
HONG LEONG WORKING HOLIDAY INSURANCE

This Policy, the Certificate of Insurance and any Endorsement or Memoranda thereon shall be considered one document (together "Policy") and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Whereas:

1. The Insured by an application form or statements made to the Company, including a declaration made to the Company, which shall be the basis of and shall form part of this Policy, has applied for insurance; and
2. Hong Leong Insurance (Asia) Ltd ("Company") has agreed to provide such insurance.

The Company agrees only on the basis of the Terms and Conditions contained in this Policy to provide insurance cover to the Insured for those risks insured against to the extent and in the manner stated in this Policy and the Certificate of Insurance and subject to payment of the relevant premium.

Definition

"Benefit Limit / Sub-limit" means the Maximum Benefit Payable as stated in the Coverage Outline of the Certificate of Insurance. Sub-limit payable is inclusive in the Maximum Benefit Payable of each Section.

"Bodily Injury" means physical bodily injury caused solely and directly by an unforeseen and unexpected event of violent, accidental, external and visible nature.

"Curtailement" means abandonment by the Insured of a Working Holiday by returning to Hong Kong after arrival at an overseas country.

"Emergency" means a serious medical situation or distress which could not be reasonably prevented and for which external helper is required.

"Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China.

"Hospital" means an institution lawfully operated for the care and treatments of injured or sick persons with organized facilities for diagnosis and surgery, having 24 hours per day nursing services by legally qualified registered nurses and medical supervision under Qualified Medical Practitioners, but not including any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatments of alcoholics or drug addicts.

"Hospital Confinement" means the status of staying in a Hospital as an in-patient for medical treatment upon the recommendation of a Qualified Medical Practitioner for a minimum continuous period of 24 hours prior to discharge.

"Immediate Family Member" means the Insured's spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister or fiancé(e).

"Inpatient" means a patient who is registered as an inpatient in a Hospital and remains confined for a minimum period of 12 consecutive hours, for which the Hospital makes a charge for room and board, for treatment of Bodily Injury or Sickness; or who receives emergency treatment or minor operation due to Bodily Injury or Sickness in a recognised casualty unit or day care surgical centre owned and operated as such by a Hospital.

"Loss of one Eye" means the complete and irrecoverable and irremediable loss of the sight of one eye.

"Loss of one Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle, or permanent loss of use of a hand or foot.

"Major Burns" means Third Degree Burns (destruction of the skin to its full depth and damage to the tissues beneath) with burnt areas equal to or greater than 10% of the Insured's total body surface area or 2% of the Insured's surface area of the head, provided that the assessment of the burns is certified by a Qualified Medical Practitioner with medical reports and full diagnosis.

"Medical Expenses" means the charges for consultation, diagnostic test or procedure, medical treatment, surgical operation, nursing care, medical supplies, dental treatment (as a result of Bodily Injury

only), medicine, physiotherapy, chiropractic or ambulance services received in a Hospital or rendered or recommended or prescribed by a Qualified Medical Practitioner.

"Outpatient Expenses" means expenses incurred by the Insured for outpatient care and treatment by a Qualified Medical Practitioner, which shall include consultation fee and cost of medication or Prescribed Medicines.

"Period of Insurance"

Under Section 7, means the period commencing on the Date of Issue of the Certificate of Insurance until the expiry date of the Period of Insurance specified in the Certificate of Insurance.

Under all other Sections, means the period commencing when the Insured leaves Hong Kong for the purpose of beginning the Working Holiday or on the inception date of the Period of Insurance specified in the Certificate of Insurance, whichever is the later, until the time of his/her returning Hong Kong after the Working Holiday or until the expiry date of the Period of Insurance specified in the Certificate of Insurance, whichever is the earlier.

"Permanent Total Disablement" means the inability of the Insured to engage in any gainful occupation for the remainder of his/her life after 12 months of continuous total disability.

"Pre-existing Conditions" means any condition for which the Insured received medical treatment, diagnosis, consultation or medication within 180 days preceding the Period of Insurance or, where the Insured takes more than one overseas trip from Hong Kong under a working holiday visa, any condition occurring to the Insured in any earlier trip during the Period of Insurance.

"Prescribed Medicines" means medicines and drugs which may not be dispensed legally without the prescriptions of a Qualified Medical Practitioner and which have been prescribed by the Qualified Medical Practitioner specifically for the treatment of injury or illness, and must be purchased from a licensed or registered pharmacy under the law of the jurisdiction where the medicines are purchased.

