

## American Express Explorer® Credit Card Travel Insurance

Please note that the English version of this Policy is the official version. This Policy is provided to you in both English and Chinese languages for ease of reference only. The English version of the Policy will prevail if any dispute arises regarding the interpretation of any part of the Policy.

Chubb Insurance Hong Kong Limited (hereinafter called the "Company") hereby certifies an American Express Explorer Cardmember who receives this Certificate (superseding all prior certificates which are now null and void) has coverage as outlined below subject to the provisions, limits and other terms contained in the Master Policy which is held by American Express International, Inc. (hereinafter referred to as the "Policyholder"), and which may be inspected there.

Policy Number for American Express Explorer Credit Card: NAC0000050

Policyholder: American Express International, Inc., Hong Kong

Covered Person:

A person shall be a Covered Person under Policy Number NAC0000050 ('the Policy') only if:

- i. He or she is the
  - a) Basic or Supplementary Cardmember who has an American Express Explorer Credit Card issued by the Policyholder and billed in Hong Kong Dollars; or
  - b) legally married spouse or dependent child under age 23 of any "Covered Person" described in a) above; and
- ii. His or her American Express Explorer Credit Card is billed by the Policyholder in Hong Kong Dollars.

For the purpose of this Policy, a common law marriage is not considered a legal marriage.

**Dependent Child** means a legally dependent child, including a stepchild or legally adopted child of any Covered Person described in (i) (a) above; and who is wholly dependent on such Covered Person(s) for financial support.

### COVERAGE REQUIREMENTS

A Covered Person will be fully insured for benefits under the Policy while taking a Covered Trip on a Common Carrier Conveyance only when the entire fare has been charged to his/her American Express Explorer Credit Card.

### A) TRAVEL ACCIDENT INSURANCE COVER:

#### MAXIMUM INDEMNITY PER COVERED PERSON

In the event the entire fare has been charged to duplicate or multiple American Express Cards while the Covered Person takes a Covered Trip on a Common Carrier Conveyance, the Covered Person will be entitled for the highest benefit under one such card, as stated in the "Schedule of Benefits", for any one Loss sustained by any one individual Covered Person as a result of any one accident.

In no event will duplicate or multiple American Express Cards or American Express Travel Cover or Travel Accident Insurance Certificates obligate the Company in excess of the "Schedule of Benefits" for any one Loss sustained by any one accident under Policy NAC0000050 or under other American Express Travel Cover or Travel Accident Insurance Certificates wherever issued.

### TRAVEL INSURANCE

#### DEFINITIONS

**"Common Carrier Conveyance"** means an air, land or water conveyance operated under a license for the transportation of passengers for hire.

**"Covered Trip"** means:

- i. a trip outside of the country of domicile (one-way or round trip) taken by the Covered Person between the Point of Departure and the Final Destination as shown on the Covered Person's ticket; and
- ii. the Covered Person's entire fare for such trip has been charged to an American Express Explorer Credit Card prior to any Injury.

**"Injury"** means bodily injury which:

- i. is caused by an accident which occurs whilst the Covered Person's insurance is in force under the Policy; and
- ii. results in Loss insured by the Policy; and
- iii. creates a Loss due, directly and independent of all other causes, to such accidental bodily injury.

**"Loss"** as used above with reference to hand or foot means complete and permanent severance through or above the wrist or an ankle joint; as used with reference to eye means the irrecoverable loss of entire sight of such eye; or loss of life of the Covered Person.

**"Scheduled Airline"** means an airline listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license or similar authorisation for scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

**"Specially Designated List"** means names of a person, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

### DESCRIPTION OF BENEFITS

#### Common Carrier Benefit:

The benefits specified in the Schedule of Benefits will be paid if, a Covered Person suffers Loss resulting from Injury after the entire fare has been charged to his/her Card; provided, however, such Injury is sustained under the circumstances specified as below:

\* Such Injury received while riding as a passenger, in or boarding or alighting or being struck by the Common Carrier Conveyance while overseas.

