

Master Policy No. : ACENAC0003

Travel Insurance Claims / Enquiry Hotline : (852) 3191 6638 Fax : (852) 2519 3233

24-Hour ACE Insurance Worldwide Emergency Assistance Hotline : (852) 3723 3030

ACE INSURANCE LIMITED (hereinafter called "the Company") agrees to insure the Insured Person(s) named in the Passenger Receipt (as described hereinafter), against any loss covered by this Master Policy of Insurance subject to and in accordance with the exclusions, limitations, provisions and terms of Master Policy No. ACENAC0003.

The Master Policy covers Insured Person(s) according to the Schedule of Benefits stipulated below in the course of an insured Journey.

The term "Passenger Receipt" refers to the official receipt given by the Cathay Pacific Holidays and/or Dragonair Holidays hereinafter called "the Policyholder") to Insured Person(s) which shall constitute part of this Certificate of Insurance.

Schedule of Benefits:

Benefits	Maximum Sum Insured (in HK\$)
Section 1 - Worldwide Assistance Services 1a. Emergency Hotline Assistance Services 1b. Emergency Medical Evacuation &/or Repatriation 1c. Return of Mortal Remains 1d. Compassionate Visit 1e. Child Escort 1f. Convolescence Assistance 1g. Hospital Guarantee Admission Service 1h. China Hospital Network	Included Unlimited Unlimited Up to \$1,200 per night and max. 5 nights hotel accommodation Unlimited \$7,800 \$39,000 Applicable for trip to China
Section 2 - Overseas Medical Expenses Follow-up Medical Expenses in country of origin sub-limit Include a sub-limit on Chinese bonesetter, acupuncturist, registered or listed China Medical Practitioner	\$450,000 \$45,000 \$150 per visit per day and not exceeding \$3,000 in aggregate
Section 3 - Overseas Hospital Cash Allowance Daily sub-limit Intensive Care Unit Allowance Daily sub-limit	\$2,000 \$250 \$5,000 \$1,000
Section 4 - Personal Accident Age 16 - 80 Age over 80 Age under 16	\$500,000 \$100,000 \$100,000
Section 5 - Baggage and Personal Effects Sub-limit per any one article, pair or set of articles Sub-limit for ski equipment per any one article, pair or set	\$20,000 \$2,000 \$2,000
Section 6 - Golf/Ski Equipment Sub-limit for golf/ski equipment per any one article, pair or set	\$20,000 \$2,000
Section 7 - Common Carrier Delay Age 16 or above Age under 16 Sub-limit for each and every 5 consecutive hours delay Sub-limit for golf/ski equipment delay over 24 consecutive hours	\$3,500 \$1,000 \$300 \$250
Section 8 - Loss of Cheque / Travel Ticket / Passport	\$3,000
Section 9 - Loss of Deposits / Cancellation and Curtailment# 9a- Loss of Deposits/Cancellation 9b- Curtailment Expenses 9c- Additional Expenses	Unlimited Unlimited \$1,750 per day limit \$15,500 aggregate limit
Section 10 - Loss of Home Contents	\$4,000
Section 11 - Personal Liability	\$1,500,000
Section 12 - Hole-In-One	\$2,000
Section 13 - Golf Course Closure Sub-limit per day	\$3,000 \$600
Section 14 - Baggage Delay Consecutive hours delay	\$1,500 6 Hours
Section 15 - Major Burns	\$500,000
Section 16 - Missed Departure	\$5,000
Section 17 - Scarring Of The Face	up to \$25,000
Section 18 - Trauma Counselling Benefits	\$1,500 per visit \$15,000 in aggregate
Section 19 - Funeral Expenses Benefits	\$20,000
Section 20 - Education Fund	\$25,000
Section 21 - Credit Card Protection	\$20,000
Section 22 - Coma Benefit	\$500 per week
Section 23 - Rental Vehicle Excess Waiver	\$5,000
Section 24 - Natural Disaster Evacuation	\$20,000
Section 25 - Quarantine Benefit	\$500 per day upto \$5,000 per event
Section 26 - Kidnap Benefit	\$500 per day upto 30 days
Section 27 - Loss of Teeth	\$1,000 per tooth
Section 28 - Psychotherapy Benefit	\$1,500 per visit \$15,000 in aggregate

Under this Section, coverage is limited to pay either 9a or 9b or 9c due to the same causes.

