

24-hour Worldwide Emergency Assistance Service

24小時全球緊急支援服務

(852) 3122 - 2966 (香港 Hong Kong)

SECTION 1 - Medical Assistance 醫療支援

(i) Telephone Medical Advice* 電話醫療諮詢*

Intl.SOS will arrange for the provision of medical advice to the User over the telephone when the User travels outside Home Country or Usual Country of Residence.

當會員在本國或經常居住國以外國家外遊時，國際 SOS 提供電話醫療諮詢予會員。

(ii) Medical Service Provider Referral* 醫療服務提供者轉介*

Intl.SOS shall provide the User, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). Intl.SOS shall not be responsible for providing medical diagnosis or treatment.

如在會員要求下，國際 SOS 將提供醫生、醫院、診所、牙醫和牙科診所(統稱為“醫療服務提供者”)之名字、地址、電話號碼及如在可能情況下，其辦公時間。國際 SOS 並不負責提供醫療診斷或治療。

(iii) Arrangement of Hospital Admission* 就診住院安排協助*

If the medical condition of the User is of such gravity as to require hospitalization, Intl.SOS will assist such User in the hospital admission.

如果會員的醫療狀況嚴重需要住院治療，國際 SOS 將協助安排會員住院。

(iv) Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition During Hospitalization 住院醫療費用保證及住院期內的醫療監察

Intl.SOS will, subject to Intl.SOS first securing payment from the User through the User's credit card or from the funds from the User's family, assist the User by guaranteeing on behalf of the User medical expenses incurred during a User's hospitalization.

In the event Intl.SOS has guaranteed his/her hospitalization expenses, Intl.SOS shall monitor the User's medical condition with the hospital's attending physician; subject to any and all obligations in respect of confidentiality and relevant authorisation. Intl.SOS shall ensure that the hospitalization expenses incurred by the User are reasonable and customary and consistent both with reasonable standards for the User's condition and location.

國際 SOS 協助會員為其保證在住院期間的醫療費用。唯醫療費用保證的款項，需首先由會員的信用卡或其家庭提供的資金支付。

當國際 SOS 保證會員之住院醫療費用後，國際 SOS 會聯絡會員在當地的主治醫生以跟進及監察會員的病情，但須遵守保密及有關授權的任何和所有義務。國際 SOS 應確保會員所招致的住院費用是合理和慣常的，並符合會員的病情及地點的合理標準。

(v) Arrangement and Payment of Emergency Medical Evacuation* 安排及支付緊急醫療轉送*

Intl.SOS will arrange for the air and/or surface transportation and communication for moving the User when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. Intl.SOS shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Intl.SOS.

Intl.SOS retains the absolute right to decide whether the User's medical condition is sufficiently serious to warrant Emergency Medical Evacuation. Intl.SOS further reserves the right to decide the place to which the User shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

在嚴重醫療情況下，國際 SOS 會安排以空運及/或路面運送會員到最近能提供合適醫療服務之醫院接受治療及提供相關聯絡服務。國際 SOS 會支付有關運送及聯絡服務的醫療必需開支，及所有由國際 SOS 安排相關服務而招致的慣常的費用。

國際 SOS 保留絕對權利以決定會員的醫護狀況是否嚴重至足以需要緊急醫療轉送服務。國際 SOS 進一步保留權利依據國際 SOS 於相關時間所知悉之所有事實和情況作出評估以決定會員應被轉送到地方以及轉送時所採用的途徑和方法。

(vi) Arrangement and Payment of Emergency Medical Repatriation* 安排及支付緊急醫療遣返*

Intl.SOS will arrange for the return of the User to the Home Country or Usual Country of Residence by air and/or surface transportation following an Emergency Medical Evacuation where the User is evacuated to a place outside the Home Country or Usual Country of Residence for in-hospital treatment. Intl.SOS shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by Intl.SOS.

Intl.SOS reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

當會員被轉送至本國或經常居住國以外的地方以接受入院治療後，國際 SOS 會安排以空運及/或路面運送會員返回本國或經常居住國，並支付所有由國際 SOS 安排的必需及不可避免的有關遣返服務的費用。

國際 SOS 保留權利依據國際 SOS 於相關時間所知悉之所有事實和情況作評估以決定護送回國所採用的途徑和方法。

(vii) Arrangement and Payment of Transportation of Mortal Remains* 安排及支付運送遺體/骨灰返國*

Intl.SOS will arrange for transporting the User's mortal remains from the place of death to the Home Country or Usual Country of Residence and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS, subject to any governmental regulations.

國際 SOS 安排身故會員之遺體或骨灰運返本國或經常居住國，並支付所有由國際 SOS 安排以空運及/或路面運送的合理及不可避免的有關服務的費用，或在遵守任何政府法例及在國際 SOS 批准下，支付在死亡地斂葬的費用。

SECTION 2 - Travel Assistance* 旅遊支援*

(i) Inoculation and Visa Requirement Information 提供防疫及簽證資料

Intl.SOS shall provide information concerning visa and inoculation requirements for foreign countries at the request of the User.

