

## Hong Kong Express Airways Limited Personal Accident Cover between GBA and Hong Kong

### 香港快運來往大灣區與香港之人身意外保障

(Applicable for customers who have purchased HK Express Travel Insurance (which is not an annual cover) and whose trips commence from Greater Bay Area City (“GBA”), and have booked a HK Express flight departing from HKG International Airport)

適用於已購買香港快運旅遊保險（非全年保障），其行程由大灣區城市出發，並已預訂由香港國際機場出發的香港快運航班之客戶。

This document provides a description of the Master Policy No: tbc) held by Hong Kong Express Airways Limited (“HK Express”) for the Insured Person’s benefits as eligible customers of HK Express (“HK Express Customers”). This Master Policy is underwritten and issued by AXA General Insurance Hong Kong Limited (“AXA”) to HK Express. This document is appendix to and subject to the Master Policy entered into between HK Express and AXA.

本文件旨在說明香港快運航空有限公司（「HK Express」）所持有之主保單（保單編號：Z3493439）的保障內容，供作為合資格香港快運客戶（「HK Express 客戶」）之受保人士享有相關保障利益之用。該主保單由安盛保險有限公司（「AXA」）承保並簽發予 HK Express。本文件為 HK Express 與 AXA 所訂立之主保單之附錄，並受該主保單之條款及細則所約束。

In consideration of the payment of the premium by HK Express, AXA agrees to provide coverage under the Master Policy whilst the Master Policy is in force and in accordance with the terms of this Master Policy.

AXA 在收到 HK Express 支付的保費後，同意在主保單有效期間內，根據主保單條款提供保障。

The benefits under this Master Policy are provided at no additional cost to HK Express Customers who can make claims directly to AXA as persons insured under this Master Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein

本主保單項下之保障利益將免費提供予 HK Express 客戶。合資格之 HK Express 客戶作為本主保單下的受保人，可根據本文件所載之相關條款、細則、除外事項及索償程序，直接向 AXA 提出索償。

#### Scope of Coverage under Master Policy 主保單保障範圍

##### 1. Eligibility of Cover

The Insured Persons will automatically be eligible for cover under this Master Policy when the Insured Persons:

- (a) purchase a HK Express Travel Insurance policy through HK Express’s application channels; and
- (b) book a HK Express flight that departs from HKG International Airport.

### 1. 受保資格

受保人在符合以下條件時，將自動獲得主保單所提供的保障：

- (a) 透過 HK Express 的官方渠道購買香港快運旅遊保險；及
- (b) 預訂由香港國際機場出發之香港快運航班。

### 2. Geographical Coverage

The cover will be provided in the GBA Cities.

#### 保障地域

本保障適用於大灣區城市。

### 3. Period of Coverage

The period of coverage under this Master Policy is the same as the commencement and expiry of the Journey, and the term “Journey” is defined in the following pages.

#### 保障期

本主保單之保障期間與行程的生效及屆滿時間一致；「行程」的定義載於以下頁面。

**TABLE OF BENEFITS 承保範圍表**

	<b>Economical Plan</b> 經濟計劃	<b>Comprehensive Plan</b> 綜合計劃
	<b>Maximum Limit per Insured Person per Journey (HKD)</b> 每名受保人每次旅程的最高賠償額 ( 港元 )	
<b>Section 3 – Personal Accident</b> 第三節 — 人身意外	<b>300,000</b>	<b>500,000</b>

For details of the insurance benefits and exclusions, please refer to the Policy Wording and Policy Schedule of the HK Express Travel Insurance (which is not an annual cover). The benefits are subject to the Scope of Coverage mentioned above. The plan level of the Personal Accident cover the Insured Persons entitled under this Policy will be the same as the plan level of the HK Express Travel Insurance policy (Personal Accident cover only) that the Insured Persons purchase.

有關保險保障及不保事項詳情，請參閱香港快運旅遊保險的保單內文及保險承保表（而該保障並非全年保障）。有關保障受上述保障範圍所限制。本保單下受保人可享有的人身意外保障之計劃級別，將與受保人所購買的香港快運旅遊保險（僅限人身意外保障）的計劃級別相同。

Unless otherwise specified, the Personal Accident cover under this Master Policy incorporates the terms, conditions and exclusions of the HK Express Travel Insurance policy (Personal Accident cover only) as modified by the following:-

除非另有說明，本主保單下的關於人身意外保障包含某些香港快運旅遊保險（只適用於人身意外保障）的條款、細則及除外責任並作出以下修改：-

1. All words “Hong Kong” and “Hong Kong Special Administrative Region” in the HK Express Travel Insurance policy are changed to “Greater Bay Area City” (as defined in the Master Policy hereinafter), except where the words appear in: (i) the words “Hong Kong Express”; (ii) the phrase “Hong Kong government” or “Government of the Hong Kong Special Administrative Region”; and (iii) Clauses 6, 10 and 15 in General Conditions.

