

List attaching to and forming part of AMERICAN HOME ASSURANCE COMPANY's Corporate Business Travel Policy No. 01G-CBT1000676

SCHEDULE OF BENEFITS

Corporate Business Travel	Sum Insured per Person (HKD)
Benefit	Plan 1 - Officials
1. Emergency Assistance	
a. China Assist Card Service	N/A
b. Emergency Medical Evacuation	Actual Cost
c. Repatriation of Remains	Actual Cost
d. Travel Guard Services	Included
2. Medical Expenses	300,000
3. Accidental Death & Permanent Disablement	300,000
<i>Scale 2 (Events 1-20)</i>	
4. Hospital Confinement Income	5,000
<i>HK\$500(US\$65) per day</i>	
5. Trip Cancellation	3,000
6. Curtailment Expenses	3,000
7. Replacement Staff/Family Compassionate Visit	3,000
<i>Per policy year</i>	
8. Baggage and Personal Effects	3,000
<i>max. HK\$3,000(US\$385) per pair/item/set; max. HK\$10,000(US\$1,282) for lap-top computer including accessories but not exceeding the max. sum insured</i>	
9. Loss of Travel Documents	5,000
10. Personal Money	2,000
<i>cash limit: HK\$3,000(US\$385)</i>	
11. Baggage Delay	1,500
<i>cash benefit amount: HK\$500(US\$65) after 5 hours</i>	
12. Travel Delay & Re-route	8,000
<i>HK\$300(US\$32) per 5 hours up to HK\$2,000(US\$257) for Travel Delay</i>	
13. Personal Liability	250,000
14. Second & Third Degree Burns Benefit	100,000

Rate Table

No. of Travelling Days	Premium/Person/Trip
1 - 7 days	43.00
8 - 14 days	104.00
15 - 21 days	155.00
Each additional week	73.00

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SCHEDULE OF BENEFITS

Corporate Business Travel Benefit	Sum Insured per Person (HKD) Plan 2 - Athletes
1. Emergency Assistance	
a. China Assist Card Service	N/A
b. Emergency Medical Evacuation	Actual Cost
c. Repatriation of Remains	Actual Cost
d. Travel Guard Services	Included
2. Medical Expenses	300,000
3. Accidental Death & Permanent Disablement	300,000
<i>Scale 2 (Events 1-20)</i>	
4. Hospital Confinement Income	5,000
<i>HK\$500(US\$65) per day</i>	
5. Trip Cancellation	3,000
6. Curtailment Expenses	3,000
7. Replacement Staff/Family Compassionate Visit	3,000
<i>Per policy year</i>	
8. Baggage and Personal Effects	3,000
<i>max. HK\$3,000(US\$385) per pair/item/set; max. HK\$10,000(US\$1,282) for lap-top computer including accessories but not exceeding the max. sum insured</i>	
9. Loss of Travel Documents	5,000
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<i>cash limit: HK\$3,000(US\$385)</i>	
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12. Travel Delay & Re-route	8,000
<i>HK\$300(US\$32) per 5 hours up to HK\$2,000(US\$257) for Travel Delay</i>	
13. Personal Liability	250,000
14. Second & Third Degree Burns Benefit	100,000

Rate Table

No. of Travelling Days	Premium/Person/Trip
1 - 7 days	52.00
8 - 14 days	125.00
15 - 21 days	186.00
Each additional week	87.00

Estimated Business Trips Forecast

No. of travellers	:	To be declared
Destination	:	To be declared
Average duration	:	To be declared
Trip purpose	:	Plan 1 - Training and accompaniment with athletes Plan 2 - Athletic training & competitions

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AGGREGATE LIMIT OF INDEMNITY

Aggregate Limit of Indemnity (per accident)

HKD 4,500,000.00 Per Accident is the maximum limit of indemnity for which the Company shall be liable under this Policy for all losses arising out of any one accident. In the event such limit of indemnity is insufficient to pay the full amount of sum insured for each Insured Person, then the amount payable for each Insured Person shall be in the proportion that the limit of indemnity for any one accident bears to the total sum insured that would have been payable.

