious Medical Condition"** means a condition which in the opinion of Aspire Lifestyles constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Member's immediate or long-term health prospects and the seriousness of such medical condition will be judged within the context of the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

**"Sickness"** shall mean any noticeable change in the physical health of the Member provided that this change occurs during the trip, the Member requires the care of a Registered Medical Practitioner acting within the scope of his/her license to treat the Sickness for which the claim is made, and the nature of the illness is not excluded from this Terms and Conditions.

#### SECTION 2 – DURATION OF COVER AND LIMITATIONS

##### 2.1 DURATION OF COVER

- In consideration of Members taking out and maintaining a Policy, Members shall be entitled to the Benefits mentioned in Section 3 until termination as provided hereunder. For the avoidance of doubt, these Terms and Conditions do not form part of the Policy. Without prejudice to the Policy, the Benefits shall terminate forthwith upon the occurrence of any one of the following events, whichever is the earlier:-
  - (i) if fraudulent means or devices are used by Members on their behalf in connection with the Benefits; or
  - (ii) the termination of the Policy; or
  - (iii) termination in accordance with these Terms and Conditions.
- The Company expressly reserves the right to amend or modify these Terms and Conditions in whole or in part at any time by giving 30 days' written notice to Members.

##### 2.2 TERRITORIAL LIMITS

Unless stated otherwise, the Benefits apply worldwide outside of Hong Kong and the Country of Residence.

##### 2.3 LIMITATION PERIOD

Every Assistance Event shall be absolutely barred unless Assistance is provided within one (1) year from the date of occurrence of such Assistance Event.

#### SECTION 3 – EMERGENCY ASSISTANCE SERVICES AND BENEFITS

##### (a) Medical Assistance

The Assistance set out in Sections 3.1-3.11 inclusive is the Benefits applicable to Members.

##### 3.1 TELEPHONE MEDICAL ADVICE

When medical advice is needed, Members may telephone the Alarm Centre at the Hotline for medical advice from the attending Registered Medical Practitioner. However, Members should note that telephone conversations cannot and should not be relied upon to establish a diagnosis or treatment.

##### 3.2 MEDICAL SERVICE PROVIDER REFERRAL

If medically necessary, a Member shall be referred to another Registered Medical Practitioner for personal assessment and Aspire Lifestyles will assist the Member in making the medical appointment, if available, in the location that the Member has travelled to (which is outside Hong Kong and the Country of Residence).

##### 3.3 ARRANGEMENT OF HOSPITAL ADMISSION AND GUARANTEED DEPOSIT

- If a Member sustains a Serious Medical Condition so as to require hospitalisation, Aspire Lifestyles will assist such Member in the hospital admission procedure.
- In the event of a Member suffering from Bodily Injury or sudden and unexpected Sickness resulting in hospital confinement, Aspire Lifestyles will, on behalf of the Company, guarantee and provide a hospital admission deposit up to Hong Kong Dollars Forty Thousand (HK\$40,000), provided that such confinement is duly approved by both the attending Registered Medical Practitioner and Aspire Lifestyles Alarm Centre appointed Registered Medical Practitioner and the Member has no other means to pay the required hospital admission deposit.
- The Member shall either reimburse the Company for the hospital admission deposit within one (1) month from hospital discharge or the Company shall deduct such deposit from any benefit payment payable under the Policy subject to such Member's claim for hospital admission deposit being approved and admitted by the Company.

##### 3.4 MONITORING OF MEDICAL CONDITION DURING AND AFTER HOSPITALISATION

Aspire Lifestyles will monitor the Member's medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.

##### 3.5 MEDICAL TRANSLATION SERVICE

Aspire Lifestyles will arrange for the provision of translation of medical terms to Members over the telephone.

##### 3.6 DELIVERY OF ESSENTIAL MEDICINE

Aspire Lifestyles will arrange to deliver to the Member essential medicine, drugs and medical supplies that are necessary for a Member's care and/or treatment but which are not available at the Member's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Aspire Lifestyles will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof and such costs will be borne solely by the Members.