"Qualified Medical Practitioner" means a person other than the Insured or his/her Immediate Family Member, legally authorized by the government with jurisdiction in the geographical area of his/her practice to render medical or surgical service.

"Sickness" means illness or disease first contracted and commenced during the Period of Insurance.

"Working Holiday" means a period or periods of stay outside Hong Kong under a working holiday visa issued by an overseas country pursuant to the Working Holiday Scheme between Hong Kong and that overseas country, and shall include all ancillary trips to other countries.

Section 1 Hospitalization and Other Expenses

Payable for:

A. Hospitalization Expenses

Medical Expenses, up to the Sub-limit, necessarily and reasonably incurred by the Insured as an Inpatient in a Hospital outside Hong Kong as a direct result of Bodily Injury or Sickness occurring to the Insured during the Period of Insurance.

B. Follow-up Medical Expenses

Medical Expenses, up to the Sub-limit, necessarily and reasonably incurred by the Insured in Hong Kong within 3 months after his/her return from the Working Holiday as a direct result of Bodily Injury or Sickness that occurred during the Period of Insurance and which necessitated initial medical consultation or treatment by a Qualified Medical Practitioner whilst abroad.

C. Compassionate Visit

Travelling (economy class only) and accommodation expenses, up to the Sub-limit, necessarily and reasonably incurred outside Hong Kong by one relative or friend required on medical advice to travel or remain behind with the Insured Person who admitted to a Hospital Confinement for over 3 consecutive days during the journey.

D. Burial or Cremation

The reasonable charges, up to the Sub-limit, for burial or cremation in the locality outside Hong Kong where death occurs.

E. Funeral Expenses

The reasonable charges, up to the Sub-limit, for funeral ceremony in the locality outside Hong Kong where death occurs.

Section 2 Outpatient Expenses

Payable for Outpatient Expenses, up to the Sub-limit and Benefit Limit, incurred outside Hong Kong by the Insured for outpatient visit to a Qualified Medical Practitioner in the event of Bodily Injury or Sickness occurring to the Insured during the Period of Insurance.

Section 3 Emergency Assistant Service

If the Insured shall suffer from Bodily Injury or Sickness outside Hong Kong arising out of and in the course of his/her Working Holiday, provided that the trip is not undertaken against any medical advice or for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following emergency assistance services and benefits are available directly from Europ Assistance Hong Kong Limited ("EA"), not as agent of the Company, upon specific verbal notification by the Insured or his/her representative to EA's 24-hour alarm center.

A. Medical Evacuation

If the Insured shall suffer from Bodily Injury or Sickness such that EA's medical team and the attending physician recommend hospitalization in a or another medical facility where the Insured can be suitably treated, EA will arrange for the transfer of the Insured into one of the nearest hospital with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) or a hospital more appropriately equipped for the particular Bodily Injury or Sickness.

B. Repatriation After Treatment

If medically necessary and if the medical condition of the Insured will not prevent his/her medically supervised repatriation as a regular passenger, EA will arrange for the repatriation of the Insured to the medical facility in Hong Kong by scheduled airline flight as soon as possible (on economy class), including transportation to and from the airport, if his/her original ticket is not valid for the purpose, provided that the Insured shall surrender any unused portion of his/her ticket to EA. Any decision on the repatriation of the Insured shall be made jointly and exclusively by both the attending physician and EA's alarm center under constant medical supervision.

C. Repatriation Of Mortal Remains/Ashes

Upon the death of the Insured by reason of Bodily Injury or Sickness, EA will arrange for the repatriation of the Insured's body or ashes to Hong Kong.

IMPORTANT NOTE:

Request For Assistance

In case of an Emergency, and prior to taking personal actions, the Insured or his/her representative should as far as possible call EA's alarm center in Hong Kong on: (852) 2861 9294 and should state:

- (a) his/her name, the name of insurance company, the number of his/her Policy and his/her HKID card or passport number;
- (b) the name of the place and the telephone number where EA can reach the Insured or his/her representative; and
- (c) a brief description of the accident and the nature of help required.

Failure To Notify EA

In a life threatening situation, the Insured or his/her representative should always try to arrange for emergency transfer to a hospital near the place of occurrence through the most appropriate and immediate means and then call the EA's alarm center to provide the appropriate information as soon as possible.

In the event of repatriation, in order to facilitate prompt response, the Insured or his/her representative should provide:

- (a) the name, address and telephone number of the hospital or other medical facility where the Insured has been taken; and
- (b) the name, address and telephone number of the attending physician and, if necessary, the Insured's family doctor.

