

# Happy Landing Insurance

Have you well prepared for the travel?

"Happy Landing Insurance" provides the most comprehensive covers for your travel, including medical expenses, emergency repatriation, damage to baggage, loss of money, personal accidents, etc. "Happy landing Insurance" gives you complete peace of mind during the travel.

## Characters

1. No excess
2. Comprehensive medical expense cover up to \$1,000,000
3. Personal accident limit up to \$3,000,000
4. Medical expenses back to Macau
5. Covering numbers of activities without extra premium, including white water rafting, speed boat & water bike activities, skiing and scuba-diving.
6. The period of Insurance will be extended for a maximum 10 days for unavoidably delay caused by perils covered.
7. Free 24 hours worldwide emergency assistance service
8. Delay caused by Terrorism

## Scope of Cover

Item	Maximum Limits (HKD/MOP)		
	Standard Plan	Super Plan	Supreme Plan
Personal Accident (Permanent total disablement for accidents in common carrier and/or private car)	500,000 750,000	1,000,000 1,500,000	2,000,000 3,000,000
Medical and Other Expenses (Medical expense back to Macau)	500,000 75,000	750,000 75,000	1,000,000 75,000
Hospital Benefit (Excess: 1 day)	5,000	5,000	5,000
Baggage and Personal Effects	10,000	10,000	10,000
Delay Baggage	500	500	500
Personal Money and Travel Document	3,000	3,000	3,000
Personal Liability	1,000,000	1,000,000	1,000,000
Travel Delay	1,000	1,000	1,000
Loss of Deposit or Cancellation	30,000	30,000	30,000
Curtailment	30,000	30,000	30,000
Major Burns Cover	50,000	50,000	50,000
Loss of Home Contents	10,000	10,000	10,000
Free 24 Hours Worldwide Emergency Assistance Service			

## Introduction

1. **Personal Accident – up to maximum limit**
  - 1). Death by accident – 100%
  - 2). Loss of two eyes, two limbs or one eye and one limb – 100%
  - 3). Loss of one eye or one limb – 50%
  - 4). Permanent total disablement from any occupation – 100%
  - 5). Permanent total disablement for accidents in common carrier and/or private car up to \$3,000,000
  - 6). In addition to benefit 1) above, in the event of death of the Insured Person resulting from an accident, an Immediate Cash Relief benefit of \$50,000 will be paid to the next of kin of the deceased.

N.B. Insured children under 16 are entitled to a maximum benefit of \$200,000 per child.  
Insured person between 71 and 75 are entitled to a benefit of Standard Plan.
2. **Medical and Other Expenses**  
Up to \$1,000,000 of medical expense for each sick or injured Insured Person.  
Coverage includes medical, hospital, treatment expenses during the period of Insurance; and the medical expenses after back to Macau up to \$75,000.
3. **Hospital Benefit**  
Up to \$500 per day and maximum \$5,000 for each sick or injured Insured Person who needs hospitalization exceeding 24 hours during the period of Insurance.
4. **Baggage and Personal Effects**  
Up to \$10,000 for each Insured Person for loss of or damage to baggage during the period of Insurance (Limit: \$2,500 for any one

article or pair or set of articles)

