# COVID-19 Extension
# Amendments and Extension to Policy applicable to PRUChoice Travel Overseas Study Insurance Policy

(Applicable to policy newly issued from 9 August 2024 onwards, and renewal policy with effective date from 2 October 2024 onwards, until further notice.)

It is hereby declared and agreed that the following amendments and extension are made in the Policy. Unless otherwise specified, terms used in these amendments and extension shall have the meanings assigned to such terms in the Policy. These amendments and extension supersede any other amendments and extension previously issued for COVID-19 coverage.

This Policy will not cover any claims directly or indirectly arising from COVID-19 except for COVID-19 Extension explicitly as stated below and in Section 4 – 24 Hours Emergency Assistance Services.

## COVID-19 Extension

The Company shall cover the Insured Person for the below benefits necessarily and reasonably incurred as a direct result of COVID-19 contracted by the Insured Person during the Period of Insurance, provided that the Insured Person fulfils the prevailing entry rules and conditions including vaccination requirement both in Hong Kong and the planned travel destination(s), otherwise no coverage and benefits shall be paid under this COVID-19 Extension of the policy.

This COVID-19 Extension does not cover any loss resulting directly or indirectly from COVID-19 which existed or was known or presented with any signs or symptoms relating to COVID-19 prior to the departure date of the booked trip (except for Section 15 – Cancellation). This COVID-19 Extension is applicable to the following benefits:

**Section 14 – Medical Support (Optional Benefit)**

The Company will indemnify the Insured Person against the expenses necessarily and reasonably incurred for medical treatment outside Hong Kong as certified by Registered Medical Practitioner as a direct result of COVID-19 contracted by the Insured Person during the booked trip within the Period of Insurance with details as follows:

**i. Overseas Medical Expenses**

Overseas medical expenses, hospitalization charges, treatment expenses and emergency transportation to a registered medical institution necessarily and reasonably incurred.

**ii. Overseas Hospital Cash**

Daily cash benefit of HK$200 is payable to the Insured Person who is admitted to a hospital Confinement overseas for more than 24 consecutive hours. The Company will pay up to the Daily Cash Benefit maximum limit as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness.

**iii. Medical Expenses in Hong Kong**

The Company will also indemnify the Insured Person against the necessary medical expenses, hospitalization charges and treatment expenses reasonably incurred in Hong Kong within 30 days after the Insured Person returns from abroad for the medical treatment of COVID-19 as a result of diagnosis of COVID-19 during the trip overseas or during the temporary home visit to Hong Kong within the Period of Insurance which includes the cost of a private ambulance and professional home-nursing fees. The Company will pay up to the medical expenses maximum limit as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness. For the avoidance of doubt, any expense of health checkup nature is not covered.

**iv. Medical Appliance Expenses**
The Company extends to indemnify the Insured Person against the actual cost of Medical Appliance incurred which is medically necessary and advised by Registered Medical Practitioner in writing. The Company will pay up to the Medical Appliance maximum limit as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness.

For the avoidance of doubt, any additional accommodation and transportation expenses return to Hong Kong incurred by the Insured Person due to COVID-19 is not covered under Section 14 – Medical Support (Optional Benefit).

The maximum amount payable under each benefit item and in respect of the total sum for the above benefits shall not exceed the respective limit and the maximum limit of Section 14 – Medical Support as stated in the Policy including that for all other Bodily Injury sustained from Accident and Illness contracted during the Period of Insurance. This COVID-19 Extension is subject to the exceptions to Section 14 – Medical Support (Optional Benefit) under the Policy.

**Section 15 – Cancellation**
If the Insured Person or Travel Companion* is confirmed to have contracted COVID-19 within 7 days before departure date of the booked Leisure Trip from Hong Kong and is unfit to travel during the whole period of booked Leisure Trip as certified by the Registered Medical Practitioner, the Company will indemnify the Insured Person for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid. This COVID-19 Extension does not cover any loss resulting directly or indirectly from COVID-19 which is diagnosed within 3 days after the Certificate of Insurance is issued. The maximum amount payable under each benefit item and in respect of the total sum for the above benefits shall not exceed the respective limit and the maximum limit of Section 15 – Cancellation as stated in the Policy. This COVID-19 Extension is also subject to the exceptions to Section 15 – Cancellation under the Policy.

