



## Travel Insurance Claim Form 旅遊保險索償表格

Applicable to 只適用於：  
 PRUChoice Travel 保誠精選「旅遊樂」  
 PRUChoice Travel Overseas Study 保誠精選「海外留學寶」  
 PRUChoice Travel Working Holiday 保誠精選「工作假期寶」

Please complete this claim form in full carefully. Forwarding of this claim form for completion is not an admission of liability upon the part of Prudential General Insurance Hong Kong Limited ("the Company"). For queries, please contact your Financial Consultant or us by email at [gi.claims@prudential.com.hk](mailto:gi.claims@prudential.com.hk).

請小心填妥本索償表格。發出本索償表格予以填寫，並不能視作保誠財險有限公司（「本公司」）已承認有賠償的責任。如有查詢，請聯絡你的理財顧問或電郵至 [gi.claims@prudential.com.hk](mailto:gi.claims@prudential.com.hk)。

Please complete in BLOCK LETTERS  
請以正楷填寫

### PART I 第一部份

Name of Insured 受保人姓名 \_\_\_\_\_ Policy number 保單號碼 \_\_\_\_\_

Address 地址 \_\_\_\_\_

Contact number 聯絡電話 \_\_\_\_\_ Occupation 職業 \_\_\_\_\_

Date of incident/ illness (dd/ mm/ yyyy) 事件/ 疾病的發生日期(日/ 月/ 年) \_\_\_\_\_ Time of incident/ illness 事件/ 疾病的發生時間 \_\_\_\_\_

Place where incident/ illness occurred 事件/ 疾病的發生地點 \_\_\_\_\_

Please give a detailed description of incident/ illness.  
請詳述事件疾病的發生經過。

\_\_\_\_\_  
\_\_\_\_\_

### PART II (Please complete when necessary) 第二部份 (請按需要填寫)

**Claim of Baggage and Personal Effects, and/ or Claim of Personal Money/ Credit Card/ Travel Document**  
行李及個人財物的索償，及/ 或個人現金/ 信用卡/ 旅遊證件的索償

Please list articles stolen or damaged (Please give full details and attach original purchase receipts.) 請列明被盜或損毀的項目 (請提供詳情及盡可能一併呈交購買收據的正本)	Date of Purchase 購買日期 (DD日/ MM月/ YYYY年)	Original Price 原價 HK\$港幣\$	Repair/ Replacement Cost 維修/ 重置費用 HK\$港幣\$

Have you reported the loss or damage to the railway corporation, airline, cruise line, hotel, the Police or other authority?  
你是否有向鐵路公司、航空公司或船公司、酒店、警方或有關機構報告此項損失或損毀？

Yes 是

No 否

If yes, please state at which office/ station/ authority, on what date (dd/ mm/ yyyy) and the case number.  
若是，請說明日期(日/月/年)、在那處報案及案件號碼。

Do you have any other insurance policy to cover the same loss/ damage?  
你是否有其他保單提供保障予本損失/ 損毀？

Yes 是

No 否

If yes, please state the name of the insurance company and the policy number.  
若是，請說明該保險公司的名稱及保單號碼。

**Claim of Medical Expenses and/ or Personal Accident**  
**醫療費用及/ 或人身意外的索償**

Please list items to be claimed (Please attach original medical receipts) 請列出索償項目 (請一併呈交醫療收據正本)	Date of Visit 求診日期 (DD日/ MM月/ YYYY年)	Amount Claim 索償金額	
		Original Currency 原有貨幣	Amount 金額

Do you need to attend follow-up treatment?  
你是否仍需要接受覆診治療？

Yes 是

No 否

Do you have any other insurance or scheme, which may provide cover for this claim?  
你是否有其他保險或計劃可提供承保上述的賠償？