5. **Delayed Baggage**  
Up to \$500 for each Insured Person for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of baggage for at least 6 hours from time arrival at destination abroad due to misdirection in delivery or hi-jack.
6. **Personal Money and Travel Document**  
Up to \$3,000 for each Insured Person aged over 16 for loss, as direct result of burglary, theft or armed robbery, of cash, bank notes, cheques, travellers' cheques, money orders taken on the holiday or journey; cost of obtaining replacement passports, visas, travel tickets and other travel documents lost during the period of Insurance.
7. **Personal Liability**  
Up to \$1,000,000 inclusive of all costs and expenses for each Insured Person aged over 16 to indemnify the legal liability to third party and the litigation, other related fees during the period of Insurance.
8. **Travel Delay**  
In the event of the departure or arrival of the aircraft, sea vessel or train or other method of transportation in which the Insured Person had arranged to travel are delayed from the time specified in the itinerary supplied to the Insured for at least 6 hours due to strike/industrial action, act of terrorism, adverse weather conditions or mechanical breakdown derangement of that aircraft, sea vessel or train or other method of transportation the Company will pay \$200 for each full 6 hours delay up to a maximum of \$1,000 per Insured person.
9. **Loss of Deposit or Cancellation**  
Up to \$30,000 in respect of each Insured Person for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the sole benefit of the Insured person in the event of necessary and unavoidable cancellation of travel by the Insured Person arising from death, illness or serious accident or like event occurring to the Insured Person or his/her spouse, parent, children, brother, sister, fiancé, fiancée or close business partner after this insurance has been effected.
10. **Curtailment**  
Up to MOP30,000 for each Insured Person for proportional return of the irrecoverable prepaid cost of the planned holiday as shown on the booking invoice, calculated at pro rata for each complete day of the planned holiday lost, due to the necessary and unavoidable curtailment (as defined) of the planned holiday due to the death, injury, illness or hi-jack of the Insured Person, the person with whom the Insured Person is travelling, the spouse, parent, parent-in-law, grandparent, child, brother, sister, fiancé, fiancée or close business partner resident in Macau.
11. **Major Burns Cover**  
The Insured Person can get the compensation as listed in the benefit table in Policy when suffered from a third degree burn and 5% or more of body surface burn as well.
12. **Loss of Home Contents**  
Loss of or damage to the Contents or Personal Effects as a result of burglary accompanied by forcible and violent entry to or exit from the premises whilst the home is unoccupied during the period of this insurance.
13. **Automatic Extension**  
Automatically extended for a maximum period of 10 days for free in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure during the period of Insurance.
14. **Free 24 Hours Worldwide Emergency Assistance Service**  
This Emergency Assistance Benefits are issued and provided by Inter Partner Assistance Hong Kong Limited (hereafter called the "IPA"). The Insured Person can call IPA for the information and help of medical and legal issues.  
Hotline Number: (852) 2851 1990 (collect call)

Emergency Assistant Service	Maximum Limits Per Accident
1) Repatriation after treatment	Unlimited cover
2) Repatriation of mortal remains/ashes	Unlimited cover
3) Compassionate Visit (in hospital confinement for more than 7 (seven) consecutive days)	A return scheduled airline (on economy fare basis)
4) Return of unattended dependent child(ren)	A scheduled airline

to country of residence (age under 16 years old)	(on economy fare basis)
5) Deposit guaranteeing of hospital admission	\$25,000
N.B. IPA will on behalf of China Insurance (Macau) Company, Limited guarantee or provide such payment up to \$25,000. If this medical expense is covered by the Policy, the Company will pay regarding to the limits in the Policy. Emergency Assistant Service applies for the travel not exceeding 90 consecutive days outside Macau.	

**Main Exclusions (the following is a summary of the exclusions to Happy Landing Insurance Plan. Please refer to your Policy for complete details.)**

#### **General Exclusions**

This Insurance does not cover claims:

1. For any illness disease infirmity physical defect or condition which existed prior to the effect of insurance.
2. Directly or indirectly occasioned by happening through or in consequence of:
  - a) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority or riot or civil commotion (except as defined under Section 2).
  - b) accidents whilst engaged in racing (other than on foot), motor rallies and competitions, mountaineering (reasonably requiring the use of ropes or guides), pot-holing, bungee jumping, rock-climbing, ski-jumping, use of bob-sleights, hanggliding, gliding, parachuting, hunting, rugby or aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger-carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew)
  - c) accidents whilst engaging in sports or games in a professional capacity.
  - d) wilfully self-inflicted injury or illness, suicide, insanity, the effect or influence (temporary or otherwise) or alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life or property).
  - e) nuclear fission, nuclear fusion or radioactive contamination.
  - f) altitude sickness or scuba diving to a depth greater than 30 meters below sea level.
3. In respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance.
4. If the Insured Persons are travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for migration.
5. For venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
6. For pregnancy, dystocia, miscarriage or childbirth.
7. In respect of any manual work engaged in during the Period of Insurance.
8. If the Insured Person is under 6 months or over 75 years of age.
9. Any loss or damage directly or indirectly caused by any act of "Terrorism".