EA's medical team or other representatives shall have free access to the Insured in order to assess the Insured's condition. Without reasonable justification for denial of such an access, the Insured will not be eligible for further medical assistance. EA medical team will decide the reasonable date and means of such repatriation.

In the event of repatriation of the Insured by EA, the Insured shall deliver the unused portion of his/her ticket, or the value thereof, to EA to offset the cost of such repatriation.

EA will not reimburse the Insured or any party if the service is not directly performed by EA or the Insured does not obtain the prior approval from EA before arranging the service.

Mitigation

The Insured shall be obliged to use reasonable efforts to mitigate the effects of an Emergency.

Cooperation With EA

The Insured shall cooperate with EA to enable EA to get all documents and receipts from the relevant sources and assist EA at their expenses in complying with necessary formalities.

Limitation On Claims

Any claim with respect to an Emergency Assistance Service or the right to any legal action or claim shall be forfeited unless such claim is filed within 3 years of the occurrence of such event.

Section 4 Personal Accident

Payable according to the percentage of Benefit Limit as specified hereunder in the event of Bodily Injury being sustained by the Insured during the Period of Insurance which shall within 12 months and independently of any other cause result in the following Covered Event, provided that only one of Covered Events 1 - 5 is payable

Covered Event	Percentage of Benefit Limit
1. Death	100%
2. Permanent Total Disablement	100%
3. Loss of two eyes, two limbs or one eye and one limb	100%
4. Loss of one eye or one limb	50%
5. Major Burns	100%

Benefits payable for death under this Section shall be paid to the designated Beneficiary named in the Certificate of Insurance provided that such Beneficiary is an Immediate Family Member of the Insured at the time of application for this Policy or, if no such Beneficiary has been designated, to the estate of the Insured. If more than one Beneficiary is designated, the designated Beneficiaries shall share equally.

Section 5 Cash Relief for Death

In the event of death of the Insured caused by Bodily Injury or Sickness outside Hong Kong and during the Period of Insurance, the Company will pay cash allowance up to the Benefit Limit for the death of the Insured.

Section 6 Personal Liability

The Company will indemnify the Insured against legal liability to a third party, up to the Benefit Limit, arising outside Hong Kong and during the Period of Insurance as a result of:

- (a) accidental bodily injury to a third party; or
- (b) accidental loss of or damage to property belonging to a third party.

Third party's costs and expenses recoverable from the Insured and the Insured's own costs and expenses incurred with the prior consent of the Company will also be payable.

Section 7 Loss of Deposit or Cancellation of Trip

Payable up to the Benefit Limit for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured in the event of necessary and unavoidable cancellation of the Working Holiday by the Insured arising from death, Bodily Injury, Sickness, jury service, witness summons or compulsory quarantine occurring to the Insured or death, Bodily Injury or Sickness occurring to the Insured's Immediate Family Member during the Period of Insurance.

Section 8 Curtailment of Journey

Payable up to the Benefit Limit as proportionate reimbursement of the unused portion of irrecoverable prepaid transport or accommodation costs included in the Working Holiday and for additional travelling and accommodation expenses reasonably incurred outside Hong Kong arising from Curtailment of the Working Holiday as a direct result of death of the Insured's Immediate Family Member during the Period of Insurance, provided that if the original return ticket is not valid for the return, the Insured shall surrender the unused portion of the return ticket, or the value thereof, to the Company

Conditions

1. Written notice of any events which may give rise to a claim under this Policy shall be given to the Company within 30 days after the occurrence. The Insured shall at his/her own expense supply the Company with full particulars in writing of the loss or damage and give all necessary information, documents, evidence and assistance as the Company may reasonably require for investigating or verifying a claim.
2. Except with the written consent of the Company, the Insured shall not make any promise, offer, payment or admission of liability to a third party in respect of any third party claim. The Company shall be entitled to conduct all proceedings arising out of or in connection with such claims in the name of the Insured and to instruct solicitors of its own choice for this purpose. The Insured shall give such information and assistance as the Company may require from time to time.
3. In the event of the death of the Insured, the Company shall have the right, at its own expense, to conduct a post mortem.
4. No refund of premium is allowed once this insurance has been effected.
5. The Insured must exercise reasonable care to prevent accidents, Bodily Injury, Sickness, loss or damage.
6. If at the time any claim arises under this Policy there is any other insurance policy effected by or on behalf of the Insured with the Company or other insurance company covering the same loss, expenses or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any claim for such loss, expenses or liability. This condition is not applicable to Sections 4 and 5.
7. Any fraud, misstatement or concealment in respect of this insurance or of any claim hereunder shall render this Policy null and void and any benefit due hereunder shall be or become forfeited.