##### 3.7 EMERGENCY MEDICAL EVACUATION

If the Member suffers from a Serious Medical Condition, Aspire Lifestyles will, on behalf of the Company, arrange and pay for:

- (i) the transfer of the Member into one of the nearest hospitals; and
- (ii) if necessary, on medical grounds arrange for:
  - (a) the Emergency Medical Evacuation of a Member with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight and road ambulance) to a hospital more appropriately equipped for the particular Bodily Injury or sudden and unexpected Sickness and Aspire Lifestyles retains the absolute right to decide the location to which the Member shall be evacuated and the means or method by which such evacuation will be carried out having regard to the facts and circumstances of which Aspire Lifestyles is aware at the relevant time; or
  - (b) the Emergency Medical Repatriation including via road ambulance transfers to and from the airports of the Member with necessary medical supervision by scheduled airline to an appropriate hospital or other health care facility near Hong Kong or his/her Country of Residence, if his/her medical condition permits such Emergency Medical Repatriation and the medical team and attending Registered Medical Practitioner will determine the necessary arrangements according to the circumstances.

### 3.8 REPATRIATION AFTER TREATMENT

Following the Emergency Medical Evacuation in Section 3.7 (ii)(a) above and if medically necessary, Aspire Lifestyles will, on behalf of the Company, arrange and pay for the repatriation of a Member to Hong Kong or his/her Country of Residence by scheduled airline flight (on economy class) or any other appropriate means of transportation, including any supplemental cost of transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the Member shall surrender any unused portion of his/her ticket to the Company.

The maximum total Benefit amount under Sections 3.7 and 3.8 is One million Hong Kong Dollars (HK\$1,000,000) which is only payable subject to the production of valid original receipts.

### 3.9 REPATRIATION OF MORTAL REMAINS/ASHES

Upon the death of a Member caused by Bodily Injury or sudden and unexpected Sickness, Aspire Lifestyles will, on behalf of the Company, make all the necessary arrangements (including taking any steps or arrangements necessary to meet local formalities) and pay up to Fifty Thousand Hong Kong Dollars (HK\$50,000) for (i) the repatriation of the Member's body or ashes to the Member's place of burial in Hong Kong or the Member's Country of Residence; or (ii) at the request of Member's next of kin, arrange for the local burial of the Member, provided that the Company's financial responsibility by such local burial shall be limited to the equivalent cost of repatriation of mortal remains as provided in this Benefit.

### 3.10 COMPASSIONATE VISIT

In the event of a Member suffering from Bodily Injury or sudden and unexpected Sickness resulting in hospital confinement outside Hong Kong and his/her Country of Residence for more than ten (10) consecutive days, Aspire Lifestyles will, on behalf of the Company, arrange and pay for the cost of a return ticket on a scheduled airline (on economy fare basis) for a relative or designated person of the Member to travel from Hong Kong or the Member's Country of Residence to the Member's bedside, including the cost of an ordinary room accommodation in any hotel up to a maximum amount of One thousand and two hundred Hong Kong Dollars (HK\$1,200) per day for a maximum period of five (5) consecutive days, but excluding the cost of drinks, meals and other room services.

### 3.11 RETURN OF UNATTENDED DEPENDENT CHILD(REN) TO COUNTRY OF RESIDENCE

If any of the Member's accompanying dependent child(ren) under 18 years of age is left unattended by reason of the Member's Bodily Injury or sudden and unexpected Sickness resulting in hospital confinement outside Hong Kong and his/her Country of Residence, Aspire Lifestyles will, on behalf of the Company, organize and pay for the cost of a one-way scheduled airline ticket (on economy fare basis) for such child(ren) to return to Hong Kong or his/her home in the Member's Country of Residence, including any supplemental cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that the Member shall surrender any unused portion of the return ticket to the Company.

#### (b) Travel Assistance

The Assistance set out in Sections 3.12 to 3.19 inclusive is purely on a referral or arrangement basis. Any costs and expenses incurred shall be solely borne by the Member.

### 3.12 TRAVEL INFORMATION

The Member may contact Aspire Lifestyles to obtain the following information either before starting or during his/her journey:-

- ◆ up to date immunisation and vaccination requirements and needs
- ◆ weather information worldwide
- ◆ airport taxes information
- ◆ customs requirements
- ◆ passport and visa requirements
- ◆ addresses, contact numbers and hours of service of consulate and embassies
- ◆ exchange rates information
- ◆ banking days
- ◆ arrangement of children escort

### 3.13 INTERPRETER REFERRAL

Aspire Lifestyles will provide the names, telephone numbers and, if possible and when requested, hours of opening of interpreters' offices in countries outside of Hong Kong and Country of Residence.