Coverage

Section 1 – ACE Insurance Worldwide Assistance Services

- 1a. Emergency Hotline Assistance Services
For any emergency assistance services, simply make a call to the Hong Kong alarm centre: 852-3723 3030. Remember to quote Insured Person's name, this Master Policy number, location (name of Hospital, if any), and contactable phone number. Then, the alarm centre will handle the case and provide the following services:
1. Incubation and Visa Requirement Information

2. Embassy Referral

3. Interpreter Referral

4. Loss of Luggage Assistance

5. Loss of Travel Document Assistance

6. Weather and Exchange Rate Information Assistance

7. Emergency Message Transmission

8. Telephone Medical Advice

9. Medical Service Provider Referral

10. Monitoring of Medical Conditions when Hospitalized

11. Arrangement of Appointments with Doctors

12. Arrangement of Hospital Admission
- 1b. Emergency Medical Evacuation and/or Repatriation
When as a result of Injury sustained by an Insured Person sustained by a Sickness commenced and suffered by the Insured Person in the course of an insured Journey outside country of origin, and in the opinion of ACE Assistance or its authorized representative, it is judged medically appropriate to move the Insured Person to another location for medical treatment or to repatriate the Insured Person to country of origin, ACE Assistance or its authorized representative will, on the Company's behalf, arrange for the evacuation and/or repatriation utilizing the means best suited to do so based on the medical severity of the Insured Person's condition. The means of transport arranged by ACE Assistance or its authorized representative may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transport and the final destination will be made by ACE Assistance or its authorized representative and will be based solely upon medical necessity. The Company will pay directly to ACE Assistance the actual cost for such emergency medical evacuation and/or repatriation.
- 1c. Return Of Mortal Remains
Upon the death of an Insured Person in the course of an insured Journey outside country of origin as a result of an Injury sustained or Sickness commenced in the course of an insured Journey, ACE Assistance will, on the Company's behalf, arrange for the necessary arrangements for the return of the Insured Person's remains to his/her country of habitual residence. The Company will pay directly to ACE Assistance the actual cost for such return of mortal remains.
- 1d. Compassionate Visit
The Company will reimburse a round trip economy air ticket for 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 or if the Insured Person is medically necessary to be Confined in a Hospital as an inpatient for more than three (3) consecutive days upon the recommendation of an attending Physician, during the insured Journey outside the country of origin.
- 1e. Child Escort
ACE Assistance will, on the Company's behalf, arrange and pay for one-way economy class air ticket for the return of one or more minor child (aged 18 or under and being a Travelling Companion of the Insured Person) to country of origin if the Insured Person is medically necessary to be Confined in a Hospital as an inpatient for more than three (3) consecutive days upon the recommendation of an attending Physician, during the insured Journey outside the country of origin. The Company will pay directly to ACE Assistance the cost for such child escort up to the limit stated.
- 1f. Convolescence Assistance
Following the emergency medical evacuation stated in 1b. above and the subsequent Hospital Confinement of an Insured Person, if it is determined by a Physician attending the Insured Person that a period of convalescence in a convalescent home of no less than 7 consecutive days is medically necessary prior to the Insured Person's resuming of his/her original insured Journey or returning to country of origin, ACE Assistance will, on the Company's behalf, arrange and pay for the ordinary convalescent home accommodation outside country of origin but excluding the cost of drinks, meals, other room services and any other cost incurred by the Insured Person during convalescence. The Company will pay directly to ACE Assistance the cost for such convalescence assistance up to the limit stated.
- 1g. Hospital Guarantee Admission Service
When as a result of an Injury sustained or Sickness commenced in the course of an insured Journey outside country of origin the Insured Person has to be admitted and Confined in a Hospital as an in-patient, ACE Assistance will, on the Company's behalf, arrange a guarantee admission deposit to the Hospital. The Company will pay directly to ACE Assistance the cost for such guarantee admission deposit up to the limit stated. The Insured Person only needs to contact ACE Assistance which will help him/her in need of medical care to get to the most appropriate facilities available in that area before he/she admitted to any Hospital. In the event authorization of payment and/or payment is made by the Company or ACE Assistance for a medical claim which is not covered under this Master Policy or when the limit of liability of this insurance is exceeded, the Company or ACE Assistance reserves the right to recover the said sum or excess from the Insured Person who must repay the said sum or excess to the Company within 30 days from the date that the Insured Person is discharged from Hospital.
- 1h. China Clinical Network
ACE China Emergency Card is approved by over 100 high quality hospitals in China that enable the Insured Person to receive medical treatment with no delay upon the card to the Appointed Hospitals. For details of Appointed Hospitals, please visit the web site www.cxholidays.com.

