



AMERICAN EXPRESS NO WORRIES GUARANTEE PROGRAM

45DAYS COVER CLAIM FORM

美國運通「無憂消費主義」購物保障 – 45 日購物保障賠償申請表

Please fill in the application form in **BLOCK LETTERS**. 請以正楷填寫以下資料。

1. PERSONAL INFORMATION 個人資料

American Express Card Number 美國運通卡賬戶號碼			
Card Type 卡類	Centurion 美國運通 Centurion 卡 / Platinum 美國運通白金卡 / Gold 美國運通金卡 / American Express 美國運通卡 / Platinum Credit 白金信用卡 / Gold Credit 信用卡 / Cathay Pacific Elite Credit 國泰航空尊尚信用卡 / Cathay Pacific Credit 國泰航空信用卡 Other 其他：		
Cardmember Name 會員姓名 (as shown on HKID 如身份證所示之姓名)			
Card Expiry Date (Month/ Year) 美國運通卡有效日期 (月/年)		HKID Number 香港身分證號碼	
Corresponding Address 通訊地址			
Contact Tel. Number 電話號碼		Email address 電郵地址	
Have you made a prior reimbursement application under American Express Purchase Protection / 45Days Cover? 您以往曾否向「美國運通購物保障/45 日購物保障」申請賠償？			
<input type="checkbox"/> Yes / 有 It was submitted on 遞交申請表的日期為 _____ (Day / 日) _____ (Month / 月) 20 _____ (Year / 年) <input type="checkbox"/> No / 沒有			

2. DETAILS OF THE INCIDENT 事件詳情

Date and Time of Theft / Damage 被竊或損毀之日期及時間	_____ (DD/MM/YY 日/月/年) _____ (HH:MM 時：分)	Location of Theft / Damage 被竊或損毀之地點
Detailed Circumstances 詳細事發經過	(e.g.: where the item was placed, where you were at that time, how the item was stolen/ damaged, how you were alerted to the theft/ damage, etc. / 如：該物品放於何處、您當時時在哪裡、該物品如何被竊或損毀等)	
Was the theft/ damage reported to the police or relevant authorities? 您有的事發地點之警署報案？	<input type="checkbox"/> Yes / 有 Reported Police Station 有關警署名稱：_____ Police Report Number 警署檔案號碼：_____	<input type="checkbox"/> No / 沒有

3. DETAILS OF STOLEN/ DAMAGED ITEM 被竊或損毀物品詳情

Stolen/ Damaged Item 被竊或損毀物品	(e.g.: Item Name, Brand, Model No, etc. / 如：物品名稱、品牌、型號等)		
Date of Purchase 購買日期	_____ (DD/MM/YY) _____ (日/月/年)	Purchase Price 購買價錢	
Name and address of the retail outlet 購買該物品之商店名稱及地址			
Was the stolen/ damaged property covered by any Guarantee/ Warranty program or insurance policy? 被竊或損毀物品有否產品保用或保險保障？	<input type="checkbox"/> Yes, it was covered by a Guarantee/ Warranty program 該物品有產品保用 <input type="checkbox"/> Yes, it was covered by an insurance policy 該物品有受保險保障 <input type="checkbox"/> It was neither covered by any Guarantee/ Warranty program nor insurance policy 該物品沒有受任何產品保用或保險保障		

If there is not enough space, please attach an additional page. 如填寫位置不足，請另行附上資料補足。

4. CLAIMS PROCEDURE AND REQUIRED DOCUMENTS 索償程序及所需文件

Please note that 請注意：

- In case of theft or damage caused by theft, the Cardmember should report to the police immediately and submit the relevant police reports or documents. If not, ACE Insurance Limited reserves the right to reject the claim 如保障之物品被竊或於被竊時遭破壞，會員必須立刻向警方報案及提交報案記錄。否則，安達保險有限公司將有權拒絕是項賠償申請。
- In the event of damage, Cardmember is required to submit one or more repair estimate or quotation. It may also be required to return the damaged item to ACE Insurance Limited at Cardmember's own expense 如屬損毀申請，會員須呈交一份或多份修理報價，及可能需要自費將有關物件退還至安達保險有限公司。
- Cardmember should take all possible actions on site in order to minimize damage to the item 會員必須即時採取所有可行步驟以減輕貨品之損失或損毀。
- Cardmember should not dispose of the damaged item(s) without prior consent from ACE Insurance Limited 未經安達保險有限公司同意，會員請勿丟棄損毀之貨品。
- Cardmember shall bear the deductible of HK\$150 per item 會員須承擔每一物品HK\$150之自付金額。
- Items covered by any insurance policies are excluded from this 45Days Cover Program, regardless of whether claim has been made against those policies, and whether such claims, if made, have been accepted or rejected 如物品受任何保險計劃保障，無論有否向提供該保險計劃之機構申請賠償，又或向提供該保險計劃之機構作出之賠償申請是否成功，該物品並不列入此計劃之內。
- In case of any discrepancies between the English and Chinese translation, the English version shall prevail 如中、英文翻譯有所差異，一概以英文版為準。

