



Cathay Pacific Airways Travel Cover

Cathay Pacific Airways Travel Cover (the “Master Policy”) is a group contract of insurance underwritten by AXA General Insurance Hong Kong Limited (“AXA”) and issued to Cathay Pacific Airways Limited (“CX”). You are the insured person under the Master Policy for the benefits below, provided that you meet the eligibility requirement. The cover is included with every CX ticket travelling overseas from 1 July 2021 to 30 September 2021. You must agree to CX to collect and transfer your personal data to AXA for the purposes of underwriting such insurance, insurance administration, general enquiry and claims handling.

Please note that CX is not an insurance agent of AXA, and CX is not your insurance broker.

There is no contract of insurance between you and AXA.

Master Policy Number: Z1486165

Summary of benefits:

Benefits	Maximum Indemnity per insured person
Section 1: Overseas Medical Expenses due to COVID-19	USD 200,000*
Section 2a: Emergency Medical Repatriation due to COVID-19 Repatriation of travel companion and Children	Actual cost Actual cost
Section 2b: Repatriation of Mortal Remains due to COVID-19 and Funeral costs	Actual cost USD 1,500
Section 3: PCR Test for COVID-19	Actual cost
Section 4: Denied Boarding	USD \$1,000
Section 5: Missed Departure	USD \$1,000
Section 6: Evacuation	USD \$1,000
Section 7: Can't Get Home	USD \$1,000 (transport cost) USD \$100 per day, up to 14 Days* (accommodation cost)

*per CX customer, per trip

1. You, the Insured Person are automatically eligible for cover under the Master Policy when You travel on a Scheduled Flight for Your trip Overseas.; and

2. The cover will be provided in the country/region or countries/regions that You visit during Your trip.
3. Period of coverage
 - (a) For any Trip, You are covered from the first (1st) day of travel to the thirtieth (30th) consecutive travel day, regardless of the length of Your trip.
 - (b) Your cover ceases at the earliest of the following events:
 - Upon the arrival of the Scheduled Flight in Your Home Country/Region; or
 - Upon the arrival of the Scheduled Flight in the departure Country/Region stated in the relevant ticket for the Trip; or
 - The maximum duration of 30 days whilst Overseas after the commencement of Your Trip; or
 - If You are diagnosed with COVID-19 during the 30-day period (first day and last day inclusiv) mentioned in (a) above, then the insurance cover under the Policy will continue to be provided (even beyond the 30-day period) up to the actual duration of the respective benefits provided in this Policy (subject to applicable limits and exclusions) or until your return to your Home Country, whichever is earlier.

Please refer to the Policy Terms and Conditions below for description of the group insurance contract.

If you have any queries and need repatriation assistance, please contact our 24-Hour Service Hotline at:

Telephone No.: (852) 2863 5785 (English, Cantonese, Putonghua)

WhatsApp chat, message: (852) 2863 5784 (English, Chinese)

POLICY TERMS AND CONDITIONS

Cathay Pacific Airways Travel Cover

(Applicable for international Trips commencing between 1 July and 30 September 2021)

This document provides a description of the group insurance (issued under Master Policy No: **Z1486165**) held by **Cathay Pacific ("CX")** for Your benefit as eligible customers of **Cathay Pacific ("CX Customers")**. This policy is underwritten and issued by **AXA GENERAL INSURANCE HONG KONG LIMITED ("AXA HK")** to CX. This document is appendix to and subject to the group insurance contract entered into between CX and AXA HK.

In consideration of the payment of the premium by Cathay Pacific, AXA HK agrees to provide coverage under the policy whilst the policy is in force and in accordance with the terms of this policy.

The benefits under this group insurance are provided at no additional cost to CX Customers who can make claims directly to AXA HK (or via **Inter Partner Assistance Hong Kong ("IPA")** for emergency cases that should include evacuation and repatriation) as persons insured under this policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

PART 1: SUMMARY OF BENEFITS

	Benefits	Maximum Limit Payable
Section 1	Overseas Medical Expenses due to Covid-19	USD \$200,000*
Section 2a	Emergency Medical Repatriation due to Covid-19 Repatriation of travel companion and Children	Actual cost Actual cost
Section 2b	Repatriation of Mortal Remains due to Covid-19 Funeral costs	Actual cost USD \$1,500
Section 3	PCR Test for Covid-19	Actual cost
Section 4	Denied Boarding	USD \$1,000
Section 5	Missed Departure	USD \$1,000
Section 6	Evacuation	USD \$1,000
Section 7	Can't Get Home	USD \$1,000 (transport cost) USD \$100 per day, up to 14 Days* (accommodation cost)

* Per CX Customer, per Trip

PART 2: SCOPE OF COVERAGE

1. Eligibility of Cover

You will automatically be eligible for cover under this group insurance policy when You travel on a Scheduled Flight for Your Trip Overseas.