Section 2 – Overseas Medical Expenses

Under this Section the Company will reimburse the Insured Person for the Usual, Reasonable and Customary Medically Necessary Expenses incurred as a result of his/her Injury sustained or Sickness commenced in the course of an insured Journey outside country of origin and is an Injury sustained or Sickness commenced solely, directly and independently of any other causes. Reimbursement will be made provided such Medically Necessary Expenses are incurred in the course of the insured Journey outside country of origin and up to the limit stated.

Follow-up Medical Expenses in country of origin
The Company will also reimburse the Insured Person for the Medically Necessary Expenses incurred in country of origin within 90 days immediately after the Insured Person's return to country of origin from the insured Journey for the continuation of medical treatment sought for such Injury or Sickness suffered in the course of the Medically Necessary Journey up to the sub-limit stated. This follow-up medical expenses benefit will also be extended to cover the Medically Necessary Expenses incurred and paid to Chinese herbalist, Chinese bonesetter or acupuncturist for treatments up to the sub-limits stated.

In no event shall the total amount payable under this Section exceed 100% of the limit stated.

Extension:
This Policy is extended to cover medical expenses which and Insured Person suffers from infectious disease in the course of a Journey whereas no medical treatment outside the country of origin has incurred subject to a maximum of 7 days after an Insured Person's returning to the country of origin.

Section 3 – Overseas Hospital Cash Allowance

The Company will pay the Insured Person for each day of his/her Hospital Confinement a daily sub-limit of Hospital cash allowance up to the limit stated in the event that the Insured Person is admitted and Confined in a Hospital as an in-patient in the course of an insured Journey outside country of origin and is under the professional care of a Physician as a result of an Injury sustained or Sickness commenced in the course of the insured Journey.

If such Insured Person has to be confined in an Intensive Care Unit, the Company will pay a daily benefit up to a maximum Sum Insured stated in the Schedule of Benefits. The Hospital Confinement Income payment shall be ceased following the payable of Intensive Care Unit Allowance.

Section 4 – Personal Accident

A benefit under this Section is payable only for the Events of Loss sustained by the Insured Person as a result of an Accident sustained in the course of an insured Journey which, directly and independently of all other causes shall result in any Events of Loss as provided in the Benefit Table hereunder, but only to the extent and if such Injury results in loss within 365 days after the date of the Accident.

Benefit Table

Events of Loss	Percentage of Sum Insured stated in the Schedule of Benefits
Accidental Death	100%
Permanent Total Disablement	100%
Permanent and Incurable Paralysis of All Limbs	100%
Permanent Total Loss of Sight of one or both Eyes	100%
Loss of or the Permanent Total Loss of use of one or both Limbs	100%
Permanent Total Loss of Speech and Hearing	100%
Permanent and Incurable Insanity	100%
Permanent Total Loss of Hearing in a) both ears b) one ear	75% 15%

Section 5 – Baggage and Personal Effects

The Company will pay the Insured Person for loss of or damage to baggage, clothing and personal effects, which is/ are worn and/or carried on by the Insured Person, in trunks, suitcases and like receptacles occurring in the course of an insured Journey outside country of origin and owned by the Insured Person, up to the limit stated. If any damaged article is proven to be beyond economical repair, a claim will be dealt with under the individual Certificate of Insurance as if the article had been lost. The Company will not be liable for more than the sub-limit stated in respect of any one article, pair or set of articles (if applicable). In respect of loss of hotel key, the Company shall reimburse the Insured Person up to HK\$1,000 for the cost of replacement hotel key during the insured Journey outside the hotel room of where Insured Person occupied and where such loss arises out of robbery, burglary and theft. The Company does not cover the following property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances (except sport equipment), household furniture, antiques, jewelry or accessories, money (including cheques, traveller's cheques, etc.), plastic money (including credit cards, octopus cards, etc), securities, tickets or documents. Any loss as a result of mysterious disappearance is not covered.