**Section 16 – Curtailment**
If the Insured Person or Travel Companion is confirmed to have contracted COVID-19 during the booked Leisure Trip after the Insured Person has commenced the booked Leisure Trip from Hong Kong, and it is medically necessary and unavoidable as certified by Registered Medical Practitioner for the Insured Person or Travel Companion to shorten the booked Leisure Trip and return to Hong Kong earlier than the original itinerary booked before trip commencement, the Company will indemnify to the Insured Person for:
I. proportional return of the irrecoverable prepaid and unused cost of the booked Leisure Trip as shown on booking invoice calculated at pro-rata for each complete day of the booked Leisure Trip incurred by the Insured Person; or
II. the additional travel ticket and/or accommodation cost reasonably and necessarily incurred by the Insured Person for the early return to Hong Kong.

This benefit will not provide cover in the event the booked Leisure Trip is being extended or not shortened due to COVID-19 with the return date to Hong Kong same as or later than the original itinerary of the booked Leisure Trip. The maximum amount payable under each benefit item and in respect of the total sum for the above benefits shall not exceed the respective limit and the maximum limit of Section 16 – Curtailment as stated in the Policy. This COVID-19 Extension is also subject to the exceptions to Section 16 – Curtailment under the Policy.

**Automatic 10 days Extension**
This Policy will be automatically extended for a maximum period of 10 days in the course of the scheduled itinerary if the Insured Person is diagnosed with COVID-19 during the booked trip and has taken Section 14 – Medical Support (Optional Benefit).

**GENERAL EXCEPTIONS**
XIV. under General Exception of the policy is deemed to be deleted and replaced by the following:

The Company will not cover claims:

XIV. directly or indirectly caused by resulting from or in connection with any of the following:

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived:

- Coronavirus (COVID-19) including any mutation or variation thereof, except for COVID-19 Extension, or
- any declaration, categorisation, characterisation, reference to or in any other way communication as an epidemic or pandemic by the World Health Organisation or other governmental or quasi-governmental public health agency, entity or service that may make such declaration.

The above exclusions shall not be applicable to any service by Europ Assistance Hong Kong Limited when such service is shown in the Schedule.

Unless otherwise stated herein, other terms, conditions and exclusions of the Policy shall remain unchanged.

In the event that conflicts or inconsistence arise between the English and Chinese versions, the English version shall prevail.

* 'Travel Companion' shall means the person who committed or arranged the booking or reservation together with the Insured Person and accompanied the Insured Person for the whole Leisure Trip other than a tour guide or tour member.

## 新冠肺炎伸延保障

## 適用於保誠精選「海外留學寶」保單的修訂及加入額外條款

(適用於繕發日期為2024年8月9日起或以後的新保單及生效日期為2024年10月2日或以後的續保保單，直至另行通知。)

於此聲明及同意，保單已作出以下修訂及加入額外的條款。除非另有說明，此修訂及加入額外/的條款所使用的詞彙與保單所定義的詞彙具有相同含意。此修訂及加入額外的條款取代之前發布的任何就新冠肺炎加入的修訂及額外條款。

此保單不保因新冠肺炎直接或間接引起的任何賠償，惟以下明確列明之「新冠肺炎伸延保障」及「項目四 - 二十四小時緊急支援服務」則不受此限。

**「新冠肺炎伸延保障」**

如受保人於保險期間旅程時感染新冠肺炎，本公司將提供「新冠肺炎伸延保障」，伸延以下保障賠償予受保人，惟賠償是必須而合理且因新冠肺炎直接導致的費用。惟受保人必須在旅程開始前符合香港及計劃前往之目的地現行的入境要求及條件包括疫苗接種規定，否則不會獲得保單之「新冠肺炎伸延保障」的任何保障或賠償。

此「新冠肺炎伸延保障」不保障於計劃行程出發日期前已經存在或知悉因新冠肺炎確診或已出現新冠肺炎任何徵狀或病徵導致直接或間接的任何損失（「項目十五 – 取消旅程保障」除外）。此「新冠肺炎伸延保障」適用於以下保障:

**「項目十四 - 醫療支援保障」(自選保障)**

受保人於保險期內，如在旅程時直接因感染新冠肺炎而經註冊醫生證明需接受治療，本公司將對其所在香港以外地區必須而合理引起的醫療開支作出以下賠償:

**i. 海外醫療費用**

必須而合理引起的海外醫療開支、住院費用、治療費用、送往註冊醫療機構的緊急交通費。

**ii. 海外住院現金**

如受保人因於海外因感染新冠肺炎而住院續超過二十四(24)小時，則獲每日現金保障港幣$200。本公司每日現金保障最高賠償金額為包括其他意外導致身體損傷及因患病引起的醫療費用。