The completed Claim Form and all relevant supporting documents should be mailed or sent (at the Cardmember's own expense) to ACE Insurance Limited at the following address within 45 days after the occurrence of the event:

會員必須於事發後45天內，將已填妥之賠償申請表並連同其他所需資料或文件一併自費呈交或郵寄至：

Claims Department	香港灣仔港灣道6至8號
ACE Insurance Limited	瑞安中心25樓
25/F, Shui On Centre, No. 6 – 8 Harbour Road,	安達保險有限公司
Wanchai, Hong Kong	賠償部

Please remember to include the following documents with this claim form 請連同下列文件與此申請表一併遞交：

- Original purchase invoice of the stolen or damaged item 索償物品之購買單據正本
(No application can be processed without original copy 如無正本，賠償申請將不獲辦理。)
- Original Record of Charge Slip for the purchase transaction of the stolen or damaged item 索償物品之美國運通簽賬單正本
(No application can be processed without original copy 如無正本，賠償申請將不獲辦理。)
- Police report 警方報案記錄 (if theft or damage caused by theft 如索償物品被竊或於被竊時遭破壞)
- Photos of the damaged item, if available 受損物品之相片(如有) (for damage claim 損毀物品索償適用)
- Repair quotation 修理報價 (for damage claim 損毀物品索償適用)

(Cardmember may be required to provide any other information or document not specified above at the request of ACE Insurance Limited 安達保險或會於其視為必要的情況下要求會員提供上列以外任何其他資料或文件。)

5. DECLARATION & AUTHORIZATION

I declare that to the best of my knowledge and belief the above statements and particulars contained therein are in all respects true and complete and are made without reservation of any kind.

I further declare and agree that the personal information collected or held by ACE Insurance Ltd, whether contained in this accident report form or otherwise obtained, may be used by ACE Insurance Ltd or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and process this application, (2) to provide insurance and customer services, (3) to conduct insurance claims or analysis.

A photocopy of this authorization shall be considered as effective and valid as original.

本人謹此聲明本人確信以上所填報之資料及所列各項之事件乃屬完全真確並無對保險公司作任何資料之保留。

本人茲聲明並同意，安達保險有限公司收集或持有的載於此份意外報告表格或經其他途徑獲得的個人資料，可由安達保險有限公司為下列目的使用或向香港境內外的任何個人及機構披露：(1)為審核、處理此項申請，(2)為提供保險及客戶服務，(3) ACE 個人資料收集此授權書的影印本與正本同樣有效。

Cardmember's Signature 會員簽署

Date 日期 (DD/MM/YY 日/月/年)

Hotline 熱線 2568 3359 Fax No. 傳真 2560 3565

Email 電郵 A&HClaims.HK@acegroup.com

Address 地址 25/F, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong

香港灣仔港灣道 6 至 8 號瑞安中心 25 樓

“45DAYS COVER”
Terms And Conditions

This leaflet contains important information about Your Covered American Express® Card complimentary insurance and should be read carefully and stored in a safe place.

Please familiarise Yourself with its contents and refer to it in the event of a claim situation. If You have any questions, please call the 45DAYS COVER Hotline on (852) 2277 1090.

Cover is effective from 1st November 2010.

Terms and Conditions

These Terms and Conditions set out important information about the 45DAYS COVER for purchased personal property for Eligible Cardmembers. They explain the nature of the arrangement and its relevant benefits and risks.

American Express International, Inc. of 18/F Cityplaza 4, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong ('AEII') holds a Master Policy Number [NAC0000037] ('Master Policy') with the Insurer ACE Insurance Limited of 25/F Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong ('ACE').

Under the Master Policy, You get automatic access to the benefits detailed in these Terms and Conditions (subject to the relevant terms and conditions specified) provided by ACE as the Insurer. You are not charged by ACE for these benefits and can access the benefits if You are an Eligible Cardmember.

AEII is not the insurer, does not guarantee or hold this right on trust for You and does not act as agent of ACE. AEII is not authorised to provide any advice, recommendations or opinions about this insurance to Eligible Cardmembers on behalf of ACE.