2. Geographical Coverage

The cover will be provided after the commencement of your journey to the departure airport and in the country/region or countries/regions that You visit during Your Trip.

3. Period of Coverage

- (a) For any Trip, You are covered from the first (1st) day of travel to the thirtieth (30th) consecutive travel day, regardless of the length of Your Trip.
- (b) Your cover ceases at the earliest of the following events:
 - Upon the arrival of the Scheduled Flight in Your Home Country / Region; or
 - Upon the arrival of the Scheduled Flight in the departure Country/Region stated in the relevant ticket for the Trip; or
 - The maximum duration of 30 days whilst Overseas after the commencement of Your Trip;- or
 - If You are diagnosed with COVID-19 during the 30-day period (first day and last day inclusive) mentioned in (a) above, then the insurance cover under the policy will continue to be provided (even beyond the 30-day period) up to the actual duration of the respective benefits provided in this policy (subject to applicable limits and exclusions) or until Your return to Your Home Country / Region, whichever is earlier.

PART 3: DESCRIPTION OF BENEFITS

SECTION 1 – OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

The purpose of this section is to help You if, whilst You are Overseas, You are:

- Diagnosed with Covid-19 and seek medical treatment; or
- Display symptoms of Covid-19 and need to have a PCR test; or
- You have been in contact with someone diagnosed with Covid-19 and need to have a PCR test

What is covered

- (a) Reimbursement of the Medical Expenses incurred up to the specified limit under this Section; and
- (b) With the prior authorisation of IPA, we will arrange and pay for the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to move You to a suitable hospital nearby if it is medically necessary. Any decision regarding the nature, the appropriateness of moving You, including the way in which the repatriation will be organized, will be exclusively and jointly made by both the attending Doctor and IPA

What is not Covered under this Section

We will not pay for any claims in respect of:

- (a) Any treatment or care costs not relating to COVID-19;
- (b) Any treatment or care where there is state funded treatment in the destination country/region;
- (c) Physiotherapy costs;
- (d) Any cost of treatment of a therapeutic nature or for rehabilitation.
- (e) Anything mentioned in General Exclusions Section, which are applicable to all sections of the policy.
- (f) Any treatment or care cost incurred in Home Country/Region or the departure Country/Region stated in the relevant ticket for the Trip, whichever is the earlier.

SECTION 2a – EMERGENCY MEDICAL REPATRIATION DUE TO COVID-19

If, whilst You are Overseas, You are diagnosed with Covid-19 and IPA certifies that Your medical condition allows You to be repatriated back to Your Home Country / Region, IPA will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the repatriation, provided that:

- (a) The necessary approval for the repatriation has been given by the local governmental authority and medical facilities (taking into account any potential travel restrictions and exceptional regulatory restrictions in force); and
- (b) Any decision regarding the nature, the appropriateness of Your repatriation, including the way in which the repatriation will be organized, will be exclusively and jointly made by both the attending Doctor and IPA.

The Medical Expenses incurred under Section 1 ceases on the day when Your repatriation arranged by IPA begins and thereafter, no more Medical Expenses will be paid under this Section.

IPA will arrange and pay for the repatriation for a Travel Companion who is with You at the Trip location to enable that person to accompany You, and/or enable the Children who were travelling with You to return home if no adult member of Your Family is present at the Trip location with them.

SECTION 2b – REPATRIATION OF MORTAL REMAINS DUE TO COVID-19 & Funeral costs

If, whilst You are Overseas, Your death occurs as a result of Covid-19, We will arrange and pay up to the limit specified in the Summary of Benefits for:

- (a) the cost of transporting Your mortal remains back to Your Home Country / Region; or
- (b) the cost of transporting Your mortal remains to an alternative destination outside Your Home Country / Region (at the request of Your personal representative); or
- (c) the cost of local burial in the country/region that You were visiting.

Our maximum liability for (b) or (c) under this Section is the equivalent of the cost of transporting Your mortal remains to Your Home Country / Region.

