



General Insurance

Policyholder user guide

A comprehensive guide with important highlights

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At AXA, we recognise that insurance can often appear complicated and this *Policyholder user guide* is intended to explain many of the basics about your policy and how it provides you and your dependants with the essential insurance cover you require. Your insurance policy is unique to you and outlines the particular terms of your coverage. We recommend you read the Policy documents carefully and keep them in a safe place along with all your other important documents.

We're here to help

Should you require assistance in understanding any aspect of the details, or need an explanation on any part of this user guide, please contact us. We will be pleased to help you.

Visit any HSBC Branches

Call Insurance Service Hotline (852) 2867 8678

1

Manage your plan

You can see the details of your policy, including benefit levels and premium payments, through HSBC Internet Banking*. You can also call Insurance Service Hotline should you have any queries about your policy.

Making a change to your policy is straightforward. You can write to us providing details of the changes you would like to make. Alternatively, you can download an amendment form from [www.hsbc.com.hk>personal services>insurance services>download forms and documents](http://www.hsbc.com.hk/personal/services/insurance-services/download-forms-and-documents) and send the completed form to us. HSBC Internet Banking customers can also amend details of their policy online*.

Please contact us as soon as possible if you would like to make any of the following changes to your policy:

- Change of name, address or phone number
- Change of insured property address
- Change of country/region of study (if applicable)
- Change of sum insured
- Change of helper
- Addition or deletion of optional covers
- Addition or deletion of dependent family member
- Addition or deletion of foreign domestic helper
- Change of payment method

* Applicable to certain insurance plans only.

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Renewal

You don't need to worry about having to renew your cover every year. Your policy will be renewed automatically once we have successfully debited the renewal premium from your nominated account, so managing your policy is simple.

For HelperShield Insurance, Overseas StudySurance and ResidenceSurance, we reserve the right to amend the premiums or excesses or other terms and conditions at our discretion if we renew the Policy, and we will use reasonable endeavors to give a 30 days written notice of such amendment to the Applicant, (a) at the Applicant's last known corresponding address by mail or (b) merely by electronic means (such as by email at his last known email address or by SMS message at his last known mobile number) and the change will be effective from the next renewal date of the Policy.

Premium and the manner of payment including whether premium shall be payable on a monthly, yearly basis or otherwise shall be stated in the Policy Schedule. Premium shall be payable on each premium due date by direct debit from your nominated account.

We recommend you review your policy annually to ensure that you are properly protected and the level of coverage still meets the insurance needs of you and your family members. If you want to increase or change your coverage, please call our Insurance Service Hotline. For certain plans, you can even upgrade your cover online through HSBC Internet Banking.

3

Emergency assistance service*

If misfortune occurs, simply call the Emergency Assistance Hotline to seek medical referrals and legal assistance. The hotline operates in English, Cantonese and Mandarin.

In addition, a free referral assistance service is available to HelperShield Insurance, HomeSurance and ResidenceSurance policyholders for immediate home assistance:

- 24-hour locksmith
- Emergency plumber
- Emergency electrician
- Air-conditioning engineer
- General repairs handyman
- Home nursing
- Local (part-time) domestic helper, including postnatal care helper referral

The information regarding, or referrals to, other service providers provided under the Emergency Assistance Hotline is for general reference only. You will need to independently assess the service providers and their services rendered and if you choose to use their services, you will do so at your own risk. We will not be responsible for or in respect of any losses, damages or liability whatsoever arising out of services provided by the service providers described or referred by us or be responsible for or pay to any third party expenses incurred, except as otherwise covered under the terms of the Policy.

Call Emergency Assistance Hotline (852) 2528 9333

* Available for AccidentSurance, HelperShield Insurance, HomeSurance, HospitalSurance, IncomeSurance, LivingSurance Refundable HospitalSurance, TravelSurance, Card Repayment Protection Plan and ResidenceSurance. The emergency assistance services are provided by a third party service provider ("the Assistance Company") which is an independent contractor and is not an agent of AXA General Insurance Hong Kong Limited or HSBC. AXA General Insurance Hong Kong Limited and HSBC shall make no representation, warranty or undertaking as to the availability of the Assistance Company's services and shall not be liable to the Policyholder or the Insured Person or any other person in any respect of any loss, damage, expense, suit, action or legal proceeding suffered or incurred by any of them, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Assistance Company or its agents, or the availability of such services.

4

Frequently asked questions

A. AccidentSurance

1 Q: How do you classify an incident as an Accident?

A: An accident is an unexpected, unforeseeable and external event, such as a fall or a car crash, which causes physical injury like a broken limb or torn muscle. A disease or an illness is not classified as an accident.

2 Q: What is the '5-year No Claim Bonus Refund'? Will the policy be terminated automatically after five years?

A: If no claim arises under the policy for five consecutive years, 30% of the premiums received during that 5-year period will be refunded to the insured.

AccidentSurance will continue to be renewed upon payment of the respective premium and levy[^] when due.

3 Q: My son is planning to study abroad for a few years. Can he be covered under the policy?

A: The insured person must be resident in Hong Kong at the time of their application. If they subsequently live abroad for a continued period or study overseas, they will still be covered under AccidentSurance.

4 Q: I'm now working for the Hong Kong Police Force as an internal supporting staff. Will I be covered during working hours? Will the protection be continued if I take up an operational role later? Should I report when I change my occupation?

A: Yes, supporting staff of the Hong Kong Police Force are covered under the plan during working hours provided that they are carrying out clerical duties. However, if you take up an operational role, you will no longer be covered for any accident incurred at the time of carrying out duties.

You are not required to inform us of any change of occupation. However we advise you to review whether your new job is classified as one of the excluded occupations under the policy exclusion.

5 Q: Is any proof required when I submit a claim?

A: You are required to fill in a claim form and submit documentary evidence (at your expense) to support the claim:

- For claims of accidental death or injury benefits, the claimant has to submit reports such as medical reports, attending physician's report, police reports, death certificate, the coroner's report and other related documents;
- For claims of medical expenses or Chinese bonesetter expenses, the claimant has to submit full medical evidence, original receipts and other related documents of medical treatment.

6 Q: Can I claim the expenses incurred when applying for a medical report as a supporting document for a claim?

A: No, medical reports and all proof of loss as required by us shall be furnished at the expense of you or the claimant and shall be in such form and of such nature as we may prescribe.

7 Q: Who will receive the compensation from my AccidentSurance policy?

A: The benefits will be paid to the Insured. In case of accidental death of the insured, the benefit will be paid to the estate of the Insured.

8 Q: If any medical expenses or Chinese bonesetter expenses have been fully paid by another insurer or employer, can I also claim reimbursement under AccidentSurance?

A: No, we will only be liable for the excess of the amount recoverable from another source. However, the cash benefit for accidental death and disability will not be affected by other insurance covers.

9 Q: I suffered an injury when riding on a motorcycle as a passenger. Can I be covered under AccidentSurance?

A: No, AccidentSurance excludes accidental injury or accidental death directly or indirectly caused by or resulting from motorcycling and other listed hazardous activities.

10 Q: Does AccidentSurance cover dental treatment?

A: The insurance plan provides cover for emergency dental treatment caused by accidental injury to sound natural teeth only.

11 Q: Does AccidentSurance cover acupuncture and Chinese herbal treatment costs?

A: AccidentSurance provides cover for Chinese bonesetter expenses, but does not cover the cost of acupuncture and Chinese herbal treatment.

12 Q: Is there any coverage for physiotherapy or X-ray treatment costs?

A: Yes, they will be covered under Accident Insurance if the physiotherapy or X-ray treatment is necessary (submission of a referral letter from the attending physician is required as proof of necessity) for the injury.

13 Q: What is Permanent Total Disablement?

A: Permanent Total Disablement means that, after 2 calendar months of continuous total disability that has resulted from an accidental injury, the insured person is completely unable to engage in any gainful occupation or employment for the remainder of his/her life.

14 Q: What are the benefits of the China Hospital Deposit Guarantee Card? Why do I need it?

A: In the event of accidental injury in mainland China, you can present the China Hospital Deposit Guarantee Card and be admitted to designated hospitals in mainland China without the need to pay any deposit in advance. Upon discharge, all medical expenses and hospitalisation costs (including the cost of any ambulance) should be settled by you. If you are insured under a travel, medical or hospital cash policy, you may make a claim on your return to Hong Kong for reimbursement of the charges incurred.

It is common for mainland China hospitals to require an advance deposit before admitting anyone and it varies depending on the grading and location of the hospitals. By presenting your China Hospital Deposit Guarantee Card, you can get immediate access to treatment for accidental injury at designated hospitals in China without having to pay a deposit. Please call the Emergency Assistance Hotline at (852) 2528 9333 in case you need designated hospital information or a hospital deposit guarantee arrangement in mainland China.

(Note: You will receive a China Hospital Deposit Card within 4 weeks after policy issuance, at no additional cost. You can also call the AXA Insurance Service Hotline (852) 2867 8678 or notify AXA in writing to issue the card(s) for your insured family member(s).)

