

**Summary of Travel Accident Protection Insurance for
Card Members of Citi ULTIMA Card**

**Period of Insurance: 1 April 2024 – 31 March 2025 (Both dates inclusive)
Master Policy No: TVB0003110ZC**



Please see below extract of the policy wording. The terms “we”, “us”, “our” and “the Insurer” refer to Zurich Insurance Company Ltd.

PART 1 – TABLE OF BENEFITS

Section	Coverage	Maximum Benefits per Insured Journey (HKD)	
		Per Insured Person	Per Family
Section 1 - Personal Accident Cover			
	Personal Accident		
	- Cardholder / Spouse (age below 76)	4,000,000	
	- Cardholder / Spouse (age at or over 76)	500,000	8,000,000
	- Each dependent child	500,000	
Section 2 - Zurich Emergency Assistance			
(a)	Deposit Guarantee for Hospital Admission	40,000	80,000
(b)	Emergency Medical Evacuation and/or Repatriation Service	Actual Cost	Actual Cost
(c)	Repatriation of Mortal Remains	Actual Cost	Actual Cost
(d)	Compassionate Visit	20,000	40,000
(e)	Return of Unattended Children	One economy class One-way travel ticket	Actual Cost
Section 3 - Medical Cover			
(a)	Medical Expenses		
	- Cardholder / Spouse	7,800,000	
	- Each dependent child	1,000,000	15,600,000
	Including Sub-limit for Follow-up Medical Expenses	100,000	200,000
(b)	Overseas Hospital Cash Allowance (HKD500 per day)	10,000	20,000
Section 4 - Personal Baggage Cover			
(a)	Baggage and Personal Effects	50,000	100,000
	- sublimit per item, pair, set or collection	3,000	N/A
(b)	Personal Money	5,000	10,000
(c)	Loss of Travel Document and/or Travel Ticket	5,000	10,000
Section 5 - Delay Cover			
(a)	Travel Delay (HKD800 per each and every full 5 hours)	8,000	16,000
(b)	Baggage Delay (over 5 hours)	8,000	16,000
Section 6 – Travel Inconvenience Cover			
(a)	Cancellation of Trip	50,000	100,000
(b)	Interruption of Trip	50,000	100,000
Section 7 - Personal Liability			
	Personal Liability	5,000,000	10,000,000

* Maximum benefits per Family shall apply when the principal cardholder is traveling with his/her spouse and/or dependent child during any insured journey.

What To Do When the Insured Person Needs Help

- In a medical or other emergency, call our 24-hour Zurich Emergency Assistance hotline in Hong Kong +852 2886 3977 and quote the insured person's name and the master policy number printed on this summary. An experienced assistance coordinator will handle the insured person's enquiry.
- For our customer service or claims enquiry, call our Customer Services Hotline: +852 2903 9481. Our office hours are Monday to Friday 9:00 a.m. to 5:30 p.m. (except for public holidays)

PART 2 – DEFINITIONS

Certain words in this summary have specific meanings. We have printed these words in italics throughout this summary and have given the meanings below:

Accident/Accidental

a sudden and unforeseen event that happens unexpectedly and causes *injury* to the *insured person* during an *insured journey*.

Accommodation

room charge only.

Cardholder

A principal and supplementary *cardholder* of Citi ULTIMA Card which is issued by the Insured and is billed in *Hong Kong*.

China

the territorial limit of the People's Republic of China, but excluding *Hong Kong* and Macau.

Close Business Partner

a close business partner who is a resident in *Hong Kong* of the *insured person* proved as such to the satisfaction of *us* on the basis of business registration or corporate registration documentation, which is acceptable to *us*.

Compulsory Quarantine

the *insured person* is being confined in an isolated ward of a *hospital* or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine. Self-quarantine or home quarantine are excluded from this definition.

Confined / Confinement

the *insured person* is registered as an in-patient in a *hospital* for a medical treatment for an *injury* or *illness* upon the recommendation of a *medical practitioner* and continuously stays in the *hospital* prior to his/her discharge from the *hospital*. *Hospital* confinement will be evidenced by a daily room and board charged by the *hospital*.

Dependent Child(ren)

the principal *cardholder's* unmarried and unemployed child(ren) under the age of twenty-three (23) whose *maximum benefits* for each section shall refer to the Table of Benefits under Part 1 – Table of Benefits.

Effective Date

the date stated on the receipt issued by the travel agent / *public common carrier* for the confirmation of payment of *travel ticket*, fares or full package tour cost.