國際 SOS 將會向有需要之會員，提供防疫及簽證資料。

(ii) Embassy Referral 領事館轉介

Intl.SOS shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

國際 SOS 將會向有需要之會員，提供最近及合適的大使館和領事館的地址、電話號碼和工作時間。

(iii) Interpreter Referral 翻譯員轉介

Intl.SOS will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

國際 SOS 將會為有需要之會員，轉介及提供海外翻譯員辦事處的名字、地址、電話號碼及如在可能情況下，其服務時間。

(iv) Lost Passport Assistance 遺失護照支援

Intl.SOS will assist the User who has lost his/her passport while traveling outside the Home Country or Usual Country of Residence by referring the User to the appropriate authorities involved.

國際 SOS 會將在本國或經常居住國以外旅行而遺失護照之會員轉介至相關部門以提供協助。

(v) Lost Luggage Assistance 遺失行李支援

Intl.SOS will assist the User who has lost his/her luggage while traveling outside the Home Country or Usual Country of Residence by referring the User to the appropriate authorities involved.

國際 SOS 會將在本國或經常居住國以外旅行而遺失行李之會員轉介至相關部門以提供協助。

SECTION 3 - Guarantee of Hospital Admission Deposit 入院按金保證

In case the User needs to go to a hospital in the People's Republic of China because of an accident or a sudden illness, Intl.SOS will, upon the User's request, assist the User in the admission to hospitals in the People's Republic of China and will, subject to Intl.SOS first securing payment from the User through the User's credit card or from the funds from the User's family, assist the User by guaranteeing on behalf of the User any required hospital admission deposit.

如會員在中國大陸地區因意外或疾病而需入院，國際 SOS 可以協助有需要之會員安排入住中國內地醫院，並為其付保證按金，惟入院保證按金的款項，需首先由會員的信用卡或其家人提供的資金支付。

*Intl.SOS makes referrals but it cannot guarantee the quality of the Medical Service Providers or services providers. The final selection of a Medical Service Provider or service providers shall be the decision of the User. Intl.SOS, however, will exercise care and diligence in selecting the Medical Service Providers or service providers.

*國際 SOS 並不保證其轉介之醫療服務提供者或服務提供者的質素。會員將負責選擇最終醫療服務提供者或服務提供者。但國際 SOS 會審慎選擇醫療服務提供者或服務提供者。

*Intl SOS shall be liable for up to US\$1 million for any one User during any one event on Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains.

*國際 SOS 就緊急醫療轉送，緊急醫療遣返及運送遺體/骨灰返國的賠償限額最高為一百萬美元(以每一事故每名會員計)。

EXCLUSIONS 除外條款

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the 24-hour Worldwide Emergency Assistance Service and Intl.SOS shall not be liable for:

24小時全球緊急支援服務和國際 SOS 將不會負責處理下列情況、項目、事故、活動及其相關之或因而衍生的費用：

- (1) Any expenses incurred as a result of a Pre-existing Condition. "Pre-existing Condition" refers to any medical condition in respect of which the User has been hospitalized during the 12-month period immediately prior to the first day the User is included in the Intl.SOS program or any medical condition that has been diagnosed or treated by a medical practitioner including prescribed drugs within the 6-month period immediately prior to the first day the User is included in the Intl.SOS program.
因「既存病況」所生之一切費用。「既存病況」指任何在國際 SOS 服務生效前 12 個月內引致住院的病況或 6 個月內被診斷或治療(包括經醫生處方藥物)的病況。
- (2) More than one emergency evacuation and/or repatriation for any single medical condition of a User subject to a maximum of one year.
因同一醫療狀況在一年內發生一次以上的緊急醫療轉送及 / 或遣返。
- (3) Any costs or expenses not expressly covered by the Intl.SOS program and not approved in advance and in writing by Intl.SOS and/or arranged by Intl.SOS. This exception shall not apply to emergency medical evacuation from remote or primitive areas when Intl.SOS cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the User.
任何未明定應由國際 SOS 負擔之費用及非由國際 SOS 提供或安排之服務所衍生之費用，除國際 SOS 事前書面同意外，國際 SOS 不予負擔。但處於未能與國際 SOS 事前聯絡之偏遠或落後地區，為避免會員生命或身體之傷害，而採取緊急醫療轉送者，不在此限。
- (4) Any event occurring when the User is within the territory of his/her Home Country and Usual Country of Residence. "Home Country" refers to country of citizenship. "Usual Country of Residence" refers to Hong Kong. 會員於其「本國或經常居住國」內所發生之一切事故。「本國」指國籍的國家。「經常居住國」指香港。
- (5) Any expenses for Users who are traveling outside their Home Country or Usual Country of Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
會員違背醫藥專業人員之建議，或因出國就醫，或因前曾發生事故、疾病或「既存病況」之休養，而離開「本國或經常居住國」，其因此所涉及之一切費用。
- (6) Any expenses for medical evacuation or repatriation if the User is not suffering from a Serious Medical Condition, and/or in the opinion of the Intl.SOS physician, the User can be adequately treated locally, or treatment can be reasonably delayed until the User returns to his/her Home Country or Usual Country of Residence.
會員並未發生「嚴重病況」，或經國際 SOS 醫療人員認定其病情可於當地獲得充分醫療照顧或其病情並非迫切故可在返回「本國或經常居住國」後再行就醫者，而仍要求醫療轉送或遣返「本國或經常居住國」之服務者，其因此所涉及之一切費用。
- (7) Any expenses for medical evacuation or repatriation where the User, in the opinion of the Intl.SOS physician, can travel as an ordinary passenger without a medical escort.
經國際SOS醫療人員認定可於無醫療伴護之情況下正常旅行者，仍要求醫療轉送或遣返「本國或經常居住國」之服務者，其因此所生之一切費用。
- (8) Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first 24 weeks of pregnancy.
有關因生產、流產或懷孕所涉及之一切治療及相關費用。但不限於在懷孕前廿四週內因異常懷孕或嚴重之懷孕併發症有可能危及孕婦及胎兒生命之情況。
- (9) Any expenses related to accident or injury occurring while the User is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
會員因從事任何以下各項活動所引致之意外或傷害，其所衍生之一切費用：從事專業嚮導或繩索進行登山、攀岩或洞穴探查、飛行傘、特技跳傘、運動跳傘、高空彈跳、熱氣球、懸掛式滑翔翼、使用附有氧氣連結管之頭盔之深海潛水、武術比賽、汽車競賽、非以雙足進行之任何競速賽，或以職業或受商業贊助且職業等級之身分參加運動活動。
- (10) Any expenses incurred for emotional, mental or psychiatric illness.
因情緒、精神或心理疾病所涉及之一切費用。

- (11) Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
因自殘、自殺、藥癮或藥物濫用、飲酒過量或性病所致之一切費用。
- (12) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
因愛滋病或其相關病症所致之一切費用。
- (13) Any expenses related to the User engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
會員從事任何航空活動所衍生之一切費用，但搭乘定期航線班機或固定航線包機者，不在此限。
- (14) Any expenses related to the User engaging in the commission of, or the attempt to commit, an unlawful act.
會員從事或意圖從事不法行為所致之一切費用。
- (15) Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
非註冊執業人士在不符當地醫療法規之情況下所為或所指揮之醫療行為所衍生之一切費用。
- (16) Any expenses incurred as a result of the User engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
會員因執行任何國族的武裝部隊或警察之勤務，或參與戰爭（不論是否正式宣戰）、入侵、外國敵人之活動、敵對行為、內戰、叛亂、暴動、革命或造反，所衍生之一切費用。
- (17) Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
會員因涉及核生化武器、裝置之使用、釋放或威脅，不論任何輔因，所衍生之一切費用（包括但不限於直接或間接因「恐怖行動」或戰爭所致者）。
- (18) Any expenses incurred for or as a result of any activity required from on or a ship or oil-rig platform, or at a similar off-shore location.
於船舶、鑽油平台或類似海上設施上，會員所發生一切行為所致之一切費用，或是運送會員離開船舶、鑽油平台或類似海上設施一切行為所發生之一切費用。
- (19) Any expenses in respect of the User more than 65 years old at the date of intervention.
事故發生時會員已逾 65 歲者，因該事故所衍生之一切費用。
- (20) Any expenses which is direct result of nuclear reaction or radiation.
因核子反應或輻射之直接傷害所生之一切費用。

Disclaimer 聲明：

- 1 Aspire Lifestyles (HK) Limited ("Intl. SOS") is the service provider of 24-hour Worldwide Emergency Assistance Service for FWD Life (Hong Kong) Limited ("FWD Assurance"). FWD Assurance reserves the right to change the service provider and its services content or withdraw the service by giving no less than 1 month's prior written notice to policyowners.
富衛人壽 (香港) 有限公司 (「富衛壽險」) 使用由奧思禮(香港)有限公司 (「國際SOS」) 提供的「24小時全球緊急支援服務」。富衛壽險保留權利更換服務提供者及服務範圍或刪除此項服務，並將提前至少1個月發出書面通知予保單持有人。
- 2 FWD Assurance shall not be responsible for any matters in respect of the services provided by Intl. SOS. All matters and disputes in relation to the services shall be resolved with Intl. SOS directly.
富衛壽險概不負責由國際SOS提供的有關服務的任何事宜。一切有關服務之事宜及爭議，均須直接與國際SOS自行解決。
- 3 For any dispute, all decisions made by FWD Assurance shall be final and conclusive.
如有任何爭議，富衛壽險擁有所有最終決定權。