#### Additional Benefits:

##### 1. Airport Transportation Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Covered Person's departure for the airport, this Benefit is payable if the Covered Person sustains any Injury while riding as a passenger in a land Common Carrier Conveyance, rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- a. when going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
- b. when leaving directly from an airport after alighting from an aircraft from a Covered Trip.

## 2. Airport Premises Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this Benefit is payable if the Covered Person sustains any Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

## SCHEDULE OF BENEFITS

The American Express Explorer Credit Card Coverage Maximum Benefit Amounts

### Maximum Benefit:

Loss of Life ————— HK\$3,500,000

### *Dismemberment:*

Loss of both hands or both feet ————— HK\$3,500,000

Loss of one hand and one foot ————— HK\$3,500,000

Loss of entire sight of both eyes ————— HK\$3,500,000

Loss of entire sight of one eye and one hand or one foot ——— HK\$3,500,000

Loss of one hand or one foot ————— HK\$1,750,000

Loss of entire sight of one eye ————— HK\$1,750,000

The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an Injury while coverage is in force under the Policy, but only if such Loss occurs within one hundred (100) days after the date of accident which caused the Injury. Indemnity provided hereunder will not be paid under any circumstances for more than one of the Losses, the greatest, sustained by a Covered Person as the result of any one accident.

## ON-BOARD TICKETING

In the event a Covered Person suffers a Loss from an Injury on-board a Scheduled Airline flight for which the airline sells tickets on-board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to an American Express Explorer Credit Card prior to boarding the flight, the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question.

## EXPOSURE AND DISAPPEARANCE

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Policy, such Loss will be covered under the Policy.

If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance due to sinking or wrecking of a Common Carrier Conveyance, and if the Covered Person's body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of life as a result of Injury covered by this Policy.

## EXCLUSIONS

This Policy does not cover any Loss caused or contributed to by:

- i. suicide or self-destruction or any attempt thereat;
- ii. war or any act of war whether declared or undeclared;
- iii. Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his or her beneficiaries;
- iv. while serving as an operator or crewmember of any Common Carrier Conveyance;
- v. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
- vi. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
- vii. any coverage or claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

## CLAIMS

Written notice of a claim must be given to the Company within thirty (30) days after the occurrence or commencement of any Loss covered by the Policy or as soon thereafter as reasonably possible. Benefits will be payable upon receipt of due written proof, as required by the Company, of a legitimate covered Loss.

Payment of Claims: Benefits will be paid to the surviving Covered Person or equally to the beneficiaries in the first of the following classes of successive preference beneficiaries in which there is a living member:

- a. The Covered Person's spouse;
- b. His or her children, including legally adopted children;
- c. His or her parents;
- d. His or her brothers and sisters;
- e. His or her estate.

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge the Company from all obligations under the Policy. Any amount payable to a minor may be paid to the minor's legal guardian. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the beneficiaries.

## INDIVIDUAL TERMINATIONS

The insurance of any Covered Person shall immediately terminate:

- i. as of the date this Policy shall terminate;
- ii. on the date that the Cardmember ceases to be a Covered Person;
- iii. as of the premium due date, if the Policyholder fails to pay the required premium for the Cardmember except as the result of inadvertent error.

## **B) TRAVEL INCONVENIENCE INSURANCE COVER:**

### **SCHEDULE OF BENEFITS**

#### **1. Missed Connections**

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for American Express Explorer Credit Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to HK\$4,000 for the Covered Person. This benefit does not apply if the transfer point is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$4,000 per calendar year.

#### **2. Flight Delay/ Cancellation / Overbooking**

If departure of a Covered Person's confirmed Scheduled Flight from any airport is delayed for four (4) hours or more, cancelled or the Covered Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Covered Person within four (4) hours of the scheduled departure time of such flight, the Company will indemnify the Covered Person for American Express Explorer Credit Card charges incurred in respect of restaurant meals or refreshments up to HK\$4,000. In no event shall the total amount payable exceed HK\$4,000 per calendar year.