Section 6 – Golf/Ski Equipment

The Company will pay the Insured Person for loss of or damage to golf/ski equipment occurring in the course of an insured Journey outside country of origin and owned by the Insured Person up to the limit stated. If any damaged article is proven to be beyond economical repair, a claim will be dealt with under the individual Certificate of Insurance as if the article had been lost. The Company will not be liable for more than the sub-limit stated in respect of any one article, pair or set of golf equipment.

Section 7 – Common Carrier Delay

The Company will pay the Insured Person according to the sub-limit stated for each and every 5 consecutive hours of delay up to the limit stated in the Schedule of Benefits in the event that either the departure time or arrival time of a Common Carrier in which the Insured Person has arranged to travel is delayed for at least 5 consecutive hours from the scheduled departure or arrival time respectively specified in the itinerary supplied to the Insured Person due to

inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier in the course of an insured Journey.

For golf/ski equipment delay, the Company will pay the Insured Person for the actual expenses incurred for emergency purchase of essential golf/ski related items or requisites in the consequences of temporary deprivation of the golf/ski equipment for over 24 consecutive hours from time of arrival at destination due to the relevant Common Carrier's misdirection in delivery in the course of the insured Journey up to the sub-limit stated. It can only be utilized once in the course of any one insured Journey.

Section 8 – Loss of Cheque/Travel Ticket/Passport

The Company will reimburse the Insured Person up to the limit stated for the loss of traveller's cheques and money and/or for the cost of obtaining replacement passports, travel tickets and other travel documents lost and/or additional transportation and accommodation cost arising from loss of travel document in the course of an insured Journey outside country of origin provided always that such loss must be reported to the police at the place of the loss not more than 24 hours from the occurrence of the incident. Any claim must be supported by written documentation from the police. Any loss as a result of mysterious disappearance is not covered.

Section 9 – Loss of Deposits/Cancellation and Curtailment

9a. Loss of Deposits/Journey Cancellation

The Company will reimburse the Insured Person up to the limit stated for loss of travel fares and/or accommodation expenses paid in advance and/or additional cost of reschedule by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured Journey necessitated by any of the followings:

Serious Injury or Sickness of the Insured Person outside country of origin of Insured Person's Immediate Family Member which causes him/her to be confined in a Hospital for at least (twenty-one 21) consecutive days and occurring from (one hundred and twenty one days 121 to hundred and eighty 180) days before the scheduled departure date of the insured Journey; with respect to an Insured Person's Immediate Family Member shall mean Serious Injury or Serious Sickness certified as being dangerous to life by a Physician and which solely and directly causes or necessarily results in the Insured Person's cancellation of his/her original Journey.

Death or Serious Injury or Sickness of the Insured Person or Insured Person's Immediate Family Member, Travelling Companion or business partner; witness summons, jury service or compulsory quarantine of the Insured Person and occurring within (one hundred and twenty 120) days before the scheduled departure date of the insured Journey.

Cancellation of Common Carrier by the Policyholder due to inclement weather; unexpected outbreak of strike by the employees of a Common Carrier; epidemic, riot or civil commotion at the planned destination within 1 week before the scheduled departure date of the insured Journey; serious damage to the Insured Person's and/or the Travelling Companion's principal residence in country of origin from fire, flood, or natural disasters (earthquake, etc) within 1 week before the scheduled departure date of the insured Journey which requires the Insured Person and/or Travelling Companion to stay on the premises on the scheduled departure date of the insured Journey; the unexpected issuance of a Black Alert for the city or country where the Insured Person is due to travel to and which continues to be issued within one (1) week of the Insured Person's scheduled departure date.