B. HelperShield Insurance

1 Q: Why is the employer required to buy insurance for the helper?

A: The Employees' Compensation Ordinance of Hong Kong SAR requires employers to get insurance for their employees. The applicant of HelperShield Insurance should be the employer of the insured helper.

2 Q: What is the eligibility of the helper under HelperShield Insurance?

A: Foreign domestic helper:

- aged between 18 and 59 on policy effective date
- aged below 65 on policy renewal date
- hold a valid employment visa issued by Hong Kong Immigration Department for the employment from the policyholder
- enter into a standard Employment Contract (ID 407) as specified by the Director of Immigration with the policyholder on/before the policy effective date
- shall perform general daily household chores, excluding gardening, driving vehicles and postnatal works

Local (part-time) domestic helper:

- Hong Kong identity card holder
- aged between 18 and 64 on policy effective date
- aged below 65 on policy renewal date
- perform general daily household chores and the main duty should not be a home nurse, part-time care worker, postnatal care worker, driver, cook, or gardener
- monthly wage paid by the policyholder of the policy does not exceed HKD10,000

Postnatal care helper:

- Hong Kong identity card holder
- aged between 18 and 64 on policy effective date/extension date
- perform postnatal care works only
- monthly salary paid by the policyholder does not exceed HKD50,000

3 Q: How does HelperShield Insurance cover my liability as an employer when my foreign domestic helper is accompanying me or my family member(s) to take overseas trips?

A: HelperShield Insurance provides a worldwide coverage of up to HKD100,000,000 per event under Section 1 - Employees' Compensation for your liability as an employer to your foreign domestic helper when, on a mutual consent basis, your foreign domestic helper follows you/your family members to go abroad for vacation and perform his/her duty for household chores as the foreign domestic helper during the overseas trips. AXA will not be liable for any judgment against you which is delivered by or obtained from a court outside Hong Kong SAR. Also, AXA will not be liable for a judgment or order obtained in the Hong Kong SAR for the enforcement of a judgment obtained outside Hong Kong SAR. Please be reminded to observe the relevant visa requirements, laws and regulations of the destination country/territory before you decide to take your foreign domestic helper for overseas trips and particular attention to the insurance

arrangements, e.g. travel insurance for leisure travel and cover the foreign domestic helper's medical expenses, personal belongings, personal liability, etc. No coverage under HelperShield Insurance will be provided if your foreign domestic helper has bodily injury or death by accident or disease which does not arise out of performing his or her duty other than household chores during the overseas trips.

4 Q: Is there any waiting period for HelperShield Insurance?

A: A 14-day waiting period from the commencement of the insured foreign domestic helper's insurance shall be applicable under Section 2 – Hospital Expenses, Section 3 - Clinical Expenses and Section 4 - Dental Expenses during which no benefit shall be payable arising out of illness or sickness. There is no waiting period for local (part-time) domestic helper and postnatal care helper policy.

5 Q: Can my foreign domestic helper get covered under HelperShield Insurance for his/her bodily injury and sickness sustained before the policy inception date?

A: Any claim arising from pre-existing condition for which the insured helper had received medical treatment, diagnosis, consultation or prescribed drugs prior to this period of insurance is excluded. For Sections 2 - Hospital Expenses, Section 3 – Clinical Expenses, Section 4 – Dental Expenses and Section 8 – Service Interruption Allowance, we do not cover for the bodily injury, sickness or disease sustained by the foreign domestic helper before inception of the policy and resulting in medical treatment received within 3 consecutive months immediately before inception of the policy, but if no medical treatment is incurred on such bodily injury, sickness or disease within 3 consecutive months immediately after inception of the policy, benefits under those sections shall subsequently become effective. In addition, items or events listed in the exclusions are not covered throughout the period of insurance. Please refer to the policy for full details of the exclusions.

6 Q: How does HelperShield Insurance cover my liability to the helper who contracted COVID-19?

A: Section 1 – Employees' Compensation:
The Employees' Compensation Ordinance stipulates that an employee may still make a claim for compensation for a disease if it is a personal injury by accident arising out of and in the course of employment. COVID-19 is not a prescribed occupational disease under the Employees Compensation Ordinance (the "Ordinance"). Therefore, before you are liable under the Ordinance to pay compensation to the helper, the helper needs to prove that his/her contracting COVID-19 is a personal injury by accident. If the helper can prove that, HelperShield Insurance covers your liability under the Ordinance in accordance with the terms of the policy. Also, if the helper's contracting COVID-19 is due to your negligence, HelperShield Insurance also covers your liability under common law in accordance with the terms of the policy.

Section 2 - Hospital Expenses & Section 3 - Clinical Expenses:

According to Labour Department, an employer needs to provide free treatment for his/her foreign domestic helper within Hong Kong SAR, whether or not the helper's bodily injury or sickness is attributed to his/her work. The medical expenses incurred by the foreign domestic helper contracting COVID-19 during the period of insurance will be covered under Section 2 - Hospital Expenses and Section 3 – Clinical Expenses of HelperShield Insurance. In the event of the insured foreign domestic helper's death or the foreign domestic helper is being certified by a qualified and licensed/registered medical practitioner of western medicine as medically unfit to complete the term of contract of employment as a result of sickness or bodily injury, AXA will reimburse the policyholder with the necessary and reasonable expenses actually incurred in repatriating the foreign domestic helper under Section 6 – Repatriation Expenses.

7 Q: Will HelperShield Insurance cover my liability to medical expense and repatriation expense incurred by my foreign domestic helper who sustains the bodily injury or sickness on his/her “day off” within Hong Kong SAR?

A: According to Labour Department, an employer needs to provide free treatment for his/her foreign domestic helper within Hong Kong SAR, whether or not the helper's bodily injury or sickness is attributed to his/her work. The medical expenses incurred by the foreign domestic helper within Hong Kong SAR during the period of insurance will be covered under Section 2 Hospital Expenses, Section 3 – Clinical Expenses of HelperShield Insurance and Section 6 – Repatriation Expenses. In the event of the insured foreign domestic helper's death or the foreign domestic helper is being certified by a qualified and licensed/registered medical practitioner of western medicine as medically unfit to complete the term of contract of employment as a result of sickness or bodily injury, AXA will reimburse the insured the necessary and reasonable expenses actually incurred in repatriating the foreign domestic helper under Section 6 Repatriation Expenses.

8 Q: I employ multiple local (part-time) domestic helpers who work for me at the same time slots within a day, can I buy only one single policy of HelperShield Insurance cover all of the helpers?

A: No, you are required to buy multiple HelperShield policies because one policy only covers one local (part time) domestic helper who works for you at the same time slots within a day. However, if you employ different local (part time) domestic helpers who work for you at different time slots at the same place of employment within the period of insurance, one HelperShield Insurance policy can cover all of them.

9 Q: Do I need to bear any policy excess?

A: Excess means the amount of each claim payable by you, for any loss or series of losses arising from one source or cause. Some sections of the policy require excess:

- Section 2 - Hospital Expenses: the first HKD300 per hospital admission
- Section 7 - Replacement of Helper Expenses: the first 3 months of the employment or the period for employment agency to replace the foreign domestic helper with no service fee, whichever is the longer (not applicable for the reason of repatriation)
- Section 8 - Service Interruption Allowance: the first 3 consecutive days of hospitalisation as an inpatient
- Section 10 - Personal Liability: the first HKD500 for third party property damage
- Section 12 - Personal Effects: the first HKD300 in each and every claim
- Optional cover - Supplementary Medical (Critical Illness) Benefit: the first HKD300 as a result of cancer

10 Q: Is there any premium refund for HelperShield Insurance if I cancel the policy during the period of insurance?

A: • Foreign domestic helper and local (part-time) domestic helper policy:
You can cancel the policy by sending 7 days written notice to AXA. No refund of premium is allowed if there is any claim during the period of insurance.

The calculation of premium refund for foreign domestic helper and local (part-time) domestic helper policy is different for different types of policy.

One-year policy:

Period covered before cancellation (not exceeding)	Premium refund (% of premium paid)
4 months	50% of total premium paid
5 months	40% of total premium paid
6 months	30% of total premium paid
8 months	20% of total premium paid
Over 8 months	Nil

Two-year policy (applicable to foreign domestic helper only):

Period covered before cancellation (not exceeding)	Premium refund (% of premium paid)
4 months	75% of total premium paid
5 months	70% of total premium paid
6 months	60% of total premium paid
8 months	50% of total premium paid
10 months	40% of total premium paid
12 months	30% of total premium paid
16 months	20% of total premium paid
Over 16 months	Nil

- Postnatal care helper policy:
Premium is not refundable for policy cancellation submitted after the policy effective date or the cooling-off period, whichever is the later, and provided that no claim has arisen during the period of insurance.

11 Q: How can I renew my HelperShield Insurance policy?

A: The policy of foreign domestic helper/local (part-time) domestic helper is renewed automatically in accordance with the terms and conditions of the policy and up to the age of 64 years old of the insured helper. We will debit your designated HSBC credit card which you provided in your application to collect the premium and levy^ for policy renewal. A renewal letter will be sent to you before the policy renewal date.

12 Q: How will AXA inform me if AXA have to cancel my HelperShield Insurance policy? What is the cancellation effective date and is there any premium refund?