No advice is provided by ACE on whether this insurance is suitable for Your needs, financial situation or objectives. Before deciding, You should read these Terms and Conditions carefully and contact ACE if assistance is required.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided in the Terms and Conditions, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this documents. Please read this document carefully and store it in a safe place.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made.

Part I Definitions

Eligible Cardmembers :

A person shall be an Eligible Cardmember under this Master Policy only if he or she is a holder of a valid Covered American Express Card

Covered American Express Card :

“Covered American Express Card” means a valid American Express Card (whether charge card or credit card) issued and billed from Hong Kong in Hong Kong Dollar (HK\$), save and except for the following:

- American Express Business Cards and Gold Business Cards; and
- American Express Corporate Cards; and
- American Express Network Cards issued by other banks / financial institutions.

Master Policy Year :

“Master Policy Year” means each calendar year from 1 April to 31 March.

Personal Property :

“Personal Property” means items purchased by an Eligible Cardmember and paid for by a Covered American Express Card. Personal Property does not include the following type / categories of purchases:

- Cash or its equivalent, travelers cheques, tickets and any other negotiable instruments (e.g. promissory notes, stamps)
- Perishables, consumables, living creatures and plants
- Jewelry and precious stones
- One of a kind or collectors' items such as antiques, artwork, furs, rare and precious coins, etc
- Mechanically propelled vehicle or marine craft or airplane
- Compact Discs (CDs), Digital Video Discs (DVDs), audio and video tapes, computer software
- Mobile / cellular phones (including PDA phones), Blackberry
- Formal wear, including but not limited to evening gowns, wedding gowns, and tuxedos
- All items which were purchased on the internet and/or through online bidding
- All items which were purchased at second hand shops or trade-in outlets
- For all items which are covered by any valid insurance (regardless of whether that other insurance is stated to be primary, contributory, excess, contingent or otherwise), ACE, subject to all of its terms and conditions, will not liable for any loss in whole or in part.

Part II “45DAYS COVER” - Benefits & Exclusions

The terms of cover set out below describe the benefits provided to you as an Eligible Cardmember ('You/ Your') pursuant to the Master Policy and the terms and conditions which apply.

Termination :

Cover will terminate at the earlier of the following:

- (i) When Your Covered American Express Card account is closed for any reason whatsoever;
- (ii) When You die;
- (iii) On termination of the Master Policy, as mutually agreed by AEII & ACE.

The Cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

The Cover :

Subject to the terms, conditions and exclusions of this Master Policy, You will be reimbursed by ACE for theft of or damage to Personal Property purchased with Your Covered American Express Card, provided that such theft or damage must occur within forty-five (45) days from the date on which the Personal Property is purchased.

Special Condition :

Where the loss or damage to the Personal Property is caused by theft, You must also make a report of theft to the local police within forty-eight (48) hours after the occurrence of the theft. Failure to provide the police report will result in denial of the claim.

Exclusions:

ACE will not pay for any loss of or damage to Personal Property or any consequential loss, caused by or arising from any one of the following circumstances:

- Theft from any unattended vehicle unless criminal force was applied to gain access to the stolen purchases (e.g. breaking of locks) ;
- Faulty or defective design, material or workmanship ;
- Wear and tear however manifested (including but not limited to leakage; shrinkage, evaporation, loss of weight, contamination etc.) and/or regardless of the underlying cause (including but not limited to rust, mildew, corruption by insects or vermin) ;
- Any process of cleaning, drying, bleaching, dyeing, repairing, servicing, renovation and/or restoration, regardless of whether instructions for care of the product issued by the manufacturer or vendor (if any) was followed ;
- Seizure, confiscation or detention of the purchases by any customs official or government authority wheresoever situate, regardless of whether such seizure, confiscation and/or detention is lawful and/or permanent ;
- Transportation of the purchases by any means, whether by air, land or sea, whether within Hong Kong SAR or countries / regions

outside Hong Kong SAR, unless the item is carried by You personally at all times in the course of transit ;