8. All differences arising out of this Policy shall be referred to the decision of an arbitrator to be appointed in writing by both parties or if they cannot agree upon a single arbitrator, to the decision of two arbitrators of whom one shall be appointed in writing by each of the parties within 2 calendar months after having been required to do so in writing by the other party and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall be appointed in writing by the arbitrators before entering on the reference and an award by arbitration shall be a condition precedent to any right of action or suit upon this Policy as regards any dispute regarding the amount of the Company's liability under this Policy.
9. This Policy is non-assignable and the Company shall not be affected by notice of any trust charge lien assignment or other dealing with this Policy.
10. Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.
11. This Policy shall be governed by and construed in accordance with the laws of Hong Kong. The parties irrevocably submit to the non-exclusive jurisdiction of the courts of Hong Kong in respect of any and all matters, disputes or judicial proceedings arising out of this Policy.

Exclusions

No benefit will be payable for any claim directly or indirectly occasioned by:

1. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, riot or civil commotion assuming the proportions of or amounts to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, 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.
2. Any kind of sport being engaged in professional capacity or where the Insured would or could earn any remuneration from engaging in such kind of sport, racing other than on foot, deep water diving (30m or deeper), trekking at an altitude greater than 5,000m above sea level, motor rallies, aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognized airline.
3. Willfully self-inflicted injury, childbirth, pregnancy, mental disorder or illness, alcoholism or the use of drugs (other than taken under a prescription by a Qualified Medical Practitioner), rest cure or sanatorium care, volunteered exposure to needless peril (except in an attempt to save human life), venereal disease, AIDS or AIDS related complications.
4. Congenital abnormalities or Pre-existing Conditions;
5. Any willful, malicious or illegal acts;
6. Nuclear fission, nuclear weapons or radioactive contamination.
7. Any act of nuclear, chemical, biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:

An act of "NCB terrorism" shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized

toxins) which cause illness and/or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of NCB terrorism.

If the Company alleges that by reason of this clause, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

No benefit will be payable under Sections 1 and 2 for:

1. Medical treatment or aid obtained in Hong Kong except as provided under Sub-section 1.B.
2. Surgery or medical treatment which, in the opinion of the Qualified Medical Practitioner, can be reasonably delayed until the Insured's return to Hong Kong .
3. Cosmetic or plastic surgery other than necessitated to correct a condition resulting solely from Bodily Injury occurring during the Period of Insurance.
4. The additional cost of single or private room accommodation at a Hospital.
5. Dental care other than necessitated by accidental injuries to sound natural teeth.
6. Any elective treatment, aromatherapy, tonic medication, services provided by a health spa or massage parlour.
7. The cost of prosthetic devices or visual or hearing aids.

No benefit will be payable under Section 3 for:

1. Evacuation expenses incurred for services provided by another party than EA for which the Insured is not liable to pay.
2. Expenses for a service not approved and arranged by EA except in the event the Insured or his/her representative cannot notify EA during an Emergency for reasons beyond their control.
3. Cases of minor illness or injury which in the opinion of the EA's doctor can be adequately treated locally and which do not prevent the Insured from continuing his/her travels or work.
4. Expenses incurred where the Insured in the opinion of the EA's doctor is physically fit to return to Hong Kong sitting as a normal passenger and without medical escort, unless deemed necessary by the EA's doctor.

No benefit will be payable under Section 4:

1. Unless death or any other Covered Event occurs within 12 months of the date of the relevant Bodily Injury.
2. For more than one Covered Event.

No claim will be payable under Section 6 for injury, loss or damage arising directly or indirectly from, in respect of, or in consequence of:

1. Employers' liability, contractual liability or liability to a member of the Insured's family.
2. Property belonging to or in the care, custody or control of the Insured.
3. Any employment under a contract of service or contract for services assumed by the Insured.
4. Ownership or occupation of land or buildings (other than occupation only of any temporary residence).
5. Ownership, possession or use of vehicles, aircraft, watercraft, animals or firearms.
6. The influence of intoxicating liquor or drugs.

No benefit will be payable under Sections 7 and 8 for loss arising from:

1. Jury service, witness summons or compulsory quarantine existing at the time of application for this insurance.
2. Failure to notify travel agent or provider of transport or accommodation services immediately after it is found necessary to cancel or curtail the Working Holiday.

24-Hour Travel & Medical Assistance Service Hotline: (852) 2861 9294