**iii. 香港醫療費用**

本公司亦會賠償受保人於保險期內於海外行程或短暫返回香港渡假探親期間感染新冠肺炎於回港後的三十(30)日內所引致於香港居住地必需的合理醫療開支、住院費用及治療費用，包括私人救護車費用及專業家庭護士費用。本公司的香港醫療費用最高賠償金額為包括其他意外導致身體損傷及因患病引起的醫療費用。為免混淆，任何類型的身體健康檢查費用不獲保障。

**iv. 醫療器材費用**

本公司伸延賠償受保人應註冊醫生建議必需的醫療器材的實際開支。本公司醫療器材最高賠償金額為包括其他於意外導致身體損傷及因患病引起的醫療器材費用。

為免混淆，「項目十四 - 醫療支援保障」(自選保障)不保障因受保人感染新冠肺炎COVID-19引致任何返回香港額外的住宿及交通費用。

此「新冠肺炎伸延保障」所列的保障及保單中「項目十四 - 醫療支援保障」（自選保障）因其他意外導致身體損傷及因患病於保險期內的總賠償不得超過保單內相應的分項及「項目十四 - 醫療支援保障」(自選保障)最高賠償金額。此「新冠肺炎伸延保障」受制於保單「項目十四 - 醫療支援保障」(自選保障)的不保項目。

**「項目十五 - 取消旅程保障」**

如受保人或旅遊夥伴*於由香港出發的計劃悠閒旅程開始前7日內因感染新冠肺炎而經註冊醫生證明於整段計劃悠閒旅程期間不適合外出旅遊而取消悠閒旅程，本公司將賠償受保人預先支付或立約支付但未能退回的預繳旅遊款項。「新冠肺炎伸延保障」之取消旅程保障不保障任何在於本公司發出保險憑證日後3日內因感染新冠肺炎而直接或間接所引起的損失。此「新冠肺炎伸延保障」受制於「項目十五 - 取消旅程保障」的不保項目。

**「項目十六 - 提早結束旅程保障」**

如受保人或旅遊夥伴於保險期間於由香港出發的計劃悠閒旅程開始後因感染新冠肺炎經註冊醫生證明醫療上必須而無可避免的情況下縮短悠閒旅程，而受保人較原定的計劃悠閒旅程提早結束旅程返回香港，本公司將賠償受保人:

I.按照預訂發票所示的計劃悠閒旅程，以損失的每個完整日，按比例計算不可退回及未曾享用的預繳旅遊款項；或

II. 提早結束旅程導致受保人合理及必須的額外住宿及/或返回香港的額外交通票券費用。

此「新冠肺炎伸延保障」之提早結束旅程保障不提供保障如計劃悠閒旅程較原本的計劃悠閒行程延長或未有縮短，即實際返回香港日期為原本的計劃悠閒旅程返回香港日期相同或延後。此「新冠肺炎伸延保障」受制於「項目十六 - 提早結束旅程保障」的不保項目。

**自動延長10天保障**

受保人於計劃行程期間因感染新冠肺炎及已選購「項目十四一 - 醫療支援保障」(自選保障)，已預定的行程將自動延長保障期最長達10天。

**一般不保項目**

**不保事項XIV.已取消及更換如下：**

**本公司不會保障由以下引起的索償：**

XIV.

若由以下情況直接或間接引起、導致或關連 ：

儘管本保單中有任何相反的規定，本保單不保任何因下述，直接或間接引致的、或由此促使的、或與之相關的、或以任何方式涉及的、或由之引起的任何的損失、損害、責任、成本、罰款，罰金或其他任何金額，不論該等是實際的還是察覺到的：

- 冠狀病毒（COVID-19），包括其任何突變或變異，「新冠肺炎伸延保障」除外;或
- 由世界衛生組織、或其他政府或準政府公共衛生機構，實體或服務機構進行的聲明，分類，表徵，提及或以其他形式宣傳的流行病或大流行病。

惟上述除外條款不適用由國際救援（香港）公司所提供的任何服務，若有關服務顯示在附表中時。

除非在此另有說明，其他保單條款、細則及不保項目維持不變。

倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。

*「旅遊夥伴」意指與受保人一同報名參加或預訂悠閒旅程的人士，並於整個悠閒旅程與受保人同行，而非導遊或團員。