Yes 是

No 否

If yes, please give full details.  
若是，請提供詳情。

**Claim of Trip-related Item**  
**與旅程有關的索償**

- **PRUChoice Travel: Cancellation, Curtailment, Re-Routing, Travel Delay, Baggage Delay and/ or Rental Excess**  
**保誠精選「旅遊樂」**：取消旅程、提早結束旅程、更改行程、旅程延誤、行李延誤及/ 或租車自負額
- **PRUChoice Travel Overseas Study: Travel Delay, Baggage Delay and/ or Vehicle Excess**  
**保誠精選「海外留學寶」**：旅程延誤、行李延誤及/ 或車輛自負額
- **PRUChoice Travel Working Holiday: Cancellation and/ or Curtailment**  
**保誠精選「工作假期寶」**：取消旅程及/ 或提早結束旅程

Please list items to be claimed (Please attach original supporting documents) 請列出索償項目 (請一併呈交證明文件正本)	Amount Claim 索償金額	
	Original Currency 原有貨幣	Amount 金額

**Claim of Graduation Incentive (Only applicable to PRUChoice Travel Overseas Study - Annual Plan and Optional Cover of Medical Expenses)**  
**畢業獎勵的索償 (只適用於保誠精選「海外留學寶」- 全年保障及自選醫療保障計劃)**

(Please attach copy of graduation certificate)  
(請一併呈交畢業證書副本)

Have you insured PRUChoice Travel Overseas Study Annual Plan and optional medical expenses cover for the past three consecutive full policy years?  
你是否於剛過去的連續三年投保保誠精選「海外留學寶」全年及自選醫療保障計劃？

Yes 是

No 否

## Declaration and Authorisation 聲明及授權

The statements and particulars given in this application are, to the best of my/ our knowledge and belief, true and complete and that this application shall form the basis of the contract with Prudential General Insurance Hong Kong Limited.

就本人/ 吾等知悉範圍內，此申請表填報的一切資料，均屬確實完整，本人/ 吾等並同意以此申請表作本人/ 吾等與保誠財險有限公司之間所訂合約的根據。

I/ We hereby authorize Prudential General Insurance Hong Kong Limited to access, obtain and utilize all of my/ our information from any person, company, authority, enterprise and/ or legal entity for the Company's reference, and/ or processing of this claim and/ or other claims submitted previously and in the future. A photocopy of this authorisation shall be considered as effective and valid as the original.

本人/ 本公司茲授權保誠財險有限公司向任何人/ 公司/ 機構索取有關本人/ 公司的任何資料以作貴公司參考及/ 或辦理此索償及/ 或以前及將來的索償。此授權書的影印本與正本具有同等效力。

## Personal Information Collection Statement ("PICS") 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "Company", "our", "we", or "us") take the privacy and protection of your personal information seriously. We collect personal information from you that is necessary or helpful for us to either provide you with the product or service you have requested or to comply with statutory or contractual requirements (including the purposes mentioned below), or even for security purpose. We may collect personal information including, but not limited to, full name, address, contact details, contact details history, date of birth, gender, nationality, family members, beneficiaries, identity card copy and details, travel document information, health/ medical records, credit information, product history, claims history, biometric data including but not limited to your voice pattern, fingerprint and facial images, your location information based on your device, financial and medical information ("Personal Information") to provide you with the insurance or financial products or services. "Personal information" shall also include, but not be limited to, the personal information relating to your beneficiaries (or any other person designated or entitled to receive any benefits under an insurance policy), dependents, authorised representatives, company staff, and other individuals in relation to which you have provided personal information. If you provide personal information about another person to us, you confirm that you are either their parent or guardian or you have obtained that person's consent to provide such personal information for use and transfer by the Company for the purposes set out in this PICS. We may also collect Personal Information about you from third parties such as other insurance companies, agents, credit reference/ reporting agencies, vendors, financial institutions, fraud prevention agencies, government agencies, medical personnel, courts or public record.