We will also cover the associated reasonable costs of a basic casket, embalment, cremation and funeral expenses up to the Maximum Limit Payable (USD 1,500).

What You must do under Section 2a and 2b

1. You (or Your personal representative) must contact IPA to make arrangements for the services provided:
 - (a) The medical assistance services are available at this 24 hours Travel Assistance Hotline:
 - (852) 28635785
 - (852) 28635784 (WhatsApp chat)
 - (b) Please have the following information ready when You call IPA:
 - The address and telephone number that IPA can reach You or Your personal representative at;
 - The nature of the help You require and a brief description of the situation;
 - (c) You will be assigned a Case Number and will be asked to share a copy of the following documents:
 - Cathay Pacific flight ticket and/or boarding pass
 - Passport (including Your Visa page if applicable)
 - Covid-19 positive test result dated on or after the first day of travel and received outside of Your Home Country / Region.
2. If, due to reasons beyond Your control, You or Your personal representative are unable to notify IPA to make the necessary arrangements, and We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We will reimburse the expenses incurred for the services that IPA would have provided under the same circumstances.
3. If Your original Cathay Pacific flight ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to Us.

What is not covered under Section 2a and 2b

We will not pay for any claims in respect of:

- (a) Expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the Trip;

- (b) Expenses for a service not approved and arranged by IPA or its authorized representative (except as described in point 2 above);
- (c) Expenses incurred without the prior approval of IPA/AXA;
- (d) Treatment performed or ordered by a person who is not a Doctor or nurse;
- (e) Expenses incurred if treatment can be reasonably delayed until the return to Your Home Country / Region; and
- (f) Anything mentioned in General Conditions and General Exclusions Section, which are applicable to all sections of the policy.

SECTION 3 – PCR TEST

If, whilst Overseas, You fail an official body temperature check and/or PCR test for Covid-19 which prevents You returning to Your Home Country / Region We will pay for You to have up to 2 PCR tests for Covid-19 so that You can return to Your Home Country / Region .

What is not Covered under this Section

- (a) The cost of a PCR test in Your Home Country / Region;
- (b) Any PCR test which is routine, expected or which You knew, or should have known, You would need before You started Your Trip;
- (c) Any more than 2 PCR tests;
- (d) Anything mentioned in General Conditions and General Exclusions Section, which are applicable to all sections of the policy.

SECTION 4 – DENIED BOARDING

The purpose of this section is to help You if You are unable to board Your Scheduled Flight.

What is covered

We will pay You up to the amounts shown below if You are unable to travel due to:

- (a) Your failed health check at the point of check-in.
- (b) Theft of Your passport and/or visa on route to the airport.

1. In Your Home Country / Region

We will pay You up to \$1,000 for only Your proportionate share of the loss of Your irrecoverable unused accommodation, flights and other pre-paid costs.

2. Overseas

We will pay You up to:

- (a) \$100 per night (maximum 14 nights) for additional accommodation.
- (b) \$1,000 for Your share of the loss only to rebook pre-booked flights and the cost of transport to the airport. This also includes reasonable costs for a temporary passport and/or visa to allow You to return to Your Home Country / Region

Special conditions relating to claims

Special conditions are important in the event of a claim. If You are unable to show they have been followed this may affect Your ability to claim.

- (a) You must report the theft of Your passport and/or visa to the Police in the country where the theft occurred as soon as possible and get a police report with the crime reference number.

What is not covered

- (a) The first \$100 of every claim, except:

- If You have been fully vaccinated against Covid-19 and are making a claim as a result of Covid-19;
 - Under point (a) of What is covered if You have taken a test to detect the presence of the Covid-19 within 72 hours before Your Scheduled Flight and received a result stating You have not been infected by Covid-19;
- (b) Any claim where You have been unable to evidence Your loss;
 - (c) Your denied boarding due to Your inability to provide a valid medical fit to fly certificate and/or vaccination certificate;
 - (d) Any flight where the airline has offered reasonable alternative transport or compensation.
 - (e) The cost of Your unused original tickets where You or we have paid for You to return to Your Home Country / Region;
 - (f) The theft of Your passport or visa left unattended at any time.
 - (g) Costs paid for using any reward scheme (for example Asia Miles or supermarket loyalty points) unless evidence of a specific monetary value can be provided.
 - (h) Any property maintenance costs or fees incurred by You as part of a timeshare or Holiday Property Bond Scheme.
 - (i) Any expenses incurred after the date You are able to return to Your Home Country / Region.
 - (j) Anything mentioned in General Exclusions Section, which are applicable to all sections of the policy.

