

Complimentary COVID-19 Travel Insurance Certificate

Master Policy Numbers: HKENACHK01

CHUBB®

Contents

Important Note	3
Part 1 – Schedule of Benefit	3
Part 2 – Interpretation & Scope.....	3
Part 3 – Eligibility.....	5
Part 4 – Benefits	6
Part 5 – General Exclusions.....	7
Part 6 – Sanctions Exclusions Applicable under this Insurance Certificate.....	8
Part 7 – General Provisions	8
Personal Information Collection Statement	11
About Chubb in Hong Kong SAR.....	12
Contact Us.....	12

Complimentary COVID-19 Travel Insurance Certificate

Important Note

In consideration of payment of Premiums, We will insure all Insured Persons declared to Us by the Policyholder to the extent provided in this Insurance Certificate and shown in the Schedule of Benefit, subject to the terms, conditions, definitions, exclusions and Endorsements contained in this Insurance Certificate.

Part 1 – Schedule of Benefit

	Benefits		USD
A.	COVID-19 Overseas Medical Hospitalisation Expenses	Sum Insured	Up to 100,000 (50% limit for age above 70; 25% limit for age above 85)
B.	COVID-19 Repatriation of Mortal Remains	Sum Insured	Up to 25,000
C.	COVID-19 Overseas Hospital Confinement Benefit	Sum Insured	\$100 daily for 14 days
D.	Chubb Assistance 24 Hour Telephone Hotline and Referral Services		Included

Part 2 – Interpretation & Scope

Section 1. General Definitions

For the purposes of this Insurance Certificate the following definitions apply:

Alternative Medical Physician means a legally licensed traditional medicine practitioner (including Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. An Alternative Medical Physician cannot be the Insured Person or his/her relative.

Benefit means the respective benefit, as stated in the Schedule of Benefit, payable by Us under this Insurance Certificate in respect of each Event covered by this Insurance Certificate.

Biological Agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Chemical Agent means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Chubb Assistance means the independent medical assistance company appointed from time to time by Us to provide Overseas assistance services to the Insured Person.

Confined or Confinement means a continuous and uninterrupted period at least twenty-four (24) hours in a Hospital as a Resident In-patient upon the advice of and under the regular care and attendance of a Doctor.

Country of Residence means Hong Kong, or the country declared to Us where the Insured Person is working for a period of more than one hundred and eighty-three (183) days.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as "COVID-19", or subsequent iterations thereof, contracted and commencing whilst this Insurance Certificate is in force and results, directly and independently of all other such causes.

Doctor means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include the Insured Person or any of his relatives unless otherwise approved by Us.

Endorsement means a written alteration to the terms of the Insurance Certificate as agreed to by Us.

Home Country means any country or territory of which the Insured Person is a citizen or a permanent resident and excludes his Country of Residence.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction where it is located) and meets the following requirements:

- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of registered or graduate nurses;
- (c) has a staff of one (1) or more Doctors available at all times;
- (d) maintains organised facilities for medical diagnosis and treatment and provides (where appropriate) facilities for
- (e) major surgery within the confines of the establishment or in facilities controlled by the establishment;
- (f) is not primarily a clinic, nursing, rest or convalescent home nor, other than incidentally, a place for treatment of alcoholics or drug addicts, or home for the aged or community hospital or similar establishment or a special unit of a hospital used primarily for such purposes;
- (g) is not a mental institution or an institution primarily for the treatment of psychiatric disease including subnormality or the psychiatric department of a hospital; and
- (h) is not a health hydro clinic or nature cure clinic.

Insurance Certificate means this document, Complimentary COVID-19 Travel Insurance Certificate.

Insured Person means the passengers of the Policyholder that are declared to Us.

Medical Expenses means usual, reasonable and customary Doctor's fees, ambulance services, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the One Way Journey or Return Journey by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

One Way Journey means a one way trip commencing from Hong Kong to a destination Overseas while the master policy still in force, and shall commence at the time the Insured Person leaves his/her place of residence to go directly to the departure point and shall cease after three (3) days in the destination Overseas.