ADMINISTRATION METHOD

Monthly Declaration (monthly billing)

A minimum deposit premium, which is non-refundable, will be charged at the beginning of the period of insurance. The Policyholder should declare to the Company monthly by written notice regarding the Insured Person's full name, date of birth, position/occupation, BMS/plan selected (if applicable), Stationed Location (if applicable), passport/ID no. and itinerary. Premium adjustment will then be made in accordance with the rate table monthly.

ADDITION PROVISION

Addition Provision - Age over 71

Upon the attainment of seventy-one (71) years old of an Insured Person, his/her respective Sum Insured of the following benefits (if any) shall be reduced by fifty percent (50%):

- Accidental Death and Permanent Disablement
- Double Indemnity
- Medical Expenses
- Hospital Confinement

However in no event shall the maximum limit of Accidental Death and Permanent Disablement (including Double Indemnity if any) exceeding HK\$4,000,000/US\$512,820.

ADDITION TO GENERAL EXCLUSIONS

Exclusion - incl RCC (ST)

This policy shall not apply to any event which is consequent on:

- stunt or aerial work;
- murder or assault;
- the influence of alcohol or narcotics;
- the Insured Person's participation in any brawl;
- riot and civil commotion.

CONDITIONS

1. All claims must be verified by the Policyholder.
2. At least one instruction supervisor should be present at each and every activity location.
3. Minimum premium per policy is HK\$1,500(US\$193).
4. All PRC citizens who reside and work in China will not be covered within the territory of China except they are holding a valid HKID or has a working visa/employment contract in Hong Kong.
5. All subsidiaries' or associated companies' names must be submitted for unnamed basis/simplified administration policy.
6. Other terms and conditions are subject to this Policy, subsequent endorsement(s) and rider(s), if any.

Chartis Insurance Hong Kong Limited
Operations, 46/F, One Island East, 18 Westlands Road, Island East, Hong Kong
852 3666 7017 Telephone 852 2893 5369 Facsimile



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ADDITIONAL REMARKS:

Medical Expenses:

Deductible: Plan 1 - Nil; Plan 2 - HK\$200 per accident/sickness

Follow-up medical treatment by qualified registered medical practitioner in a degree of western medicine after returning to stationed location up to 365 days. HK\$200/ day/ visit and HK\$4,000/ policy year will be applied for any treatment other than western medicine

CORPORATE BUSINESS TRAVEL POLICY

In consideration of the payment of the premium by the Policyholder (hereinafter also called the "Insured") and subject to all definitions, limitations and general provisions contained herein, endorsed hereon or attached hereto, American Home Assurance Company, Hong Kong Branch (hereinafter called the "Company") agrees to insure the person named herein-attached (hereinafter called the "Insured Person") against covered loss in the amount stated in the Schedule of Benefits here-in-attached provided that such loss or injury should be sustained while this Policy is in effect.

A. BENEFITS

1. Emergency Assistance

a) China Assist Card

China Assist Card offers you the following assistance during the Business Trip in China. For emergency assistance, simply call collect to the alarm centre: 852-3516-8699.

- Guaranteed Admission to Designated Hospitals - Guaranteed hospital admission to the designated hospitals when presenting your China Assist Card.
- 24-Hour China Legal Referral Service - Provides referrals of lawyers and legal practitioners in China for twenty-four (24) hours contact in case of emergency.
- Arrangement for Emergency Cash Transfer - Emergency cash transfer provided you have secured the payment first.

b) Emergency Medical Evacuation

When as a result of Serious Injury sustained or Serious Sickness commencing during the Business Trip and if in the opinion of the Company or its authorised representative, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to the Stationed Location or country of his/her permanent residence. The Company or its authorised representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay the covered expenses for such evacuation, but only up to the sum insured stated in the Schedule of Benefits.