保誠財險有限公司（簡稱「本公司」或「我們」）認真對待閣下個人資料的私隱及保護。為使我們可以向閣下提供閣下要求的產品或服務，或為遵守法定及合約要求，我們會向閣下收集必要或有幫助的個人資料。為向閣下提供保險或金融產品或服務，遵守法定或合同要求（以下概述的其他目的），及保安目的，我們可能會向閣下收集個人資料，包括但不限於全名、地址、聯絡資料、過往聯絡資料、出生日期、性別、國籍、家庭成員、受益人、身分證副本及資料、旅遊證件資料、健康/ 醫療紀錄、信貸資料、過往產品紀錄、過往索償紀錄、生物辨識資料，包括但不限於閣下的聲音模式、指紋及面部圖像、基於閣下的流動或其他電子裝置收集閣下的位置資料、財務及醫療資料（「個人資料」）。「個人資料」將包括但不限於與有關以下人士的個人資料：閣下的受益人（或任何其他根據保單被指定或有權獲得任何利益的人）、收養人、授權代表、公司職員和閣下曾提供其個人資料的其他人士。如閣下向我們提供其他人士的個人資料，即表示閣下確認閣下是該人的父母或監護人或閣下已取得該人士的同意以提供個人資料供本公司按此收集個人資料聲明的目的使用和轉移。我們亦可能會從第三方，如其他保險公司、代理、信貸資料服務/ 報告機構、供應商、金融機構、防欺詐機構、政府機構、醫務人員、法院或公開紀錄，收集關於閣下的個人資料。

## China Personal Information Protection Law (PIPL) 《中華人民共和國個人信息保護法》

The PIPL Addendum supplements the Personal Information Collection Statement and applies to you if you are located in Mainland China. The PIPL Addendum is available on our website at <https://www.prudential.com.hk/en/china-personal-information-protection-law/>

中國內地補充內容是對本個人信息收集聲明的補充，如果您在中國內地則適用此補充內容。您可在本網站 <https://www.prudential.com.hk/tc/china-personal-information-protection-law/> 查閱中國內地補充內容。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) the administration of our products and services, including to provide any relevant services as discussed with you prior to any purchase of a product or service; (b) to process your application; (c) to administer and process insurance policies, insurance claims, medical, security and underwriting checks; (d) to process payment instructions; (e) to verify your eligibility for insurance, financial or wealth management products and services; (f) to design and provide you with insurance, financial and related products and services; (g) to communicate with you; (h) to comply with any regulatory or other legal requirements or other internal business requirements (whether imposed on us or any third parties in Section 2 below), including but not limited to anti-money laundering and Know-Your-Client obligations; (i) to investigate and settle claims and detect and prevent fraud (whether or not relating to the policy issued in respect of this application) and/ or other illegal activity, or security or technical issues; (j) to carry out checks using agencies including credit reference agencies, tracing companies or publicly available information; (k) to provide customer services; (l) to perform automated decision-making or profiling; (m) to perform a policy review or needs analysis; (n) to conduct research and statistical analysis (including use of new technologies); (o) to administer lucky draws and other contests; (p) to enable us to perform our obligations to you; (q) to keep your information on record and carry out other internal business administration; (r) with your specific consent where required for direct marketing as explained in Section 3 below, personalise and tailor, customised promotions, messages and suggestions to you; and (s) any other purpose directly relating to any of the above purposes. With your consent, we may also use your personal data to send you marketing communications, as described in Section 3 below.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also use and share your Personal Information for the purposes described above to improve our products and services. Your Personal Information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary.

