



ace insurance

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Outbound Travel Alert Extension

(As of 15 March 2010 all of The Company's individual single trip and annual travel insurance policies will include the following benefits in the event of a Black Alert)

DEFINITION OF WORDS

“**Black Alert**” means the travel alert issued by the Security Bureau of the Hong Kong SAR Government under the Outbound Travel Alert (OTA) System. This definition may be changed by the Company from time to time based on changes to the OTA System communicated by the Security Bureau of the Hong Kong SAR Government.

“**The Company**” means ACE Insurance Limited, Hong Kong.

DESCRIPTION OF SECTION/ BENEFITS/ DESCRIPTION OF COVERAGE

(1) Trip Cancellation

In the event of:

The unexpected issuance of a **Black Alert** for a destination scheduled in the **Journey** at least one day after the policy has been purchased and which continues until within one (1) week of the date the **Journey** is scheduled to begin resulting in cancellation of the **Journey**, **The Company** will reimburse, up to the sum insured under the policy, the **Insured Person's** loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured Person**.

(2) Trip Curtailment:

In the event that the **Journey** is curtailed because an **Insured Person** must return directly to **Hong Kong** following:

The unexpected issuance during the **Period of Insurance** of a **Black Alert** for a destination scheduled in the **Journey**, **The Company** will reimburse, up to the sum insured under the policy

- a) the **Insured Person's** cost of the unused part of the **Journey** calculated on a pro rata basis according to the number of unused days of the **Journey** after the **Insured Person** has passed through **Hong Kong** immigration on his/her return to **Hong Kong**; and
- b) additional travelling expenses or board necessarily incurred after the commencement of a **Journey**; and
- c) loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured Person** after the commencement of a **Journey**.

Conditions: The above benefits will not be applicable if the Black Alert is issued after 30 September, 2010

All other policy terms, conditions and exclusions shall remain unchanged



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外遊警示伸延保障

(由 2010 年 3 月 15 日起，本公司的個人單次及全年旅遊保險計劃已加入下列黑色警示保障)

詞彙釋義

黑色警示指由香港特別行政區政府保安局於「外遊警示制度」下就旅遊目的地發出的外遊警示，就此定義，本公司會配合香港特別行政區政府保安局就「外遊警示度」的修訂不時作出修改。

本公司指安達保險有限公司。

項目說明/保障

(1) 取消旅程

假若：

於購買保單不少於一天後及**旅程**計劃開始日期前一(1)週內，在未能預計的情況下計劃目的地被發出**黑色警示**因而導致該**旅程**必須取消，**本公司**將就**受保人**因預付或被沒收的旅行及/或住宿費用所致的損失，向**受保人**作出補償，惟上限為保障計劃的保單所列之保額。

(2) 旅程中斷

若**受保人**因下列原因而須縮短**旅程**並須直接返回**香港**：

在未能預計的情況下於**受保期間**因保安局就該**旅程**的計劃目的地發出**黑色警示****本公司**將補償下列費用，惟金額上限為保障計劃的保單所列之保額：

- a) 根據**受保人**在返回**香港**途中通過**香港**入境處時，該**旅程**仍未使用的天數，按比例計算**受保人**未使用的**旅程**費用；及
- b) 在**旅程**開始後由**受保人**引致的額外旅遊費用或膳食費用；及
- c) **受保人**在**旅程**開始後因預付或被沒收旅行及/或住宿費用所致的損失。

條件：上述額外保障將不適用於 2010 年 9 月 30 日後發出的黑色警示。

所有保單條文、條款及不保事項則維持不變。

(此中文譯本乃供參巧之用，如中文譯本與英文有異，一概以英文為準)