Overseas means anywhere outside the Country of Residence.

Policyholder means Hong Kong Express Airways Limited.

Pre-Existing Medical Condition means any condition, COVID-19, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Scheduled Departure Date.

Scheduled Departure Date means the date when the Insured Person is scheduled to depart on a One Way Journey or Return Journey as set out in his/her travel ticket.

Sum Insured means the benefit amount payable by Us as stated in the Schedule of Benefit.

Resident In-Patient means the Insured Person who is Confined as a resident bed patient in a Hospital.

Return Journey means any Overseas trip declared to Us by the Policyholder and which is made by the Insured Person commencing from Hong Kong while the master policy still in force and which shall be deemed to commence:

- (a) at the time the Insured Person leaves his/her place of residence to go directly to the departure point; and shall be deemed to cease:
 - (a) when the Insured Person returns to his/her place of residence in Hong Kong; or
 - (b) thirty (30) days after an Insured Person's departure from Hong Kong to embark on a journey (inclusive of the date of departure), whichever is earliest.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/the Company means Chubb Insurance Hong Kong Limited.

Part 3 – Eligibility

Who and What is insured?

The Insured Person is insured for the event(s) subject to the terms, conditions and exclusions under this Insurance Certificate.

What are the Eligibility Requirements?

To be eligible for cover under this Insurance Certificate:

- (a) The Insured Person (i) has purchased his/her travel ticket from the Policyholder, and (ii) whose name and One Way Journey or Return Journey is declared to Us by the Policyholder; and
- (b) The master policy is still in force at the time the Insured Person commences the One Way Journey or Return Journey.

Part 4 – Benefits

(A) COVID-19 Overseas Medical Hospitalisation Expenses

If during the One Way Journey or Return Journey, the Insured Person is necessarily and reasonably Confined in a Hospital Overseas as a direct result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing or, attending to the Insured Person's medical circumstances, We will cover the Insured Person in respect of such Medical Expenses up to maximum Sum Insured specified in the Schedule of Benefit, subject to the terms and conditions of this Insurance Certificate.

Additional Conditions

- (a) The Insured Person shall notify Chubb Assistance to allow Chubb Assistance, or its authorised representative shall make the necessary arrangements for the Confinement in a Hospital Overseas.
- (b) If due to reasons beyond the Insured Person's control, he/she is unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse the Insured Person up to amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Insurance Certificate.

Additional Exclusions

In addition to Part 5. General Exclusions, We will not pay under Section 4(A) – Overseas Medical Hospitalisation Expenses for any of the following:

- (a) Any further expenses incurred by the Insured Person if We wish to return the Insured Person to his/her Country of Residence, but the Insured Person refuses (where in the opinion of the treating Doctor and Chubb Assistance, the Insured Person is fit to travel);
- (b) Any expenses relating to any treatment for COVID-19 where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first sustained;
- (c) Any expenses incurred in relation to treatment by an Alternative Medical Physician; or
- (d) Any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice.

(B) COVID-19 Repatriation of Mortal Remains

If during the One Way Journey or Return Journey, the Insured Person suffers death as a result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to his/her Country of Residence or his/her Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to the Insured Person's estate the actual expenses incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Insurance Certificate. All payments made by Us shall not exceed the maximum Sum Insured specified in the Schedule of Benefit.

Additional Definition

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains.

Additional Exclusions

In addition to Part 5. General Exclusions, We will not pay under Section 4(B) – Repatriation of Mortal Remains for any of the following:

- (a) Any expense incurred for services provided by another party for which the Insured Person is not liable to pay, or any expense already included in the cost of the One Way Journey or Return Journey; and/or
- (b) Any expense incurred for the transportation of the Insured Person's remains not approved and arranged by Chubb Assistance or its authorised representative.