A: AXA will give notice of cancellation/termination of your HelperShield Insurance policy to you at AXA's last known corresponding address by mail, or merely by electronic means (such as email at your last known email address or SMS message at your last known mobile number), such cancellation/termination shall become effective from the 7th day after such notice has been issued. In such event, AXA will return a proportionate part of the premium, provided there has been no claim for the policy.

13 Q: What should I do if I replace/dismiss/add foreign domestic helper/postnatal care helper?

A: The policyholder shall give immediate written notice to AXA by submitting the HelperShield/Helper Insurance Amendment Request Form at <https://www.hsbc.com.hk/insurance/forms/#forms>. AXA can replace the terminated foreign domestic helper/postnatal care helper with the new insured helper within the same period of insurance of the policy. Any unused insurance for the terminated foreign domestic helper will be refunded in accordance with the policy terms and conditions and provided that there is no claim arisen of the terminated helper. AXA will charge additional premium should the number of foreign domestic helper is increased during the period of insurance of the policy.

14 Q: Can I buy HelperShield Insurance for my foreign domestic helper “before” I entered into a standard Employment Contract (ID 407) as specified by the Director of Immigration of Hong Kong SAR with my helper?

A: No, you should enter into a standard Employment Contract (ID 407) as specified by the Director of Immigration of Hong Kong SAR with the foreign domestic helper “on/before” the effective date of the HelperShield Insurance policy.

15 Q: How to make claims? Who can make a claim?

A: The policyholder shall give AXA notice in writing immediately of any occurrence likely to give rise to a claim. A detailed statement in writing describing the occurrence should be given to AXA within 30 days of any occurrence that is likely to give rise to a claim under HelperShield Insurance. You may download the claim form at: <https://www.hsbc.com.hk/insurance/forms/#claim-forms>. You may submit a claim online anytime or call our claims hotline on (852) 2867 8678 (9:00am to 6:00pm, Monday to Friday and 9:00am to 1:00pm Saturday, except public holiday) should you require any help.

16 Q: As an existing Helper Insurance’s policyholder, can I now instead change to buying a HelperShield Insurance?

A: AXA insures the helper under one policy of similar nature. You may apply for HelperShield Insurance when the existing Helper Insurance policy is expired.

17 Q: Can I apply for HelperShield Insurance for the foreign domestic helper/local (part-time) domestic helper/postnatal care helper who are under employment contract with my family members?

A: The policyholder of the HelperShield Insurance policy should be the immediate employer stated in the employment contract. If you are not the employer stated in the employment contract, you cannot apply HelperShield Insurance on behalf of your family members. The employment contract should be the standard Employment Contract (ID 407) as specified by the Director of Immigration of Hong Kong SAR if you are the employer of a foreign domestic helper. The policyholder should be holder of HSBC Visa/Master credit card issued in Hong Kong SAR.

C. HomeSurance

1 Q: What will be covered if a water pipe bursts? Will the policy cover my personal liability if the water damages another property such as the apartment downstairs?

A: In the event of a burst pipe, HomeSurance will cover:

- loss or damage of your household contents;
- cost of reasonable temporary accommodation whilst your home is uninhabitable due to damage of your household contents;
- cost of temporary storage of furniture.

If the pipe is your own improvement to the original fixture and its bursting is caused by accidental damage not specifically excluded under the policy, the relevant repair cost will also be covered.

If the water from the burst pipe damages another property, your personal liability for such damage will also be covered if you are held legally liable for the situation.

2 Q : Will the interior decoration of my house be covered?

A: **Scenario 1:** Interior decoration is provided by developer

- as a landlord – cannot be covered under HomeSurance, it should be covered under your Fire Insurance.
- as a tenant - can be covered under HomeSurance if it is specified under the tenancy agreement that you are responsible for it.

Scenario 2: Interior decoration has been improved by you

- as a landlord or tenant - can be covered under HomeSurance as it is your own improvement.

Scenario 3: Interior decoration is bought from developer at additional cost as a package

Provided that the claimant can furnish evidence to prove such interior decoration was bought from the developer at extra costs:

- as a landlord - can be covered under HomeSurance. We will regard the decoration, fixture and fitting and furniture paid by additional money as part of your own improvement.
- as a tenant - can be covered under HomeSurance if it is specified under the tenancy agreement that you are responsible for it.

3 Q: Most of my electrical appliances are fairly old. Will they be covered?

A: HomeSurance provides cover for accidental loss of or damage to household contents regardless of whether the insured items are new or old. Regarding the indemnity of the loss, they are covered on a 'New For Old' basis, without any deduction for depreciation. If the appliances are stolen or beyond repair, they will be replaced by a new article of the same kind which is of similar but not better quality.

4 Q: I'm leaving Hong Kong for a few months; will the property and personal belongings in my house be covered?

A: If your house is unoccupied for 30 consecutive days, no compensation will be paid for loss of household contents due to theft, burglary, malicious damage or vandalism. However, other damages to household contents caused by fire, typhoon, explosion, etc can still be covered.

5 Q: What isn't covered under this policy? Are there any excesses for claims?

A: General policy exclusions:

- Theft or malicious damage if your home is unoccupied for more than 30 consecutive days;
- Theft in your home if any part is let;
- Loss of or damage to spectacles, contact lenses, portable/mobile phones, pagers, records, recording tapes, laser discs, sports equipment while in use, etc;
- Theft from any unattended, convertible or open vehicle;
- Belongings in or on verandas, balconies, patios, terraces and forecourts which are generally in the open;
- Fixtures and fittings except tenants/leasehold/landlord improvements;
- Loss or damage due to wear and tear, moths, woodworm, beetle or other insects and vermin;
- Loss or damage due to fungus, rot, damp, rust, corrosion or any other atmospheric or climatic condition;
- Loss or damage due to misuse or use contrary to manufacturer's instructions;
- Loss or damage due to scratching of glass faces on watches or clocks;
- Loss or damage due to any process of cleaning, dyeing, alteration, repairing, maintaining, renovation or restoring.

Excess where applicable:

1. Household Contents and Worldwide 'All Risks' Benefits:
 - Water damage claim: the first HK\$1,000 of each claim (apart from Additional Covers 'Alternative Accommodation', 'Storage of Furniture' and 'Removal of Debris').
 - Non-water damage claim: Plan A - the first HK\$300 of each claim; Plan B and Plan C - the first HK\$500 of each claim (apart from Additional Covers 'Alternative Accommodation', 'Storage of Furniture' and 'Removal of Debris').
2. Golfer Insurance: the first HK\$500 of each claim (not applicable to 'Hole in One' benefit).
3. Loss of Rent Insurance: the first two weeks' rent.

6 Q: How do you determine the value of my possessions when I submit the claim?

A: The claim payment for loss of contents follows the 'New For Old' basis under which any property which is stolen or damaged beyond repair will be replaced with a new article of the same kind which is of similar but not better quality. The cost of repairing any damaged property is also covered. It will be easier to determine the value if you can provide us the purchase invoices, receipts or the repair quotations of the possessions.

If an article which is part of a pair or set is lost or damaged, the measure of loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of the article.

7 Q: I replaced the windows in my premises ten years ago but one of them has now been accidentally damaged by a stone thrown from the street. Can I claim for the relevant repair cost?

A: Yes. The policy covers your improved fixtures and fittings against accidental damage if such damage is not caused by any applicable exclusions such as normal wear and tear, any gradually operating cause, defective workmanship, any process of cleaning, etc.

The cover is based on a 'New for Old' basis and no depreciation will be applied. We will indemnify the cost of repairing the damaged property or the cost of replacing such property with an article of the same kind that is of similar but not better quality.

8 Q: Can I claim for money I lost when I left it in a taxi?

A: No. The cover for money under the policy must be as a result of theft or robbery and be reported to the police within 24 hours of discovery.

9 Q: Can I start and complete repair work in case of fire or water damage before submitting the claim and without the Insurer's approval?

A: You are requested to report the occurrence of the claim to us immediately before starting the repair work (except for an emergency repair to protect your home from further damage) as in some cases an independent loss adjuster would be appointed to carry out a site survey for a proper assessment of the extent of the damage. Completion of the repair work without adequate supporting documents for substantiation that hinders our assessment of the loss may jeopardise your right of claim under the policy.

10 Q: Can I claim for lost property without invoices and receipts for substantiation?

A: If no invoices or receipts are available, you may be requested to provide other documentary evidence to prove the ownership of and amount claimed for the lost property, such as warranty, packaging, the date and place of purchase etc in order for us to make a proper assessment of the claim.

11 Q: If my loss has been settled by another insurer, can I also claim reimbursement under my HomeSurance policy?

A: If you and your family members are entitled to payment under any other insurance policy, in circumstances where there would be an entitlement to claim under our policy we will only be liable for amounts not recoverable from such other insurance.

D. HospitalSurance

1 Q: Why are pre-existing conditions not covered? Why are some sicknesses excluded during the first year and some excluded during the first six months?