SECTION 5 – MISSED DEPARTURE

The purpose of this section is to help You if You experience certain disruptions to Your travel plans and You are left out of pocket. However, under certain circumstances, Your transport provider may be responsible for providing assistance and compensation

What is covered

We will pay You up to \$1,000 for reasonable additional accommodation and Public Transport costs so that You may continue Your Trip if You fail to arrive at the departure point in time to board Your Scheduled Flight as a result of:

- (a) The failure of the Public Transport in which You are travelling or
- (b) An accident to or breakdown of the vehicle in which You are travelling or
- (c) An accident, breakdown or an unexpected traffic incident happening after the commencement of your journey to the departure airport which causes an unexpected delay or
- (d) Strike or adverse weather conditions

Special conditions relating to claims

Special conditions are important in the event of a claim. If You are unable to show they have been followed this may affect Your ability to claim.

You must allow enough time to arrive at the departure point and check in for Your Scheduled Flight

What is not covered

- (a) The first \$100 of every claim, except:
 - If You have been fully vaccinated against Covid-19 and are making a claim as a result of Covid-19
- (b) Any claim where You have been unable to evidence Your loss.
- (c) Any strike or adverse weather that was publicly announced prior to You booking Your Scheduled Flight.
- (d) Any travel and accommodation costs, charges and expenses where the airline has offered reasonable alternative travel arrangements.
- (e) Any claims arising from the breakdown of any vehicle owned by You which has not been maintained in accordance with manufacturer's instructions or in the event of an accident or breakdown when a police/repairer's report is not provided.
- (f) Any costs incurred as a result of You not planning Your journey correctly, You must allow enough time to complete Your journey and arrive at the time stipulated by the travel provider.

- (g) Any claim where You were unable to take Your Public Transport due to delays in security and/or customs.
- (h) Anything mentioned in General Exclusions Section, which are applicable to all sections of the policy.

SECTION 6 - EVACUATION

The purpose of this section is to help You if You are advised to return to Your Home Country / Region before Your Scheduled Flight.

What is covered

We will pay You up to \$1,000 for reasonable additional transport costs to return You to Your Home Country / Region if the local government in the country You are in advises You to return to Your Home Country / Region.

What is not covered

- (a) The first \$100 of every claim, except;
 - If You have been fully vaccinated against Covid-19 and are making a claim as a result of Covid-19
- (b) Any claim where You have been unable to evidence Your loss.
- (c) The cost of Your unused original tickets where You or we have paid for You to return to Your Home Country / Region.
- (d) Anything mentioned in General Exclusions Section, which are applicable to all sections of the policy.

SECTION 7 – CAN'T GET HOME

The purpose of this section is to help You pay for accommodation and transport to Your Home Country / Region if You can't return home as planned under certain circumstances.

What is covered

We will pay You up to:

- (a) \$100 per night (maximum 14 nights) for additional accommodation.
- (b) \$1,000 for Your proportion only to rebook pre-booked flights, the cost of transport to airport if You are unable to return to Your Home Country / Region due to:
 - The theft of Your passport and /or visa during Your Trip.
 - Medically necessary compulsory Quarantine due to an infectious disease
 - The local authorities in the area You are travelling confine You to Your accommodation due to a state of emergency.

Special conditions relating to claims

Special conditions are important in the event of a claim. If You are unable to show they have been followed this may affect Your ability to claim.

- (a) You must report the theft of Your passport and/or visa to the Police in the country where the theft occurred as soon as possible and get a police report with crime reference number.

What is not covered

- (a) The first \$100 of every claim, except;
 - If You have been fully vaccinated against Covid-19 and are making a claim as a result of Covid-19.
 - Under point (a) of What is Covered if you are making a claim for Quarantine as a result of COVID-19/Covid-19
- (b) Any claim where You have been unable to evidence Your loss.
- (c) The theft of Your passport or visa left unattended at any time.

- (d) The cost of Your unused original tickets where You or we have paid for You to return to Your Home Country / Region.
- (e) Any expenses incurred after the date You are able to return to Your Home Country / Region. or the departure Country/Region stated in the relevant ticket of the Trip, whichever is earlier.
- (f) Anything mentioned in General Exclusions Section, which are applicable to all sections of the policy.