Follow-Up

the medical treatments directly caused by the *injury* or *illness* suffered by the *insured person* for which the *insured person* has received treatments or *hospital confinement* during the *insured journey*.

Hong Kong

the Hong Kong Special Administrative Region of the People's Republic of China.

Hospital

an establishment which meets all the following requirements:

- holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and
- operates primarily for the admission, care and treatment of sick, ailing or injured persons as inpatients; and
- provides 24-hour a day nursing service by registered or graduated nurses; and
- has a staff of one(1) or more licensed *medical practitioner* available at all times; and
- provides organized facilities for diagnosis and major surgical facilities; and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.

Illness

sickness or disease of the *insured person* contracted and commenced during the *insured journey* and which results in a loss covered by the master policy.

Immediate Family Member

the *insured person's* spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

Infectious Disease

a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the *insured person* is scheduled to travel to) and leads to exceptional rise in the number of confirmed diagnosis in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to *pandemic* as defined.

Injury

bodily injury sustained in an *accident* directly and independently of all other causes.

Insured Journey

the period of travel commencing from the time when the *insured person* departs from an immigration counter in *Hong Kong*, until the time when the *insured person* (i) returns to *Hong Kong* on the date specified in the *itinerary* or (ii) arrives at any immigration counter in *Hong Kong*, whichever is the earlier. However, any period of insurance should not exceed ninety (90) days.

Insured

Citibank (Hong Kong) Limited

Insured Person

any principal *cardholder* including his/her *spouse* and *dependent child(ren)*; and any supplementary *cardholder* whose card is issued from a principal card.

Itinerary

the detailed plan for a journey issued and confirmed by *public common carrier*, travel agent, tour operator or cruise company, together with the official receipt or confirmation, prior to the commencement of the *insured journey*.

Lap-Top Computer

a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC), and tablet PC of any kinds are excluded from this category

Loss of Hearing

permanent irrecoverable loss of hearing where:

- If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1,000 Hertz
 - If c dB = Hearing loss at 2,000 Hertz
 - If d dB = Hearing loss at 4,000 Hertz
- $1/6 (a+2b+2c+d)$ is above 80dB.

Loss of Sight

the entire and *permanent* irrecoverable loss of sight.

Loss of Speech

the disability in articulating any three (3) of the four (4) 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.

Loss of Use

permanent total functional disablement or complete and *permanent* physical separation at the limb or organ.

Maximum Benefits

the benefit amount of each of the benefits covered under the Master Policy as stated in the Table of Benefits in this summary.

Medically Necessary Expenses

expenses incurred from the first day of sustaining an *injury* or *illness* during the *insured journey* which are paid by the *insured person* to a *medical practitioner*, physiotherapist, 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 any expenses incurred under Section 2(b) -Emergency Medical Evacuation and/or Repatriation Service or Section 2(c) – Repatriation of Mortal Remains of Part 3 of this summary. All treatments must be prescribed by a *medical practitioner* in order for expenses to be reimbursed under the master policy. In the event that the *insured person* becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.

Medical Practitioner

a person other than the *insured person* or *immediate family member*, qualified by a degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.

Overseas

the destination(s) stated in the *itinerary* of the *insured journey*, except *Hong Kong*.

Pandemic

- any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or
- a disease classified by the World Health Organization as pandemic.

Permanent

lasting not less than twelve (12) consecutive months from the date of an *accident* and at the expiry of that period being beyond hope of improvement.

Pre-existing Condition

the *insured person* or *travel companion* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

Principal Home

the house or building located in *Hong Kong* occupied as a private dwelling by the *insured person* as his/her only permanent residence.

Public Common Carrier

any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire including but not limited to bus, coach, taxi, ferry, cruise ship, hovercraft, hydrofoil, ship, train, tram or underground train, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and an regularly scheduled airport limousine operating on fixed routes and schedules.

Relevant Documents

documents include enrolment form (if any), official receipt, master policy, terms and conditions, table of benefits, declarations, riders, endorsements, attachments and amendments (regardless verbally or in written format).

Spouse

the legal marriage partner of the principal *cardholder*.

Serious Physical Injury or Serious Illness

an injury or illness which requires treatment by a *medical practitioner* and results in the *insured person* or *travel companion* being certified by that *medical practitioner* as being unfit to travel (or continue) with the *insured person's* original *insured journey* and having to be *confined* in a *hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* or *travel companion* is being denied to board the scheduled *public common carrier* or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)* or *close business partner*, it shall mean injury or illness for which the *immediate family member* or *close business partner* requires treatment, and which is certified by *medical practitioner* as being dangerous to life and having to be *confined* in a *hospital*, and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.