所有於保單內文列明「香港」和「香港特別行政區」的詞語均改為「大灣區城市」（根據主保單定義），除非該等詞語出現在：(i) 保單內文中貫穿「香港快運」；(ii) 「香港政府」或「香港特別行政區政府」字樣；(iii) 一般條件款中的第 6、10 及 15 條。

2. The definition of “Journey” is replaced by the following:

“(a) Subject to (b), Journey commences when the Insured Person leaves his place of residence or business in the Greater Bay Area City (whichever is earlier) to commence the Journey and ceases when he arrives at the HKG International Airport (such arrival is for the purposes of his trip departing from the HKG International Airport, which trip is separately covered by his HK Express Travel Insurance mentioned in Scope of Coverage 1(a)). If the Insured Person is covered under a round-trip HK Express Travel Insurance, the Journey also includes the travel which commences after he returns to the HKG International Airport and ceases when he returns to his place of residence or business in the Greater Bay Area City (whichever is earlier) on completion of the Journey. (b) In any event, unless otherwise specified, cover under this Master Policy does not commence more than 24 hours prior to the scheduled departure time of the HK Express flight at the HKG International Airport and shall cease (i) upon the expiry of the period of insurance as specified in the Policy Schedule or (ii) 24 hours after scheduled flight return time to HKG International Airport, or arrival at final destination, whichever is earlier.”

「旅程」的定義被以下取代如下：

「(a) 在符合第 (b) 段的前提下，行程於受保人為開始行程而離開其於大灣區城市的居所或工作地點（以較早者為準）時開始，並於其抵達香港國際機場時終止（該次抵達乃為其自香港國際機場出發之旅程之目的，而該旅程已根據保障範圍第 1(a) 項所述，另行受其香港快運旅遊保險所保障）。如受保人持有來回香港快運旅遊保險，行程亦包括其返回香港國際機場後開始的旅程，並於其完成行程而返回其於大灣區城市的居所或工作地點（以較早者為準）時終止。(b) 在任何情況下，除非另有指明，本主保單項下的保障不得於香港國際機場之香港快運航班的預定出發時間前超過二十四小時開始，並將於以下較早者發生時終止：(i) 保單附表所載的保險期屆滿時；或 (ii) 航班預定返回香港國際機場時間後二十四小時，或抵達最終目的地時。」

3. Paragraph (1), (2), (4) and (6) of Operation of Insurance are deleted in the entirety.

保險的運作的第一段、第二段、第四段及第六段全部刪除。

4. The “One-Way Cover” provisions of the Policy Wording is deleted and replaced by the following:-  
 “For Insured Person not returning to the HKG International Airport, cover terminates when he arrives at the HKG International Airport (such arrival is for the purposes of his trip departing from the HKG International Airport, which trip is separately covered by his HK Express Travel Insurance mentioned in Scope of Coverage 1(a)).”

保單內文中的「單程保障」條款均被刪除並被以下條款取代：-

「若受保人並非返回香港國際機場，保險保障將於其抵達香港國際機場時終止（該次抵達乃為其自香港國際機場出發之旅程之目的，而該旅程已根據保障範圍第 1(a) 項所述，另行受其香港快運旅遊保險所保障）。

5. Extension to Duplicate Cover

Notwithstanding any other provision stated in this HK Express Travel Insurance Policy or the Master Policy, if the Insured Person is entitled to claim the benefit/loss under the same section of both HK Express Travel Insurance Policy and the Master Policy, then We will only be liable to pay for the benefit/loss up to the limit of either one of these insurance policies which provides the greatest coverage.

重複保障的附加條款

即使香港快運旅遊保險保單或主保單另有任何其他規定，若受保人根據該兩份保單的同一節保障就其損失獲得保障/索償，則我們就有關保障/損失負責的最高金額將為保障範圍最大保單內所訂的金額。

6. For the purpose of this Personal Accident cover under this Master Policy, the term “period of insurance” in the HK Express Travel Insurance policy shall be interpreted as the period from the commencement to the expiry of the “Journey” as defined in (2) above.

就本主保單項下之人身意外保障而言，香港快運旅遊保險保單中的「保險期」，指上文第 (2) 項所界定之「行程」由開始至結束的期間。

For avoidance of doubt, related definitions applicable to the cover under the Master Policy are as follows:

為免產生疑問，適用於主保單內保障的相關定義如下：

Greater Bay Area City / GBA 大灣區城市	The city in Guangdong- Hong Kong-Macao Greater Bay Area (except Hong Kong) where the journey originates from. 啟程至香港的粵港澳大灣區城市（香港除外）。
Guangdong-Hong Kong-Macao Greater Bay Area ("Greater Bay Area") 粵港澳大灣區（大灣區）	The Guangdong-Hong Kong-Macao Greater Bay Area ("Greater Bay Area") comprises the two Special Administrative Regions of Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province. 粵港澳大灣區（大灣區）包括香港、澳門兩個特別行政區，和廣東省廣州、深圳、珠海、佛山、惠州、東莞、中山、江門、肇慶九市。
HKG International Airport 香港國際機場	the Hong Kong International Airport as referred to in Section 5(1)(a) of the Airport Authority Ordinance (Cap. 483). 《機場管理局條例》（香港法例第 483 章）第 5(1)(a) 條所指之香港國際機場。

Remark: This document is not a full set of Master Policy. This document is subject to the terms and conditions of the Master Policy.

In case of any inconsistency between the wording of the English and Chinese version of this document, the wording of the English version shall prevail.

備註：本文件不是完整的主保單。本文件受主保單的條款及條件約束。

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