- Natural disasters such as floods, tsunamis, typhoons, tornadoes, earthquakes, volcanic eruptions, etc ;
- Any consequence of war (whether declared or not), invasion, military hostilities, civil war, coups, revolution, insurrection, regardless of the outcome and/or legality of such activities ;
- Any act(s) of terrorism ;
- Any damage caused by or contributed to by the use of nuclear, chemical and/or biological weapons, regardless of the cause(s) for which such weapons may be deployed, the party / person(s) deploying them, and/or the legality of any such deployment ;
- Pressure at variance to that normally experience on ground/surface level of the planet, i.e. atmospheric pressure (e.g. higher pressure experienced whilst diving underwater; or created by air travel at high speeds; lower pressure experienced on mountain tops) ;
- Radioactivity or radiation of any wavelengths, including but not limited to nuclear processes such as nuclear fission for the production of nuclear energy ;
- Any mechanical or electrical breakdown ;
- Participation by You in any unlawful activities, whether such activities are unlawful under the laws of Hong Kong SAR and/or the laws of the foreign location whether the act(s) in question took place ;
- Consequential loss arising from the loss or damage of the purchased items, including but not limited to loss of use and enjoyment.

The abovementioned causes / circumstances need not be the sole or main cause of the loss or damage in question; it is sufficient if any one of such causes / circumstances was one of the contributory factors to the loss or damage for a claim to be excluded from this benefit.

Part III Maximum Liability

1. Limits of Reimbursement

a) Limits of Reimbursement for the following Covered American Express Cards:

- American Express Centurion Card
- American Express Platinum Card
- American Express Platinum Credit Card
- American Express Cathay Pacific Elite Credit Card
- American Express Cathay Pacific Credit Card

If You hold one of the Covered American Express Cards listed above and the account is a HK Dollar account, ACE will reimburse You up to a maximum of HK\$400,000 per Master Policy Year, with a maximum of HK\$30,000 per item. A deductible of HK\$150 per item will be payable by You.

b) Limits of Reimbursement for all other Covered American Express Cards not listed in 1 a) above:

If You hold a Covered American Express Card which is not listed 1 a) above and the account is a HK Dollar account, ACE will reimburse You up to a maximum of HK\$100,000 per Master Policy Year, with a maximum of HK\$10,000 per item. A deductible of HK\$150 per item will be payable by You.

Summary of maximum liability:

Type of Covered American Express Card	Maximum per Master Policy Year	Maximum per item	Deductible per item
a) • American Express Centurion Card • American Express Platinum Card • American Express Platinum Credit Card • American Express Cathay Pacific Elite Credit Card • American Express Cathay Pacific Credit Card	HK\$400,000	HK\$30,000	HK\$150
b) All other Covered American Express Cards not listed in a) above	HK\$100,000	HK\$10,000	HK\$150

2. Maximum payment for each item

The maximum amount that ACE will pay You for each item is subject to the following:

- (i) The maximum claimable amount shall not exceed the actual purchase price shown on the invoice and the billing statement of Your Covered American Express Card.
- (ii) For items purchased by instalment, the maximum claimable amount will be prorated based upon the percentage the paid instalments bear to the full purchase price.
- (iii) For items which are sold in a pair or set, the maximum claimable amount is for the part of the pair or set which has been lost or damaged, without reference to any special value that such part(s) may have as forming part of a pair or set.

Part IV Claims and General Conditions

1. Reimbursement Method & Limit

ACE will, at its absolute discretion:

- (i) replace the lost or damaged Personal Property;
 - (ii) repair or restore the Personal Property to the condition it was in prior to the event causing the loss or damage; or
 - (iii) rebuild the lost or damaged Personal Property,
- up to the maximum amount per item and per Master Policy Year as stated in Part III, Section 1 a) & b) above, after the reduction of the applicable deductible per item and subject to the conditions as stated in Part III, Section 2.

2. Claims Procedure

a) Notification of Claim

Upon the occurrence of an event giving rise to a potential claim under this Master Policy, You must as soon as possible but in any case within forty-five (45) days of the occurrence of the event, notify the AEII/ACE of the potential claim by one of the following means :

- (i) either call the 45DAYS COVER Hotline at (852) 2277 1090 ; or
- (ii) notify ACE Insurance Limited in writing at the following address :
Customer Service Department
ACE Insurance Limited
25/F, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong. (Fax No.: (852) 2560 3565)

b) Required claims documentation :

In making a claim, You will need to provide :

- (i) the original invoice of the lost or damaged Personal Property ; and
- (ii) the billing statement of Your Covered American Express Card which shows the purchase transaction of the lost or damaged Personal Property ; and
- (iii) police report if the loss or damage of the Personal Property was caused by theft ;
- (iv) photo of the damaged Personal Property.

These are some of the required documents for claims validation. ACE reserves the right to request that You provide any other information or documentation not specified above, if deemed necessary.

c) Claims Procedure

Once You have notified the claim to ACE, the following claims procedure will apply :

- (i) American Express/ACE will send You a Claim Form within two (2) working days after receiving the notification of claim from You.
- (ii) You then need to complete and sign the Claim Form and send it, together with the required claims documents and mail to:
Claims Department
ACE Insurance Limited
25/F, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong.