The means of evacuation arranged by the Company or its authorised representative may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Company or its authorised representative and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and/or arranged by the Company or its authorised representative for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of the Insured Person.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

Exclusion

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Business Trip.
2. Any expenses for a service not approved and arranged by the Company or its authorised representative, except that this exclusion shall be waived in the event the Insured Person or his/her travelling companions cannot contact Travel Guard Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its authorised representative would have provided under the same circumstances and up to the sum insured stated in the Schedule of Benefits.

c) Repatriation of Remains

When the death of the Insured Person occurs as a result of Serious Injury or Serious Sickness during the Business Trip, the Company or its authorised representative shall make the necessary arrangements for the return of the Insured Person's remains to the Stationed Location or country of his/her permanent residence. The Company shall pay the covered expenses for such repatriation up to the sum insured stated in the Schedule of Benefits.

In addition to the transportation of the remains, the Company shall reimburse the reasonable expenses incurred at the place of death for services and supplies rendered by a mortician or undertaker, including the cost of a casket, the embalming and cremation if so elected.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

Exclusion

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Business Trip.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its authorised representative.

d) Travel Guard - Free 24-hour Telephone Assistance Services

For any emergency assistance services, simply call collect to the alarm centre: 852-3516-8699. Remember to quote your name, policy number, location (name of hospital if any), phone number and kinds of services when you seek for assistance. Then, the alarm centre will handle your case and perform the following duties:

1. Re-organise flights if necessary;
2. Organise emergency medical evacuation if necessary;
3. Handle Repatriation of Remains when required;
4. Authorise guarantee of payment to hospital;
5. Liaise with on-site medical staff regarding the condition of the patient;
6. Advise relatives of accident/illness of patient; or
7. Speak directly to the patients with regard to decisions made on their behalf.

2. Medical Expenses

The Company shall reimburse the Insured Person the Usual, Customary and Reasonable Medically Necessary Expenses up to the sum insured stated in the Schedule of Benefits provided that such expenses for Injury or Sickness were incurred and sustained during the Business Trip. It is also extended to include the continuation of medical treatment upon return to the Stationed Location for a maximum period of three hundred and sixty-five (365) days.

3. Accidental Death and Permanent Disablement

The Company shall pay in accordance with the Compensation Table if the Insured Person sustains Injury whilst outside the Stationed Location on the Business Trip which shall result in death or disablement within twelve (12) months after the date of Accident.

Compensation:-

- (i) Compensation shall not be payable for more than one Event listed in the Compensation Table in respect of the same Injury. Should more than one Event occur from the same Injury, the Company will only be liable for the greatest one.
- (ii) In the event that total one hundred percent (100%) of sum insured is paid, there shall be no further liability under the Policy in respect of the same Insured Person for Injury sustained thereafter.
- (iii) If the Insured Person is left-handed and has specifically mentioned this on the application, the percentage of sum insured from Event 13 to 16 (if any) for the various disabilities of right hand and left hand will be transposed.

Exposure and Disappearance

By the reason of any covered Accident the Insured Person is exposed to the elements during the Business Trip and as a result of such exposure sustains death or disablement, the Company will pay in accordance with the Compensation Table.

In the event of the sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling on the Business Trip and his/her body has not been found within one (1) year after the date of the disappearance, it will be presumed that the Insured Person suffered loss of life resulting from bodily injury caused by an Accident covered by this Policy at the time of such disappearance.

4. Hospital Confinement Income

The Company shall pay the Insured Person a daily benefit up to the sum insured stated in the Schedule of Benefits if the Insured Person is admitted and confined in a Hospital as an in-patient under the professional care of a Qualified Medical Practitioner, currently licensed physician, or surgeon due to accidental Injury or Sickness sustained during the Business Trip.

One day of hospital confinement shall mean the Hospital makes a charge for room & board for the treatment of Injury or Sickness. Successive periods of hospital confinement, due to the same or related causes, shall be considered as one accident, sickness or operation/surgery unless separated by at least ninety (90) consecutive days during which the Insured Person is not confined to a Hospital as a result of such accident or sickness.