#### **3. Luggage Delay**

If the Covered Person's accompanied luggage checked in with the Common Carrier Conveyance is not delivered to him or her within four (4) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Explorer Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$4,000 for the Covered Person. Should the Covered Person's accompanied luggage checked in with the Common Carrier Conveyance not be delivered to him or her within six (6) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Explorer Credit Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$8,000 for the Covered Person. This benefit does not apply if the luggage delay is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$8,000 per calendar year.

#### **4. Luggage Loss**

If the Covered Person's accompanied checked in luggage is not delivered to him or her within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Explorer Credit Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to HK\$2,000 per item/set/piece, subject to a maximum of HK\$10,000 for the Covered Person. This benefit does not apply if the luggage loss is in the Covered Person's Country of Residence. In no event shall the total amount payable exceed HK\$10,000 per calendar year.

In no event shall the total amount payable under Luggage Delay and Luggage Loss arising out of the same insured event exceed HK\$10,000 per calendar year.

The above benefits apply in respect of Covered Persons who are Basic or Supplementary Cardmembers and for spouses and dependent children (as defined) but shall be subject to the per calendar year limit as specified per Card Account.

**"Card Account"** shall mean American Express Explorer Credit Card issued by the Policyholder and billed in Hong Kong Dollars. Any Basic Card and Supplementary Card(s) will be regarded as one Card Account.

**"Country of Residence"** shall mean:

- a) the country of which the Covered Person is a permanent resident; or
- b) any other country to which the Covered Person is assigned or seconded.

**"Scheduled Flight"** means a flight in an aircraft where the airline is listed in the Official Airline guide or equivalent and the air carrier holds a certificate, licence or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

**"Specially Designated List"** means names of a person, entities, groups or corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

### **EXCLUSIONS**

The Policy does not cover any loss caused or contributed to by:

1. war or any act of war, whether declared or undeclared;
2. any illegal act by or on behalf of the Covered Person and/or his/her beneficiaries;
3. while serving as an operator or crew member of any conveyance;
4. confiscation or requisition by Customs or other Government authority;
5. failure of the Covered Person to take reasonable measures to save or recover lost luggage;
6. failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report;
7. any coverage or claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

### **CLAIMS**

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representative and shall be in such form and of such nature as the Company may prescribe.
2. Written notice of all claims must be given as soon as possible, but no later than thirty (30) days after the event giving rise to the claim to the Company.
3. Original receipts relating to expenses incurred in respect of which indemnity is claimed under this insurance must be supplied to Chubb Insurance Hong Kong Limited. Also, the Record of Charge Form or a copy of the statement, verifying that the relevant flight tickets were charged to an American Express Explorer Credit Card account and, in respect of lost or delayed luggage, a copy of the Property Irregularity Report obtained from the airline, must be supplied together with the following information:
  - Full details of the Flight (Airline, Flight Numbers, Departure Airport, Destination, Scheduled Times and Arrival Airport).
  - Full details of the Delay or Loss incurred.
  - Full details of expenses for which reimbursement is claimed.
  - Written receipts acknowledging the return of luggage (for luggage delay).
4. Once all the required documents are submitted and the claim is approved, the reimbursement will be made within ten (10) working days.

## MAXIMUM INDEMNITY

In no event will duplicate or multiple American Express Cards obligate the Company in excess of the limit stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy.

## TERMINATION

The insurance cover provided for any individual American Express Explorer Credit Card member will terminate as of the date he or she ceases to be an eligible American Express Explorer Credit Card member or the date of termination of the Policy, whichever is earlier. The cover provided is subject to any endorsement and/or amendments to the Master Policy. This cover replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Policy provided prior to this document.

## C) GENERAL CONDITIONS:

### LEGAL JURISDICTION AND GOVERNING LAW

The Company shall in all competent judicial proceedings at the instance of parties suing in respect of matter arising out of this insurance acknowledge the jurisdiction of the Courts in Hong Kong Special Administrative Region of the People's Republic of China (herein after known as "Hong Kong"). The Policy shall be governed by and interpreted in accordance with Hong Kong Law, except as otherwise stated herein.

### RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623) to enforce any terms of this Policy.

### Compliance With Applicable Economic And Trade Sanctions Laws

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

### CHUBB PERSONAL INFORMATION COLLECTION STATEMENT

The Company ("We/Us") want to ensure that Our Insured Persons ("You") are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You ("Personal Data"), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

#### a) Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop, establish and administer alliances and other arrangements with other organisations in relation to the administration and use of Our respective products and services. We may also use your personal data in other ways with your consent.

#### b) Transfer of Personal Data

Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be disclosed to:

- (i) third parties who assist Us to achieve the purposes set out in paragraphs 1 above. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within the Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which You accessed the system;
- (iv) others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

#### c) Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance ("PDPO"), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer  
39/F, One Taikoo Place  
979 King's Road  
Quarry Bay, Hong Kong  
Tel: (+852) 3191 6800  
Fax: (+852) 2560 3565  
E-mail: Privacy.HK@chubb.com

Your request to obtain access or correction to Your Personal Data will be considered within forty (40) days of Our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

American Express International, Inc. (Effective January, 2023)



## 美國運通Explorer®信用卡旅遊保險

請注意「本保單」以英文版本為正式版本。「本保單」同時設有中英文版本，惟僅供閣下作參考用途而已。如就「本保單」內容的詮釋有任何爭議，均以英文版本為準。

安達保險香港有限公司（以下稱「本公司」）茲證明：收到本憑證（取代之前所有現已失效的憑證）的美國運通Explorer信用卡會員可享有下文概述的保障，惟須受美國運通國際股份有限公司（以下稱「保單持有人」）所持有的主保單所載及可於當中查閱的條文、限額及其他條款所規限。

美國運通Explorer信用卡保單編號：NAC0000050  
「保單持有人」：香港美國運通國際股份有限公司

受保人：

只有符合下述情況，方可作為NAC0000050號保單（「本保單」）的「受保人」：

- ii. 他或她是
  - a) 持有由「保單持有人」簽發的美國運通Explorer信用卡並以港幣結算的基本卡或附屬卡會員；或
  - b) 上述a)項所述任何「受保人」的合法已婚配偶或23歲以下的受供養子女；及
- ii. 他或她的美國運通Explorer信用卡由「保單持有人」以港幣記賬。

就「本保單」而言，普通法婚姻不被視為合法婚姻。

**受供養子女**是指依法受供養的子女，包括上文(i) (a)所述的任何「受保人」的繼子女或合法收養的子女；並且完全依賴該「受保人」的經濟支持。

**承保要求**  
「受保人」在「受保旅程」中乘搭「公共交通工具」時，須以其美國運通Explorer信用卡由卡支付全額票價，方可獲得「本保單」項下的全部保障。

### A) 旅遊意外保險保障：

每位「受保人」的最高賠償限額

若「受保人」在「受保旅程」中乘搭「公共交通工具」時，以重複或多張美國運通卡支付全額票價，該「受保人」有權獲得的最高賠償，將僅限於一張相關信用卡就一次意外而導致「受保人」蒙受一項「喪失」的賠償額(如「保障計劃」所述的最高賠償)。

在任何情況下，即使涉及重複或多張美國運通卡或美國運通旅遊保障或旅遊意外保險憑證，「本公司」都不會對NAC0000050保單或其他美國運通旅遊保障或旅遊意外保險憑證(不論在任何地方簽發)項下的任何一次意外所造成的任何一項「喪失」承擔超出「保障計劃」中所述的責任。

### 旅遊保險

**釋義**  
「**公共交通工具**」是指有牌照下經營並用於運輸乘客的任何空中、陸上或水上交通工具。

「**受保旅程**」指：

- i. 「受保人」於居住國境外，並在「受保人」的票上所示的出發點和目的地之間進行的旅程（單程或往返）；及
- ii. 「受保人」在蒙受任何「損傷」之前，已透過美國運通Explorer信用卡支付該旅程的全額票價。

「**損傷**」指有關身體損傷：

- i. 因「受保人」在「本保單」生效期間發生的意外所引致；及
- ii. 導致「本保單」所承保之「喪失」；及
- iii. 直接因意外身體損傷（非其他原因）而導致「喪失」。