- d) **Verification of Claim**
 - (i) You agree to co-operate fully with ACE in the verification, assessment, valuation and/or validation of Your claim, including but not limited to providing all particulars, evidence and documents, and/or to do all such acts as ACE may reasonably require. Any documents or evidence required by ACE to verify the claim shall be provided You at Your own expense.
 - (ii) Upon request by ACE, You shall, at Your own expense, send the damaged item(s) to an address designated ACE.

- e) **Conduct of the Claim**
 - (i) You must not admit, deny or negotiate any claim in relation to the purchase, loss and/or damage of the item(s) concerned without obtaining prior written consent from ACE.
 - (ii) Any writ, summons or other legal document relating to the purchase, loss and/or damage of the item(s) served on You if You have lodged a reimbursement claim under this benefit with ACE in respect of the same item(s) must be forwarded to ACE immediately. You must not acknowledge service or receipt of such legal documents.
 - (iii) A breach of this condition in Part IV, Section 2 e) "Conduct of Claim", shall entitle ACE to reject absolutely all and any reimbursement claim(s) made by You under this benefit in relation to the relevant item(s).

- f) **False Claims**
 - (i) ACE reserves the right to reject any claim if any aspect of Your report of loss/damage is false, calculated to mislead, and/or otherwise inaccurate.
 - (ii) If ACE has, in reliance on the false, misleading or otherwise inaccurate information received, paid any monies to You under this benefit, You shall return all such monies received. This is without prejudice to any other rights and remedies which ACE may have against You at law or equity.

3. Transfer of Rights

By accepting the claims payment by ACE, You assign to ACE absolutely and irrevocably:

- (i) all rights in relation to the Personal Property, including but not limited to the right to possess any damaged Personal Property or stolen Personal Property recovered; and
- (ii) all and any claim(s) You may have against a third party in respect of the damage or theft.

You must give ACE all such assistance as may reasonably be requested for ACE to perfect and secure its rights and remedies and at ACE's request shall execute all documents necessary to enable ACE to sue in Your name. Any recovery or salvage shall be the exclusive Personal Property of ACE.

4. Privacy Statement

You understand and agree that the Personal Data collected or held by ACE in relation to claims brought by You may be used by ACE or disclosed to any individual or organization within or outside Hong Kong for the following purposes:

- (1) to assess and process Your claim;
- (2) to provide insurance and customer services;
- (3) to conduct insurance claims or analysis.

Under the Personal Data (Privacy) Ordinance ("PDPO"), You have the right to request access to and correction of Personal Data held by ACE about You and ACE 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 ACE may refuse to do so. You may also request ACE to inform You of the type of Personal Data held by ACE about You.

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

ACE Data Privacy Officer

25th Floor, Shui On Centre, No. 6 – 8 Harbour Road, Wanchai, Hong Kong

Telephone: (852) 3191 6222

Fax: (852) 2519 3233

Email: Privacy.HK@acegroup.com

5. Jurisdiction

This Master Policy shall be governed and construed in accordance with the laws of Hong Kong. Any dispute under this Master Policy shall be settled in accordance with the laws of Hong Kong.

The English version of this Notice shall prevail whenever there is a discrepancy between the English and Chinese versions

「45 日購物保障」條款及細則

本單張載列有關閣下的受保的美國運通卡免費保險的重要資料，請詳閱並妥善保管。
務請閣下理解其內容，並於申請賠償時參閱其中內容。閣下如有任何疑問，請致電「45 日購物保障」熱線(852) 2277 1090。

保障由 2010 年 11 月 1 日起生效。

條款及細則

本條款及細則載列有關符合資格卡會員購買個人財物的「45 日購物保障」的重要資料，當中解釋安排性質及其相關保障及風險。
美國運通國際股份有限公司，地址為香港太古城太古灣道 12 號太古城中心 4 期 18 樓（以下簡稱「美國運通」），持有承保人安達保險有限公司，地址為香港灣仔港灣道 6 至 8 號瑞安中心 25 樓（以下簡稱「安達保險」）編號[NAC0000037]的主保單（以下簡稱「主保單」）。

根據主保單，閣下將自動獲得有關條款及細則詳列（須受相關規定條款及細則規限）由承保人安達保險提供的保障。安達保險不會就有關保障向閣下收取費用，如閣下為符合資格卡會員，即可享有有關保障。