5. Trip Cancellation

The Company shall pay the Insured Person up to the sum insured stated in the Schedule of Benefits for the loss of travel fare and/or accommodation expenses paid in advance by the Insured Person and for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Business trip necessitated by the following occurring within thirty (30) days (except the following d and e) before the commencement of the Business trip as a result of:

- a. Death or Serious Injury or Serious Sickness of the Insured Person, Immediate Family Member, business partner or co-partner;
- b. Witness summons, jury service or compulsory quarantine of the Insured Person;
- c. Sudden occurrence of natural disasters, unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond the control of the Insured Person; or
- d. Serious damage to the Insured Person's residence in the Stationed Location from fire, flood or similar natural disaster (typhoon, earthquake, etc.) within one (1) week from the departure date which requires the Insured Person's presence in the premises on the departure date; or
- e. Unexpected outbreak of Terrorist Act within one (1) week from the departure date.

However, the Company will not pay for any loss caused directly or indirectly by the government regulations or control, bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation. The Company will not pay for any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

6. Curtailment Expenses

The Company shall pay the Insured Person up to the sum insured stated in the Schedule of Benefits for any i) additional travelling and/or hotel expenses; and ii) loss of travel fare

and/or accommodation expenses forfeited by the Insured Person after the commencement of the Business Trip consequent upon the Insured Person having to return to the Stationed Location necessitated by the followings:

1. Death, Serious Injury or Serious Sickness or hijack of the Insured Person or his/her travel companion;
2. Death, Serious Injury or Serious Sickness of Immediate Family Member, business partner or co-partner who is a resident in the Stationed Location; or
3. Sudden occurrence of natural disasters, unanticipated outbreak of riot or civil commotion, epidemic, strike or Terrorist Act at the planned destination which prevent the Insured Person from continuing with his/her scheduled Business Trip.

This coverage is effective only if the Insured Person becomes unaware of any circumstances which could lead to the disruption of his/her Business Trip.

7. Replacement Staff

The Company shall reimburse the Insured Person up to the sum insured stated in the Schedule of Benefits for the reasonable hotel accommodation and travelling expenses necessarily incurred by one Replacement Staff to travel to the place where the Insured Person sustains Serious Injury or Serious Sickness or is dead.

8. Family Compassionate Visit

The Company shall reimburse the Insured Person up to the sum insured stated in the Schedule of Benefits for the reasonable hotel accommodation and travelling expenses necessarily incurred by one of the Immediate Family Member to travel to the place where the Insured Person sustains Serious Injury or Serious Sickness or is dead.

9. Baggage and Personal Effects

The Company shall pay the Insured Person up to the sum insured stated in the Schedule of Benefits for loss or damage to the Insured Person's baggage, clothing and personal effects worn/carried by the Insured person, in trunks suitcases and like receptacles during the Business Trip and subject to the following:

- a. The amount payable in respect of any one article, sport equipment or Lap-Top Computer including accessories shall not exceed the maximum limit as stated in the Schedule of Benefits;
- b. The Company may make payment or at its option reinstate or repair as it may elect in respect of articles not older than one year; and
- c. The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of articles more than one year old.

Exclusions

No benefits will be payable for:

1. Foodstuffs, animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, household effects, antiques, business goods or sample, artificial teeth or limbs, money, securities, tickets or documents;
2. loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property;
3. loss of or damage to hired or leased equipment, and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, secure or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade;
4. loss of or damage to property insured under any other insurance policy, or otherwise reimbursed by Common Carrier or a hotel;
5. loss of Insured Person's baggage sent in advance or souvenirs and articles mailed or shipped separately;
6. loss or damage whilst in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days. A Property Irregularity Report is obtained in the case of the event occurred in an airline;
7. losses not reported to the police within twenty-four (24) hours and support by a valid police report; or
8. loss of data recorded on tapes, cards, discs or otherwise.

Compensation:-

The Insured Person cannot claim both Baggage and Personal Effects and Baggage Delay in respect of the same loss.

10. Loss of Travel Documents

The Company shall pay the Insured Person up to the sum insured stated in the Schedule of Benefits for the cost of obtaining replacement passports, travel tickets and other travel documents lost during the Business Trip as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents and such loss is reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from such police.

11. Personal Money

The Company shall indemnify the Insured Person for the loss of cash (with cash limit as stated in the Schedule of Benefits), bank notes, traveller's cheques and money orders occurring during the Business Trip up to the sum insured stated in the Schedule of Benefits. Such loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours after the incident. Any claim must be accompanied by written documentation from such police.

