

TravelCare Insurance Plan (2025 Version)



When traveling with your family or on a business trip, having comprehensive protection and support at all times brings you peace of mind.

TravelCare Insurance Plan offers you comprehensive coverage with attractive premiums, it is your ideal travel companion.

Product Brochure



Terms and Conditions



Feature highlights

Medical expense coverage including Chinese medicine, bone-setting, acupuncture expenses incurred overseas and follow-up treatment in Hong Kong and Greater Bay Area¹

Cancellation or interruption of trip cover principal home in Hong Kong or Greater Bay Area being seriously damaged due to fire, flood or burglary

Optional rider coverage to protect cruise holidays²

Comprehensive travel delay cover, including cancellation of trip due to travel delay

Optional top up personal accident coverage for those journeys including musical performance or sport event, and protect check-in musical instrument or sport equipment²

Cover mobile phone repair cost due to accidental damage²

Other plan highlights

- No excess on any of the benefits
- No age limit applicable to enrollment²
- 24-hour global emergency assistance services including emergency medical evacuation and hospital admission deposit guarantee
- Protection for popular activities during the leisure travel holiday, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, bungee jumping, horse riding, etc.³
- Rental Vehicle Excess and non-operation cost benefit
- Missed Event Cover reimburses the prepaid ticket cost of overseas theme parks, overseas sports events, music or performance events if the insured person is unable to use such ticket(s) due to specified circumstances
- The insured person, his/her spouse or domestic partner and all accompanying legitimate child(ren) aged 17 or below can be covered under one family policy
- Automatic extension of the period of insurance up to ten days should the insured person's insured journey cannot be completed within the scheduled travel period stated in the itinerary due to circumstances which are beyond the insured person's control and arise after the insured journey has begun

1 Subject to the maximum benefit limit stated in the Table of Benefits and general exclusions and conditions

2 Only applicable to Alpine Plan

3 Certain age groups are subject to additional policy terms and conditions

Table of benefits

Section/Coverage	Maximum Benefits per Insured Person (HKD)		
	Alpine Plan	Vantage Plan	China & Macau Plan
Section 1 – Medical Cover			
(a) Medical expenses			
– Insured person aged 75 or below	1,200,000	400,000	300,000
– Insured person aged 76 or above	600,000	200,000	150,000
Including sub-limit for follow-up medical expense due to:			
– Chinese medicine or chiropractic treatment	4,000	2,000	1,000
– Follow-up for injury in Hong Kong		100% of maximum benefits	
– Follow-up for illness in Hong Kong		10% of maximum benefits	
– Follow-up for injury or illness in GBA [^]	4,000	2,000	1,000
– Overseas travelling expense for seeking medical treatment	300	300	300
(b) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (500 per day)	N/A
(c) Daily cash allowance due to unexpected compulsory quarantine	5,000 (500 per day)	3,000 (500 per day)	1,500 (300 per day)
Section 2 – Zurich Emergency Assistance			
(a) Deposit guarantee for hospital admission		78,000	
(b) Emergency medical evacuation		Actual cost	
(c) Repatriation of mortal remains		Actual cost	
(d) Compassionate visit		1 economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (maximum 5 days)	
(e) Travelling and accommodation expenses		1 economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day)(maximum 4 days)	
(f) Return of unattended children		1 economy class one-way travel ticket up to 30,000	
(g) 24-hour telephone hotline and referral services		Included	
Section 3 – Accident Cover			
(a) Personal accident			
(i) Accident on public common carrier or during robbery			
– Insured person aged 18 to 75	1,200,000	600,000	600,000
– Insured person aged 17 or below or 76 or above	300,000	150,000	150,000
(ii) Other accident			
– Insured person aged 18 to 75	600,000	300,000	300,000
– Insured person aged 17 or below or 76 or above	300,000	150,000	150,000
(b) Burns accident			
– Insured person aged 18 to 75	500,000	200,000	100,000
– Insured person aged 17 or below or 76 or above	250,000	100,000	50,000
Section 4 – Compassionate Death Cash and Visit			
(a) Compassionate death cash		10,000	
(b) Compassionate visit		1 economy class round-trip ticket and hotel accommodation expenses up to:	
	30,000	5,000	5,000
Section 5 – Personal Property Cover			
(a) Personal belongings	20,000	10,000	3,000
Including sub-limits:			
– Per item, pair, set or collection	3,000	2,000	1,000
– Mobile phone (1 per insured journey)	3,000 (Repair cost only)	N/A	N/A
– All cameras drone, cameras and camcorders and related accessories and equipment	5,000	4,000	1,000
– Lap-top computer or tablet computer (1 per insured journey)	10,000	8,000	1,000
(b) Loss of personal money (Include unauthorized use of credit card)	3,000	2,000	1,000
(c) Loss of travel document or travel ticket	40,000	10,000	2,000