Terrorism

an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government *de jure* or *de facto* of any nation or any political division thereof and/ or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.

Total Disablement

when as the result of *injury* and commencing within twelve (12) consecutive months from the date of an *accident* the *insured person* is totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the *insured person* is reasonably qualified by reason of his/her education, training or experience, or if the *insured person* has no business or occupation, total disablement means the inability of the *insured person* to perform any activities which would normally be carried out in the *insured person's* daily life.

Travel Companion

the person who is accompanying the *insured person* for the whole *insured journey* and is travelling under the same *public common carrier* departing and returning to *Hong Kong* other than the tour guide or tour member.

Travel Ticket

a travel ticket purchased for travelling on any *public common carrier*.

War

a contest by force between two (2) or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the sovereign.

We, Us or Our

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability).

PART 3 - BENEFITS

Section 1 – Personal Accident

In the event of an *accident* which causes *injury* to the *insured person*, and such *injury* results in any one (1) of the following Events listed in the Compensation Table hereunder within three hundred and sixty five (365) consecutive days after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the Table of Benefits.

Compensation Table		
Events		Percentage of
Accidental Death and Disablement		<i>Maximum Benefits</i>
1.	Death	100%
2.	<i>Permanent Total Disablement</i>	100%
3.	<i>Permanent and Incurable Paralysis of all Limbs</i>	100%
4.	<i>Permanent Total Loss of Sight of both Eyes</i>	100%
5.	<i>Permanent Total Loss of Sight of one Eye</i>	100%
6.	Loss of or the <i>Permanent Total Loss of Use</i> of two Limbs	100%
7.	Loss of or the <i>Permanent Total Loss of Use</i> of one Limb	100%
8.	<i>Loss of Speech and Hearing</i>	100%
9.	<i>Permanent Total Loss of Hearing in</i>	
	(a) both ears	75%
	(b) one ear	15%

- (i) Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same *accident*. Should more than one (1) of the Events occur as a result of the same *accident*, only the Event with the highest compensation will be payable under this section.
- (ii) The insurance for any *insured person(s)* under the master policy shall terminate upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the *accident* causing such loss.
- (iii) When a limb or organ which had been partially disabled prior to an *injury* covered under the master policy and which becomes totally disabled as a result of such *injury*, the percentage of *maximum benefits* payable shall be determined by us having regard to the extent of disablement caused by the *injury*. However, no payment shall be made in respect of the loss of a limb or organ which was totally disabled prior to the *injury*.

Extensions to Section 1

(i) Exposure

If by the reason of any covered *accident* occurring during the *insured Journey*, the *insured person* is unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within one (1) year from the date of *accident*, we will pay in accordance to the Events as stated in the above Compensation Table.

(ii) Disappearance Clause

If the body of the *insured person* has not been found within one (1) year after the date of the disappearance due to *accident*, sinking or wrecking of the aircraft or other *public common carrier* either on the ground or at sea in which the *insured person* was traveling at the time of the *accident* and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered death resulting from bodily *injury* caused by an *accident* covered by the master policy at the time of such disappearance, sinking or wrecking.

Special condition for Section 1

Maximum Liability On Personal Accident

Where any individual life is insured under multiple policies which contain personal *accident* covers and are issued by Zurich Insurance Company Ltd and/or our affiliated companies, the maximum liability in respect of any one (1) individual life under such personal *accident* covers shall not exceed HKD5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Exclusion applicable to Section 1

This section does not cover death or any loss caused by an *injury* which is a consequence of any kind of disease and/or illness.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange for the following benefits in the event that the *insured person* has suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof:

(a) Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD40,000 in respect of any one (1) *insured person*. Such deposit shall be fully refunded to us and is borne solely by the *insured person* unless otherwise covered under Section 3 - Medical Cover.

(b) Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of the *insured person*. The timing, means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.

(c) Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the *insured person's* mortal remains from the place of death back to *Hong Kong* or the insured person's country of citizenship. or the cost of local burial at the place of death as approved by Zurich Emergency Assistance. The cost shall include the cost of a casket, the embalming and cremation process rendered by mortician or undertaker.

(d) Compassionate Visit

In the event that the *insured person* died or suffered from *serious physical injury* or *serious illness* and being *confined* in a *hospital* outside *Hong Kong* for at least five (5) consecutive days, Zurich Emergency Assistance will pay the travel fare (economy class air ticket or first class rail ticket) and hotel *accommodation* expenses necessarily incurred by up to for two (2) relatives or friends to travel to the location of the *insured person*.