我們可能會使用閣下的個人資料作下列目的：(a) 管理我們的產品和服務，包括在購買產品或服務之前提供已與閣下討論的任何相關服務；(b) 處理閣下的申請；(c) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(d) 處理付款指示；(e) 核實閣下申請保險、金融或財富管理產品及服務的資格；(f) 設計及為閣下提供保險、金融及相關的產品和服務；(g) 與閣下進行通訊；(h) 遵守任何監管或其他法律規定或其他內部業務規定（不論是向我們或下述第2部分所列的任何第三方實施），包括但不限於打擊洗錢和認識你的客戶（KYC）義務；(i) 就索償進行調查及和解，以及偵查及防止欺詐（不論是否有關就本申請簽發的保單）及/ 或其他非法行為或安全/ 技術問題；(j) 使用代理機構（包括信貸資料服務機構）、追蹤公司或公開可得資料以執行核實；(k) 提供客戶服務；(l) 執行自動決策或資料剖析；(m) 進行保單審查或需求分析；(n) 進行研究和統計分析（包括使用新科技）；(o) 進行管理幸運抽獎和其他比賽；(p) 使我們能夠履行對閣下的義務；(q) 保持閣下的資料記錄並執行其他內部業務管理；(r) 為直接市場推廣需要並在有需要時經閣下的特定同意下，如下第3部分所述，為閣下量身訂製個性化的促銷、消息和建議；及(s) 與上述任何目的直接相關的任何其他目的。經閣下同意，我們亦可能會按照以下第3部分所列使用閣下的個人資料以向閣下發出促銷通訊。

為履行對閣下的合約責任及至使我們能夠遵守適用法律及法規，上述部分目的屬必要的。我們亦可能會為上述所列的目的使用及分享閣下的個人資料以改善我們的產品及服務。只要閣下（或閣下的聯名保單持有人）仍為我們的客戶，我們將一直保存閣下的個人資料，或如法律有所規定或因其他原因而為必要，我們則將其保存更長時間。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to the group of companies including the Company and those of other entities whose ultimate parent company is Prudential plc including but not limited to Prudential General Insurance Hong Kong Limited ("companies within the Prudential Group") and their respective insurance agents, and to our financial/ medical/ wellness/ health business partners. We may also disclose your Personal Information to the following third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above: (a) insurance agents; (b) insurance brokers; (c) re-insurance companies; (d) claims investigation companies; (e) organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph) and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; (f) third party service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business (including without limitation other insurers, lawyers, bankers, accountants, professional advisors, financial institutions and trustees, auditors, IT service and platform providers, insurance intermediaries, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, and selected third party financial and insurance product providers); (g) industry associations and federations; (h) medical bill review companies; (i) your joint policy or investment holder; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions and partnerships; and (n) financial crime prevention agencies, any legal, regulatory, law enforcement or government bodies and the courts. We may also disclose your Personal Information to an actual or proposed assignee or participant in connection with a transaction with another company which affects the control, governance, structure and/ or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements. With your consent, we may also disclose your personal data to third parties to allow them to send you marketing communications, as described below.

我們可能會向該公司集團，包括本公司以及其他母公司為保誠集團公司的實體包括但不限於保誠財險有限公司（「保誠集團內的公司」）及他們各自的保險代理，及我們的金融/ 醫療/ 保健/ 健康業務夥伴，透露閣下的個人資料。為達到上述第一部分所列之目的，我們亦可能會向下列第三方（在香港境內或境外）透露閣下的個人資料：(a) 保險代理；(b) 保險經紀；(c) 再保險公司；(d) 索償調查公司；(e) 為保險業整合索償及承保資料的組織、防欺詐組織、其他保險公司（不論直接或透過防欺詐組織或本段指名的其他人士），及保險業用作分析及核實現有資料與及後提供的資料而使用的數據庫或登記冊（及其營運商）；(f) 提供行政、電

訊、電腦、信息技術、數據處理及儲存、客戶滿意度分析、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商（包括但不限於其他保險公司、律師、銀行家、會計師、專業顧問、金融機構及受託人、審計師、IT服務及平台供應商、保險中介、投資經理、代理、退休金受託人(及其他持份者)、計劃顧問、介紹人及選定的第三方金融和保險產品供應商)；(g)行業協會及聯會；(h)醫療賬單審查公司；(i)閣下的聯名保單或投資持有人；(j)研究人員；(k)信貸資料服務機構；(l)收賬代理；(m)夥伴金融機構及合作夥伴；及(n)預防金融罪案機構、任何法律、監管和執法機構或政府機構及法院。在有關影響到我們全部或重大部分業務的控制權、治理、結構及/或管理的與另一公司的交易時，或在必須符合適用的法律或監管要求下，我們亦可能會透露閣下的個人資料予該等的實在或擬議受讓人或參與人。經閣下同意，我們亦會向第三方透露閣下的個人資料以讓該等第三方向閣下發出促銷通訊（如下文所述）。