「**喪失**」，如上文所指的，如提述手部或足部的喪失，是指通過手腕或腳踝關節，或手腕或腳踝關節以上的完全及永久性切斷；如提述眼部的喪失，則指眼部的視力完全喪失且無法恢復；或是指「受保人」喪失生命，即身故。

「**定期航線**」指在《正式航空公司指南》或《ABC世界航空指南》中所列的航空公司，該航空公司持有飛機註冊國有關當局頒發的證書、牌照或類似授權，並根據該授權，維持及公佈在定期和特定時間於指定機場之間的客運服務的時間表及收費表。

「**特別指定名單**」指名單上指定，受美國、澳洲、聯合國、歐盟或英國的貿易或經濟制裁或其他類似法律或法規約束的個人、實體、團體或公司。

保障說明

「**公共交通工具**」保障：

若「受保人」透過信用卡支付全額票價後，因蒙受「損傷」而導致「喪失」，將可獲「保障計劃」中訂明的保障；前提是該「損傷」是在以下特定情況下發生：  
\*在海外以乘客身份乘搭、身在「公共交通工具」，或登上或離開「公共交通工具」，或被「公共交通工具」撞到時所蒙受的「損傷」。

**額外保障：**

1. 機場交通保障：
  - 若「受保人」前往機場之前已就「受保旅程」購買「定期航線」機票，並在以乘客身份乘搭陸上「公共交通工具」、租賃汽車或作為「公共交通工具」定期營運的直升機時蒙受任何「損傷」，「受保人」將可獲得本保障，但僅限於：
    - a. 直接前往機場以登上「受保旅程」中的飛機期間；或
    - b. 在「受保旅程」中，下機後，直接從機場離開期間。
2. 機場場所保障：
  - 若「受保人」在登機前已就「受保旅程」購買「定期航線」機票，並在任何指定供乘客使用的機場場所內蒙受任何「損傷」，「受保人」將可獲得本項保障，但僅限於「受保人」在緊接乘搭「受保旅程」的飛機前或在「受保旅程」中下機後隨即身在有關場所期間。



**保障計劃**

美國運通Explorer信用卡保障的最高保障金額

**最高金額**

身故	3,500,000港元
傷殘：	
喪失雙手或雙足	3,500,000港元
喪失單手及單足	3,500,000港元
雙目的視力完全喪失	3,500,000港元
單目的視力完全喪失及喪失單手或單足	3,500,000港元
喪失單手或單足	1,750,000港元
單目視力完全喪失	1,750,000港元

若「受保人」在「本保單」項下保障生效期間因蒙受「損傷」而導致「喪失」，「本公司」將支付適用的保障金額，惟僅限於該「喪失」必須在導致「損傷」的意外發生後一百(100)天內發生。在任何情況下，「本公司」概不會就「受保人」因一次意外所蒙受的超過一項最大的「喪失」作出賠償。

**機上售票**

若「受保人」在「定期航線」航班上因蒙受「損傷」而導致「喪失」，而該航線在機上出售機票，且「受保人」在登機前未有透過美國運通Explorer信用卡購買機票，而「本公司」能夠確定於該航班上並無法使用其他支付方式，則「本公司」將評估並承擔該項「喪失」。

**遇險及失蹤**

若「受保人」在「受保旅程」中發生意外而不可避免地遇險，並因「公共交通工具」沉沒或失事而失蹤，而「受保人」因遇險而蒙受「本保單」項下保障的「喪失」，則該項「喪失」將在「本保單」項下獲得保障。

若「受保人」在「受保旅程」中因發生導致「公共交通工具」沉沒或失事的意外而失蹤，且若「受保人」的遺體在該意外發生日期後五十二(52)週內仍未尋獲，則在沒有相反證據的情況下，將推定「受保人」因「本保單」所保障的「損傷」而致身故。