12. Baggage Delay

The Company shall pay the Insured Person a cash benefit amount and the actual expenses incurred for the emergency purchases of essential items or clothing or requisites in the

consequence of temporary deprivation of baggage for over a particular hours stated in the Schedule of Benefits from time of arrival at destination due to misdirection in delivery with document proof from the Common Carrier up to the sum insured stated in the Schedule of Benefits. This benefit can only utilize once during any one Business Trip and does not apply when the Insured Person is taking a journey back to the Stationed Location.

13. Travel Delay and Re-Route

In the event any Common Carrier in which the Insured Person has arranged to travel is delayed for at least a particular hours due to strike, hijack, industrial action, adverse weather condition, natural disaster or mechanical derangement of that Common Carrier, the Company shall pay an amount per each particular hours of delay up to the Travel Delay limit but in no event exceeding the maximum sum insured stated in the Schedule of Benefit.

If as a consequence of such delay, the scheduled Common Carrier is cancelled and the Insured Person has to re-route his/her itinerary, the additional travelling expenses necessarily incurred for such re-route will be reimbursed up to the sum insured stated in the Schedule of Benefits.

The period of delay will be calculated from either i or ii:

- i) the original scheduled departure time of the Common Carrier supplied to the Insured Person until the actual departure time of the recommendation of the first available alternative transportation offered by the administration of that Common Carrier; or
- ii) the original arrival time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual arrival time of the first available alternative transportation offered by the administration of that Common Carrier.

Insured Person can only claim for either departure or arrival delay but not for both. However, the Company shall not be liable to pay any benefit arising from strike or industrial action existing before the departure date of the Business Trip.

14. Personal Liability

The Company shall pay the Insured Person up to the sum insured stated in the Schedule of Benefits for legal liability to a third party arising during the Business Trip as a result of:

- a. accidental death or bodily injury to any person; or
- b. accidental loss of or damage to the property of any person.

Exclusions

1. Damage to the property of or to any person who is the Immediate Family Member, employee or deemed by law to be the Insured Person's employee;
2. Damage to property which belongs to the Insured Person or is in his/her care custody or control;
3. Damage relating to any liability assumed under contract;
4. Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;
5. The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
6. The undertaking of any trade, business or profession; or
7. Any criminal proceedings.

B. DEFINITIONS

1. "Accident" shall mean an unforeseen and involuntary event.

2. "Acquired Immune Deficiency Syndrome" or "AIDS" shall have the meanings assigned to it by the World-Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

3. "Activities of Daily Living" shall have the following meanings:

- a. Mobility: The ability to move from one (1) room to an adjoining room or from one (1) side of a room to another or to get in and out of bed or chair without requiring the physical assistance of another person;
- b. Continence: the ability to voluntarily control bladder and bowel functions so as to be able to maintain personal hygiene;
- c. Dressing: putting on and taking off all necessary items of clothing without requiring the assistance of another person;
- d. Toileting: getting to and from the toilet, transferring on and off the toilet and associated personal hygiene; and
- e. Eating: all tasks of getting food into the body once it has been prepared.

4. "Basic Monthly Salary (BMS)" shall mean the current monthly gross basic earned income of the Insured Person at the time of Injury which causes death or disablement within the meaning of this Policy, excluding bonuses, commission, overtime payments and any other allowances or perquisites.

5. "Business Trip" shall mean a trip which is on assignment by or at the direction of the Policyholder, including any personal deviations during and/or immediately before/after such authorised trip subject to a maximum of one hundred and eighty (180) days. Such trip shall be deemed (a) to commence at the time the Insured Person is travelling directly from the place of residence or regular employment in the Stationed Location to the immigration counter within three (3) hours before the scheduled departure time of the Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of the such trip; and (b) to cease at the time he/she is travelling directly from the immigration counter in the Stationed Location to his/her place of residence or regular employment within three (3) hours after the actual arrival time of the Common Carrier in which the Insured Person has arranged to travel upon the completion of such trip. In the event of no immigration counter situated in the Stationed Location, such trip shall be deemed to commence at the time he/she leaves the boundary of the Stationed Location; and terminated at the time of his/her arrival at the boundary of the Stationed Location.