### 3.14 LOST LUGGAGE ASSISTANCE

In the event of loss of the Member's luggage while traveling outside Hong Kong and Country of Residence, Aspire Lifestyles will refer the Member to the appropriate authorities involved.

### 3.15 LOST PASSPORT ASSISTANCE

Aspire Lifestyles will assist the Member who has lost his/her passport while traveling outside Hong Kong and the Country of Residence by referring the Member to the appropriate authorities involved.

### 3.16 LEGAL ASSISTANCE

Aspire Lifestyles will provide worldwide referral of lawyers and solicitor firms and arrangement of appointment in case the Member requires legal advice.

### 3.17 EMERGENCY TRAVEL SERVICE ASSISTANCE

Aspire Lifestyles shall assist the Member in making reservations for air ticket or hotel accommodation on an emergency basis when travelling overseas.

### 3.18 EMERGENCY INTERPRETING ASSISTANCE

Aspire Lifestyles will arrange for the provision of Service Providers who are interpreters to the Member over the telephone on an emergency basis.

### 3.19 EMERGENCY DOCUMENT DELIVERY/ MESSAGE TRANSMISSION

Aspire Lifestyles shall assist the Member to arrange for urgent documents or messages to be delivered to the Member's friend, relative or business associate, upon the Member's request to do so.

### 4.1 REQUEST FOR ASSISTANCE

In case of an Emergency and prior to taking personal action where reasonable, the Member or his/her representative shall as reasonably practicable make a collect call to the Alarm Centre and shall state:

- (i) his/her name, the Policy number printed on the Membership Card, name of the insurance company and his/her identity card or passport number; and
- (ii) the name of the place and the telephone number where Aspire Lifestyles can reach the Member or his/her representative; and
- (iii) a brief description of the Assistance Event and the nature of help required.

### 4.2 FAILURE TO NOTIFY ASPIRE LIFESTYLES

- In a life threatening situation, the Member or his/her representative should always try to arrange for Emergency Medical Evacuation to a hospital near the place of occurrence through the most appropriate and immediate means and then call the Alarm Centre to provide the appropriate information as soon as possible.
- It is a condition precedent to either any Benefits being payable or Assistance being provided under these Terms and Conditions that the Member or his/her representative, where possible, shall contact Aspire Lifestyles within three (3) days of the occurrence of such Emergency or any complication directly relating to such Emergency. In the absence of such notice, the Company expressly reserves the right to both decline paying any Benefits and to withhold any Assistance under these Terms and Conditions in relation to such Emergency.
- In the event of an Emergency Medical Repatriation, in order to facilitate prompt response, the Member or his/her representative shall provide:
  - (i) the name, address and telephone number of the hospital or other medical facility where the Member has been taken; and
  - (ii) the name, address and phone number of the attending Registered Medical Practitioner and, if necessary, the Member's family doctor who is a Registered Medical Practitioner.
- Aspire Lifestyles' medical team or other representatives shall have free access to the Member in order to assess the Member's condition. Without reasonable justification for denial of such an access, the Member will not be eligible for further medical Assistance for such Emergency.
- On a case by case basis, Aspire Lifestyles' medical team will decide whether an Emergency Medical Repatriation is appropriate and will choose the date and means of such Emergency Medical Repatriation.
- In the event of an Emergency Medical Repatriation of the Member by Aspire Lifestyles, the Member shall deliver the unused portion of his ticket, or the value thereof, to the Company to offset the cost of such Emergency Medical Repatriation.
- The Member or any party will not be entitled to be reimbursed any expenses without obtaining a prior approval from the Company.

## SECTION 5 – OBLIGATIONS OF THE MEMBER

### 5.1 MITIGATION

The Member shall be obliged to use reasonable efforts to mitigate the effects of an Emergency.