A: Pre-existing conditions are commonly excluded in medical and hospitalisation policies because it is not the insurer's intention to cover the cost of an existing condition. Therefore, it is usual to exclude injuries or sicknesses which occur, exist, commence or present signs or symptoms before the commencement of the policy coverage. The definition of preexisting condition is defined in the policy document. Please refer to the policy for details.

The sickness listed as exclusions are mostly common chronic illnesses which normally require a development period ranging from six months to one year. Some diseases require a longer range of development cycle to develop symptoms than others. In general, those illnesses excluded during the first year are believed to have a longer development period (e.g. Tumours of internal organs).

2 Q: What is the waiting period?

A: Medical insurance normally has a term 'waiting period' which means no coverage on any illnesses will be offered during that period. To provide you with instant protection, our HospitalSurance does not have waiting period. However, for illnesses that are identified as exclusion on the inception of policy will not be covered at any time within the policy period.

3 Q: Will I be covered if I'm travelling outside Hong Kong?

A: This plan covers customers who are residing in the Hong Kong SAR. Therefore, you will not be covered if you have been out of the Hong Kong SAR for more than ninety (90) days consecutively. In addition, in respect of hospitalization outside the Hong Kong SAR, such hospitalization must be due to medical condition or treatment which is solely and independently the result of an accident or emergency situation occurring while you are away from the Hong Kong SAR.

4 Q: What is meant by 'congenital condition' and why it is not being covered by the policy?

A: A congenital condition means medical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six months of birth. Some examples are: hernias of all types, strabismus, hydrocephalus, undescended testicle, hypospadias, meckel's diverticulum. It is a common practice to exclude congenital condition in medical policies because it is not the insurer's intention to cover the cost of an existing condition.

5 Q: Why is hospitalization covered only if there is treatment involved?

A: The plan aims to cover those who are hospitalised due to sickness or injuries and therefore treatment must be involved.

6 Q: Can I claim my surgical expenses if they have been fully reimbursed by my employer or another insurance policy?

A: If your surgical expenses have been fully reimbursed by a third party, you will not receive further reimbursement from HospitalSurance under surgical benefit. However, you are still entitled to daily hospital cash benefit if you are hospitalised due to a covered medical condition.

7 Q: How do I get my 30% no claim bonus?

A: If you have not made a claim for five consecutive years, you will receive a cash refund of 30% of the premiums you have paid. This refund will be credited automatically to the account which you have used to pay your premiums.

8 Q: Is my insured child covered to the same benefit level as I am?

A: The benefits for children are limited to 50% of the specified adult limit.

9 Q: Am I covered if I'm hospitalised in mainland China?

A: Yes, but only up to 50% of the applicable limit. However, cover is valid only if you are away from the Hong Kong SAR for not more than ninety (90) days before the hospitalization. Furthermore, such hospitalization outside the Hong Kong SAR must be due to medical condition or treatment which is solely and independently the result of an accident or emergency situation occurring while you are away from the Hong Kong SAR.

10 Q: Is hospitalisation in relation to pregnancy covered under the policy?

A: No. Any claims in respect of pregnancy, childbirth (including diagnostic tests for pregnancy and surgical delivery), miscarriage, abortion and pre-natal or postnatal care are excluded.

11 Q: Under what situations am I entitled to the double benefit for Daily Cash Benefit for Hospital Confinement?

A: You will be entitled to the double benefit for daily cash benefit under the following situations:

a) when you and your insured spouse are hospitalised at the same time as a result of the same accident;

b) for the first 90 days of hospitalisation in an intensive care unit;

c) for hospitalisation outside the Hong Kong SAR, Macau SAR or China if you are a permanent resident of the HKSAR and at the time of hospitalisation are outside of the Hong Kong SAR, Macau SAR or China on a temporary basis for a period of not more than 60 days;

d) for heart, lung, liver, pancreas, kidney or bone marrow transplant operations.

12 Q: How long should I stay in hospital in order to be eligible for the daily cash benefit?

A: In order to be eligible for the daily cash benefit, the insured is required to register as an inpatient in the hospital for a minimum period of 24 consecutive hours.

13 Q: Do I need to submit a copy of the hospital receipt in order to claim for the surgical expenses incurred in a private hospital?

A: The surgical expenses are on an indemnity settlement basis, and therefore the original receipts from the hospital and the surgeon must be provided to us for reimbursement.

14 Q: Can I claim the expenses incurred when I was charged by the doctor to obtain a medical report as supporting document for the claim?

A: No. Medical reports and all proof of loss shall be furnished at the expense of you or the claimant and shall be in such form and of such nature as we may prescribe.

E. Overseas StudySurance

1 Q: Can I apply for my son/daughter if he/she is in overseas when I make the application?

A: Both the applicant/policyholder and the insured student should be in Hong Kong SAR when applying for this insurance.

2 Q: What are the major coverages of Overseas StudySurance?

A: Overseas StudySurance provides comprehensive coverages for studying abroad and the major coverages are:

- Up to HKD2,500,000 medical expense coverage including overseas guarantee hospital admittance deposit, family reunion visit, follow-up treatment in Hong Kong SAR within 90 days of the insured student's return from abroad and many more
- Worldwide emergency assistance including medical repatriation and evacuation
- Personal accident protection for parent(s) or legal guardian up to HKD300,000 in order to support insured student to continue studying abroad
- Up to HKD1,200,000 personal accident cover including second and third degree burns, plus additional compensations if the accident is resulted from riding on a common carrier, kidnap, or natural disaster
- Up to HKD30,000 extra compensation for broken bones benefit resulted from an accident
- Cover accidental loss of or damage to laptop, portable computer, mobile phone, personal belongings and even the home contents at residence overseas; and loss of sports equipment and musical instrument
- Travel inconvenience benefit including travel delay, baggage delay, trip cancellation and trip curtailment for the benefit of per trip during the study trip
- Reimbursement for temporary accommodation for uninhabitable residence overseas
- Storage fee and school closure allowance due to natural disaster

3a Q: I already have a multi-trip travel insurance policy. Why should I buy Overseas StudySurance?

A: While both insurance products cover unlimited number of trips in a period of insurance, a multi-trip travel insurance usually has a shorter duration limit for each trip (not more than 100 days), while for Overseas StudySurance, the duration of each trip can be more than 100 days provided that it is within the period of insurance. Besides,

there are many benefits specially designed to support studying overseas, such as irrecoverable school fees protection, education fund, coverage for student taking internship or part-time job (non-manual employment only) during the study trip, which are not offered by the multi-trip travel insurance.

3b Q: I study abroad for consecutive years, should I return to Hong Kong SAR to renew before the expiry of the policy?

A: Overseas StudySurance is designed to cover a student during the academic year(s) and this policy can be renewed automatically in accordance with the terms and conditions of the policy and up to the age of 40 years old. Therefore, you are not required to return to Hong Kong SAR for renewal before the end of each policy year.

4 Q: What sport activities or competitions are covered overseas?

A: We cover a variety of sport activities and competitions provided that they are not taken in a professional capacity, for earning remuneration or riding or driving in any kind of race (racing means speed competition involving traversing a distance).

Some of common amateur sports and activities that we cover: Cycling, marathon (except triathlon), swimming, rowing, rafting, canoeing, yachting, wind surfing, camping/hiking /mountaineering/trekking at altitude under 5,000 meters above sea level, snow skiing, snowboarding, ice skating, hot air ballooning (as a fare-paying passenger in a fully licensed aircraft), bungee jumping, hang-gliding, zipline, speed-boating, water skiing, wakeboarding, wake surf, sea kayaking, scuba-diving (that is diving to a depth not greater than 30 meters), horse-riding, rock-climbing and etc.

On the other hand, below is a list of activities that we do not cover:

- riding or driving in any kind of race, racing other than on foot, such as swimming race, a motor rally, a motor competition;
- mountaineering or trekking at altitude above 5,000 meters;
- scuba diving deeper than 30 meters below sea level;
- ski-jumping, use of bobsleighs, gliding, parachuting;
- pot-holing;
- hunting; or
- aviation (except as a fare-paying passenger in a fully licensed aircraft)

Note: The sports and activities mentioned above is not an exhaustive list and is subject to case by case review. They should not be taken in a professional capacity and/or for earning remuneration.

5 Q: Is the insured student covered for accidental bodily injury arising from part-time job or internship during the study trip? Is this a worldwide coverage?

A: Overseas StudySurance offers worldwide coverage in which internships arranged or endorsed by the overseas education institution and incidental travels during the study trip outside Hong Kong SAR will be covered. We also cover overseas non-manual part-time job including and not limited to office clerk, waiter, bartender, barista, and cashier. However, manual work which is not reasonably expected in such non-manual employments will not be covered. For example, the accidental bodily injury would not be covered by the policy if it is caused by the insured student who was helping in the kitchen during the part-time employment as a cashier in a café. Manual employments including but not limited to delivery worker, cook, cleaning worker, car repair, fitness trainer, yoga instructor, lifeguard, and farmer are not covered under Overseas StudySurance.

6 Q: Is there any coverage under a pandemic?

A: We provide comprehensive coverage even under a pandemic such as COVID-19; however, there are some exclusions that we would like to draw your attention to:

- Trip cancellation under red or black outbound travel alert for the reason of a pandemic is not covered.
- Medical expenses and worldwide emergency assistance service are also not covered if a claim is due to a vaccine- preventable disease, where (i) you fail to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region you are travelling to/from during the study trip.