#### **Exclusions for Medical and Other Expenses**

1. Treatment or aid obtained in Macau (except as specially provided for in Section 2).
2. The additional cost of single or private room accommodation at a hospital, clinic or nursing home, except where the medical practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
3. The purpose of travel is receiving medical treatment.
4. Dental care or treatment, except as necessitated by accident injures to sound natural teeth occurring during the Period of Insurance.

#### **Exclusions for Baggage and Personal Effects**

1. Loss or damage arising from delay or confiscation or detention by Customs or other official.
2. Loss or damage to stamps, documents, contact or corneal lenses or damage to fragile articles including cameras.
3. Business goods or samples.
4. Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement.
5. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a Property Irregularity Report obtained.
6. Losses not reported to the police within 24 hours and a report obtained.

#### **Exclusions for Personal Money and Travel Document**

1. Loss or damage arising from delay or confiscation or detention by Customs or other official.
2. Losses not reported to the police within 24 hours and a report obtained.
3. Loss of travellers' cheques not immediately reported to the local branch or agent of issuing authority.

#### **Exclusions for Personal Liability**

1. Employer's Liability, contractual liability or liability to a member of an Insured Person's family.
2. Property belonging to or held in trust or in the care, custody or control of an Insured Person.
3. Any wilful, malicious or unlawful act.
4. Pursuit of trade, business or profession; ownership or occupation of land or buildings (other than occupation only of any temporary residence).
5. Ownership, possession or use of vehicles, aircraft or watercraft.
6. Legal costs resulting from any criminal proceedings.
7. Animals belonging to, or in the care, custody or control of an Insured Person.

#### **Exclusions for Travel Delay**

1. Strike or industrial action existing at the issue date of this Insurance.
2. Late arrival of the Insured Person at the airport, port or train station or other place of boarding after check-in or booking-in time (except for the late arrival due to strike or industrial action).

#### **Exclusions for Loss of Deposit or Cancellation or Curtailment**

1. Government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday was booked.
2. Disinclination to travel or financial circumstances of any Insured Person.

#### **Claims Notification**

1. Any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to such carriers but in any event within three days and if possible a report obtained.
2. Any loss of money or property must be reported to the police within 24-hours of discovery and a report obtained.
3. Any occurrence or loss which may give rise to a claim should be advised in writing immediately to CHINA INSURANCE (MACAU) COMPANY LIMITED. Please return this document indicating the Section(s) of cover under which you wish to claim. If medical attention is received for injury or sickness you should if possible pay and obtain receipted accounts together with a Medical Certificate showing the nature of the injury or sickness.

#### **Age Limits**

This Insurance only applies to persons aged 6 months to 75 (inclusive).

#### **Insurance Period Limits**

6 (six) months

**Premium (HKD/MOP)**

**Standard Plan**

Area	Insurance Period	Insured Person Only	Insured Person & Spouse	Insured Person & Child(ren) *	Insured Person & Family *
1	1-4 days	115	230	175	290
	5-8 days	145	290	220	365
	9-17 days	175	350	270	445
	18-31 days	210	420	320	530
	Per week	40	80	70	110
2	1-4 days	180	360	280	460
	5-8 days	235	470	355	590
	9-17 days	320	640	485	805
	18-31 days	380	760	575	955
	Per week	90	180	145	235
3	1-4 days	250	500	390	640
	5-8 days	320	640	485	805
	9-17 days	370	740	555	925
	18-31 days	430	860	650	1,080
	Per week	100	200	160	260