PART 4: DEFINITIONS

In this policy, unless otherwise defined or the context otherwise requires, the following capitalized term shall have the meaning defined below.

TERM	MEANING
Children	Any person below the age of 18 years old unless, under the law applicable to the child, majority is attained earlier.
COVID-19/Covid-19	An infectious disease named by the World Health Organisation as “COVID-19” and caused by severe acute respiratory syndrome SARS-COV-2.
Doctor	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of their license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
Family	Mother, father, sister, brother, spouse, or fiancé/fiancée or common law partner (any couple, in a common law relationship living permanently at the same address) daughter, son, including adopted daughter or son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, legal ward.
Home Country / Region	Any country/region to which You are granted rights of citizenship or permanent residence by the respective governmental authority and/or the country/region where You are assessed for tax purposes.
Hospital	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as patients, and that: <ul style="list-style-type: none"> (a) Provides facilities for diagnosis, treatment and surgery; and (b) Provides 24 hours nursing services by registered graduate nurses and is supervised by full-time staff of Doctors at all times; and Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcohol or drug addiction, a spa, or hydro clinic or a nursing or convalescent home or a home for the aged or such similar establishments.
Inter Partner Assistance (IPA)	The authorized assistance company appointed by Us to provide You with emergency medical services as specified in this policy.
Medical Expenses	Costs that You are responsible for that are necessarily and reasonably incurred for the medical treatment of Covid-19 including necessary PCR tests ordered by a Doctor to establish if You have Covid-19. The treatment shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.
Overseas	The countries/regions outside Your Home Country / Region and, (1) for residents of Hong Kong SAR: Overseas including and not limited to People’s Republic of China, Macau SAR and Taiwan area or region.; (2) for residents of People’s Republic of China: Overseas including and not limited to Hong Kong SAR, Macau SAR and Taiwan area or region; (3) for residents of Taiwan area or region: Overseas including and not limited to People’s Republic of China, Macau SAR and Hong Kong SAR; (4) for residents of Macau SAR: Overseas including and not limited to People’s Republic of China, Taiwan area or region and Hong Kong SAR

PCR	A polymerase chain reaction (PCR) test is performed to detect genetic material from a specific organism, such as a virus.
Public Transport	Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.
Quarantine	A period of time when You have or may have a disease and are kept away from others in order to prevent the disease from spreading. This excludes regionally imposed quarantine.
Scheduled Flight	Cathay Pacific Airways flight and/or Cathay Pacific Airways affiliated flight, which corresponds to the flight details on the booking itinerary or boarding pass as issued by "CX" and is ticketed on CX documents
Travel Companion	The person who commits or arranges the travel booking or reservation together with the Insured Person and accompanies the Insured Person for the whole Journey and who is also insured by Us in respect of the same Journey. The person must not be the tour guide.
Trip(s)	The period of time spent away from Your Home Country / Region on pre-booked travel up to the maximum period of coverage. The departure Country/Region of the Trip is not necessarily Your Home Country/Region
We/Our/Us	AXA GENERAL INSURANCE HONG KONG LIMITED
You/Your	The person who is named on a Scheduled Flight itinerary and covered under this policy as an CX Customer.

PART 5: GENERAL CONDITIONS

The conditions listed here apply to the whole policy. Your insurance cover under this policy is valid only if You follow these conditions.

1. Reasonable Care

You must act prudently and take all reasonable precautions to prevent any injury or illness as if You are not insured. At the time of Your Trip, You must be medically fit to travel and not be aware of any circumstances which could lead to a claim under the policy, otherwise Your claim will be rejected.

2. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this policy will invalidate all claims herein.

This policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information relating to whether You are aware that You may be infected with Covid-19 prior to Your Trip.

3. Known Circumstances or Events

This insurance cover is only valid if You purchase Your Trip before You become aware of any possible situations that may lead to any claim on this policy.

4. Compensation from Other Sources

If You receive compensation for any of the benefits from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the specified limit. This applies to all Sections of this policy.

5. Aggregate Limit of the Cover

Our maximum liability to pay all Cathay Pacific Airways Customers arising out of any one incident of Covid-19 infection shall be limited to USD 23,512,200 per event. In the event that the claims from all insured persons arising out of one single incident of Covid-19 infection exceeds USD

23,512,200 in the aggregate, We will use reasonable endeavours to pay each Cathay Pacific Airways Customer a share of USD 23,512, 200 according to the proportion each claim bears to the aggregate claim from all Cathay Pacific Airways Customers involved in the single incident.