7 Q: Can I cancel the policy and get any refund if I discontinue my study during the period of insurance, and what will be the refund arrangement?

A: You may give us 7 days' prior written notice to cancel this policy and to obtain a pro-rata refund for the premium paid for the unused portion of the premium (for the period of this policy is not in force) provided that no claim has been made/will be made during the current period of insurance. Such pro-rata refund of premium is subject to a minimum premium of HKD1,000.

8 Q: Can I get premium refund if my student visa application is rejected by the Embassy or Consulate of the country /region of study before my departure to the country/region of study?

A: You can get full premium refund if your student visa application was rejected, provided that no claim has been made/will be made during the current period of insurance and you provided us the supporting document.

9 Q: Will Overseas StudySurance cover the drugs the insured student bought from pharmacy overseas?

A: We cover the medically necessary treatment expenses including the drugs which is prescribed by a qualified and licensed/registered medical practitioner.

10 Q: Will my other insurance policy be affected if the same study trip is insured under my other insurance policy and Overseas StudySurance?

A: AXA will pay benefits of Section 1.3 Parent Annual Leave Compensation, Section 1.7 Compassionate Cash, Section 2 Personal Accident, Section 3.6 School Closure Allowance and Section 6.1 (a) Cash Allowance for Travel Delay independent of your other insurance policy insured for the same study trip.

For the sections not mentioned above, AXA will only be liable for amounts not recoverable from such other insurance and will not pay more than its share. The coverage under this policy shall apply only as excess and in no event as contributing insurance, and then only after all other insurance has been exhausted.

11 Q: Do I need to bear any policy excess?

A: This policy does not have any excess.

12 Q: What is the parent annual leave compensation benefit?

A: If the parent/legal guardian takes annual leave to visit the insured student who is hospitalized overseas for more than 5 consecutive days due to serious bodily injury or sickness during the study trip, we pay HKD250 per person per day and up to HKD2,500 during the period of insurance. A report or evidence issued by the parent/ legal guardian's employer is required.

13 Q: In case of emergency, how can I contact AXA for assistance?

A: During the period of insurance, you could contact the AXA 24-Hour Worldwide Emergency Assistance Hotline at (852) 2528 9333 and provide the policy number for emergency assistance such as physician and/or medical service provider referral, hospital admission deposit, medical repatriation after treatment, medical evacuation, emergency family reunion arrangement, medical monitoring and transmission of urgent messages for medical reasons, etc.

14 Q: How to make claims? Who can make a claim?

A: All claims should be made by the policyholder or the insured student aged 18 or above. For insured student under 18 years old, only the parent or legal guardian who is the policyholder can be the claimant.

Please refer to Part 2 - 3. Claims of the policy. Give written notice to AXA General Insurance Hong Kong Limited (AXA) as soon as reasonably possible but not later than 14 days from the return of the insured student to Hong Kong SAR. All original invoices and receipts and supporting documents (if any) shall be submitted together with the duly completed claim form (<https://forms.hsbc.com.hk/en-hk/forms/make-claim>) within 30 days of the notification of the claims or 14 days from the return of the insured student to Hong Kong SAR, whichever is the latter. You must notify AXA in writing as soon as reasonably possible and always within one month of any accident likely to give rise to a claim on education fund.

Express Claims Approval Service - Any qualified case for claim amount below HKD5,000 will be processed immediately and claims payment will be approved within 2 working days upon receipt of all required documents as may be required by AXA. Should further information be required, AXA will send a follow up notice to the claimant within 5 working days.

15 Q: What is the Study Interruption benefit?

A: Should the insured student is prevented from continuing with his/her studies at the overseas educational institution as a result of hospital confinement continuously for more than 30 days from accidental bodily injury or sickness; or serious bodily Injury or sickness, paralysis or the death of an immediate family member, we will pay for loss of irrecoverable school fees or deposits paid in advance or contracted to be paid for this interrupted semester or re-attending tuition fee if the insured student is required to re-attend his/her missed courses after recovery.

16 Q: Why I need to pay for worldwide coverage given I only go to UK/Australia for study?

A: Overseas StudySurance covers you not only at the city of your study, but also your overseas leisure travel trip and internship anywhere in the world (except Hong Kong SAR) during your study trip.

17 Q: What should I do if I wish to amend my study country (e.g. from UK to USA or from UK to Australia) during the period of insurance?

A: You must notify us as soon as possible in writing of any change of country/region of study. No change in this policy will take effect unless such change is approved by us and evidenced by endorsement and additional premium (if any) we received from you.

18 Q: Will my policy renew automatically and I receive any renewal notice before the policy expiry date if I do not fill in my premium payment account information in the Direct Debit Authorization section of the application form?

A: If you do not fill in your premium payment account information in the Direct Debit Authorization section of the application form, your Overseas StudySurance policy will not be renewed when the policy expires and we will not provide any renewal notice.

F. TravelSurance

- 1 Q: Can non-HKID holders apply for TravelSurance?**
A: Yes, non-HKID holders can apply for TravelSurance via HSBC Branches, as long as the trip starts from, and returns to, the Hong Kong SAR.
- 2 Q: Can a child aged under 18 apply for TravelSurance if he/she is not travelling with adult?**
A: If cover is required for children under 18 years old, their parents or legal guardians must be policy holders and their information must be provided during the application process. For children aged under 12 years old, he / she must be accompanied by an adult during the trip.
- 3 Q: Can I buy the TravelSurance for my friends or my friend's child(ren)?**
A: Yes, you can buy TravelSurance for your friends and your friends' child(ren) who is/are under 18 years old by providing the your friend's full name, HKID number and date of birth. If cover is required for children under 18 years old, their parent or legal guardian must be the policy holders and their information must be provided during the application process. For children under 12 years old, he / she must be accompanied by an adult during the trip.
- 4 Q: What is the premium difference between adult and child?**
A: Each policy can cover up to six children and up to 12 Insured Persons in total. Only one Insured Person premium will be charged for all child(ren) if they are covered with any adult(s) in the policy. Each child will be charged if there is no adult in the policy.
- 5 Q: If I am going to study abroad, can I buy TravelSurance?**
A: TravelSurance is specially designed for individuals who are travelling on a journey for leisure or business purpose. The journey should originate from Hong Kong SAR and the period of travel is up to 366 days for Single Trip TravelSurance or up to 100 days for MultiTrip TravelSurance for one trip.

6 Q: Can the effective date be changed after the policy has been issued? Can the period of insurance cover be extended?

A: For Single Trip TravelSurance

Yes, customer who wants to change the policy effective date can call our insurance service hotline at (852) 2867 8678 (during office hours) or provides the original Customer Copy of the approved application form and signature alongside with the amendments required. Please note the policy can be changed once only and prior to the commencement of the scheduled trip. The amendment will be applicable to all the Insured Persons under the policy.

For extension of the period of insurance cover (applicable only to Single Trip TravelSurance) after the policy is issued, please call our insurance service hotline at (852) 2867 8678 (during office hours) or visit any HSBC branches for arrangement before the end of covered period.

If the insured period is to be shortened, the difference in the premium and levy[^] will not be refunded. For extension of insured period, the difference in the premium will have to be paid. The minimum additional premium is HKD30.

7 Q: How can I manage my policy in case I want to extend the covered period during my travel?

A: Should you have any queries about your policy, including request to extend the covered period, you can call our insurance service hotline at (852) 2867 8678 (during office hours) or manage your policy at ease by e-Policy servicing after logging onto HSBC Internet Banking if you are a HSBC internet banking customer. This online service provides you with 24-hour access to your policy details and allows you to submit policy service requests without hassle. Please note the covered period can be extended during travelling if you give us the notice of change before the start date of the extension while the policy is still in force. However, please note any extension is subject to AXA's approval.

8 Q: Can I cancel the policy and get any refund if I cancel my trip, and what will be the refund arrangement?

A: Single Trip TravelSurance

Upon the issuance of any Travel Alert for the planned destination, you may give notice in writing to us to cancel the policy before commencement of the scheduled trip. Provided no claim has been paid, you will be entitled to a full refund of premium and levy[^] paid. Under any other circumstances, no premium and levy[^] will be refunded once the application has been accepted. In such case, you may be covered by trip cancellation benefits. For example, cancellation losses arising from:

- death, illness or serious bodily injury of the Insured Person, a traveling companion, Insured Person's spouse, parent or child;
- witness summons or jury service;
- unexpected outbreak of riot, civil commotion, strike, terrorism, natural disasters or adverse weather conditions at the planned destination arising;
- serious damage of the your principal residence from fire or flood within one week from the departure date;
- the issuance of Black or Red Travel Alert (except for the reason of a pandemic) for the planned destination.

MultiTrip TravelSurance

You may give us seven days' prior written notice to cancel this policy to obtain a pro-rata refund for the premium paid for the unused portion of the premium (for the period of this Policy is not in force) provided that no claim has been made/will be made during the current Period of Insurance, such pro-rata refund of premium will be calculated on a pro-rata basis and subject to a minimum of 50% of the annual premium being paid has to be borne by you.