(e) Return of Unattended Children

Zurich Emergency Assistance will arrange and pay the one-way economy class *travel ticket* for returning the *insured person's* unattended child(ren) aged below seventeen (17) year old back to *Hong Kong* in the event of death or *confinement* of the *insured person* in a *hospital* outside *Hong Kong* for over three (3) consecutive days due to *serious physical injury* or *serious illness*, up to the *maximum benefits* as stated in the Table of Benefits. If necessary, Zurich

Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

ZURICH EMERGENCY ASSISTANCE is rendered by a service provider nominated by Zurich Insurance Company Ltd.

Exclusions applicable to Section 2

No service will be provided or paid under this section:

1. when the *insured person* is located in areas which represent *war* risks or political conditions thereby making the provision of services under this section impossible or reasonably impracticable;
2. for emergency medical evacuation and/or repatriation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the *insured person's* prospect;
3. when the *insured person* is residing or travelling outside *Hong Kong* contrary to the advice of a *medical practitioner*;
4. when the *insured person* is residing or travelling outside *Hong Kong* for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 3 – Medical Cover

(a) Medical Expenses

If the *insured person* suffers from *injury* or *illness* during the *insured journey* and incurs reasonable *medically necessary expenses*, we will reimburse the actual *medically necessary expenses* incurred by the *insured person*.

- Follow-up Medical Expenses

This section also insures the *insured person* up to the *maximum benefits* as stated in the Table of Benefits against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the *follow-up* of medical treatment sought by the *insured person* for the *injury* or *illness* within three (3) months after the *insured person's* return to *Hong Kong*.

In no event shall the total amount payable under this Section 3(a) - Medical Expenses (including *follow-up* medical expenses) exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

(b) Overseas Hospital Cash Allowance

If the *insured person* is confined in an *overseas hospital* due to an *injury* or *illness* during the *insured journey*, we will pay a daily allowance up to the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 3

This section does not cover:

1. non-essential medical treatment that is not recommended by a *medical practitioner*; any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment; any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel;
2. surgery or medical treatment which is not substantiated by a written report from the *medical practitioner*;
3. surgery or medical treatment when in the opinion of the *medical practitioner* treating the *insured person*, the treatment is not urgent and medically necessary during the *insured journey*, and can be reasonably delayed until the *insured person* returns to *Hong Kong*, or until his/her arrival in the country of citizenship or the declared country of final destination which the repatriation arrangement was made by Zurich Emergency Assistance;
4. dental care and treatment unless such cost is incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
5. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
6. the *follow-up* treatment expenses obtained outside the country of citizenship or declared country of final destination for the *insured person* not returning to *Hong Kong* (only applicable to the circumstance stated in Section 2(b));
7. any additional cost of single or private room *accommodation* at a *hospital* or charges in respect of special or private nursing except in the event of Emergency Medical Evacuation provided under Section 2(b); non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from *accident* only and it is recommended in writing by *medical practitioner*), appliances or equipment.

Section 4 – Personal Baggage Cover

(a) Baggage and Personal Effects

We will pay for accidental loss of or damage to personal possessions normally worn or carried, including luggage and belonging, owned by the *insured person* during the *insured journey*. We may make payment or at our option reinstate or repair as we may elect subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article had been lost. The sublimit for the Personal Baggage Cover is stated in the Table of Benefits.

In no event shall the total amount payable under this Section 4(a) – Personal Baggage Cover exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

(b) Personal Money

We will reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the loss of personal money, defined as cash, checks, money order or traveler's checks only, belonging to and being carried by the *insured person* due to robbery, burglary or theft, occurring during the *insured journey*.

(c) Loss of Travel Document and/or Travel Ticket

We will pay for the replacement cost for the loss of *Hong Kong* Identity Card, credit cards, driving licence, *travel ticket* or travel document belonging to the *insured person* due to robbery, burglary or theft, occurring during the *insured journey*.

In no event shall the total amount payable under this Section 4(c) – Loss of Travel Document and/or *Travel Ticket* exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 4

This section does not cover:

1. any of loss not reported to the local police, hotel management or public authority within twenty-four (24) hours upon discovery of loss and for which a relevant report is not obtained at the place of loss;
2. any loss of or damage to property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained in case of the event occurred in an aircraft;

3. any loss of property when it is left unattended in public place or in an unlocked vehicle; or as a result of the *insured person's* failure to take due care and precautions for the safe guard and security of such property;
4. any unexplained loss or mysterious disappearance;
5. any loss of or damage to property insured under any other insurance certificate/policy, or otherwise reimbursed by *public common carrier* or a hotel;
6. any loss in respect of any form of the plastic money (including the credit value of credit card, Octopus cards, etc.), tickets (except *travel ticket*), coupons or securities;
7. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; detention 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;
8. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*;
9. shortage due to error, omission, exchange or depreciation in value;
10. loss of any travel document and/or visa and/or *travel ticket* which is not indispensable for completing the *insured journey*;
11. loss of credit card or traveler's checks not immediately reported to the local branch or agent of the issuing authority.