Benefit table

Section/Coverage	Maximum Benefits per Insured Person (HKD)		
	Alpine Plan	Vantage Plan	China & Macau Plan
Section 6 – Delay Cover			
(a) Travel delay allowance (HKD 300 for every 6 hours)	2,100	900	300
(b) Hotel cost (over 6 hours)	1,000	1,000	N/A
(c) Re-routing cost (over 6 hours)	12,500	5,000	N/A
Include transit cost between GBA and Hong Kong International Airport [^]	500	500	N/A
(d) Cancellation of trip due to travel delay (over 10 hours)	3,000	2,000	1,000
(e) Baggage delay allowance (over 6 hours)	1,000	500	300
Section 7 – Journey Inconvenience			
(a) Cancellation of trip [^]	30,000	7,500	3,000
(b) Single occupancy	10,000	2,500	1,000
(c) Interruption of trip [^]	30,000	7,500	3,000
Section 8 – Liability Cover			
(a) Personal liability	2,500,000	1,500,000	1,500,000
(b) Rental vehicle excess	8,000	5,000	5,000
Section 9 – Missed Event Cover			
	2,000	1,000	300
Section 10 – Optional cover for Alpine Plan			
(a) Additional personal accident during sports event or disappearance of the insured			
– Insured person aged 18 to 75	100,000		
– Insured person aged 17 or below or 76 or above	50,000		
(b) Loss of sports or musical equipment	5,000		
(c) Rental allowance for sports equipment due to baggage delay (over 36 hours)	500	N/A	N/A
(d) Top-up for Section 7(a) and 7(c) cancellation and interruption of trip	30,000		
(e) Cruise rejoining expenses	10,000		
(f) Cancellation of Cruise shore excursion allowance	2,000 (500 per port)		

[^]GBA benefits are applicable to Hong Kong resident who is living in GBA and can provide a resident permit within the GBA.

Free Outbound Travel Alert (OTA) Benefit

The OTA benefit is only applicable to the destination(s) where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date.

If within one week before departure or during the trip, Hong Kong Security Bureau issues red or black OTA to your travel destination, you can enjoy the following benefits:

Coverage	Maximum benefits (HKD)	
	Red OTA	Black OTA
(a) Cancellation of trip Reimburse the loss of unused and prepaid travel fare, including flight ticket and/or accommodation expenses.	50%*	100%*
(b) Curtailment of trip Reimburse the prepaid unused and non-refundable transportation and/or accommodation expenses, or for any additional transportation and/or accommodation expenses when you need to abandon the trip and return to Hong Kong due to issuance of OTA.	50%*	100%*
(c) Refund of administration fee charged by the travel agent and/or visa fee Reimburse the loss of unused and prepaid travel fare, including flight ticket and/or accommodation expenses.	300	300
(d) Involuntary journey extension allowance If the insured person is unable to return to Hong Kong as scheduled due to a Black OTA issued after the trip commencement, a cash allowance will be provided.	Not applicable	HKD 500 per day (Max. 10 days)

The policy coverage start date can be changed or delayed (up to a maximum of 12 months)

Only if there have been no claims made by the insured person within the policy

* Compensation is subject to the maximum benefit stated in the table of benefits.

Premium table

Premium (HKD)								
No. of days	Worldwide				China & Macau Only		Optional cover (additional premium)	
	Alpine Plan		Vantage Plan		China & Macau Plan		Applicable to Alpine Plan	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family
1	160	370	120	280	70	160	190	430
2	170	390	130	290	80	190	210	480
3	190	440	150	350	90	210	220	500
4	240	550	170	390	110	260	260	600
5	260	600	190	440	130	300	300	690
6	320	740	210	480	150	350	330	760
7	340	780	240	550	170	390	350	800
8	400	920	250	580	190	440	360	820
9	430	990	270	620	210	490	420	960
10	450	1,030	290	670	220	510	430	990
11	500	1,150	330	760	260	600	440	1,010
12	530	1,220	360	830	280	650	450	1,030
13	560	1,290	380	880	300	690	460	1,050
14	580	1,330	400	920	320	740	470	1,080
15	610	1,400	420	970	330	760	480	1,100
16	630	1,450	430	990	350	800	490	1,120
17	650	1,500	440	1,020	360	830	500	1,150
18	680	1,560	460	1,060	370	850	520	1,200
19	710	1,630	480	1,100	380	880	540	1,240
20	740	1,700	500	1,150	390	900	560	1,280
21 to 25	780	1,790	540	1,240	420	970	570	1,310
26 to 30	880	2,020	600	1,380	470	1,090	620	1,420
Each additional 5 days	175	400	125	285	N/A		145	330