China Medical Card

Once the application is approved, the China Medical Card may be cancelled by giving written notice to us or by cancelling the MultiTrip TravelSurance policy. Such cancellation shall be effective when the notice is received by us or on the cancellation date of the MultiTrip TravelSurance policy. No refund of premium and levy[^] paid will be made once the cover is effected.

9 Q: What kind of sports and activities are covered by TravelSurance? Are there any excluded sports or activities?

A: TravelSurance covers various kinds of sports and activities provided that they are not played in professional capacity or in competition involving prize money or reward of any kind. For example, you are covered for dune driving, sand boarding, safari adventures, whale tours, hot springs, horse riding, cable cars, iceberg climbing, watching auto racing, water sports, skiing, ice-skating, biking, thrill rides at amusement parks etc.

TravelSurance also covers hazardous sports activities such as hot air ballooning, bungee jumping, hang-gliding, parachuting, zipline, rafting, speed-boating, jet-skiing, trekking, water skiing, wakeboarding, wakesurf, sea kayaking, scuba-diving (that is diving to a depth not greater than 40 metres), mountaineering, rock- climbing etc.

The following sports and activities are excluded from TravelSurance: racing[^] other than on foot, deep water diving (that is diving to a depth greater than 40 metres), motor rallies and motor competitions, professional sports or sports in return for remuneration, aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognized airline, manual work or hazardous work.
([^]racing means speed competition involving traversing a distance.)

10 Q: In case of emergency, how can I contact AXA for assistance?

A: You can call the Emergency Assistance Hotline on (852) 2528 9333 at any time for emergency medical and evacuation assistance, travel information, baggage assistance, medical referrals, legal referrals and emergency ticketing. The hotline operates in English, Cantonese and Mandarin.

11 Q: Can I claim for medical expenses incurred during my trip for any sickness or disease?

A: The policy covers medical expenses incurred provided that such sickness or disease is not in existence prior to the trip, and not caused by

- an event of same nature mentioned in the black or red travel alert (except for the reason of COVID-19), unless the journey has been started before the issuance of such travel alerts

claims relating to the vaccine-preventable diseases if prior to the trip: (i) the insured person fails to obtain the related vaccine; and (ii) the vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the destination where the insured person has planned to travel

12 Q: Is there any benefit sum insured limit difference between adult and child policy?

A: All benefit sum insured limit for adult and child is the same.

13 Q: Do the medical expenses include fees for Chinese bonesetters and herbalists?

Yes, they are covered under the Chinese Medicine Practitioner benefits.

14 Q: Apart from the medical expenses incurred during the trip, can I also claim the related expenses for subsequent medical treatment in Hong Kong after I return from abroad?

A: TravelSurance covers follow-up treatment in Hong Kong within three months of your return from abroad, where such expenses are incurred as a result of accidental bodily injury or sickness abroad sustained during your trip. Please refer to "key policy exclusions" and Question (11) of the TravelSurance factsheet for more details.

15 Q: Are the medical expenses incurred as a result of an injury caused by skiing covered?

A: Yes, unless you are involved in professional skiing or in competition involving prize money or reward of any kind.

16 Q: Do I need to report the loss of my personal effects to the police in order to have a valid claim?

A: Yes, you must report any loss to the local police within 24 hours and the relevant police report is required for claims under the policy.

17 Q: If I do not keep the invoices/receipts of my lost property, how will it affect my claim settlement?

A: If no invoices/receipts are provided, you will be requested to provide other documentary evidence to prove the ownership and amount claimed for the lost property, such as warranty, packaging, date and place of purchase etc in order to facilitate a proper assessment of your claim.

18 Q: Can I claim for any irrecoverable deposits or charges if I cancel my trip due to sickness contracted prior to my application for Single Trip TravelSurance?

A: No, you are not entitled to cover for any irrecoverable deposits or charges if you cancel your trip due to a sickness or disease in existence prior to the application of Single Trip TravelSurance.

19 Q: Can I claim for travel delay if I cannot take my scheduled flight due to overbooking of seats by the airline?

A: No, benefit for travel delay is only payable for the delay of the public conveyance for at least 6 hours from the departure time due to strike or industrial action, hijack, adverse weather conditions, natural disasters, airport closure, mechanical and/or electrical breakdown, or structural defects of that aircraft or sea vessel.

20 Q: If I lose a camera borrowed from a friend during a trip, can I lodge a claim for personal liability with TravelSurance?

A: No, the policy only covers your personal effects. As the camera is not owned by you, it will not be covered.

21 Q: Do I need to bear any policy excess?

A: You have to bear 20% excess of each item for any claim on mobile phone under Baggage and Personal Effects.

22 Q: Do I need to renew my MultiTrip TravelSurance before expiry? (applicable only to MultiTrip TravelSurance policy)

A: Unless we have received any written notice of policy termination before the renewal date or you have opted out from automatic renewal of the policy, the MultiTrip TravelSurance policy will be automatically renewed annually provided that we have successfully debited the renewal premium and levy[^] from your HSBC account as specified in the application form / policy schedule. For a policy which covers a child, there is no automatic renewal for the child when he/ she attains the age of 18 by the next following premium due date. If the any Insured Person or the parent/legal guardian of an insured child passes away, AXA must be informed as soon as reasonably practicable to prevent automatic renewal of the insurance, otherwise AXA will not refund any unused premium to Insured Person.

23 Q: What extra protection can I receive if a Travel Alert is issued for the planned destination?

A: You will be protected against the issuance of the Travel Alert in the following ways, provided that no claim has been paid.

Before the trip, you may

- upon any Travel Alert, cancel your Single Trip TravelSurance policy and receive a full premium and levy[^] refund;
- upon Red Travel Alert (except for the reason of a pandemic), be reimbursed up to 50% of the irrecoverable deposits or charges paid in advance upon cancellation of trip up to HKD50,000 for Standard Plan and HKD25,000 for Basic Plan
- upon Black Travel Alert (except for the reason of a pandemic), be reimbursed up to 100% of the irrecoverable deposits or charges paid in advance upon cancellation of trip up to HKD50,000 for Standard Plan and HKD25,000 for Basic Plan.

During the trip, you may

- upon any Travel Alert, have your insurance automatically extended for 10 days free if your trip is unavoidably delayed;
- upon Red Travel Alert, be reimbursed up to 50% of the unused irrecoverable prepaid costs or additional travel-related costs upon curtailment of trip for up to 50,000 for Standard Plan and HKD25,000 for Basic Plan.
- upon Black Travel Alert, be reimbursed up to 100% of the unused irrecoverable prepaid or additional travel-related

costs upon curtailment of trip for up to 50,000 for Standard Plan and HKD25,000 for Basic Plan.

- Upon Black Travel Alert, obtain an additional HKD1,000 allowance to subsidize any unexpected cost due to curtailment of trip or unavoidable delay of the scheduled trip.

24 Q: Is an epidemic/ pandemic considered as a natural disaster?

A: Natural Disaster does not include epidemic or pandemic.

25 Q: Is the premium and levy^ of MultiTrip TravelSurance guaranteed to remain unchanged?

A: The premium and levy^ of MultiTrip TravelSurance varies depending on the number of Insured Persons and the chosen plan options. We are not able to guaranteed the premium and levy^ will remain unchanged, however we will give you sufficient written notification in advance for any adjustments of premium and levy^. We reserve the right to adjust premium and levy^.

26 Q: What if I'm being confined in an overseas hospital but not able to speak the local language, is the translator service fee covered under the policy?

A: In case you are confined in overseas hospital for over 24 hours due to accidental bodily injury or sickness during the trip and appoint a local translator referred by Emergency Assistance Service, a maximum of HKD500 per day subject to a HKD5,000 per trip is payable for the translator service.

27 Q: What is the catch-up ticket benefit under Travel Delay?

A: If you are insured under Asia Standard plan or Worldwide Standard plan, in the event the common carrier in your original travel itinerary is delayed during the trip for more than 6 hours due to covered conditions and you decide to buy another one-way travel ticket to catch up with the planned itinerary, the additional and reasonable cost of the ticket replacement will be reimbursed (up to HKD2,000 for Asia Standard plan and HKD4,000 for Worldwide Standard plan).

Please note that cash allowance and trip re-routing benefits will not be payable if catch-up ticket benefit is paid under Travel Delay section, and vice versa.

G. ResidenceSurance

1 Q: I already have a Fire insurance policy. Why do I need ResidenceSurance?

A: These two policies are different. ResidenceSurance protects household contents inside the home, such as furniture, electrical appliances, fixtures and fittings installed by you or your family members (including those from the property

developer/previous property owner except for Plan 1), etc, and personal belongings such as jewellery and desktop/laptop/tablet computer when you're out of home. Fire insurance covers building structures such as walls, windows, ceiling, floor and pipes.

Therefore, the covers are complementary. For comprehensive protection, you should consider buying both insurance policies.

2 Q: I live in my home which is owned by my parents and they do not live with me. What cover can ResidenceSurance offer me as "occupier" in this situation?