### 5.2 COOPERATION WITH ASPIRE LIFESTYLES

The Member shall fully cooperate with Aspire Lifestyles to enable Aspire Lifestyles to get all the required documents and receipts from the relevant sources and assist Aspire Lifestyles at his/her expense in complying with the necessary formalities. The Member also authorizes the Company and Aspire Lifestyles to decide the appropriate plan of action for a Member in the event of an Emergency or Bodily Injury and will also execute a document (if so required) to authorise Aspire Lifestyles to obtain relevant information, collect proceeds from insurance and other sources and to reimburse Aspire Lifestyles for its expenses not covered by the Assistance. Members also expressly authorise the Company and Aspire Lifestyles to appoint a Registered Medical Practitioner to medically examine a Member as may be reasonably required solely for the purposes of establishing the Emergency or suitability for Emergency Medical Evacuation or Emergency Medical Repatriation

### 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 one (1) year of the occurrence of such Assistance Event.

### 5.4 SUBROGATION

In the event that the Company makes any payment in connection with provision of Assistance to the Member, the Company shall be subrogated to the rights of such Member to obtain payments from:-

- (i) any third party found legally responsible for the Assistance, up to the amount of such payment made by the Company; and
- (ii) any other insurance or assistance plan which provides compensation for the Assistance Events.

## SECTION 6 – EXCLUSION

The provision of the Benefits mentioned under Sections 3.3 and 3.7 to 3.11 inclusive are subject to the exclusions set out in this Section 6.

### Exclusions

The following are expressly excluded from Assistance and Benefits under these Terms and Conditions:-

- (i) the Member's pre-existing Sicknesses or disabilities for which treatment is received prior to the effective date of the Policy;
- (ii) the Member's congenital conditions;
- (iii) the Member's suicide or intentional self-inflicted Bodily Injury whether sane or insane;

## SECTION 4 – GENERAL OBLIGATIONS / PROCEDURES

- (iv) the Member being under the influence of drugs, alcohol or narcotics not prescribed by a Registered Medical Practitioner;
- (v) the Member being in a state of insanity or psychiatric or psychological disturbance;
- (vi) the Member's poison or asphyxiation from inhalation of gas or fumes other than in a fire;
- (vii) war, declared or undeclared, invasion, civil war, revolution or any warlike operations;
- (viii) the Member's participation in a criminal act;
- (ix) a physical defect or infirmity which existed in the Member prior to the Bodily Injury or sudden and unexpected Sickness;
- (x) the Member's pregnancy or childbirth, miscarriage or abortion notwithstanding that such event may have been accelerated or induced by Bodily Injury or sudden and unexpected Sickness;
- (xi) the Member's ptomaine or any bacterial infection;
- (xii) Bodily Injuries or sudden and unexpected Sickness caused by flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a fare paying passenger on a regularly scheduled commercial flight;
- (xiii) the Member's engaging in or taking part in any hazardous pursuits such as rock climbing, mountaineering, pot-holing, skydiving, parachuting, hang-gliding, para-sailing, bungee-jumping, ballooning, martial arts; all diving activities whether involving the use of breathing apparatus or not, participation in motor cycling (as driver or passenger) or participation in or practising for winter sports or ice hockey or football or polo or hunting or judo, all professional sports and racing of any kind other than on foot;
- (xiv) the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- (xv) the Member's general check up or health tests not incidental to or for medical certificates, employment or travel, or diagnosis of a Member's Sickness or Bodily Injury or any treatment which is not medically necessary;
- (xvi) services rendered without the authorisation and/or intervention of Aspire Lifestyles;
- (xvii) expenses incurred where the Member in the opinion of Aspire Lifestyles' Registered Medical Practitioner is physically able to return to Hong Kong or his/her Country of Residence sitting as a normal passenger and without medical escort unless deemed necessary by Aspire Lifestyles' registered Medical Practitioner; and
- (xviii) cases of minor Bodily Injury or sudden and unexpected Sickness which in the opinion of Aspire Lifestyles' Registered Medical Practitioner can be adequately treated in the location that the Member has traveled to which is outside of Hong Kong and his Country of Residence.

#### **SECTION 7 – JURISDICTION**

The Terms and Conditions of the Assistance are subject to the exclusive jurisdiction of Hong Kong and are to be construed according to the laws of Hong Kong. The parties agree that any disputes arising under these Terms and Conditions shall be submitted to the non-exclusive jurisdiction of the Hong Kong Courts.