美國運通並非承保人，概不為閣下作擔保或以信託形式持有該權利，亦非以安達保險代理人身份行事。美國運通未獲授權代表安達保險向符合資格卡會員提供有關本保險的任何建議、推薦或意見。

安達保險概不就本保險是否適合閣下需要、財務狀況或目標而向閣下提供建議。閣下在作出決定前，應先細閱有關條款及細則。並於必要時聯絡安達保險尋求協助。

閣下並無義務接納本保障的任何保障。惟如閣下有意根據條款及細則提供的保障提出賠償申請，則閣下將受本文件所載的釋義、條款及細則、不受保事項及申請賠償程序所限。請細閱並妥善保管本文件。

請保留任何損失的詳細資料及證明，包括但不限於顯示任何購物的售貨單據及信用卡賬單。

第一部份 釋義

符合資格卡會員：

本主保單下「符合資格卡會員」須為有效受保的美國運通卡持有人。

受保的美國運通卡：

「受保的美國運通卡」指在香港簽發及以港幣結賬的有效美國運通卡（包括簽賬卡或信用卡），以下卡除外：

- 美國運通商務卡及美國運通商務金卡；及
- 美國運通公司卡；及
- 由其他銀行或金融機構發行之美國運通聯營卡

主保單年：

「主保單年」指由 4 月 1 日起至 3 月 31 日止各曆年。

個人財物：

「個人財物」指符合資格卡會員以受保的美國運通卡簽賬購買之貨品。下列之個人財物類型/類別則不列入個人財物範圍之內：

- 現金或其相對物品、旅行支票、門券及任何其他可轉換票據（如本票、印花等）
- 易腐壞物品、消耗品、生物及植物
- 珠寶及寶石
- 獨一無二之項目或收藏物品，如古董、藝術品、皮草、稀有或貴重錢幣等
- 機械推動之車輛、船舶或飛機
- 光碟 (CD)、數碼光碟 (DVD)、錄音帶、錄影帶及電腦軟件
- 手提電話（包括電子手賬）、Blackberry
- 禮服，包括但不限於晚禮服、結婚禮服及燕尾服
- 透過網上購物及/或網上拍賣所購買之貨品
- 於二手或折價物品商店所購買之貨品
- 已受任何有效保險保障之所有物品（而不論該份其他保險是屬於主要、分擔、附加、待定或其他性質的保險），受其所有條款及細則約束，安達保險概不就損失的全部或任何部分負責。

第二部分 「45 日購物保障」的保障及不受保事項

下列保障條款載述根據主保單及適用的條款及細則，閣下作為符合資格卡會員（簡稱「閣下」）享有的保障。

終止：

若下列事件（以較早者為準）發生，則此保障將終止：

- (i) 若閣下的受保的美國運通卡賬戶因任何原因而終止服務；
- (ii) 若閣下身故；
- (iii) 若經美國運通與安達保險雙方同意終止主保單。

提供之保障須受主保單的任何批註及/或修訂約束。

保障：

根據本主保單的條款、細則及不受保事項，閣下在以閣下受保的美國運通卡簽賬購買個人財物後，在簽賬購買個人財物日起計算的四十五(45)天內，如個人財物出現被竊或損毀的情況，安達保險將賠償閣下的損失。

特別條款：

假若因發生盜竊而導致個人財物損失或毀壞，閣下亦須於發生盜竊事件起計四十八(48)小時內向當地警方報案。如未能提供警方報告，足以令索償申請被拒。

不受保事項：

安達保險將不會賠償由任何以下情況所導致之個人財物損失或毀壞或由此引起的任何後繼損失，安達保險將不會作出任何賠償：

- 因物品置存於無人看管之車輛而導致之失竊，除非涉及有人以刑事方法接近有關物品（如爆竊）；
- 貨品設計、物料或施工上存有錯誤及缺陷；
- 可見之耗損（包括但不限於滲漏、縮小、蒸發、重量減少、污染等）並/或不論耗損由任何原因導致（包括但不限於生鏽、發霉、因蟲害或蟲蝕而腐蝕等）；
- 所有於清潔、乾烘、漂白、漂染、維修、補養、裝修及/或重組過程中所導致之損失或毀壞，不論有否依照生產商或賣方（如有）之貨品保養指引；
- 因任何海關或其他政府機構行為所致之檢取、沒收或扣留，不論所致之檢取、沒收或扣留是否合法及/或是永久性；
- 運送所購貨品中發生之損失，不論透過空、陸或海途徑運輸，亦不論是於香港特別行政區或香港特別行政區以外國家/地區之運送，除非閣下於運送全程均隨身攜帶有關物品；
- 天然災害如水災、海嘯、颱風、龍捲風、地震、火山爆發等；
- 任何因戰爭（不論有否正式宣戰）、侵略行動、軍事敵對行為、內戰、政變、革命、叛亂而導致的損失或毀壞，不論此等行動之結果及合法性；
- 任何恐怖份子之行動；
- 因使用核子、化學及/或生物武器而導致的損失或毀壞，不論武器因任何原因而部署，或由何方人士部署，亦不論此等武器部署是否合法；
- 跟地面/地球表面正常壓力（即大氣壓力）相較下之壓力異差（如潛水時所感受到之高壓力、高速航空時所產生之高壓力或於高山地

