

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 \$250,000 per child.

Insured persons between 71 and 75 are only 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 16 or above 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 16 or above 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) to country of residence (age under 16 years old)	A scheduled airline (on economy fare basis)

5) Deposit guaranteeing of hospital admission	\$50,000
<p>N.B. IPA will on behalf of China Taiping Insurance (Macau) Company, Limited guarantee or provide such payment up to \$50,000. 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.</p>	

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, radioactive contamination, chemical, biological or bio-chemical.
 - 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 aged under 6 months or 76 and above.

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 injuries 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 TAIPING 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	222	170	277
	5-6 days	130	251	188	311
	7-9 days	145	280	210	350
	10-17 days	170	328	253	418
	18-31 days	206	398	305	503
	Per week	40	77	65	102
2	1-4 days	180	347	275	442
	5-6 days	206	398	314	508
	7-9 days	230	444	345	564
	10-17 days	303	585	466	752
	18-31 days	365	704	556	895
	Per week	90	174	138	222
3	1-4 days	250	483	380	613
	5-6 days	280	540	428	688
	7-9 days	312	602	473	763
	10-17 days	350	676	534	860
	18-31 days	418	807	632	1,021
	Per week	100	193	152	245

Super Plan

Area	Insurance Period	Insured Person Only	Insured Person & Spouse	Insured Person & Child(ren) *	Insured Person & Family *
1	1-4 days	150	290	220	360
	5-6 days	170	328	255	413
	7-9 days	188	363	275	448
	10-17 days	220	425	335	540
	18-31 days	306	591	460	745
	Per week	65	125	100	160
2	1-4 days	232	448	356	572
	5-6 days	268	517	415	664
	7-9 days	300	579	455	734
	10-17 days	398	768	600	970
	18-31 days	478	923	730	1,175
	Per week	112	216	180	284
3	1-4 days	323	623	495	795
	5-6 days	366	706	570	910
	7-9 days	410	791	620	1,001
	10-17 days	463	894	695	1,126
	18-31 days	545	1,052	830	1,337
	Per week	130	251	205	326

Supreme Plan

Area	Insurance Period	Insured Person Only	Insured Person & Spouse	Insured Person & Child(ren) *	Insured Person & Family *
1	1-4 days	275	531	370	718
	5-6 days	328	633	435	835
	7-9 days	362	699	474	925
	10-17 days	452	872	610	1,155
	18-31 days	610	1,177	840	1,616
	Per week	130	251	175	335
2	1-4 days	385	743	520	1,008
	5-6 days	455	878	620	1,185
	7-9 days	510	984	686	1,328
	10-17 days	680	1,312	920	1,776
	18-31 days	830	1,602	1,120	2,167
	Per week	195	376	265	504
3	1-4 days	480	926	668	1,279
	5-6 days	572	1,104	775	1,513
	7-9 days	638	1,231	864	1,688
	10-17 days	760	1,467	1,030	1,971
	18-31 days	912	1,760	1,230	2,386
	Per week	210	405	290	545

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

中國太平保險(澳門)股份有限公司
CHINA TAIPING INSURANCE (MACAU) CO., LTD.

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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.

Happy Landing Insurance Proposal

Plan (please "√" in the blank)

Standard Plan Super Plan Supreme Plan

Insured Name: _____

Nationality: _____ Date of Birth: _____

I.D./ Passport No.: _____ Telephone: _____

Corresponding Address: _____

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, Taiwan, 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 _____

Declaration:

I declare that I have been authorized by all applicants of this proposal form and/or his/her guardian to sign this form and to declare as below:

- I 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
- I warrant that all applicants will not travel contrary to the advice of any medical practitioner nor for the purpose of obtaining medical treatment and that the applicants shall know any nothing about cancellation or curtailment of the planned itinerary in advance
- I understand that if more than one Happy Landing Insurance policies are issued by China Taiping Insurance (Macau) Co. Ltd. covering the same journey, only the policy first issued is effective making all other policies null and void, premium of which will be returned accordingly.
- I understand that any circumstances leading to the claims already existing and known to the public at the time of applying this insurance, this insurance will be voided despite that the proposal is accepted
- no proposal of Travel Insurance of any applicants has been declined by any Insurer.

Proposer's Signature: _____

Date: _____

No refund premium is allowed once the Insurance has been issued. This insurance is only valid for a Trip originating from Macau SAR.