#### **DISCLAIMER:**

**Aspire Lifestyles and the professionals to whom the Members are referred by Aspire Lifestyles are to be responsible for their own acts as independent contractors and are not employees, agents or servants of Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability). Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability) shall not be responsible for any act or failure to act on the part of Aspire Lifestyles and the professionals and/or their contractors, employees or agents, such as, and not limited to, Registered Medical Practitioners, hospitals, lawyers, interpreters and clinics and/or their contractors, employees or agents.**

此部份並不包括在保單內

## 國際緊急支援服務 條款與規章

國際緊急支援服務(即“支援服務”)與奧思禮(香港)有限公司奧思禮(即“奧思禮”)提供的服務,以援助在香港或原居地(釋義如下)以外旅程中遭遇緊急事故的會員(釋義如下),惟每次旅程不能超過九十(90)天。

### 第一部份 – 釋義

除訂明外,下列詞語在本條款與規章中具有以下意思。

“**救援中心**”指奧思禮所成立、位於香港並有接線生當值以解答會員在電話垂詢之中心;

“**支援事件**”指根據本條款與規章及第六部份訂明的不保事項約束下,會員遭受身體受傷或患上突發及不能預料的疾病而可接受援助的任何事件或事故;

“**保障**”指經由奧思禮提供予會員的支援服務,其細節已列於第三部份;  
“**身體受傷**”指

(a) 全因意外直接引致之身體受傷。該受傷須在身體上有明顯可見的瘀痕或傷口(但因疾病、細菌或過濾性病毒傳染病引致的身體受傷則除外);或

(b) 遇溺身故或經驗屍報告證明,純因意外直接造成內傷引致身故;及

(c) 受傷必須在會員之保單保障期內發生;

“**原居地**”指會員擁有永久居所之國家;

“**元**”指香港之法定貨幣;

“**緊急醫療狀況**”指不可合理預防而需要特別外來協助的嚴重醫療狀況;

“**緊急醫療運送**”指將會員由一個國家運送至另一個國家,以使會員獲得合適的治療;

“**緊急醫療護送返國服務**”指會員獲得合適的治療後,將會員護送返回原居地;

“**香港**”指香港中華人民共和國香港特別行政區;

“**支援熱線**”指奧思禮提供給會員二十四小時運作的國際電話支援熱線;其電話號碼已印在會員卡上;

“**會員**”指保單的受保人;其姓名已印在會員卡上;

“**會員卡**”指印有奧思禮支援熱線號碼、會員姓名及其保單號碼的身份證明卡;

“**接線生**”指在警報中心內就支援服務解答會員電話詢問的支援熱線接線生;

“**保單**”指由本公司簽發以保障會員的住院保障計劃或保單;

“**註冊醫生**”指已獲取西醫學士,並於當地合法註冊提供奧思禮及本公司認可的醫療或手術服務的人士。(如註冊醫生為會員或其直系親屬則除外。);及

“**嚴重醫療狀況**”指奧思禮認為足以構成嚴重醫療狀況而必須立刻拯救或治療,否則會導致會員死亡或其即時或長遠健康狀況受損。傷病狀況的嚴重程度將根據會員所在的地理位置、傷病緊急事件的性質及當地之適當醫護服務或設施的供應情況而釐定。

“**疾病**”是指在旅程中會員的身體健康出現顯著的改變而須由註冊醫生按其執業範圍提供治療,並就有關治療提出索償,而疾病的性質不在此條款與規章的不保事項內。

### 第二部份 – 保險期限及限制

#### 2.1 保障時期

● 鑒於會員維持保單生效,會員可享有第三節訂明的保障直至如下文所訂的情況下終止。為作清晰闡釋,本條款與規章並不為保單之一部份。在無損保單的利益下,本保障將於以下最早發生情況時終止:-