6. "Common Carrier" shall mean any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

7. **"Fractured Leg or Patella with Established Non-union"** shall mean a complete break into two pieces of the patella or leg bone. The patella or broken leg does not mend properly and function normally and this condition will last for the remainder of the Insured Person's life.
8. **"Hospital"** shall mean an establishment which meets all the following requirements:
- holds a license as a hospital (if licensing is required in the state or governmental jurisdiction);
 - operates primarily for the reception, care and treatment of sick, ailing or injuring persons as in-patients;
 - provides 24-hour a day nursing service by registered or graduated nurses;
 - has a staff of one or more licensed physicians available at all times;
 - provides organized facilities for diagnosis and major surgical facilities; and
 - is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.
9. **"Immediate Family Member"** shall mean the Insured Person's spouse, parents, parents-in-law, grandparents, sons, daughters, brothers or sisters.
10. **"Injury"** shall mean bodily injury caused by an Accident which is solely and independently of any other cause.
11. **"Lap-Top Computer"** means a Lap-Top, Notebook or Sub-notebook. Personal Digital Assistance (PDA) and Hand Held Computers (HHC) are excluded from this category.
12. **"Loss of Fingers or Toes"** shall mean complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.
13. **"Loss of Hearing"** shall mean total and irrecoverable loss of hearing.
14. **"Loss of Limb"** shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
15. **"Loss of Sight"** shall mean the entire and irrecoverable loss of sight.
16. **"Loss of Speech"** shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.
17. **"Loss of Use"** shall mean total functional disablement and is treated like the total loss of said limb or organ.
18. **"Malignant Neoplasm"** shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency.
19. **"Medically Necessary Expenses"** shall mean expenses incurred within three hundred and sixty-five (365) days of sustaining Injury or Sickness paid by the Insured Person to a legally Qualified Medical Practitioner, physician, surgeon, nurse, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under the Section of Emergency Medical Evacuation and Repatriation of Remains of this Policy. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy.
20. **"Mental Illness"** is a psychiatric or psychological condition regardless of cause such as schizophrenia, depression, manic-depressive or bipolar illness, anxiety, personality disorders and/or adjustment disorders or other conditions. These conditions are usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment.
21. **"Opportunistic Infection"** shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
22. **"Permanent"** shall mean lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.
23. **"Permanent Total Disablement"** shall mean when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident the Insured Person is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement shall mean the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to be continued for a period of twelve (12) consecutive months and certified by a Qualified Medical Practitioner or physician to be total, continuous and Permanent for the remainder of his/her life.
24. **"Pre-existing Condition"** shall mean the Insured Person received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a physician during six (6) months period preceding the effective date of his/her coverage under this Policy, unless the Insured Person affected by these conditions has been insured under this Policy for twelve (12) consecutive months.
25. **"Qualified Medical Practitioner"** shall mean any person legally authorised by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a Medical Practitioner who is the Insured Person, Immediate Family Member, partner or co-partner.
26. **"Replacement Staff"** shall mean a person who is going to take over the Insured Person's assignment in the scheduled Business Trip.
27. **"Serious Injury or Serious Sickness"** when applied to the Insured Person, is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that practitioner as being dangerous to life and unfit to travel or continue with his/her Business Trip. When "Serious Injury or Serious Sickness" is applied to the Insured Person's Immediate Family Member, partner or co-partner, it shall mean Injury or Sickness certified as being dangerous to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation or cancellation of his/her original Business Trip.
28. **"Sickness"** shall mean sickness or disease first contracted and commenced during the Business Trip.
29. **"Stationed Location"** shall mean a country, province or city in where the Insured Person resides. Such location should be stated in the Policy and subject to prior declaration and approval by the Company.
30. **"Terrorist Act"** shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorist Act shall also include any act, which is verified or recognized by the (relevant) government as an act of terrorism.
31. **"Usual, Customary and Reasonable"** shall mean an expenses which: a) is charged for treatment, supplies or medical services medically necessary for caring of the Insured Person under the care, supervision, or order of a Qualified Medical Practitioner; b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and c) does not include charges that would not have been made if no insurance existed.