A: If you are an occupier (but neither you nor your family members are tenants), ResidenceSurance provides 3 major coverages:

- (a) accidental loss of or damage to your and your family's household contents and valuables, personal computers (e.g. desktop computers/laptops/tablets) in your home;
- (b) accidental loss of or damage to personal effects and valuables, personal computers(e.g. desktop computers/laptops/tablets) computer of you and your family members occurring anywhere in the world; and
- (c) your, your family member's and your domestic helper's personal liability as a result of accidental injury/property damage to a third party.

Furthermore, if you wish to have a better coverage for your personal property (e.g. jewellery, watches, etc.), you may select the top-up worldwide all risks and specified item add-ons that best fit your needs.

3 Q: As a landlord of the premises, what am I covered for if I insured the premises with ResidenceSurance?

A: ResidenceSurance protects your rental income by

- (a) providing coverage for loss of rent up to HKD75,000 if the premises are uninhabitable because of accidental loss of or damage to household contents (not include valuables, personal computer and personal effects); or
- (b) for rental default up to HKD25,000 per month if your tenant does not pay the outstanding rent under the tenancy agreement within 1 month after a court judgment is obtained.

ResidenceSurance also covers the furniture, electrical appliances and the fixtures and fittings installed by you, by property developer or by previous property owner in the rental unit. The liability coverage can protect you for liability due to bodily injury or property damage to third party arising from the rental property.

4 Q: How does ResidenceSurance cover my home if I'm going to renovate my home by engaging a renovation contractor?

A: ResidenceSurance covers the accidental damage or loss of property according to the Household Contents cover in Section 1 during the first 4-month of the renovation period (not applicable to Plan1). Also, household contents which are temporarily moved away from home, e.g. moved to mini-storage facilities, will be covered for accidental damage and loss.

5 Q: What is covered if I'm going to move Home?

A: ResidenceSurance covers:

- (a) accidental loss of or damage to household contents and valuables occurring in the course of removal by professional removers between the Home and any new permanent residence within Hong Kong (not applicable to Plan A and B);
- (b) accidental loss of or damage to household contents and valuables at the new Home for a period of 2 months from the beginning of the lease (where you lease the Home) or from the date of occupation of the Home (where you own and occupy the Home) (not applicable to Plan A and B); and
- (c) accidental loss of and damage to household contents temporarily away from the Home in locations including mini- storage facilities, work locations and rented/owned locations of policyholder and his relatives.

6 Q: What coverage is provided if our household contents is damaged by typhoon or black rainstorm?

A: In addition to the benefits on accidental damage or loss of household contents caused by typhoon or rainstorm, ResidenceSurance provides alternative accommodation up to HKD10,000 (HKD2,000 per day) which depends on the plan you choose, if there is suspension of electricity or water supply at your Home for 24 consecutive hours because of typhoon signal no.8 or above or black rainstorm.

7 Q: What will be covered if a water pipe bursts? Will the policy cover my personal liability if the water damages another residential unit such as the apartment downstairs?

A: In the event of a burst pipe, ResidenceSurance will cover:

- 24-Hour emergency assistance service;
- loss or damage of your household contents;
- loss or damage of fixtures and fittings installed by you or your family members (All plans) or by property developer or previous property owner (except Plan 1);
- cost of reasonable temporary accommodation if your home is uninhabitable due to damage of your household contents;
- cost of temporary storage of your furniture (e.g. mini-storage fee);
- pipe repair cost (except for the pipes installed by property developer/previous property owner in Plan 1) and its bursting is caused by accidental damage such as during renovation works (but not by wear and tear due to aging of the pipe) not specifically excluded under the policy. The relevant repair cost of the pipe will only be covered if there is proof of accidental damage provided by you;
- liability to third party. If the water from the burst pipe damages property of a third party, e.g. the residential unit downstairs, your personal liability for such damage will also be covered if you are held legally liable for the situation (e.g. you are held negligent by the court for not taking immediate actions to stop the water flow as soon as the water pipe burst is discovered).

8 Q: Some of my electrical appliances are fairly old. Will they be covered?

A: ResidenceSurance provides cover for accidental loss of or damage to household contents regardless of whether the insured items are new or old. Regarding the indemnity of the loss, they are covered on a “New For Old” basis, without any deduction for depreciation. If the appliances are stolen or beyond repair due to accidental damage, they will be replaced by a new article of the same kind which is of similar but not better quality. If there are no longer any No Better-off items in the market due to technology or product advancement, we will take reference from market price of the nearest current model available in the market at the time of claim, and then apply a reduction percentage on the market price proportional to the “betterment” of the current model over the lost or damaged item.

9 Q: How I can insure my valuables?

A: ResidenceSurance's Plan 1, 2, 3 & 4 have automatic coverage of valuables accidentally lost or damaged at home up to the specified sum insured and per item limits. If you want more coverage, ResidenceSurance covers valuables up to HKD80,000 per item and additional HKD500,000 in aggregate sum insured under the optional rider of "Top-up Worldwide "All Risks"" (only for plan 3 and 4 and annual premium payment mode). You can also insure valuables exceeding such limits on specified item basis at agreed values with the designated application form for specified items, subject to underwriting approval. You cannot claim under both Section 1 and 5, or under both Section 2 and 5, for the loss or damage of the of the same item.

10 Q: How can I apply for "Green Home" benefit? In a claim, can my household item be replaced with one with a greener energy saving standard?

A: If the claim relates to the replacement of a damaged refrigerator, room cooler, washing machine, electric clothes dryer or electric storage water heater which is covered under the policy and bears a Grade 3, 4 or 5 energy saving level, we will replace the item with an item that bears a "Grading Type" energy label of Grade 2, or to Grade 1 if no Grade 2 item is available in the Hong Kong market. For the replacement of any of these appliances which bears a Grade 2 energy saving level, we will replace it with a new item of similar specification with Grade 1 energy saving level. If your damaged appliance does not bear any energy saving label, we will replace with one of similar specification with a minimum of a "Recognition Type" energy saving labeling level or equivalent with a minimum Grade 2 energy saving label, whichever is available in the Hong Kong market. Provided the energy saving label is recognized by Electrical and Mechanical Service Department and the upgrade payment will not be more than HKD5,000 for any one item.

11 Q: Will the premium and levy change?

A: The renewal premium may change due to aging of the residential building, inflation, claim experience or other factors but we will inform you in advance of the change before renewal. The premium may also be adjusted if the status of the policyholder in relation to the use of the insured premises is changed (e.g. change from a landlord to a tenant). Levy is paid to the Insurance Authority and it depends on the levy rate announced by the Insurance Authority.

12 Q: Are there any excesses for claims? What is the excess if I take the optional cover – Top - up worldwide all risk?

A: You may refer to the excess details at the Sum Insured Table in this factsheet and the policy schedule required for the relevant sections.

If you have selected the optional-cover of Top-up Worldwide 'All Risks' (Section 5), the excess will follow the excess of the option you have chosen under Section 5. However, if the benefit payable according to the item limit and excess of Section 2 (which is the basic Worldwide 'All Risks' cover) would be higher than that of Section 5, then the item limit and excess of Section 2 should apply instead of that of Section 5.

13 Q: How can I manage my policy?

A: You can call (852) 2867 8678 should you have any queries about your policy, or manage your policy at ease by e-Policy Servicing after logging on to HSBC Internet Banking if you are a HSBC internet banking customer. This online service provides you with 24-hour access to your policy details and allows you to submit policy service requests without hassle.

14 Q: If I rent a furnished apartment and all the electrical appliances and furniture at home are provided by my landlord, how does the ResidenceSurance work to cover me?

A: ResidenceSurance will cover the electrical appliances for domestic use, fixtures and fittings installed by your landlord if You or Your Family Members are tenants of the Home and are responsible for them under the tenancy agreement. Please refer to the sum insured table of benefit limit and item limit for each section.

15 Q: I bought a furnished property and the previous property owner/property developer offered electrical appliances, furniture, fixtures and fittings, how does ResidenceSurance work to cover me?

A: The fixtures and fittings, whether or not expressly included in the price of the property, will be covered under Section 1 – Household Contents (Except for Plan 1) where the furniture and the electrical appliances for domestic use are covered as household contents.

16 Q: What coverage can I get if I am inaccessible to my Home owing to building blockade?

A: ResidenceSurance provides Alternative Accommodation benefit up to HKD10,000 (HKD2,000 per day) for inaccessibility to Your Home for consecutive 24 hours as a result of events beyond your reasonable control. The events beyond your control should be arising as a result from the act of a third party other than You and your Family Members.

17 Q: How do you determine the value of my possessions when I submit the claim?

A: The claim payment for loss of contents follows the “New For Old” basis under which any property which is stolen or damaged beyond repair will be replaced with a new article of the same kind which is of similar but not better quality. The cost of repairing any damaged property is also covered. It will be easier to determine the value if you can provide us the purchase invoices, receipts or the repair quotations of the possessions.

If an article which is part of a pair or set is lost or damaged, the measure of loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of the article.

If the new replacement must be of better quality/function than the original lost/damaged item because there is no longer the same or similar model in the market with no better than original quality/function, We allow “claim with betterment” in accordance with Part 2B. Claim Conditions (7) Claim with Betterment.