- (i) 如會員或其代表以欺詐途徑以獲取保障;或
- (ii) 保單終止;或
- (iii) 根據本條款與規章而終止。

● 本公司保留不時更改或修訂全部或部份條款與規章之權利,並於三十天前發出書面通知給會員。

#### 2.2 地域限制

除訂明外,各項保障均在香港及會員原居地以外的全球地區生效。

#### 2.3 期限

任何支援服務必須在支援事件發生一年內提供,否則支援服務將不獲

提供。

### 第三部份 – 緊急支援服務及保障

#### (a) 醫療援助

會員可受到第 3.1 至 3.11 節所列明的支援服務保障。

#### 3.1 電話醫療諮詢

如有需要,會員可致電支援熱線尋求警報中心內當值註冊醫生的醫療顧問服務。惟會員須注意,會員與醫生在電話交談只屬指導,並非正式診治。

#### 3.2 醫療服務機構轉介

如醫療需要,會員可被轉介至其他註冊醫生以作親自評估。在許可情況下,奧思禮可在會員旅遊的地方(即香港及其原居地以外地方)協助會員約見註冊醫生。

#### 3.3 安排入院及提供入院保證金

- 如會員在嚴重醫療狀況下需入院接受治療,奧思禮將協助該會員辦理有關入院手續。
- 如會員蒙受身體受傷或患上突發及不能預料的疾病而需入院接受治療,奧思禮將代表本公司,保證及提供高達港幣四萬元(HK\$40,000)入院按金。惟會員入院治療必須獲得主診註冊醫生及奧思禮警報中心委任的註冊醫生正式核准,以及會員並無其它方法繳付所需的入院按金。
- 會員需於出院後一(1)個月內歸還該按金予本公司或若會員賠償在保單保障內並經本公司核准,該代支入院按金則在保單賠償額內扣除。

#### 3.4 住院時及出院後病況監察

當會員住院期間或出院後,奧思禮將監察其病況,但該有關服務必須符合私隱條款及適當授權。

#### 3.5 醫療傳譯服務

奧思禮可提供電話醫療詞彙傳譯服務。

#### 3.6 重要醫療藥物及設備之運送

奧思禮將安排有關運送會員必需而當地缺乏之醫療藥物、用品及設備以供治療,但相關運送不可違反當地法律及規則。會員需自行承擔該運送成本及藥品費用,奧思禮並不負責。

#### 3.7 緊急醫療運送

在會員有嚴重醫療狀況下,奧思禮將代表本公司安排及支付以下服務之費用:

- (i) 轉送會員至其中一間就近醫院;及
- (ii) 如有需要,基於醫療理由:

- (a) 在必要的醫護人士監督下,利用任何途徑(包括但不限於救護飛機、定期航班飛機及救護車)轉送會員至擁有更適當設備治理會員身體受傷或患上突發及不能預料的疾病的醫院。奧思禮在評估其事發時得悉的所有實況及事態後,保留絕對權而自行決定轉送會員的目的地,以及轉送的交通工具或途徑;或
- (b) 如會員身體狀況許可,則在醫護人員監督下,以定期航班飛機(包括以救護車接送往返機場)將會員直接送至香港或其原居地附近的適當醫院或其他醫護設施。醫護人員及主診註冊醫生將按照實際情況決定如何採取必要安排。

### 3.8 緊急醫療護送返國服務

當 3.7 (ii)(a)所述的緊急醫療運送程序完成後，以及視乎會員的傷病狀況需要，如會員的機票並不包括返國旅程，奧思禮 將代表本公司安排及繳付以定期航班飛機（經濟客位）或任何其他適當的交通途徑運送會員返回香港或其原居地之費用，其中包括來往機場的任何附加交通費用。惟會員必須將其尚未使用的機票部份交予本公司。

第 3.7 與 3.8 節的最高總保障額為港幣一佰萬元 (HK\$1,000,000)，惟必須出示正本之有效收據。

### 3.9 遺體 / 骨灰運送

如會員因身體受傷或患上突發及不能預料的疾病而身故，奧思禮將代表本公司作出所有安排，並支付以港幣五萬元 (HK\$50,000)為限之有關費用（包括作出必要行動或安排以辦妥當地手續）：(i) 運送會員遺體或骨灰至香港或其原居地的墓地；或(ii) 按照會員遺屬或代表要求，在當地殮葬會員。惟本公司賠償的最高殮葬費用不會超過本項保障所訂明將遺體運送返國的限額。

### 3.10 家屬探望

如會員因身體受傷或患上突發及不能預料的疾病而在香港及其原居地以外地區連續住院超過十（10）天，奧思禮將代表本公司安排及支付提供會員的親屬或指定人士來回定期航班機票（經濟客位），以從香港或會員之原居地前往會員入院的醫院探訪會員，其中包括在任何擁有合理設施的酒店享用普通客房的費用，最高金額為每天港幣一千二百元 (HK\$1,200)而最長賠償期為連續五(5)天，但不包括飲食及其他客房服務的費用。