Additional Exclusions applicable to Section 4(a)

This section does not cover:

1. the following classes of property: business goods or sample, foodstuffs, medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, any kind of jeweleries or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl; mobile phone (including PDA phone, smart phone or similar device with telecommunications function and other accessories), money (including checks, traveler's checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents;
2. *lap-top computer* with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
3. any loss or damage caused by wear and tear, gradual deterioration, insects, vermin, inherent vice or damage sustained due to any process initiated by the *insured person* to repair, clean or alter any property;
4. any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred to the *insured person*;
5. damage to any brittle or fragile items like glass or crystal;
6. any loss of or damage to hired or leased equipment;
7. any loss of property not being on the same *public common carrier* of the *insured person*, or souvenirs and articles mailed or shipped separately from the *insured journey*;
8. any loss of data recorded on tapes, cards, diskettes;
9. any loss claimed under Section 5(b) – Baggage Delay arising from the same cause.
10. claims supported by receipts not in the *insured person's* name.

Section 5 – Delay Cover

(a) Travel Delay

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed from the departure time specified in the *insured person's* original *itinerary* as a result of strike by the employees of the *public common carrier*, hijack, adverse weather conditions, natural disaster or mechanical and/or electrical breakdown of the *public common carrier*, we will pay HKD800 for each and every full five (5) hours of delay up to the *maximum benefits* as stated in the Table of Benefits.

The period of delay will be calculated as follows:

- departure delay will be calculated starting from the original scheduled departure time of the *public common carrier* specified in the *itinerary* provided to the *insured person*, until the actual departure time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated starting from the original arrival time specified in the *itinerary* provided to the *insured person*, until the actual arrival time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*.

Special Conditions for Section 5(a)

All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason for such delay.

Exclusions applicable to Section 5(a)

This section does not cover:

1. delay of the *insured journey* as a result of any circumstance which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to cancellations or alternations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
4. any loss arising from airport closure due to air traffic control by local government or relevant authorities; or any loss arising from any government's regulations control or act;
5. any loss arising from the failure of *insured person* to get on board the first available alternative transportation offered by the administration of the relevant *public common carrier*.

(b) Baggage Delay

In the event of the *insured person's* checked-in baggage being delayed for over five (5) hours after the *insured person's* arrival at the scheduled *overseas* destination, we will reimburse the *insured person* for the actual costs of emergency purchase of essential clothing or toiletries up to the *maximum benefits* as stated in the Table of Benefits. This benefit can only be utilized once during any one (1) *insured journey*.

Special Condition for Section 5(b)

All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason of such delay.

Exclusions applicable to Section 5(b)

This section does not cover:

1. any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
2. any loss for which the *insured person* fails to submit receipts for the purchase of emergency items or requisites (applicable to return trip only);
3. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; detention 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. any loss claimed under Section 4(a) – Baggage and Personal Effects arising from the same cause.

Section 6 – Travel Inconvenience Cover

(a) Cancellation of Trip

In the event that the *insured person* has to cancel the *insured journey* as a result of any the following:

- (i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion* or *close business partner* within ninety (90) days before the commencement date of the *insured journey*;
- (ii) witness summons, jury service or *compulsory quarantine* of the *insured person* within ninety (90) days before the commencement date of the *insured journey*;
- (iii) sudden occurrence of strike by the employees of the *public common carrier*, unexpected outbreak of riot, civil commotion, or *infectious disease* at the planned destination arising within one (1) week before the departure date of the *insured journey*;
- (iv) serious damage to the *insured person's* or *travel companion's principal home* in *Hong Kong* arising from fire, flood, earthquake or similar natural disasters within one (1) week before the commencement date of the *insured journey* which requires the *insured person's* or *travel companion's* presence in *Hong Kong* on the departure date of the *insured journey*;

we will pay for the loss of unused travel fare and/or *accommodation* expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other source, up to the *maximum benefits* as stated in the Table of Benefits.