**Super Plan**

Area	Insurance Period	Insured Person Only	Insured Person & Spouse	Insured Person & Child(ren) *	Insured Person & Family *
1	1-4 days	150	300	225	375
	5-8 days	190	380	280	470
	9-17 days	235	470	355	590
	18-31 days	310	620	470	780
	Per week	65	130	100	165
2	1-4 days	235	470	360	595
	5-8 days	305	610	460	765
	9-17 days	415	830	630	1,045
	18-31 days	495	990	740	1,235
	Per week	120	240	185	305
3	1-4 days	330	660	500	830
	5-8 days	415	830	630	1,045
	9-17 days	480	960	720	1,200
	18-31 days	555	1,110	840	1,395
	Per week	135	270	206	341

**Supreme Plan**

Area	Insurance Period	Insured Person Only	Insured Person & Spouse	Insured Person & Child(ren) *	Insured Person & Family *
1	1-4 days	278	556	374	728
	5-8 days	362	724	474	922
	9-17 days	464	928	620	1,186
	18-31 days	616	1,232	848	1,632
	Per week	132	264	176	340
2	1-4 days	388	776	520	1,016
	5-8 days	510	1,020	686	1,328
	9-17 days	694	1,388	936	1,812
	18-31 days	844	1,688	1,128	2,204
	Per week	198	396	266	512
3	1-4 days	490	980	682	1,306
	5-8 days	638	1,276	864	1,688
	9-17 days	772	1,544	1,046	2,002
	18-31 days	928	1,856	1,250	2,420
	Per week	216	432	292	558

\* "Child(ren)" means all dependant and unmarried child(ren), who are from 6 months to 16 years of age (inclusive) on the effective date of Insurance.

**Happy Landing Insurance Proposal**

**Plan (please "✓" in the blank)**

Standard Plan     Super Plan     Supreme Plan

Insured Name: \_\_\_\_\_

Age: \_\_\_\_\_ I.D./ Passport No.: \_\_\_\_\_

Corresponding Address: \_\_\_\_\_

Contact Phone No.: \_\_\_\_\_

Other Insured Name (only for the Insured's spouse and child(ren) defined herein, and up to 5 persons)

Name	Age	Relationship	I.D. / Passport
1			
2			
3			
4			
5			

Beneficiary: \_\_\_\_\_

Relationship: \_\_\_\_\_

Journey: \_\_\_\_\_

**Area (please "✓" in the blank)**

- Area 1: China (including Taiwan Province), Hong Kong, Burma, Thailand, Malaysia, Pakistan, India, Singapore, Indonesia, Philippines, Brunei, Vietnam, Cambodia, Laos, Korea, Japan & Nepal.
- Area 2: World-wide excluding USA
- Area 3: World-wide

Insurance period: From \_\_\_\_\_ To \_\_\_\_\_ days

Currency (please "✓" in the blank)     HKD     MOP

Total Premium (Premium + Tax) HKD/MOP \_\_\_\_\_

**Declaration:**

I hereby declare and agree that all answers and statements in this proposal form are true and accurate, and further agree that all answers in this proposal form shall form the basis of any policy issued hereunder; and that no insurance will be effected until the policy is issued.

I hereby confirm that all the Insured Persons in this insurance are under 75 years of age, and the child(ren) of the Insured Persons are from 6 months to 16 years of age (inclusive). Warranted that the Insured Persons will not travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment or for migration; the Insured Persons shall know nothing about cancellation or curtailment in advance.

Warranted that the Insured Persons shall disclose all the information, which may influence the acceptance or rating of Insured items, to China Insurance (Macau) Company Limited. If you have any doubts what to disclose, please feel free to contact China Insurance (Macau) Company Limited hotline. You are recommended to keep a record (including copies of letters) of any additional information given for your future reference. Failure to disclose may mean that your Policy will not provide you with the cover you required, or perhaps invalidate the Policy altogether.

Proposer's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

No refund premium is allowed once the Insurance has been issued

This leaflet is only a summary and just for illustrative purpose. If you want to buy this insurance or get more information of this Plan, please feel free to contact us at any time.