### 3.11 將無人照料之受供養子女送返原居地

如與會員同行而未滿十八（18）歲受供養子女因會員在香港及原居地以外地區蒙受身體受傷或患上突發及不能預料的疾病入院而無人照料，及該子女的機票並不包括返國旅程，則奧思禮將代表本公司安排及支付定期航班機票（經濟客位）予其子女返回香港或會員原居地之費用，其中包括來往機場的任何附加交通費用。惟會員必須將其尚未使用的機票部份交予本公司。

### (b) 旅遊援助

第 3.12 至 3.19 節所列明的支援服務純屬轉介或安排性質。任何費用均由會員支付。

### 3.12 旅遊資訊

會員在啟程前或旅途中，可聯絡奧思禮查詢以下資訊及服務:-

- ◆ 最新免疫及防疫注射規定及 領事館及大使館之地址、要求 聯絡電話及辦公時間
- ◆ 全球天氣資訊 外幣兌換率
- ◆ 機場稅 銀行營業日
- ◆ 報關規定 安排伴遊嫖母照料兒童
- ◆ 護照及簽證規定

### 3.13 傳譯員轉介服務

奧思禮可提供香港及原居地以外之傳譯員的姓名及聯絡電話號碼，並在會員要求下及許可之情況下，提供傳譯員辦公時間。

### 3.14 遺失行李支援服務

如會員在香港及原居地以外旅遊時遺失行李，奧思禮 將協助會員 與有關機構聯絡。

### 3.15 遺失護照支援服務

如會員在香港及原居地以外旅遊時遺失護照，奧思禮將協助會員與有關機構聯絡。

### 3.16 法律援助

如會員要求法律意見，奧思禮 可提供全球律師及律師行轉介及安排約見服務。

### 3.17 緊急旅遊援助服務

當會員在海外時，奧思禮將在緊急情況下協助會員代訂機票及安排住宿。

### 3.18 緊急傳譯援助服務

在緊急情況下，奧思禮 將安排傳譯員在電話中提供傳譯服務。

### 3.19 緊急文件傳遞/代傳口訊服務

在會員要求下，奧思禮 將協助會員安排緊急文件或口訊傳遞至會員朋友、親屬及生意夥伴。

## 第四部份 – 一般責任/ 程序

### 4.1 要求支援

會員如遇緊急事故，以及在親自採取合理行動之前，會員或其代表應在合理可行情況下以對方付款方式撥長途電話至奧思禮警報中心聯絡。會員致電時應說明：

- (i) 其姓名、印於會員卡上的保單號碼、保險公司名稱、身份證號碼或護照號碼；及
- (ii) 奧思禮可聯絡會員 或其代表的地點及電話號碼；及
- (iii) 簡述支援事件及所需支援的性質。

### 4.2 未及通知奧思禮

- 如有性命危險，會員或其代表應試圖 透過最適當及快速的途徑安排緊急轉送致事故發生現場附近的醫院。然後盡快致電警報中心，提供適當資料。
- 在賠償任何本條款與規章之保障或提供支援服務前，會員或其代表應在情況許可下，於緊急事故或任何由此引發的健康惡化發生後狀況三(3)天之內通知奧思禮。如沒有事先通知奧思禮，本公司保留權利拒絕就本條款與規章之有關緊急事件支付賠償及提供支援服務。
- 如需接受緊急醫療護送返國服務，為確保奧思禮可迅速作出回應，會員或其代表應提供：
  - (i) 會員被送往的醫院或其他醫療設施之名稱、地址及電話號碼；及
  - (ii) 主診醫生（如需要者，會員家庭醫生）的姓名、地址及電話號碼。
- 奧思禮的醫療人員或其他代表可自由接觸會員，以便評估會員的狀況。假如會員無理拒絕奧思禮的醫療人員或其他代表的接觸，本公司將不會提供因是次緊急醫療狀況所需的進一步醫療支援服務。
- 奧思禮的醫療人員或其他代表每次探訪會員時，將會決定會員是否適宜接受緊急醫療護送返國服務，再擬定返國途徑及日期。
- 如奧思禮安排會員接受緊急醫療護送返國服務，會員必須交回尚未使用的機票部份或同值款項，以抵銷運送返國的費用。
- 如事前未經本公司批准，會員或任何一方均無權索償任何開支。