(b) Interruption of Trip

In the event that the *insured person* has to:

- (i). abandon the *insured journey* and return to *Hong Kong* after the *insured journey* has begun due to:
 - death, *serious physical injury* or *serious illness* or hijack of the *insured person* or *close business partner*;
 - death, *serious physical injury* or *serious illness* of the *immediate family member* or *travel companion*;
 - sudden occurrence of strike by the employees of the *public common carrier*, unexpected outbreak of riot, civil commotion, natural disaster or *infectious disease* at the planned destination abroad which prevent the *insured person* from continuing with his/her scheduled journey;

we will pay for the loss of unused travel fare and/or *accommodation* expenses for which the *insured person* is legally liable and which is not recoverable from any other sources, and/or additional actual travel fare and *accommodation* expenses reasonably and necessarily incurred. In the event that the *insured journey* is a packaged group tour arranged by travel agent, the benefit payable for the curtailment expenses in relation to the loss of unused travel fare and/or *accommodation* expenses forfeited will be calculated in proportion of the packaged group tour cost to the number of days remaining after the relevant interruption of the *insured journey*.

OR

- (ii) we shall reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the additional actual travel fare and *accommodation* expenses reasonably and necessarily incurred after the commencement of the *insured journey* as a direct result of sudden occurrence of strike by the employees by the *public common carrier*, unanticipated outbreak of riot or civil commotion, adverse weather condition, natural disasters, or *infectious diseases* at the planned destination. Such reimbursement is only payable if the aforesaid expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the *insured journey*.

In no event shall the total amount payable under this Section 6(b) - Interruption of Trip exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 6

This section does not cover:

1. any circumstances leading to the cancellation or curtailment or rearrangement of the *insured journey* which is existing or announced before the *effective date*;
2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise ship company, *public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
4. failure to notify the travel agency, tour operator, *public common carrier*, cruise ship company and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
5. any loss in relation to cancellations or curtailments to original itinerary that is not verified by the airline, travel agency, cruise company, or other relevant organizations;
6. any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, cruise ship company, travel agent or any other provider of transportation and/or accommodation;
7. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 6(b) – Interruption of Trip only).

Section 7 – Personal Liability

We will indemnify any amount which the *insured person* becomes legally liable to pay as compensation and/or legal expenses for an *accident* occurring during the *insured journey* which causes death or *injury* to a third party or damage to property of a third party, up to the *maximum benefits* as stated in the Table of Benefits. However, the *insured person* must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without *our* written approval.

Exclusions applicable to Section 7

This section does not cover liability arising directly or indirectly from:

1. any business, profession or trade;
2. any wilful, malicious or unlawful act of the *insured person* or any criminal acts;
3. liability to any person who is the *immediate family member* or relative or employer or employee;
4. contractual liability;
5. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
6. damage to property owned by or held in trust or in the custody of the *insured person* or relative or the *immediate family member* or employer;
7. any act of *terrorism* regardless of any other cause or event contributing concurrently or in any other sequence to the loss; any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

Part 4 – General Exclusions

The master policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any *insured person* who is a holder of the People's Republic of China passport and travels to/within *China*. However, this exclusion will be waived if the *insured person* mentioned in the aforesaid has an official document issued by the overseas Government (other than *China*) as proof that he/she is a legal resident of the respective country but travelling with a passport of the People's Republic of China;
2. any *pre-existing condition*, congenital and hereditary condition;
3. any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
4. the *insured person* is not taking all reasonable efforts and precautions to safeguard his/ her property/money, or to avoid *injury* to minimize any claim under this insurance;
5. riding or driving in any kind of motor racing, competition, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
6. suicide or intentional self-inflicted injury;
7. insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or solvent abuse;
8. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
9. any home leave while the *insured person* is confined to a *hospital* as an in-patient;
10. being as a crew member or an operator of any air carrier;
11. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
12. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
13. engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or airforce service or operations or armed force services;
14. any *injury, illness*, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related *illness* including AIDS and/or any mutant derivative or variations thereof however caused or however named;
15. any event arising from *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup;
16. any *terrorism* except for Section 1– Personal Accident, Section 2–Zurich Emergency Assistance, Section 3– Medical Cover;
17. any medical treatment received during an *insured journey* which was made for the purpose of receiving medical treatment or if the *insured journey* was undertaken while the *insured person* was unfit to travel; or the *insured person* is traveling against the advice of a *medical practitioner*;
18. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
19. any expenses that can be compensated from any other sources except for Section 1 – Personal Accident, Section 3(b) – Overseas Hospital Cash Allowance and Section 5(a)–Travel Delay.
20. Any loss resulting directly or indirectly from *pandemic* existing before the *insured person's* original scheduled departure date.