18 Q: What should I do if I wish to amend my policy or I have changed my occupying status (e.g. renting-out to self-occupied)?

A: If you give notice in writing to Us to change the plan type or optional benefits of this Policy, subject to our approval, such change becomes effective on the date approved by We and the additional premium, or refund premium, if any, shall be calculated on a pro-rata basis. Section 5 Top-up Worldwide ‘All Risks’ is applicable to Plan 3 or 4 only.

For any Accidental Loss of and Damage to the insured property that occurred before the effective date of a plan change, the benefits payable in respect of such loss or damage shall not exceed the limit(s) or maximum(s) of benefits applicable prior to the effective date of the plan change.

19 Q: What is covered if I put my property in mini-storage?
A: ResidenceSurance provides cover for accidental loss of or damage to your household contents which are temporarily away from your Home and stored in Mini-Storage facilities within Hong Kong under 'Section 1.1 Contents Away from Home' benefit. Mini-Storage refers to premises providing separate self-storage cubicles to individuals for storing household goods or to small business for storing inventory or archived records. Mini-storage must be run by a company lawfully registered in Hong Kong and comply with the Code of Practice for Fire Safety in Buildings issued by the Buildings Department and all other relevant guidelines as may be amended from time to time.

20 Q: What is "24-Hour Emergency Inspection Service"?
A: You and your family members can call our 24-Hour Hotline (852) 2528 9333 for arranging emergency inspection by a registered electrician, licensed plumber and locksmith if you are having trouble with your locks and keys securing your Home, pipes or electricity supply at your Home.

We further give you peace of mind in emergency by paying the inspection fee to the service provider directly, provided that the inspection fee payable is within the maximum indemnity (Section 1.10) of your chosen plan.

21 Q: If I am living in a village house, how can I choose the floor area range to apply?
A: Floor area includes saleable area, terrace, forecourt, backyard and/ or roof of the Home. The term "saleable area" has the meaning assigned to it in the Residential Properties (Firsthand Sales) Ordinance, Chapter 621 of Laws of Hong Kong.

[Q22 and Q24 are applicable to Plan 1,2,3 & 4 only]

22 Q: What is covered if I buy things online?

A: Section '2.2 Goods in Transit' (Applicable to Plan1,2,3 and 4) under ResidenceSurance covers the accidental loss of and damage to your personal effects newly purchased in the Hong Kong SAR or anywhere in the world being in transit to the Home with the maximum sum insured from HKD2,000 to HKD5,000. However, we do not cover

- goods of a perishable nature;
- china, glass, earthenware and other items of fragile nature;
- goods which are in transit other than under Waybill or Bill of Lading, parcel, post receipt courier or other evidence of sending;
- Valuables.

23 Q: What does it mean by “reasonable alternative accommodation” ?

A: Reasonable alternative accommodation should refer to the quality and standard in which should be similar and not significantly better than the insured property such as the floor area and facilities, etc.

For example, is the insured Home is an apartment with floor area of 1,000 sq. feet, the reasonable alternative accommodation should be of similar size and not renting an apartment of 2,000 sq. feet or the like.

24 Q: Can I buy one policy for Combined Adjacent Units?

A: Yes, if there is inter-connecting walk-way between the 2 or more adjacent apartments (horizontally or vertically), such apartments are “Combined Adjacent Apartments”. Customer can choose to insure the adjacent apartments as one policy. Both apartments should be named in the Application Form as Insured Address, e.g. Flat A & B.

5

Claims

In most instances, making a claim consists of five simple steps:

1

Notify us and explain the nature of the claim.

2

Upon receipt of your notification, we will send you a claim form, or you can download it directly from www.hsbc.com.hk, and where appropriate we will summarise the supporting documents you will need to submit with your claim as detailed in the table on the next page.

3

Return the completed claim form and supporting documents directly to the Claims Services Department, AXA General Insurance Hong Kong Limited at 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong

4

We will handle your claim. This may involve requesting additional information in relation to your claim. In some circumstances, we may appoint a loss adjuster to examine your claim to assist us in making a decision.

5

We will advise you of our decision on your claim and claims will be settled by cheque or your HSBC account will be credited directly.

Call Claims Services Hotline (852) 3070 5001

Write to Claims Services Department

**AXA General Insurance Hong Kong Limited
5/F, AXA Southside, 38 Wong Chuk Hang Road,
Wong Chuk Hang, Hong Kong**

**Online www.hsbc.com.hk>personal services
>insurance services>making a claim**

Claim type	When to notify us	Information typically needed (other information may be required depending on the nature of the claim)
AccidentSurance	Within 14 days after the occurrence of the accident or the commencement of hospital confinement	<ul style="list-style-type: none"> • Completed AccidentSurance claim form • Original death certificate • Original medical bills • Medical certificate or medical report (certified disability) • Hospital discharge summary • Original police report
HomeSurance/ Fire Insurance/ ResidenceSurance	Immediately after the occurrence of any event likely to lead to a claim	<ul style="list-style-type: none"> • Completed Property Insurance claim form • Original purchase invoices for lost/damaged items • Original repair quotations • Photos showing the damage • Original police report • Incident report from your property management office for damage to premises
HospitalSurance/ Refundable HospitalSurance	Within 14 days after the commencement of hospital confinement	<ul style="list-style-type: none"> • Completed HospitalSurance claim form • Original hospital bills • Medical certificate, medical report and hospital discharge summary
Overseas StudySurance	As reasonably possible but no later than 14 days from the return of the insured student to Hong Kong SAR.	<ul style="list-style-type: none"> • Completed Overseas StudySurance claim form • Accident and sickness <ul style="list-style-type: none"> - Original medical bills - Medical certificate and medical report • Household contents, personal effects and baggage <ul style="list-style-type: none"> - Loss/damage/delay report from relevant authorities e.g. policy, airline/carrier - Original repair quotation - Photos showing the damage - Original invoice for loss/damaged item • Travel delay <ul style="list-style-type: none"> - Confirmation from the airline/carrier certifying the number of hour of delay and reason of delay • Parent Annual Leave Compensation <ul style="list-style-type: none"> - report of evidence issued by the parent/legal guardian's employer
TravelSurance	Within 31 days or as soon as reasonably practical thereafter following any incident or the discovery of any loss	<ul style="list-style-type: none"> • Completed TravelSurance claim form • Accident and sickness <ul style="list-style-type: none"> - Original medical bills - Medical certificate and medical report • Personal effects and baggage <ul style="list-style-type: none"> - Loss/damage/delay report from relevant authorities e.g. policy, airline/carrier - Original repair quotation - Photos showing the damage - Original invoice for loss/damaged item • Travel delay <ul style="list-style-type: none"> - Confirmation from the airline/carrier certifying the number of hour of delay and reason of delay

The above information is for general reference only. In some circumstances, we may need to request additional information to process your claim. Please call the Claims Services Hotline for more information.

Claim type	When to notify us	Information typically needed (other information may be required depending on the nature of the claim)
LivingSurance	Immediately after diagnosed of a major illness or female illness covered by the policy	<ul style="list-style-type: none"> • Completed LivingSurance claim form • Original medical reports
IncomeSurance	Within 14 days after the occurrence of the accident	<ul style="list-style-type: none"> • Written claim notification • Original medical reports (certified disability) • Original death certificate • Original police report
Card/Loan/ Mortgage Repayment Protection Plan	Immediately after the occurrence of the events covered by the policy	<ul style="list-style-type: none"> • Completed Card/Loan/Mortgage Repayment Protection Plan claim form • Original medical reports (certified disability) • Original death certificate • Employment termination letter • Employer's confirmation for severance payment letters and payment in-lieu
HelperShield/ Helper Insurance	Immediately after the occurrence of any event likely to lead to a claim	<ul style="list-style-type: none"> • Original sick leave certificate • Original medical bills • Hospital discharge summary • Form 2/2B from Labour Department for work-related accident

The above information is for general reference only. In some circumstances, we may need to request additional information to process your claim. Please call the Claims Services Hotline for more information.

6

Complaint

Although AXA Insurance always strives to provide the best possible level of service, sometimes you may feel displeased about certain aspects of our customer service. We will acknowledge receipt of your complaint within two working days and do our best to give our formal reply within seven working days. Your complaint will be handled in total confidence by employees who have the right experience and authority.

If you are not satisfied with the outcome of your complaint, you have the right to refer the matter to the Insurance Agents Registration Board (IARB) for a complaint related to the conduct of a registered person, i.e. insurance agent, and for any claim-related complaint, you may refer it to the Insurance Complaints Bureau (ICB). The correspondence address of IARB and ICB is 29th Floor, Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong.

Call Insurance Services Hotline (852) 2867 8678

**Write to AXA General Insurance Hong Kong Limited
5/F, AXA Southside, 38 Wong Chuk Hang
Road, Wong Chuk Hang, Hong Kong**

Email: axa.bank.gi@axa.com.hk

[^]Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2867 8678.

Important Notes:

The above policy is underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41) of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR.

This booklet is intended as a general summary. Please refer to the policy itself for exact terms and conditions.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

Issued by AXA General Insurance Hong Kong Limited