9b. Curtailment Expenses

The Company will reimburse the Insured Person up to the limit stated for the amount of travel fares and/or accommodation expenses forfeited and/or additional travelling and/or accommodation expenses incurred after the commencement of the insured Journey outside country of origin where the Insured Person has to terminate the insured Journey and return to country of origin as a result of the following reasons:

Death or Serious Injury or Serious Sickness or hijack of the Insured Person, the Travelling Companion, or business partner; Death, Serious Injury or Serious Sickness of the Insured Person's Immediate Family Members; sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic at the planned destination; serious damage to the Insured Person's and/or the Travelling Companion's principal residence in country of origin from fire, flood, and/or natural disasters (earthquake, etc) which prevent the Insured Person from continuing with his/her scheduled insured Journey; the unexpected issuance of a Black Alert for the city or country where the Insured Person is travelling.

9c. Additional Expenses

The Company will pay to the Insured Person reasonable and necessary additional accommodation and/or travel expenses incurred during the Journey if the common carrier on which the Insured Person travels is cancelled, rescheduled or delayed in excess of 4 hours from scheduled departure time due to natural disaster, severe weather, unanticipated outbreak of war, riot, strike or civil commotion or unexpected issuance of a Black Alert.

It is further noted that if any loss under Section 9 is also covered under Section 24 - Natural Disaster Evacuation, Insured Person can make a claim under one Section only. Under no circumstances can the Insured Person make a claim under more than one Section for one cause or event.

Section 10 – Loss of Home Contents

The Company will reimburse the Insured Person up to the limit stated for the loss of or damage to household contents owned, used or worn by the Insured Person contained within the premises of the Insured Person in country of origin and the address is declared to the Company provided such loss arises out of robbery or burglary while the Insured Person is travelling in the course of an insured Journey outside country of origin and provided such loss or damage must be reported to the police. Any claim must be supported by written documentation from the police.

Section 11 – Personal Liability

The Company indemnifies the Insured Person up to the limit stated against legal liability to a third party arising in the course of the insured Journey as a result of: death or accidental bodily injury to a third person; accidental loss of or damage to property of a third person. In respect of any accidental loss of or damage to hotel property within the hotel room of where the Insured Person occupied, the maximum liability of the Company shall be limited to HK\$100,000. 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 12 – Hole-In-One

If the Insured Person experiences "Hole-In-One" during an insured Journey, the Company shall pay the amount stated in the Schedule of Benefits. Any claim must be accompanied by written proof and documentation of such event.

Section 13 – Golf Course Closure

The Company will pay the Insured Person a sub-limit stated for each and every 24 consecutive hours of Golf Course closure up to the limit stated in the event that the regulated Golf Course is closed down for at least a 24 consecutive hours from the scheduled tee-off time specified in the service coupon supplied to the Insured Person by the Policyholder due to inclement weather, natural disasters in the course of the insured Journey outside country of origin provided that the Insured Person has prepaid for use of such Golf Course and such prepayment is not recoverable from any source.

Section 14 – Baggage Delay

The Company will indemnify the Insured Person up to the limit stated against reasonable expenses incurred in purchasing essential replacement clothing and toiletries as a result of the baggage being delayed or temporarily mislaid on delivery by a Common Carrier for more than 6 consecutive hours from the actual arrival time of the Insured Person in the course of an insured Journey outside country of origin.

Section 15 – Major Burns

A benefit under this Section is payable only with respect to Second Degree Burn or Third Degree Burn sustained by the Insured Person as a result of the insured Journey in the course of a natural disaster: earthquake, tsunami or volcanic eruption, and independently of all other causes shall result in any Events of Loss as provided in the Benefit Table hereunder, but only to the extent and if such Injury results in loss within 365 days after the date of the Accident.

Benefit Table

Second Degree Burn / Third Degree Burn:

Events of Loss	Percentage of Sum Insured stated in the Schedule of Benefits
On 50% or more of body surface	100%
On 30% or more of body surface	50%
On 20% or more of body surface	40%
On 10% or more of body surface	20%
On 5% or more of body surface	10%

Section 16 – Missed Departure

In the event the Insured Person misses the departure of his/her scheduled flight due to: a) strike; b) riot; c) civil commotion; d) hijack; e) adverse weather condition; f) industrial action by employees of any common carrier and g) traffic accident happens to the conveyance as part of product features under the Policyholder's travel package, the Company will indemnify the Insured Person up to the limit stated in the Policy for any additional and reasonable travelling expenses incurred in reaching the scheduled destination.