PART 5 – GENERAL CONDITIONS

1. The master policy is a mandatory cover to all *cardholders* issued by the *Insured*.
2. Upon *our* request, the *Insured* shall confirm whether the *insured person* who filled a claim under the master policy is a *Cardholder*.
3. Coverage under the master policy for each *insured person* is based on the *insured person's* age on the commencement date of the *insured journey*.
4. On the *effective date* the *insured person* must be fit to travel; otherwise any claims shall result in *our* right to repudiate liability under the master policy.
5. All *insured journey* must commence and depart from and return to *Hong Kong*.
6. The maximum period of the *insured journey* cannot exceed ninety (90) days per trip.
7. The insurance is only valid for conventional leisure travel or business travel (limited to administrative only). The insurance shall not apply to persons undertaking expeditions, treks or similar journey.

PART 6 – GENERAL PROVISIONS

1. Entire Contract

The master policy contract including all *relevant documents* will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of the master policy. No changes in the master policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

2. Age Limit

Unless specifically mentioned in the contrary, this insurance applies to any *insured person* at all ages.

For any child(ren) insured under a family plan must be thirty-three (23) years old or below and accompanied by either parent during the *insured journey*.

3. Notice of Claims

Written notice of claim must be given to *us* by the *insured person* within ninety (90) days of the date of the incident causing such loss. In the event of *accidental* death, written notice thereof must be given to *us* by *insured person's* legal representative within thirty (30) days of the date of the incident causing such loss.

All other certificates, information and evidences required by *us* shall be furnished at the expenses of the *insured person's* or the personal representative of the *insured person* and shall be in such form and of such nature as *we* may prescribe. If the *insured person* does not comply with this condition, *we* shall have the sole discretion to decide not to pay any benefits under the master policy.

4. Proof of Loss

Written proof of loss must be furnished to *us* within ninety (90) days from the date of issuance of *our* receipt of the claim provided to *us*. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as *we* may reasonably require shall be furnished at the expense of the claimant without any expense to *us*.

5. Claims Admittance

In no case shall *we* be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under the master policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.

6. Medical Examination

We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by *us* if we deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.

7. Payment of Claims

We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. Benefits payable under Section 2(b) - Emergency Medical Evacuation and/or Repatriation Service and Section 2(c) - Repatriation of Mortal Remains will be paid directly to the service provider. All payment of claims in the master policy shall be in *Hong Kong* dollars and are payable to the *insured person* after the receipt of due proof upon *our* approval. In the event of *accidental* death of the *insured person*, we will pay all the pending benefits to the estate of the *insured person*. All indemnities provided in the master policy will be paid immediately after the receipt of due proof upon *our* approval.

8. Liability Claims

The *insured person* must not admit, deny, or settle a claim without *our* consent.

9. Misrepresentation or Non-disclosure

If the *insured person*, or anyone acting on behalf of the *insured person* makes a statement in the application or in connection with any claim knowing that the statement is false, or fail to disclose *pre-existing condition* or fail to act in utmost good faith, we will not be liable for any claim and all covers and benefits under the master policy for the relevant *insured person* shall cease immediately. We will not be liable to refund any premium paid. If any benefit has been paid by *us*, the *insured person* shall refund such benefit to *us* within seven (7) working days from the date of *our* notice of demand.

10. Misstatement of Age

If the *insured person's* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the *insured person's* age has been misstated and if, according to the correct age, the coverage provided by the master policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then *our* liability shall be limited to the refund of premiums paid for such *insured person*, and we will be entitled to void or terminate the coverage of such *insured person* totally.

11. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to the *insured person* upon his/her request. We or any of *our* affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

12. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as the master policy or certificate of insurance, we will only be liable for *our* proportionate share (except for Section 1 – Personal Accident, Section 3(b) – Overseas Hospital Cash Allowance and Section 5(a) – Travel Delay).

13. Clerical Error

Our clerical errors shall not invalidate policy otherwise valid nor continue policy otherwise not valid.

14. Legal Action

No legal action shall be brought to recover on the master policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of the master policy, nor shall such action be brought at all unless commenced within one (1) year from the expiration of the time within which proof of claims is required.

15. Subrogation

We have the right to proceed at *our* own expense in the name of the *insured person* against third parties who may be responsible for an occurrence giving rise to a claim under the master policy, and the *insured person* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we are entitled by virtue of *our* right hereunder.