**不保事項**

- 「本保單」不保障因以下原因引致或促成的任何「喪失」：
- i. 自殺或自殘，或企圖自殺或企圖作出自殘行為；
  - ii. 戰爭或任何戰爭行為，不論宣戰與否；
  - iii. 促成「損傷」的原因是由或代表「受保人」或其受益人實施或意圖實施的非法行為；
  - iv. 擔任任何「公共交通工具」的操作人員或機組成員；
  - v. 由或代表「受保人」及/ 或其受益人作出的任何非法行為；
  - vi. 直接或間接、真實或聲稱的有害生物、化學、核燃料或輻射物質、氣體或污染物的排出、分散、滲漏、遷移、逸出、釋放及暴露；
  - vii. 涉及任何適用的貿易及經濟制裁、法律或法規或特別指定名單的任何損失或費用，或若由我們作出補償或賠付將會導致我們違反貿易或經濟制裁或其他類似法律或法規的任何損失或費用而直接或間接產生、引起、相關或促成的任何保障或索償。

**索償**

索償的書面通知須在保單保障的任何損失發生或開始後三十(30)天內或其後的合理時間內盡快提交予「本公司」。「本公司」將在收到「本公司」要求的合法承保「喪失」的適當書面證明後支付保障。

支付索償：賠償將支付予在世的「受保人」，或按均等份額支付予以下類別繼承優先受益人當中的第一類受益人（當中有一名成員在世）：

- a. 「受保人」的配偶；
- b. 他或她的子女，包括合法收養的子女；
- c. 他或她的父母；
- d. 他或她的兄弟姊妹；
- e. 他或她的遺產。

「本公司」可基於上述任何一類優先受益人的成員的誓章確定有關人士。基於該誓章的付款將完全解除「本公司」在保單項下的所有責任。任何應付予未成年人的金額均可支付給該未成年人的法定監護人。如「受保人」在世，有關「受保人」蒙受的所有其他「喪失」的保障將支付予「受保人」，否則將支付予受益人。

**個人終止合約**

任何「受保人」的保險應在：

- i. 本「保單」屆滿時立即終止；
- ii. 持卡人不再是「受保人」的日期立即終止；
- iii. 保費到期日立即終止（若「保單持有人」未有為持卡人支付所需的保費，惟因無意過失所致的情況除外）。

**B) 旅遊延誤保險保障：**

**保障計劃**

- 1. 錯過轉機  
若「受保人」因其已確定乘搭飛往轉機地點之預定班機誤時，導致「受保人」無法乘搭已確認之預定接駁班機，且「受保人」在其入境航班實際到達時間四(4)小時內無法乘搭其他接駁班機，則「本公司」將向「受保人」賠償因酒店住宿及餐廳用餐或茶點而招致的美國運通Explorer信用卡費用，最高金額為4,000港元。若轉機地點位於「受保人」的居住國，則此項保障不適用。在任何情況下，應付總額均不超過每個公曆年為4,000港元。
- 2. 班機延誤/取消/超額預訂  
若「受保人」的已確定預定班機從任何機場延誤四(4)小時或以上起飛、被取消或「受保人」因超額預訂而被拒絕登機，且「受保人」在該班機的預定起飛時間四(4)小時內無法乘搭其他接駁班機，則「本公司」將向「受保人」賠償因餐廳用餐或茶點而招致的美國運通Explorer信用卡費用，最高金額為4,000港元。在任何情況下，應付總額均不超過每個公曆年為4,000港元。

### 3. 行李延誤

若「受保人」托運予「公共交通工具」的隨身行李，在「受保人」抵達班機預定目的地後四(4)小時內仍未運達，則「本公司」將向「受保人」賠償在該預定目的地緊急購買基本衣物及必需品而招致的美國運通Explorer信用卡費用，最高金額為4,000港元。若「受保人」托運予「公共交通工具」的隨身行李在「受保人」抵達航班預定目的地後六(6)小時內仍未運達，則「本公司」將向「受保人」賠償在該預定目的地緊急購買基本衣物及必需品而招致的美國運通Explorer信用卡費用，最高金額為8,000港元。若行李延誤發生在「受保人」的居住國，則此項保障不適用。在任何情況下，應付總額均不超過每個公曆年為8,000港元。