Period of Insurance

1. Cancellation of Trip: The enrollment date of policy or 90 days before the departure date of the scheduled journey, whichever is later.
2. Personal Accident: three hours before the departure and three hours after the arrival.
3. Other coverage: The departure date as shown on the receipt issued by travel agent, commencing from the time when the insured person departs from an immigration counter in Hong Kong, until the time when the insured person (i) returns to Hong Kong on the date specified in the schedule or (ii) arrives at any immigration counter in Hong Kong, whichever is earlier.
4. Automatic extension of the period of insurance up to ten days should the insured person's insured journey cannot be completed within the scheduled travel period stated in the itinerary due to circumstances which are beyond the insured person's control and arise after the insured journey has begun.

Major exclusions

1. Any loss resulting from pandemic, war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, revolution, usurped power, military force or coup, or action taken by government authorities in hindering, combating or defending against such an occurrence (including terrorism), any kinds of nuclear engineering.
2. Any pre-existing condition, congenital and hereditary condition; insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism or drug addiction.
3. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease; suicide or intentional self-inflicted injury; any illness attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS.
4. Any illegal or unlawful act by the insured person or the insured person's direct participation in strike, riot or civil commotion or terrorism.
5. Any circumstance which is existing or announced before the effective date; or any pre-existing condition.
6. Riding or driving in any kind of motor racing; or sports competition; or engaging in a sport in a professional capacity; or any activities where you would or could earn income or remuneration from engaging in such activities;
7. Any insured person who is a holder of the People's Republic of China passport and travels to/within China during the insured journey. However, this exclusion will be waived if such insured person has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country but travelling with a passport of the People's Republic of China.
8. Any loss due to trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.
9. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
10. Any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority.

Important notes

1. Application to insure a group of over 30 people under one policy is subject to our prior approval.
2. The insured person, his/her spouse or domestic partner and all accompanying legitimate child(ren) aged 17 or below can be covered under one family policy.
3. Domestic partner means an adult aged 18 or above who have chosen to live with the insured person in an intimate and committed relationship, and has resided with the insured person for at least three years, intends to do so indefinitely and is able to provide such proof of residence.
4. For insured person aged 17 or below or aged 76 or above on the commencement date of the insured journey, the maximum indemnity payable in regard to Section 1(a) – Medical Expenses and Section 3 – Personal Accident will be the maximum benefits as stated in the Benefit table.
5. For insured journey which is not departing from Hong Kong, all the words “Hong Kong” which appears in the policy document (except for the definitions of “China” and “Hong Kong” under Part 1 – Definition and all provisions under Part 5 – General Provisions) shall be changed to read as “Departure Country” except for the currency, and provided that the travel arrangements must be made by and paid to travel agency in Hong Kong. The following benefits shall not be available unless the insured journey is departing from and returning to Hong Kong: follow-up Medical Expenses under Section 1(a) – Medical Expenses.
6. No refund of premium is allowed once the policy has been effected. The maximum period of protection is 180 days (Alpine Plan and Vantage Plan) and 30 days (China & Macau Plan).
7. For one-way single trip travel plan: all trips must depart from Hong Kong, no refund of premium is allowed once the policy has been issued and the insured journey shall cease after your check out from the immigration counter upon arrival in the first destination shown on the itinerary.
8. No compensation will be paid for the loss due to cancellation or rearrangement of trips unless the cancellation or rearrangement, as the case may be, is verified by airlines, travel agents or other relevant organizations.
9. Actual ticket or payment receipts must be submitted along with the Missed Event Cover’s claim for verification purpose.

How to make a claim?

Things unexpected could happen during your trip, if you need to make a claim for your loss or accident, we are here to help! With our online services, we would like to make your claims experience as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit <https://www.zurich.com.hk/en/make-a-claim/travel-insurance> to get all the information you need.

While through our “eClaim” online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us in 30 days.

For claims enquiries, please visit <https://www.zurich.com.hk/contactclaims> for making a reservation, we will get in touch shortly.



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About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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