區所感受到之低氣壓)；

- 任何波長之放射性活動或輻射，包括但不限於任何核子反應如生產核能時之核子分裂；
- 任何機械、電子或電路之故障；
- 閣下涉及參與任何非法行為，不論根據香港特別行政區法例及/或有關行為發生外國地區之法例；
- 因所購貨品損失或毀壞所導致之後繼損失，包括但不限於功能喪失或未能符合原有效用。

以上所提及之原因/情況毋須為導致有關損失或毀壞之唯一因素或主因；若任何以上提及之原因/情況被確認為導致物品損失或毀壞的影響因素，均足以令本保障的賠償申請被拒。

第三部分 最高賠償額

1. 賠償限額

a) 下列受保的美國運通卡的賠償限額：

- 美國運通 Centurion 卡
- 美國運通白金卡
- 美國運通白金信用卡
- 美國運通國泰航空尊尚信用卡
- 美國運通國泰航空信用卡

若閣下持有上述任何受保的美國運通卡且賬戶為港元賬戶，安達保險將向閣下補償，惟每一主保單年之最高賠償金額為港幣 400,000 元，以及每一物品最高賠償金額為港幣 30,000 元。每一物品賠償之港幣 150 元自付金額將由閣下自付。

b) 並非上述 1 a) 所列的所有其他受保的美國運通卡的賠償限額：

若閣下持有上列 1 a) 以外的受保的美國運通卡且賬戶為港元賬戶，安達保險將向閣下補償，惟每一主保單年之最高賠償金額為港幣 100,000 元，以及每一物品最高賠償金額為港幣 10,000 元。每一物品賠償之港幣 150 元自付金額將由閣下自付。

最高賠償額總結：

受保的美國運通卡類別	每主保單年最高賠償總額	每一物品最高賠償金額	每一物品自付金額
a) • 美國運通 Centurion 卡 • 美國運通白金卡 • 美國運通白金信用卡 • 美國運通國泰航空尊尚信用卡 • 美國運通國泰航空信用卡	港幣 400,000	港幣 30,000	港幣 150
b) 其他上列第 a) 項以外之其他受保的美國運通卡	港幣 100,000	港幣 10,000	港幣 150

2. 每一物品最高賠償金額

受以下各項規限，安達保險每一物品向閣下賠償的最高金額為：

- (i) 可申請的最高賠償金額不得超過發票及閣下受保的美國運通卡的賬單所示實際購買價。
- (ii) 對於透過分期付款購買的貨品，可申請的最高索償金額將根據總購買價的已付分期付款百分比按比例計算。
- (iii) 對於一對或一套出售的貨品，最高可申請的賠償金額為該對或該套貨品中的損失或損壞部分，而不會參照構成該對或該套貨品的有關部分可能具有的任何特定價值。

第四部分 申請賠償及一般條款

1. 賠償方法與限額

安達保險將按其絕對酌情權：

- (i) 替換遺失或損毀的個人財物；
- (ii) 修理或修復個人財物至導致遺失或毀壞的事件發生前之狀況；或
- (iii) 重置遺失或毀壞的個人財物，

惟每一物品及每一主保單年最高金額為上述第三部分章節 1a) 及 b) 所述金額（經扣除適用每一物品自付金額並須受第三部分第 2 章節所述條款規限）。

2. 索償程序

a) 索償通知書

於發生根據本主保單可能導致潛在索償的事件時，閣下必須盡快且無論如何於該事件發生後四十五(45)日內，透過以下途徑通知美國運通/安達保險該潛在索償：

- (i) 致電「45 日購物保障」熱線(852) 2277 1090；或
- (ii) 書面通知安達保險有限公司，地址如下：
香港灣仔港灣道 6 至 8 號瑞安中心 25 樓
安達保險有限公司
客戶服務部（傳真號碼：(852) 2560 3565）

b) 申請賠償所需文件：

閣下作出賠償申請時，須提供：

- (i) 遺失或毀壞的個人財物的發票正本；及
- (ii) 閣下的受保的美國運通卡賬單，其上顯示已遺失或毀壞的個人財物的購買交易；及
- (iii) 警方報告（假若因發生盜竊而導致個人財物遺失或毀壞）；
- (iv) 已毀壞個人財物的照片。