6. Right of Recovery

In the event any payment is made by Us or IPA for a medical claim for which You are not covered for under this policy, We or IPA reserves the right to recover from You for the full sum which We or IPA is liable to the Hospital to which You were admitted.

7. Governing Law

This policy shall be governed by and interpreted in accordance with the Laws of the Special Administrative Region of Hong Kong.

8. Sanction Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

9. Illegality Clause

If providing any cover or benefit under this policy would expose Us to any prohibition, or restriction under the laws or regulations of the Special Administrative Region of Hong Kong, this policy and its benefits shall be considered void, as if cover was never granted.

PART 6: GENERAL EXCLUSIONS

The exclusions listed here apply to the whole policy. We will not pay any benefits under this policy if the claim is caused directly or indirectly by any of these exclusions.

1. Behavioural Exclusions

- (a) Any illegal or wilful act whether sane or insane;
- (b) Suicide or intentional self-injury;
- (c) Under the influence of alcohol or drugs which are not prescribed by Your Doctor;
- (d) Any form of mental or nervous disorder, including insanity.

2. Medical Exclusions

- (a) Any cost of treatment or medical care that cannot be attributed to COVID-19;
 - (b) Costs of Your COVID-19 tests which are mandatory before travelling or upon arrival at a destination;
- (c) Travelling against the advice of a Doctor or for the purpose of seeking medical treatment;
- (d) Any medical treatment which, in the opinion of the attending Doctor could have been reasonable delayed until return to Your Home Country / Region;
- (e) Your failure to obtain any mandatorily required vaccines, inoculations or medications by the relevant government / regulatory authority of the country to/from which You are travelling; prior to Your Trip.
- (f) For scientifically unrecognised examination or treatment methods and medicinal products.

3. Travel Exclusions

- (a) Travelling in, to or through Crimea and Sebastopol (also known as Sevastopol), Cuba, Iran, North Korea, Syria, Venezuela, Yemen and Zimbabwe.
- (b) Your travel to a country, specific area or event when government or regulatory authority in a country to/from which You are travelling has advised against non-essential or all travel, unless such government or authority has provided exceptional permission for such travel. If travelling against advice, only Covid-19 claims will be covered. This exclusion does not apply if You have already started Your Trip before the issuance of such travel advisory.
- (c) Except as expressly covered under Sections 1 to 7, this insurance does not cover any epidemic or pandemic as declared by the local authority at Your Home Country/Region and/or at Your planned destination or the World Health Organisation (WHO).

- (d) Any unused or additional costs incurred by you which are recoverable from:
 - i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - ii) The providers of the transportation, their booking agents, travel agent compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - iii) Your credit or debit card provider or Paypal.
- (e) Cruises are excluded from this specific insurance coverage. By cruises, We mean travels on a cruise ship or cruise liner which lasts the period of time outlined in Your holiday package to visit multiple destinations.

4. **Circumstantial Exclusions**

We cannot be held responsible for non-performance or delays or difficulties in performing the agreed services caused by:

- (a) War, disaster, invasion, embargo, epidemic or pandemic declared by the World Health Organization (other than Covid-19), act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
 - (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
 - (c) Any nuclear reaction or contamination, ionising rays or radioactivity, or any case of *force majeure*.
 - (d) Circumstances known to you before you purchased your policy or at the time of booking any Trip which could reasonably have been expected to lead to cancelling and/ or cutting short the Trip.
5. Any claim arising from a reason not listed in the 'what is covered' sections.

PART 7: CLAIMS PROCEDURES

1. **Claims Submission**

You can file any claim by email or telephone:

- travel.claims@axa.com.hk
Claim enquiry Tel no.: (852) 2523 3061:

2. **30-Day Claims Notification**

Any claim must be submitted within 30 days of the occurrence or loss. We can deny Your claim if it is submitted after the 30 days notification period. If unfortunately, that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim.

3. **Fraudulent Claims**

You must ensure that Your claims that are submitted to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, We will reject the claim and refer the matter to the relevant authorities.

4. **Supporting Documents and Evidence**

Please remember to keep copies of all correspondence You send to us for Your future reference.

All claims

- (a) Cathay Pacific flight ticket or boarding pass.
- (b) Details of any other insurance under which You could also claim.
- (c) Claim form

Section 1 - Overseas Medical Expenses due to Covid-19

- (a) Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- (b) Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of Your European Health Insurance Card (EHIC).