Section 17 – Scarring Of The Face

The Company will pay the Insured Person up to the limit stated for Insured Person sustains Bodily Injury in the course of the insured Journey which results in permanent disfigurement or permanent scarring of the face of at least one square centimeter or two centimeters in length. This benefit amount payable will not take into account any psychological effects.

Section 18 – Trauma Counselling Benefits

The Company will reimburse the cost of trauma counselling which is recommended by the Insured Person's Physician up to the limit stated for an Insured Person witnesses and/or is the victim of a traumatic event in the course of the insured Journey, such as, but not limited to, rape, armed hold up, assault, natural disaster or acts of terrorism.

Section 19 – Funeral Expenses Benefit

The Company will pay the reasonable cost in respect of any funeral expense incurred up to the limit stated for Insured Persons sustains Bodily Injury in the course of the insured Journey which directly causes or results in his/her death and Accidental Death benefit under Section 4 of this Policy shall be payable. The benefit shall be paid provided such funeral arrangement is undertaken with Our prior written agreement and only upon receipt of supporting documents.

Section 20 – Education Fund

The Company will pay the Insured Person's child(ren) as an education subsidy up to the limit stated for Insured Persons sustains Bodily Injury in the course of the insured Journey which directly causes or results in his/her death and Accidental Death benefit under Section 4 of this Policy shall be payable. The child(ren) must be unmarried and unemployed, aged between one (1) and eighteen (18) or up to twenty-three (23) if full time student.

Section 21 – Credit Card Protection

The Company will pay for Insured Person credit card's outstanding balance up to the limit stated for Insured Persons sustains Bodily Injury in the course of the insured Journey which directly causes or results in his/her death and Accidental Death benefit under Section 4 of this Policy shall be payable. The Company will not liable for (1) interest accrued or financial charges (2) if any Insured Person aged under eighteen (18) years of age.

Section 22 – Coma Benefit

The Company will pay the weekly benefit up to the limit stated for each full week of continuous for Insured Person sustains Bodily Injury in the course of a natural disaster: earthquake, tsunami or volcanic eruption, and if the Insured Person is recommended to leave the city immediately in the course of a Journey by officials of that country, or the government of HKSAR issues a travel warning of not travelling to or recommending the Insured Person should leave that city or country immediately (whichever is applicable).

Section 23 – Rental Vehicle Excess Waiver

The Company will reimburse the Insured Person for the Rental Vehicle Excess which the Insured Person rents or hires a Rental Vehicle in the course of a insured Journey which is involved in a collision whilst under the control of the Insured Person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition) which makes such Insured Person liable for the loss or damage of the Rental Vehicle.

Section 24 – Natural Disaster Evacuation

The Company will indemnify the Insured Person for the additional cost for travelling expenses and accommodation up to the limit stated, following an occurrence of a natural disaster: earthquake, tsunami or volcanic eruption, and if the Insured Person is recommended to leave the city immediately in the course of a Journey by officials of that country, or the government of HKSAR issues a travel warning of not travelling to or recommending the Insured Person should leave that city or country immediately (whichever is applicable).

Section 25 – Quarantine Benefit

The Company will pay the daily benefit up to the limit stated for Insured Person is quarantined or isolated in the course of the insured Journey. If the authorized health officer of the country travelled to has reason to suspect that an Insured Person is: (a) infected with Influenza A (H1N1) or; (b) in contact with a person infected with Influenza A (H1N1) or a suspected case of Influenza A (H1N1), and orders the Insured Person to be placed under quarantine or isolation.

Section 26 – Kidnap Benefit

The Company will pay the daily benefit up to the limit stated for each completed twenty-four (24) hour period for Insured Person is kidnapped in the course of the insured Journey.

Section 27 – Loss of Teeth

The Company will pay the Insured Person up to the limit stated for each broken tooth if Insured Person's teeth are broken during an accident in the course of the insured Journey.

Section 28 – Psychotherapy Benefit

The Company will reimburse the Insured Person's spouse's or child(ren)'s cost of psychotherapy up to the limit stated for Insured Person suffers an Accidental Death in the course of the insured Journey, provided that such therapy is directly related to this incident and is essential and recommended by a Physician.