16. Alternative Dispute Resolution

In the event of a dispute arising under the master policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to arbitration administered by the *Hong Kong* International Arbitration Centre ("HKIAC") under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the master policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under the master policy and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *our* disclaimer, the *insured person's* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the master policy.

17. Rights of Third Parties

Other than the *Insured* or the *insured persons* or as expressly provided to the contrary, a person who is not a party to the master policy has no right to enforce or to enjoy the benefit of any term of the master policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to the master policy. Notwithstanding any terms of the master policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of the master policy.

18. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in the master policy shall invalidate all claims hereunder.

19. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the *insured person* from time to time and available at this website: <https://www.zurich.com.hk/en/services/privacy>

The *insured person* shall, and shall procure all other *insured person* covered under the master policy to, authorize *us* to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the obligatory purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by the *insured person* to *us*, the *insured person* warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to *us*, enabling *us* to assess, process, issue and administer the master policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

20. Governing Law and Jurisdiction

The master policy shall be governed by and interpreted in accordance with the laws and regulations of *Hong Kong*. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the *Hong Kong* courts.

21. Duplicate or Multiple Cards

In no event will duplicate or multiple cards obligate *us* to pay in excess of the Table of Benefits for any one loss sustained by any one individual *cardholder* as a result of any one incident under the master policy. The maximum amount payable where duplicate cards are held by any *cardholder* will be the highest applicable benefit specified in the Table of Benefits.

22. Sanction

Notwithstanding any other terms under this policy, we shall not be deemed to provide coverage or make any payments or provide any service or benefit to you or other party to the extent that such cover, payment, service, benefit and/or any business or activity of you would violate any applicable trade or economic sanctions law or regulation. The above clause shall also apply for any trade or economic sanction law or regulation that we deem

applicable or if you or other party receiving payment, service or benefit is a sanctioned person.

Claims Procedure

Step 1 – Notify *us* within ninety (90) days of any occurrence which may give rise to a claim.

Step 2 – Complete and provide a claim form and the following documents to *us*.

Medical Expenses

- Original medical bills issued by a clinic or *hospital* with the itemized list and/or details of the medical expenses
- Copy of a dated medical report/certificate showing the name of the *insured person*, diagnosis and treatment certified by *medical practitioner*
- Referral letter issued by a *medical practitioner* certifying that the recommendation for trauma counselling is based solely on the a traumatic event the *insured person* has experienced during the *insured journey*

Personal Accident

- Copy of a death certificate
- Copy of a dated medical report/certificate issued by a *medical practitioner* certifying the degree or severity of disability
- Police report and/or coroner's report, where relevant
- Letters of Administration or Grant of Probate
- (In the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one year due to sinking or wrecking of the transportation means

Personal Baggage

- Copy of police report (which must be made within twenty-four (24) hours of the occurrence) and/or property irregularity report from airline/*public common carrier*, where relevant
- Original purchase receipts for the lost/damaged item(s)
- Copy of repair quotation for the damaged item(s)
- Photographs showing the extent of damage to the claim item(s)

Loss of Personal Money, Travel Document and/or Travel Ticket

- Copy of police report (which must be made within twenty-four (24) hours of the occurrence)
- Original official receipts for extra *accommodation* fee, travel expenses and replacement cost of the lost travel document and/or *travel ticket*
- Copy of notification to the issuing authority in respect of loss of traveler's checks (which must be made within twenty-four (24) hours of the occurrence)

Travel Delay

- Copy of written report from the related *public common carrier* including date, times and duration and reason of the delay

Baggage Delay

- Copy of written report from the related *public common carrier* including date, times and duration and reason of the delay
- Original purchase receipts for the emergency items due to baggage delay

Cancellation or Interruption of Trip

- Original official receipts for the prepaid travel fare and/or *accommodation* and/or travel tour
- Copy of a death certificate/dated medical report/certificate showing the name of the *insured person/close business partner/immediate family members/travel companion*, diagnosis and treatment certified by *medical practitioner*
- Summons to a witness or jury service or *compulsory quarantine*
- Evidence showing the serious damage to the *insured person's principal home*
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate, etc.)
- Copy of written confirmation issued by airlines/*public common carrier/cruise company/accommodation provider* and travel agent indicating whether there is any refund for the paid travel fare and/or *accommodation* and/or travel tour and/or excursion tour

Personal Liability

- Statement of the nature and circumstances of the incident or event (No admission of liability or settlement can be made or agreed to without *our* written consent)
- Copy of police report or incident report issued by relevant authority
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

Additional documents relevant to the claim may be required and to be forwarded upon *our* request. "

- End