### 4. 行李遺失

若「受保人」托運的隨身行李在「受保人」抵達航班預定目的地後四十八(48)小時內仍未運達，則該等行李將被視為永久遺失，「本公司」將向「受保人」賠償抵達預定目的地後四(4)天內緊急購買基本衣物及必需品而招致的美國運通Explorer信用卡費用，最高金額為每項/套/件為2,000港元，每名「受保人」不超過10,000港元。若行李遺失發生在「受保人」的居住國，則此項保障不適用。在任何情況下，應付總額均不超過每個公曆年為10,000港元。

在任何情況下，由同一受保事件引起的行李延誤及行李遺失的應付總金額均不超過每個公曆年為10,000港元。

上述保障適用於身為主卡或附屬卡會員的「受保人」以及其配偶和受供養子女（見定義），惟不得超過每個「卡賬戶」訂明的每個公曆年限額。

「**卡賬戶**」指「保單持有人」在香港發行並以港幣記賬的美國運通Explorer信用卡。任何主卡及附屬卡將被視為同一個「卡賬戶」。

「**居住國**」指：

- 「受保人」為永久居民的國家；或
- 「受保人」被指派或借調的任何其他國家。

「**預定班機**」指在《正式航空公司指南》或同等文件中所列的航空公司的飛機航班，該航空公司持有飛機註冊國有關當局頒發的定期航空運輸證書、牌照或類似授權，並根據該授權，維持及公佈在定期和特定時間於指定機場之間的客運服務的時間表及收費表。預定班機不包括私人包機。

「**特別指定名單**」指名單上指定受美國、澳洲、聯合國、歐盟或英國的貿易或經濟制裁或其他類似法律或法規約束的個人、實體、團體或公司。

### 不保事項

「本保單」不保障因以下原因引致或促成的任何「喪失」：

- 戰爭或任何戰爭行為，不論宣戰與否；
- 「受保人」及/ 或他或她的受益人作出的任何非法行為；
- 擔任任何交通工具的操作人員或機組成員；
- 被海關或其他政府機關沒收或徵用；
- 「受保人」未採取合理措施保存或找回遺失的行李；
- 未在目的地通知相關航空公司管理部門丟失行李並索取及填妥行李異常報告。
- 涉及任何適用的貿易及經濟制裁、法律或法規或特別指定名單的任何損失或費用，或若由我們作出補償或賠付將會導致我們違反貿易或經濟制裁或其他類似法律或法規的任何損失或費用而直接或間接產生、引起、相關或促成的任何保障或索償。

### 索償

- 「本公司」或其代理要求提供的所有資料及證據應由「受保人」或其個人代表自費備妥，並採用「本公司」可能規定的格式及性質。
- 所有索償的書面通知須盡快但不遲於引致索償的事件後三十(30)天提交予「本公司」。
- 根據本保險提出索償的費用，其收據正本須提供予安達保險香港有限公司。此外，證明相關機票已透過美國運通Explorer信用卡賬戶支付票價的收費記錄表或結單副本，以及就行李遺失或延誤而向航空公司索取的行李異常報告副本，須連同以下資料一併提供：
  - 航班的全部詳細資料（航空公司、航班編號、離境機場、目的地、預定時間及抵達的機場）。
  - 所發生延誤或遺失的全部詳細資料。
  - 索賠費用的全部詳細資料。
  - 確認取回行李的書面收據（適用於行李延誤）。
- 提交所有必要文件及索償獲批後，將於十(10) 個工作天內作出賠付。

### 賠償限額

在任何情況下，即使是兩張或多張美國運通卡，「本公司」亦不會就任何一名「受保人」因「本保單」項下任何一項承保事件而產生的費用承擔超出本文所述限額的責任。

### 終止

就任何個別美國運通Explorer信用卡會員提供的保險保障，將在其不再為合資格美國運通Explorer信用卡會員之日或主保單終止日期（以較早者為準）終止。所提供的保障受主保單的任何批註及/或修訂所規限。此保障替代並取代先前已簽發的任何證書或在本文件之前提供的保單承保條款詳情。