## 第五部份 – 會員的責任

### 5.1 紓減緊急事故的影響

會員有責任盡力紓減緊急事故的影響。

### 5.2 與奧思禮合作

會員須與奧思禮合作，以便奧思禮向有關方面取得所有文件及收據，並需協助奧思禮遵從及辦理所必要手續，有關費用需由會員支付。在緊急情況或身體受傷時，會員亦須授權予本公司及奧思禮去決定合適的計劃行動。會員亦於必要時以書面授權奧思禮獲取有關資料，以向其他保險收回賠償及償還奧思禮在不獲保障支援事件中的支出。會員須授權予本公司及奧思禮委派註冊醫生於合理情況下向會員作醫療檢驗以判決緊急情況或會員是否適合接受緊急醫療運送或緊急醫療護送返國服務。

### 5.3 索償限制

任何索償如關乎支援事件或採取法律行動的權利，必須於支援事件發生後一（1）年內提出，否則一概無效。

### 5.4 取代權

如本公司就提供支援服務予會員及支付任何款項，則本公司將取代會員，以行使權利向下列人士索償：

- (i) 任何應就支援服務承擔法律責任的第三者，最高索償金額為本公司已付的款項；及
- (ii) 任何應就支援事件提供保障的其他保險或支援服務計劃。

## 第六部份 – 不保事項

第 3.3 及 3.7 至 3.11 節均受第六部份所列的不保事項所限。

### 不保事項

本條款與規章所提供的支援服務及保障並不包括以下事項：

- (i) 在保單生效日前，會員已存在及已接受治療之疾病；
- (ii) 會員之先天性疾病；
- (iii) 會員自殺或企圖自我身體受傷，不論神智是否正常；
- (iv) 會員受到未經註冊醫生處方的藥物、酒精或催眠藥影響；

- (v) 會員處於瘋狂、神經錯亂或情緒波動狀態；
- (vi) 會員吸入氣體或濃煙，引致中毒或窒息（火警引致則除外）；
- (vii) 戰爭(不論宣戰與否)，侵佔、內亂、革命或任何軍事行動；
- (viii) 參與任何犯罪活動；
- (ix) 任何於身體受傷或患上突發及不能預料的疾病發生前會員已有的殘疾；
- (x) 會員懷孕、分娩、流產或墮胎，儘管該情況是因身體受傷或患上突發及不能預料的疾病而加速或引致；
- (xi) 受毒素或細菌感染；
- (xii) 因飛行或企圖飛行，使用或企圖使用任何航空設施而身體受傷或患上突發及不能預料的疾病（以乘客身份繳費乘坐由認可航空公司經營的客機除外）；
- (xiii) 會員參與或練習任何危險活動，如攀石、攀山、探勘地穴、空中滑翔、降傘、笨豬跳、熱氣球、武術、潛水〔不論涉及使用呼吸器與否〕、乘坐或駕駛電單車、參與或練習冬季活動、冰上曲棍球、足球、馬球、狩獵、柔道、所有專業運動以及任何除足部以外的競賽；
- (xiv) 受輻射、爆炸或危險性的核子燃料，或其染污物感染，或因此引致的情況；
- (xv) 會員接受身體檢查或健康測試；包括獲取健康證明、因聘請、出門、或會員因疾病或身體受傷而接受並非必須醫治的診斷或治療；
- (xvi) 未經奧思禮授權及或認可而獲得的服務；
- (xvii) 除醫療需要外，奧思禮'之註冊醫生認為會員無需醫護人員護送並可以採坐姿乘坐交通工具返回香港或其原居地的支出；及
- (xviii) 輕微之身體受傷或患上突發及不能預料的疾病而奧思禮之註冊醫生認為該會員可於香港及其原居地旅遊之當地獲得適當治療。

#### 第七部份 – 司法裁判權

支援服務的條款與規章一律遵從香港的專有司法裁判權，並按照香港法律詮釋。如有爭議，任何一方均同意提交至香港法院裁決。

#### 備註:

奧思禮及經該公司轉介為會員及會員家人服務的專業人士並非安達人壽保險有限公司(百慕達註冊)之職員、營業代理或僱員。因此，奧思禮及該等專業人士必須就其所提供的服務直接負責。安達人壽保險有限公司(百慕達註冊)將不會就奧思禮及經該公司轉介的專業人士（例如及並不局限於註冊醫生、醫院、律師、傳譯員、診所及/或其承辦商僱員或代理）的行為或疏忽負責。