### 3. Use and Transfer of Personal Data for Direct Marketing Purposes 使用及轉移個人資料作直接促銷用途

With your consent, we intend to use your name and contact details for promotional and marketing purpose including sending marketing communications and conducting direct marketing to you by electronic and non-electronic means including by post, in relation to the following products, services and subjects, and we require your consent in order to do so: insurance; annuities; retirement schemes; pensions; wealth and financial management; estate management; investment; financial; medical/ wellness/ health related products, reward/loyalty programme services and subjects ("Classes of Marketing Subjects").

We also intend to transfer your name and contact details to our insurance agents, other companies within the Prudential Group and their respective insurance agents, our Business Partners, and our Marketing Partners, to enable them to market any of the Classes of Marketing Subjects to you, and your written consent is required in order for us to do so. We may provide your personal data to such transferees for gain.

If you change your mind, and/ or you would like to opt-out of receiving direct marketing, you can advise our Data Protection Officer at [service@prudential.com.hk](mailto:service@prudential.com.hk).

經閣下的同意，我們擬使用閣下的姓名和聯絡資料，用於宣傳和市場推廣用途，包括通過電子和非電子方式（包括郵寄）向閣下發送市場推廣通訊和進行直接促銷，就以下產品、服務和目的，我們需要閣下的同意才可以這樣做：保險；年金；退休計劃；退休金；財富和財務管理；遺產管理；投資；金融；醫療/ 保健/ 健康相關產品；獎賞/ 優惠計劃服務及目的（「促銷標的類別」）。

我們亦擬將閣下的姓名和聯絡資料轉移給我們的保險代理人、保誠集團內的其他公司及其保險代理人、我們的業務合作夥伴和營銷合作夥伴，以使他們能夠向閣下推銷任何促銷標的類別，並且需要閣下的書面同意才能這樣做。我們可能因此類受讓人提供閣下的個人資料而獲得利益。

如閣下改變主意，及/ 或閣下想選擇不接受直接市場推廣，可以與我們的資料保護主任聯絡（[service@prudential.com.hk](mailto:service@prudential.com.hk)）。

### 4. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. If you do not provide such Personal Information, we may not be able to provide you the product or service that you've requested.

除非我們另有規定，否則閣下必須提供我們要求的個人資料。若閣下未提供有關個人資料，我們可能無法為閣下提供所要求的產品或服務。

### 5. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. If want to exercise your rights, or if you require any other information, you can advise our Data Protection Officer at [service@prudential.com.hk](mailto:service@prudential.com.hk) or contact us using the details on "Contact Us" section of the Company website (<https://www.prudential.com.hk/scws/pages/en/contact-us/contact-us-home/index.html>) or our Privacy Notice.

If you move/ moved to a European Union ("EU") jurisdiction, we may be required to provide you with further information, and you may have additional rights, under the EU General Data Protection Regulation. This information and these rights are set out in the Privacy Notice on our Company website.

We update our Privacy Notice from time to time. We encourage you to familiarise yourself with the Privacy Notice on our Company website. The Privacy Notice is available on our Company website at <https://www.prudential.com.hk/scws/pages/en/privacy-policy/index.html>. By completing and progressing with this form, you confirm that you have read and understood this PICS.