- (c) Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to Inter Partner Assistance.
- (d) In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- (e) Information and medical history from Your General Medical Practitioner (if this is requested You may need to sign a release form with Your surgery to obtain this).
- (f) Details of any travel, private medical or other insurance under which You could also claim.

Section 4 – Denied boarding

- (a) Confirmation from the airline of the reason You were denied boarding.
- (b) Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- (c) Original Police report including crime reference number or incident report, obtained within 24 hours of the theft or loss, or as soon as possible after that.
- (d) Booking confirmation or invoice for alternative transport to Your Home Country / Region.
- (e) Evidence of payment for alternative accommodation.
- (f) Evidence You have been fully vaccinated against SARS-CoV-2 virus (this is only required to remove the deduction of an excess from Your claim).

Section 5 – Missed departure

- (a) Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- (b) Evidence of service history and/or MOT history for Your vehicle.
- (c) Confirmation of the delay to Public Transport from the company involved.
- (d) Confirmation from the Police (if involved) of the circumstances giving rise to the claim.
- (e) Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- (f) Evidence You have been fully vaccinated against SARS-CoV-2 virus (this is only required to remove the deduction of an excess from Your claim).

Section 6 – Evacuation

- (a) Airline cancellation invoice or unused flight tickets.
- (b) Booking confirmation or invoice for alternative transport to Your Home Country / Region.
- (c) Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- (d) Evidence of payment for alternative accommodation.
- (e) Evidence You have been fully vaccinated against SARS-CoV-2 virus (this is only required to remove the deduction of an excess from Your claim).

Section 7 – Can't get home

- (a) Written evidence that it was necessary to Quarantine.
- (b) Confirmation from a relevant authority that it was necessary to be confined to Your accommodation due to a state of emergency.
- (c) Original Police report including crime reference number or incident report, obtained within 24 hours of the theft or loss, or as soon as possible after that.
- (d) Airline cancellation invoice or unused flight tickets;
- (e) Booking confirmation or invoice for alternative transport to Your Home Country / Region.
- (f) Evidence of payment for alternative accommodation.
- (g) Evidence You have been fully vaccinated against SARS-CoV-2 virus (this is only required to remove the deduction of an excess from Your claim).

5. Payment of claims

We will pay all benefits to You or, in the event of Your death, to Your estate. Upon paying Your claim, We are released from Our obligations and liabilities under this policy.

6. Life or death situation

If there is a risk of death, You (or any other person representing You) must call on the medical emergency services in place where You are located before contacting Us or IPA.

PERSONAL INFORMATION COLLECTION STATEMENT

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

Purpose: From time to time it is necessary for the Company to collect Your personal data (including credit information and claims history) which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

1. offering, providing and marketing to You the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. detecting and preventing fraud (whether or not relating to the products/services provided by the Company and/or our affiliates);
6. evaluating your financial needs;
7. designing products/services for customers;
8. conducting market research for statistical or other purposes;
9. matching any data held which relates to you from time to time for any of the purposes listed herein;
10. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
11. conducting identity and/or credit checks and/or debt collection;
12. complying with the laws of any applicable jurisdiction;
13. carrying out other services in connection with the operation of the Company’s business; and
14. other purposes directly relating to any of the above.

Transfer of personal data: Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, Your broker, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard You consent to the transfer of Your data outside of Hong Kong;

2. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
3. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
4. credit reference agencies or, in the event of default, debt collection agencies;
5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business;
6. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere; and.
7. the following persons who may collect and use the data only as reasonably necessary to carry out any of the purposes described in paragraphs nos. 2, 3, 4 and 5 of the Purposes specified above: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check data provided against existing data.

For our policy on using your personal data for marketing purposes, please see the section below **“Use and provision of personal data in direct marketing”**.

Transfer of Your personal data will only be made for one or more of the Purposes specified above.

Use and provision of personal data in direct marketing:

The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including but not limited to providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
 - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
 - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products;
3. the above products and services may be provided by the Company and/or:
 - a) any of our affiliates;
 - b) third party financial institutions;
 - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
 - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities

4. in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “**Access and correction of personal data**”. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

Access and correction of personal data: Under the PDPO, You have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to:

Data Privacy Officer

AXA General Insurance Hong Kong Limited

5/F AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

A reasonable fee may be charged to offset the Company’s administrative and actual costs incurred in complying with your data access requests.