### C) 一般條件：

司法管轄區及規管法律

若當事方就本保險產生的事項提起訴訟，「本公司」在所有具管轄權的司法程序中，同意遵從中華人民共和國香港特別行政區（以下稱「香港」）法院的管轄權。除非「本保單」另行規定，否則，「本保單」受「香港」法律約束並據其詮釋。

第三者權利

任何非「本保單」所包括的個人或團體沒有權利依香港法例第623 章《合約（第三方權利）條例》執行「本保單」任何條款。

遵守適用的經濟和貿易制裁條例

當經貿制裁規定或其他法規禁止「本公司」提供保險（包括但不限於支付賠償金）時，本保險將不適用。「本保單」中的所有其他條款及細則則維持不變。

安達保險香港有限公司是一間美國公司 Chubb Limited於紐約證券交易所上市公司 的子公司/ 分公司，因此除了歐盟、聯合國和「香港」的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/ 地區例如古巴提供保障。

## 安達個人資料收集聲明

本公司(「我們」)為確保受保人(「閣下」)對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及使用由閣下提供以識別閣下個人的資料(「個人資料」)的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

### a) 收集個人資料的目的

「我們」收集及使用「閣下」的「個人資料」的目的，是為了向「閣下」提供具優勢的保險產品及服務，包括用作考慮「閣下」投保任何新的保險產品，及管理由「我們」提供的保單，安排保障，及執行和管理「閣下」及「我們」在該等保障下的權利及責任。同時，「我們」亦會收集及使用「閣下」的「個人資料」以設計及發展、建立及管理與其他機構就行政及使用「我們」相應的產品及服務的聯盟及其他計劃。在「閣下」的同意下「我們」亦可能使用「閣下」的「個人資料」作其他用途。

### b) 「個人資料」的轉讓

「個人資料」將予以保密，而「我們」亦絕對不會將「閣下」的「個人資料」售賣給第三者。「我們」會對公開「閣下」的「個人資料」作出限定；但在任何適用的法例條文下，「閣下」的「個人資料」可能：

- (i) 會被透露予「我們」相信必須達成以上第a段所述目的之第三者。例如：「我們」把「閣下」的「個人資料」提供予「我們」相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀(當中可能包括在香港以外的第三方)；
- (ii) 會給「我們」的母公司及附屬聯營公司或安達在本地及海外的相關公司使用；
- (iii) 會提供予保險中介人，「閣下」可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及
- (v) 在「閣下」同意下提供予「閣下」的代表。

就以上「個人資料」的轉移，如有適用的地方，則代表「閣下」亦同意轉移該資料到香港以外的地方。

### c) 查閱及更改個人資料

根據《個人資料(私隱)條例》，「閣下」有權要求查閱及更改曾給予「我們」的「個人資料」，另除非在個人資料(私隱)條例下有適用的豁免條款賦予「我們」可拒絕遵從，否則「我們」必須按「閣下」的要求，給「閣下」查閱及更改本身的「個人資料」。「閣下」亦可向「我們」要求提供持有「閣下」的「個人資料」的類別。

翻查或更改「個人資料」的要求，必須透過書面提出及郵寄致：

安達個人私隱主任  
香港鰂魚涌英皇道979號  
太古坊一座39樓  
電話：(+852) 3191 6800  
傳真：(+852) 2560 3565  
電郵：Privacy.HK@chubb.com

在「我們」收到「閣下」查閱或更改個人資料的要求後，會在四十(40)天內予以回覆該項要求，「我們」一般將不會收取任何費用；但即使「我們」在提供資料時需徵收費用，該費用亦不會過高。至於更改資料的要求，則不會收取任何費用。

本計劃的承保人為安達保險香港有限公司，美國運通國際股份有限公司並非閣下的代理人或受信人，美國運通國際股份有限公司可於法律容許的情況下代表該保險提供者。

美國運通國際股份有限公司(2023年1月生效)