Business Partners means our service providers who provide administrative, telecommunications, computer, information technology, data processing and storage, customer satisfaction analysis, payment, printing, redemption or other services to us to enable us to operate our business, accountants, auditors, IT service and platform providers, insurance intermediaries, reinsurers, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers who provide administrative, telecommunications, computer, payment, printing, third-party rewards/ loyalty/ privileges programs, medical/ health/ wellness related products, redemption or other services to us to enable us to operate our business, insurance intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

根據《個人資料（私隱）條例》（「條例」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲行使閣下的權利，或如閣下需要任何其他資料，請聯絡我們，閣下可以發送電郵至 [service@prudential.com.hk](mailto:service@prudential.com.hk) 或使用本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/contact-us/contact-us-home/index.html>) 或我們的私隱通知中「聯絡我們」部分所列的資料與我們的資料保護主任聯絡。

如閣下搬遷/ 已搬遷至歐洲聯盟（「歐盟」）司法管轄區，我們可能需要向閣下提供進一步資料，且閣下可能在歐盟《通用數據保障條例》下享有額外權利。此類資料及此等權利均載於本公司網站上的私隱通知中。

我們會不時更新我們的私隱通知，並建議閣下瀏覽本公司網站以了解該私隱通知。該私隱通知可在本公司網站 (<https://www.prudential.com.hk/scws/pages/tc/privacy-policy/index.html>) 上查閱。閣下填妥並繼續提交本表格，即表示閣下確認已閱讀並理解本收集個人資料聲明。

業務合作夥伴指我們的服務供應商、提供行政、電信、電腦、信息技術、數據處理及儲存、客戶滿意度分析、支付、印刷、贖回或其他服務予我們，以使我們能夠經營我們業務，會計師、審計師、IT服務和平台供應商、保險中介機構、再保險承保人、投資經理、代理、退休金受託人（和其他持分者）、計劃顧問、介紹人、核准的第三方金融和保險產品供應商以及我們的法律顧問。

營銷合作夥伴指我們的服務供應商提供行政、電信、電腦、支付、印刷、第三方獎賞/ 會員/ 優惠計劃、醫療/ 健康/ 保健相關產品、贖回或其他服務，以使我們能夠經營我們業務、保險中介、退休金受託人（和其他持分者）、計劃顧問、介紹人和核准的第三方金融和保險產品供應商。

Signature of Insured / Signature of parent if Insured is under 18 years old  
受保人簽署/ 如受保人未滿 18 歲，請家長簽署

Name  
姓名

Date (DD/MM/YYYY)  
日期 (日/ 月/ 年)

## Important Notes 重要事項

1. Please substantiate your claim application with relevant document(s); you are referred to the list of document(s) that we would require for processing your claim application.  
請提交有關文件以證明閣下的索償申請；請參考下列表單，當中列出我們在處理閣下索償申請時可能需要的文件。
2. All reports, information and evidence that you provide to substantiate your claim application shall be furnished at your own expenses.  
閣下請自費提供用作證明本索償申請的報告、資料及證明。
3. Please submit this claim form to us within 31 days (applicable for **PRUChoice Travel** and **PRUChoice Travel Working Holiday**) / 60 days (applicable for **PRUChoice Travel Overseas Study**) counting from the expiry of insurance in case of Single Trip Cover and One-Way Cover, or from the date of return to Hong Kong after the incident in case of Annual Cover.  
如屬單次旅程保障及單段旅程保障，請於保險期完結日起計31天內（適用於**保誠精選「旅遊樂」**及**保誠精選「工作假期寶」**）/ 60天內（適用於**保誠精選「海外留學寶」**）遞交本索償表格；如屬全年保障，請於意外發生的該次旅程回港後31天內遞交本索償表格。
4. To expedite the claim process, kindly submit this claim form together with all original supporting document(s).  
敬請同時遞交所有用以證明本索償的文件正本，以便我們盡快處理有關索償。
5. For claim of liability, please do not admit liability on or enter into any settlement agreement with the third party without written consent of the Company. Please refer the third party to us directly.  
如屬責任類別的索償，請勿在本公司未發出書面同意前，向第三者承認責任，或與第三者簽訂任何和解協議；請閣下將第三者的申索交予本公司處理。
6. According to the terms and conditions of your insurance with the Company, the following losses and/ or damage and/ or expenses shall not be recoverable:  
按閣下與本公司的保險條款及細則，若有關損失及/ 或損毀及/ 或開支由下述原因所引致，一概屬不保情況：
  - Medical expenses for treatment not sought from a locally registered medical practitioner  
並非由當地合法註冊醫生進行診斷所引致的醫療開支
  - Loss of or damage to fragile and perishable items  
易碎物品及易腐爛物品的損失或損毀
  - Loss of or damage to mobile phone and its accessories  
手提電話及其配件的損失或損毀
  - Loss of money not carried with the Insured at the time of loss  
在意外時受保人未有隨身的金錢損失
  - Loss of baggage and/ or personal effects and/ or personal money and/ or travel document and/ or unauthorised use of credit card which has not been reported to the Police within 24 hours of discovery  
損失行李、個人財物、個人現金、旅遊證件、及/ 或信用卡被盜用時，未有在發現後二十四小時內向警方報告
  - Travel delay of less than 5 hours  
少於五小時的旅程延誤
  - Delayed baggage not happening at destination abroad  
不在外地目的地所發生的行李延誤
7. You are recommended to refer to the policy wordings should you be uncertain on the coverage of this insurance.  
如閣下就本保險中所提供的保障有不清晰地方，請參閱有關保單條文。