C. GENERAL EXCLUSIONS

The Company will not pay for any loss directly or indirectly, wholly or partly arising as a result of or arising in:

- an Insured Person who travels in, to or through Afghanistan, Chechnya, North Korea, Somalia, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- an Insured Person who is:
 - a Terrorist;
 - a member of a terrorist organization;
 - a narcotics trafficker; or
 - a purveyor of nuclear, chemical or biological weapons;
- any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
- any prohibition or regulations by any government;
- not taking all reasonable efforts to avoid injury or minimize any claim under this Policy by the Insured Person;
- taking part in any kind of race or engaging in a professional sport from which the Insured Person would or could earn income or remuneration;
- suicide, attempted suicide or intentional self-inflicted Injury;
- any Pre-existing Condition;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex or any other sexually transmitted disease;
- Mental illness and nervous disorders, including but not limited to insanity;
- the Insured Person engaging in naval, military or airforce service or operations; being as a crew member or an operator of any air Common Carrier; testing of any kind of conveyance; engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; hitchhiking;
- any medical treatment received during a Business Trip which was made for the purpose of receiving medical treatment or if the Business Trip was undertaken while the Insured Person was unfit to travel; or
- any expenses that can be compensated from any other sources (except the benefits of Accidental Death and Permanent Disablement and Hospital Confinement Income).

D. GENERAL PROVISIONS

- RENEWAL CONDITIONS:** This Policy may be renewed for further consecutive periods by the payment of premium on the effective date of the renewal at the Company's premium rate in force at the time of renewal, subject to the Company's right to decline renewal of this Policy on any anniversary date of the Policy upon giving forty-five (45) days prior written notice mailed or delivered to the Policyholder at the address shown in the Policy of the Company's intention not to renew the Policy or to condition its renewal upon reduction of limits, increase in premium or elimination of coverage. The Company's acceptance of premium shall constitute its consent to renewal. Unless renewed as herein provided, this Policy shall terminate, at the expiration of the period for which premium has been paid. The Company reserves the right to change, from time to time, the table of rates applicable to premiums thereafter becoming due under this form of Policy.

GRACE PERIOD: A grace period of thirty-one (31) days will be granted for the payment of each premium falling due after the first premium, during which time the

Policy shall be continued in force, unless the Policy has been cancelled in accordance with the provisions of this Policy.

3. **COMPLYING WITH POLICY CONDITIONS:** The due observance and fulfilment of the terms of this Policy insofar as they relate to anything to be done or complied with by an Insured Person and the truth of the statements and answers in any proposal and/or application and of evidence required from an Insured Person in connection with this insurance shall be conditions precedent to any liability of the Company to make any payment under this Policy.
4. **NOTICE OF CLAIM:** Written notice of claim must be given to the Company within thirty (30) days after occurrence of any event likely to give rise to a claim under this Policy or as soon thereafter as is reasonably possible. Notice given by or on behalf of an Insured Person to the Company at the address of the managing agents with information sufficient to identify the Insured Person, shall be deemed notice to the Company.
5. **CLAIM FORMS:** The Company, upon receipt of a notice of claim will furnish the claim form to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within fifteen (15) days after giving of such notice the claimant shall be deemed to have complied with requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy of filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which claim is made.
6. **PROOFS OF LOSS:** Written proof of loss must be furnished to the Company at one of its local offices within sixty (60) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the time proof is otherwise required.
7. **TIME OF THE PAYMENT OF CLAIMS:** Compensation payable under this Policy for any loss other than loss for which periodic payment is provided will be paid immediately upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued compensation for loss for which periodic payment is provided will be paid monthly and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.
8. **FRAUDULENT CLAIMS:** If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Policyholder or Insured Person or anyone acting on the behalf to obtain any benefit under this Policy all benefit in respect of such claims shall be forfeited.
9. **FITNESS TO TRAVEL:** At the time of effecting this insurance the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Business Trip, otherwise any claim could be jeopardized.
10. **GOVERNING LAW:** This Policy is subject to the laws of the Hong Kong Special Administrative Region and the parties hereto agree to submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
11. **PHYSICAL EXAMINATION AND AUTOPSY:** The Company at its own expense shall have the right and opportunity to examine the Insured Person when and as often as it may reasonably require during the pendency of a claim under Section of Medical Expenses of this Policy and to make an autopsy in the case of death where it is not forbidden by law.
12. **LEGAL ACTIONS:** No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.
13. **SUBROGATION:** In the event of any payment under this Policy, the Company, if entitled, shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.
14. **TO WHOM INDEMNITIES PAYABLE:** Indemnity for loss of life of the Insured Person is payable to the named beneficiary, if surviving the Insured Person, and otherwise to the estate of the Insured Person. All other indemnities of this Policy are payable to the Insured Person, except under Section of Emergency Medical Evacuation and Section of Repatriation of Remains, if any, where benefits will be paid directly to the provider of service as indicated in each section.
15. **CONSENT OF BENEFICIARY:** Consent of the beneficiary, if any, shall not be requisite to surrender or assignment of this Policy, or to change of beneficiary or to any other changes in this Policy.
16. **ASSIGNMENT:** No assignment of interest under this Policy shall be binding upon the Company unless and until the original or a duplicate thereof is filed at the Home Office of Chartis Insurance Hong Kong Limited, 46/F, One Island East, 18 Westlands Road, Island East, Hong Kong. The Company does not assume any responsibility for the validity of an assignment. No change of Beneficiary under this Policy shall bind the Company, unless consent thereto is formally endorsed herein by an executive officer of the Company. No provision of the charter,