(C) COVID-19 Overseas Hospital Confinement Benefit

If during the One Way Journey or Return Journey, while the Insured Person is on a One Way Journey or Return Journey, he/she is necessarily Confined in a Hospital Overseas as a result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing or, attending to the Insured Person's medical circumstances, We will pay the Insured Person the relevant daily Benefit up to the maximum Sum Insured specified in the Schedule of Benefit, subject to the terms and conditions of this Insurance Certificate.

The Overseas Hospital Confinement Benefit will only be paid for each twenty-four (24) hour period of Confinement, from the third (3rd) day of Confinement and for a period not exceeding fourteen (14) days in respect of such Confinement due to COVID-19. The maximum period in respect of which We will pay under benefit in aggregate for COVID-19 is fourteen (14) days.

Additional Conditions

This Benefit shall be payable only if the following conditions are met:

- (a) a minimum Confinement period of forty-eight (48) hours; and
- (b) Confinement must be considered medically necessary by a Doctor in his professional capacity.

(D) Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services

The services are provided by way of referral and arrangement only and all expenses incurred are to be borne by the Insured Person:

- Inoculation and Visa Requirement Information services
- Embassy Referral
- Interpreter Referral
- Loss of Luggage Assistance
- Loss of Travel Document Assistance
- Telephone Medical Advice
- Medical Service Provider Referral
- Monitoring of Medical Condition when Hospitalised
- Arrangement of Appointments with Doctors

For full details on this service, please refer to the telephone hotline and referral service information provided by Chubb Assistance. If you have any queries on this telephone hotline and referral service, please telephone Chubb Assistance on (852) 3723 3030.

Part 5 – General Exclusions

This Insurance Certificate will not apply to any event(s) arising directly or indirectly out of:

- (a) any sickness other than that caused by COVID-19;
- (b) travel booked or undertaken against the advice of any Doctor or for seeking medical attention;
- (c) deliberately self-inflicted injury or suicide;
- (d) the Insured Person committing any criminal or illegal act;
- (e) Pre-Existing Medical Conditions;
- (f) any nuclear reaction or contamination, ionising rays or radioactivity;
- (g) any Nuclear, Chemical or Biological Terrorism;

- (h) air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers;
- (i) any loss or expenses with respect to Cuba; or
- (j) any condition which results from or is a complication of venereal disease.

Part 6 – Sanctions Exclusions Applicable under this Insurance Certificate

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 Insurance Certificate 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.

Part 7 – General Provisions

Section 1. Dispute Resolution

Any dispute or difference arising out of, or in connection with, this Insurance Certificate must first be referred to mediation at the Hong Kong Mediation Centre (HKMC) and in accordance with the HKMC Mediation Rules in effect at the time of the mediation. If the mediation is abandoned by the mediator or otherwise ends without the dispute or difference being resolved, the dispute or difference must be referred to, and resolved by, arbitration at the HKIAC and in accordance with the HKIAC's domestic arbitration rules. If the dispute or difference arising out of, or in connection with, this Insurance Certificate requires medical knowledge (including, but not limited to, questions relating to the Sum Insured for any medical service or an operation not listed in the Schedule of Benefit) the mediator or arbitrator may, in Our reasonable discretion, be a registered medical practitioner or a consultant specialist, surgeon, or Doctor. If We refuse to pay any claim under this Insurance Certificate and a dispute or difference arising from that refusal is not referred to mediation and, if necessary, arbitration, within twelve (12) months from the date of refusal, any claim against Us arising from that dispute or difference will be barred.

Section 2. Automatic Termination of Cover

Cover under this Insurance Certificate in respect of any particular Insured Person shall terminate on the earliest of the following events:

- i. Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out herein; or
- ii. Upon the death of such Insured Person.

Section 3. Claims Payment

For (i) Part 4.(A) COVID-19 Overseas Medical Hospitalisation Expenses, save as stated in Additional Conditions (b) of Part 4.(A), and (ii) Part 4.(B) COVID-19 Repatriation of Mortal Remains, all Benefit amounts, expenses or Sums Insured paid under the Insurance Certificate shall be payable to Chubb Assistance or its authorised representative.

