

Single Trip Travel Insurance Policy

Endorsement

This Endorsement forms part of this Policy. Definition used in this Endorsement were defined in the Policy shall have the same meaning as in the Policy except where specially provided for in this Endorsement. This Endorsement is effective on the effective date of this Policy until the expiry date and will be terminated upon renewal.

COVID-19 Extension

It is hereby noted and agreed that below benefits are extended to cover the Insured Person contract COVID-19 after the Insured Person has been vaccinated with at least one vaccine that is approved by the Hong Kong SAR Government, the Company will pay the benefit payable as specified in the Table of Benefits:

Benefit 1 – Medical Expenses

- a. Up to a maximum of HK\$1,000,000 or benefit payable as specified in the Table of Benefits, whichever is the lesser;
- b. Reasonable additional transportation and/or accommodation incurred after the interruption as a result of seeking medical treatment up to the following sublimit:

Plan	Bronze	Silver	Gold
Sublimit	HK\$3,000	HK\$5,000	HK\$10,000

Local Follow-up Medical Expenses

Extend to cover medical expenses related to COVID-19 up to 10% of the unused portion of the benefit payable an Insured Person contracted in the course of a Journey if no medical treatment outside Hong Kong has occurred, subject to a Registered Medical Practitioner diagnosing COVID-19 within seven (7) calendar days after an Insured Person's returning to Hong Kong.

Benefit 2 – Hospital or Quarantine Allowance

Benefit 7 – Trip Cancellation

Benefit 8 – Trip Curtailment

The maximum limit payable by the Company shall not exceed HK\$5,500,000 in respect of all Insured Persons under the Policy during the Period of Insurance.

Automatic Extension of Period of Insurance

In the event of the Journey being delayed arising due to flight ban imposed by the Hong Kong SAR Government, this Policy shall automatically extend the cover up to a maximum of twenty-one (21) calendar days.

**Mobile Phone Extension**

It is hereby noted and agreed that the Policy is extended to cover any accidental loss of mobile phone under Gold plan up to a maximum limit of HK\$3,000.

An excess of 20% is applicable for each and every loss.

Other terms, conditions and exclusions are subject to the Policy wording.