constitution or by-laws of this Company shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

17. **RIGHT OF RECOVERY:** In the event authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under the Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum from the Insured Person.
18. **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.
19. **CANCELLATION:** The Company may cancel this Policy by giving thirty-one (31) days prior written notice delivered to the Insured the last address as shown by the records of the Company stating when thereafter such cancellation shall be effective. However, no prior notice of cancellation will be given in the event of any one or more of the following circumstances:
 - non-payment of premium;
 - discovery of fraud, material misrepresentation, willful, reckless acts or omissions on the part of the Insured or its authorized representative increasing the insured hazard; or
 - conviction of crime arising out of acts increasing the insured hazard.

Upon both situations, the Company will return promptly pro-rata unearned portion of any premium actually paid by the Policyholder. Such cancellation shall be without prejudice to any claim originating prior thereto.

The Insured may also cancel this Policy by giving thirty-one (31) days prior written notice and deliver to the Company. The portion of paid premium to be returned shall be computed in accordance with the applicable percentages indicated below. For the China Assist Card, the Company will not allow any refund of premium once the card is issued.

Covered Period	Charged Percentage of Annual Premium
2 months (minimum)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
over 6 months	100%

In any of the above circumstances, the Company should retain the minimum premium per policy or deposit premium, whichever is greater.

20. **REINSTATEMENT OF POLICY:** If default be made in the payment of the agreed premium for this Policy, the subsequent acceptance of a premium by the Company or by any of its duly authorized agents shall reinstate the Policy, but only to cover loss thereafter sustained.
21. **RENEWAL:** This Policy may be renewed with the consent of the Company from term to term by payment of premiums in advance at the Company's premium rate in force at the time of renewals. However the Company may reserve its right to decline the renewal, amend premium rates, benefits, terms and conditions of the Policy at the end of any period of insurance.
22. **CLERICAL ERROR:** Clerical errors by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.
23. **DATA PRIVACY:** It is hereby declared that as a condition precedent to the Company's liability, the Policyholder has agreed that any personal information collected or held by the Company is provided and may be held, used and disclosed by the Company to individuals/organizations associated with the Company or any selected third party (within or outside Hong Kong) for the purposes of processing the application and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communication with the Policyholder for such purposes. The Policyholder has the right to obtain access to and to request correction of any personal information held by the Company. Such request can be made to the Company's Data Privacy Officer at GPO Box 456, Hong Kong.

IN WITNESS WHEREOF AMERICAN HOME ASSURANCE COMPANY, HONG KONG BRANCH has caused this Policy to be issued by its General Agent in Hong Kong.

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