以上為確認賠償申請所需的部分文件。安達保險保留於其視為必要的情況下要求閣下提供上列以外任何其他資料或文件的權利。

c) 申請賠償程序

一旦閣下通知安達保險有關賠償申請，則將適用以下申請賠償程序：

- (i) 於收到申請賠償通知起計的兩(2)個工作日內，美國運通/安達保險將向閣下寄出賠償申請表。
- (ii) 閣下須填妥並簽署該賠償申請表，連同申請賠償之所需的文件郵寄至：
香港灣仔港灣道 6 至 8 號瑞安中心 25 樓
安達保險有限公司
賠償部

d) 賠償申請核查

- (i) 閣下須同意於核查、評估、估值及/或確認申請之過程中與安達保險充分合作，包括但不限於提供所有詳細資料、證據及文件，及/或依循安達保險可能作出的合理指示行事。閣下須自費提供安達保險所需任何文件或證據以協助賠償核查賠償申請。
- (ii) 閣下須按安達保險之要求，將受損之物品自費運送到安達保險的指定地址。

e) 申請賠償操守

- (i) 在取得安達保險事先書面同意前，就有關購買、損失及/或壞壞之物件、閣下不得接受、拒絕或談判所有有關之賠償申請。
- (ii) 在是項保障下，閣下如就購買、損失及/或毀壞之物品向安達保險作出賠償申請，所有有關問題貨品之令狀、傳票或其他法律文件或須立即轉交安達保險。閣下不可以個人身份確認此等法律文件之送達或接收。
- (iii) 如違反此條件（即第四部分章節 2e）「申請賠償操守」，安達保險將有權完全拒絕閣下在本障下就有關項目所作出之賠償申請。

f) 失實之賠償申請

- (i) 如閣下所提供的損失/毀壞報告於任何方面存有失實、蓄意誤導及/或其他不準確成份，安達保險將保留拒絕任何賠償申請之權利。
- (ii) 基於法律及持平的原則，在不侵害安達保險對閣下應有任何其他權利及補救的情況下，如安達保險已根據存有失實、誤導或其他不準確資料之報告向閣下支付任何款項，閣下須交還已收取的所有款項。

3. 轉移權利

當收取安達保險就申請作出的賠償款項後，閣下將絕對且不能撤銷地向安達保險轉讓以下權利：

- (i) 與該項個人財物相關的一切權利，包括但不限於對任何損壞或被竊個人財物修補後的擁有權；及
- (ii) 閣下就損壞或被竊個人財物而可向第三方提出的所有及任何索償權。

閣下須就安達保險之合理要求提供全力協助，以獲取其全部之權利及補救；另外，在安達保險要求下，閣下須簽署一切所需文件，協助安達保險以閣下名義提出訴訟。任何貨品收復或救助均屬安達保險之獨有個人財物。

4. 隱私聲明

閣下理解及同意安達保險就閣下提出的賠償申請而收集或持有的個人資料可由安達保險使用，或向香港境內外任何個人或機構披露以作下列用途：

- (1) 評估及處理閣下的賠償申請；
- (2) 提供保險及客戶服務；
- (3) 進行保險索賠或分析。

根據《個人資料（私隱）條例》，閣下有權要求查閱及更改由安達保險持有有關閣下之資料，除非安達保險可根據《個人資料（私隱）條例》項下的適用豁免拒絕，否則安達保險將按閣下的要求，容許閣下查閱及更改閣下的個人資料。閣下亦可要求安達保險告知閣下安達保險所持閣下個人資料的類型。

查閱或更改個人資料的要求應以書面形式寄送至：

安達保險個人資料私隱主任（Data Privacy Officer）

香港灣仔港灣道 6 至 8 號瑞安中心 25 樓

電話：(852) 3191 6222

傳真：(852) 2519 3233

電郵：Privacy.HK@acegroup.com

5. 司法管轄權

本主保單受香港法律約束並據其解釋。本主保單的任何爭議均須根據香港法律解決。

倘若本通知的中英文版本出現任何歧異，概以英文版本為準