GENERAL EXCLUSIONS

- Applicable to Afghanistan, Chechnya, Iraq, Somalia, North Korea and country of domicile: war, civil war, invasion, revolution or any warlike operation;
- Any illegal or unlawful act by the Insured Person or confiscation, destruction by customs, any prohibition or regulations by any government;
- The Insured Person not taking all reasonable efforts to safeguard his/her property/money, or to avoid Injury to minimize any claim under this Policy;
- Engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
- Pregnancy or childbirth, (not applicable if such expenses relate to emergency medical complications that are not considered routine treatment and are incurred before the thirty-second (32nd) week terms of pregnancy), sexually transmitted disease; suicide or intentional self Injury; any Pre-Existing condition, congenital and heredity condition; AIDS; mental or sleeping disorders;
- The Insured person engaging in naval, military or airforce service or operation; armed force service; being a crew member of an operating any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities;
- Any expenses that can be compensated from any other sources - except for Personal Accident Benefit.
- Any loss in the course of the extended travelling period or the extension of the original Holiday Package, which is not organised/arranged by the Policyholder. But this exclusion shall not apply for the return flight ticket back to the very first departure country if it is organised/arranged by the policyholder.

GENERAL CONDITIONS

- At the time of effecting this insurance the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured Journey, otherwise any claim could be forfeited.
- The Master Policy shall be interpreted in accordance with the laws of Hong Kong.
- The maximum period of an insured Journey cannot exceed 31 days. The insurance coverage will automatically cease after 31 days from the first departure date. However, if any circumstance exists which is outside the Insured Person's control and the insured Journey is extended beyond the period stated in the Passenger Receipt, the Company will automatically extend the cover of the insured Journey for a maximum 14 calendar days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's insured Journey.
- Any non-disclosure or fraudulent misrepresentation in any material particulars shall render to the whole cover for the Insured Person issued hereunder void from inception.
- For the avoidance of doubt, ACE Assistance is an independent service provider providing services to Insured Persons. The Company or any of its affiliates, agent or employees of any of them have no responsibility or liability for any act, default, negligence, error or omission of ACE Assistance or any of its employees or representatives.

Note: This Certificate of Insurance provides a general description of the insurance only. Please refer to the exclusions, terms and conditions of the Master Policy for the details of coverage and exclusions, a copy of which is available from the Company upon request.

CLAIM PROCEDURE

Any occurrence which may give rise to a claim should be advised immediately to the Company and all claims must be handled in Hong Kong. The Company shall not be liable to pay more than the amount stated in the Schedule of Benefits in the event of each and every claim.

- Retain your original booking invoices/receipts. It is required to attach them to the claim form.
- In case of any emergency, call our 24-Hour ACE Insurance Worldwide Emergency Assistance Hotline at (852) 3723 3030 immediately.
- Should the Insured Person comes across the below situations, please take the following actions and provide the relevant supporting documents with the completed claim form.
 - If medical attentions are received for Injury or Sickness, the Insured Person should, if possible, obtain receipts for all payments made plus a medical report of diagnosis showing the nature of the Injury or Sickness.
 - For any loss of traveller's cheque and money, travel tickets, passport, baggage, etc, the Insured Person must report to the police within 24 hours and a police report obtained.
 - For any baggage loss/damage, evidence of value must be provided.
- In case of claim belonging to Personal Liability, Insured Person must notify the Company immediately upon receipt of any letter of claim in relation to Personal Liability and provide the Company with all the necessary information and assistance within 14 days of the request being made by the Company.
- Obtain, complete and return a claim form together with all relevant supporting documents without delay. In no event should a claim be notified later than 30 days after the happening of the relevant event given rise to a claim.

Claims procedures above is a brief guideline only. For further details, please contact the Company.

Please carry this Certificate of Insurance and keep it safely as it may be necessary to produce it to a Hospital or Physician when treatment is required. Also, the Company would suggest that the Insured Person's family member should be aware of this insurance cover.

This travel insurance is underwritten by ACE Insurance Limited via Aon Hong Kong Limited as the insurance broker of Cathay Holidays Limited for Cathay Pacific Holidays and/or Dragonair Holidays Packages. (This is a bilingual Certificate of Insurance. If disputes would arise regarding interpretation of any part of the Certificate of Insurance, the English version shall prevail.)