

"Travel Now" Insurance Plan

Major Exclusions

(For more details, please refer to the policy.)

Pre-existing sickness or physical defects, act of war, civil commotion, terrorism(except for Optional Enhanced Benefit), nuclear fission, nuclear fusion or radioactive contamination, professional sports team, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, travelling for the purpose of study (except Student Short-term Study), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone(except for Optional Enhanced Benefit).

General insurance plan (「The Plan」) above is underwritten by BOCG Insurance. Livi Bank Limited (「Iivi」) is the appointed insurance agency of BOCG Insurance for distribution of general insurance. For details, please refer to the policy.