Please ensure the following **original relevant document(s)** will be submitted together with this claim form.  
請確保以下所示的**有關文件正本**，連同本索償表格一併交回。

	In respect of claims of the following 與下述有關的索償：							
	Medical Expenses/ Personal Accident 醫療費用保障/ 人身意外保障	Baggage and Personal Effects 行李及個人財物保障	Personal Money/ Credit Card/ Travel Document 個人現金/ 信用卡/ 旅遊證件	Cancellation/ Curtailment 取消旅程保障/ 提早結束旅程保障	Re-Routing/ Travel Delay 更改行程保障/ 旅程延誤保障	Baggage Delay 行李延誤保障	Rental or Vehicle Excess 租車或車輛自負額	Graduation Incentive 畢業獎勵
Hospital/ medical receipts with diagnosis 附診斷的醫院/ 醫療收據	✓							
Medical report, or death certificate (if applicable) 醫療報告，或死亡證（如適用）	✓							
Loss report from Police, airline, hotel or card issuer, etc. 由警方、航空公司、酒店或發卡機構等發出的損失報告		✓	✓				✓	
Photos showing the extent of damage 顯示損毀程度的照片		✓						
Repair quotation/ Non-repairable proof 維修報價/ 不可修復的證明		✓						
Original purchase receipts of lost/ damaged items 遺失損毀物件的原有購買單據		✓						
Exchange slip/ Withdrawal records 兌換收條/ 提鈔紀錄			✓					
Documents in support of the reason for Cancellation/ Curtailment 列明取消旅程/ 提早結束旅程原因的證明文件				✓				
Receipt(s) for tour group fee, air ticket fee or hotel room charges 支付旅行團團費、航空公司機票費用或酒店房間收費的收據				✓				
Written confirmation from travel agent, airline or hotel for amount of refund 由旅行社、航空公司或酒店發出之書面退款證明				✓	✓			
Written confirmation from airline, train corporation or cruise line certifying reason & duration of delay 由航空公司、鐵路公司或船公司發出，列明延誤原因及時數的書面證明					✓	✓		
Receipt(s) for additional accommodation and transportation 額外住宿及交通費用的單據			✓		✓			
Purchase receipts of essential items 購買必需品的收據正本						✓		
Vehicle insurance or rental agreement and receipt for excess incurred 汽車保險租金合約及就買賣的自負額收據							✓	
Copy of graduation certificate 畢業證書副本								✓

For claims under Annual Cover, please submit air tickets or boarding passes.  
如屬全年保障下的索償，請同時提交機票或登機證。

Please also note that further information and/ or document(s) may be needed. We shall write to you when necessary.  
如有需要，我們將另行發書函索取附加資料及/ 或文件，敬請留意。

End