For Part 4.(C) COVID-19 Overseas Hospital Confinement Benefit, all Benefit amounts, expenses or Sums Insured paid under the Insurance Certificate shall be payable to the Insured Person or his estate unless otherwise specified in the Insurance Certificate.

Section 4. Claims Procedure

The Insured Person should submit a claim within thirty (30) days of the event taking place to Chubb Claim Centre (www.chubbclaims.com.hk). The Insured Person can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.



Alternatively, the Insured Person can complete a claim form and submit together with the travel documents and the following documents as appropriate to Us within thirty (30) days of the event taking place. Please call 3191 6638 for further assistance.

* For English submission only.

Hospital Cash

- Diagnosis, including patient name and date of diagnosis, certified by a Doctor; and
- Original Hospital bill/receipt with itemised list issued by a Hospital.

These are some of the required documents for claims. We reserve the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

Section 5. Clerical Error

Clerical errors by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

Section 6. Conditions Precedent to Liability

Our liability for any Benefit under this Insurance Certificate is conditional upon:

- a) the statements and information provided to Us by the Policyholder and all Insured Persons being true; and
- b) the due observance and fulfilment of the terms and conditions of this Insurance Certificate and master policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured Person(s).

Section 7. Currency

Premiums and Benefits payable under this Insurance Certificate shall be in US dollar unless otherwise stated in the Schedule of Benefit or any subsequent Endorsements. Notwithstanding the first sentence, losses and/or benefits will be adjusted and paid in Hong Kong dollars or at Our option in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the Insurance Certificate, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on www.oanda.com.

Section 8. Entire Contract, Changes

This Insurance Certificate with the master policy shall constitute the entire contract of insurance. No change to the terms and conditions of this Insurance Certificate or the master policy shall be valid unless approved in writing by Us. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Insurance Certificate.

Section 9. Fraud

If any claim under this Insurance Certificate shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a Benefit under this Insurance Certificate, We shall have no liability in respect of such claim and We shall be entitled to void this Insurance Certificate with immediate effect.

Section 10. Governing Law

This Insurance Certificate shall be governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China.

Section 11. Interest

No payments under this Insurance Certificate shall carry interest.

Section 12. Third-Party Rights

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

Section 13. Subrogation

The Policyholder and/or the Insured Person agree that We have the right to proceed at Our expense in the name of the Policyholder and/or the Insured Person against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this Insurance Certificate.

Section 14. Territorial Limits

The coverage as afforded under this Insurance Certificate is twenty-four (24) hours a day worldwide.

Section 15. Other Insurance (Applicable to benefit (A), (B) of Part 4. Benefits)

If a covered loss under this Insurance Certificate is insured under any other valid insurance, prior or current, then this Insurance Certificate shall cover such loss, subject to its limitations, exclusions, conditions, provisions and other terms, only to the extent that the amount of such loss is in excess of the amount of payment from such other insurance, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise.

Section 16. Disclaimer

All services under Part 4. Benefits are arranged by Chubb Assistance and Chubb Assistance is solely responsible for these services. Chubb Assistance is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of Chubb Assistance.

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 and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, 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 a and b 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 Chubb local and outside Hong Kong;
- (iii) the insurance intermediary through which **You** accessed the system;
- (iv) provided to 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
O +852 3191 6222
F +852 2519 3233
E Privacy.HK@chubb.com

Your request to obtain access or correction 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.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong

O +852 3191 6800

F +852 2560 3565

www.chubb.com/hk

Chubb. Insured.TM

Complimentary COVID-19 Travel Insurance Certificate, Hong Kong SAR. Published 10/2020.
©2020 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions. Chubb®, and its respective logos, and Chubb. Insured.TM are protected trademarks of Chubb..