

Simple claims procedure

- Inform Zurich of the incident by phone, fax or mail as soon as possible; and
- Complete and send the claim form together with all necessary documents to Zurich.

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 and paid 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 and Section 9 – Loss of Home Contents due to Burglary.
6. The maximum period of protection is 180 days.
7. For one-way travel, cover is valid for a maximum of seven days after the insured person’s arrival at the declared final destination.
8. No extension of period of insurance is allowed once the policy has been effected.
9. No compensation will be paid for the loss due to cancellation or curtailment or rearrangement of trips unless the cancellation or curtailment or rearrangement, as the case may be, is verified by airlines, travel agents or other relevant organizations.
10. No refund of premium is allowed once the policy has been effected.
11. Actual ticket or payment receipts must be submitted along with the Missed Event Cover’s claim for verification purpose.

Major exclusions

1. Any event arising from war, act of foreign enemy, civil war, rebellion, insurrection, military force or coup.
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, prenatal 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 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.
6. 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.
7. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
8. 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.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

The English version shall prevail in case of inconsistency between the English and Chinese versions.

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich’s customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Office of the Commissioner of Insurance, based on gross premiums, 2015.

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TravelCare Insurance Plan



When you take your family out of town for holidays or business and protect them with a comprehensive travel insurance and emergency assistance service, you can have a complete peace of mind throughout your journey.

That is why Zurich brings you the **TravelCare Insurance Plan**. With extensive benefits and affordable premiums, it's the travel companion that you need!

New features



Personal accident benefit covers 18 different events of disablement and accidental death



Covers follow up medical expenses incurred for the purposes of Chinese medicine, bone-setting, acupuncture or chiropractic treatments, etc.



Covers accidental loss of or damage to mobile phones¹



Cancellation of trip due to travel delay



New interruption of trip cover

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 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 Only applicable to Alpine Plan

² Certain age groups are subject to additional policy terms and conditions

³ Subject to the maximum benefit limit stated in the Table of Benefits and general exclusions and conditions

Section 1 - Medical Cover

If the insured person suffers from injury or illness during the insured journey, this benefit covers:

- Medically necessary expenses including costs of outpatient treatment, hospitalization fees, surgery and doctor's fees.
- Overseas hospital daily cash benefit.
- Follow-up medical expenses incurred within three months after returning to Hong Kong, including the medical expenses paid to Chinese medicine practitioner, or medical expenses for Chinese medicine bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD 3,000 and a per visit and per day limit of HKD 200.

Major Exclusions:

1. Any loss or medical expenses arising from any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment.
2. Surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner.
3. Any additional cost of single or private room or semi-private room accommodation at a hospital or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from accident only and it is recommended by qualified medical practitioner), appliances or equipment.

Section 2 - Zurich Emergency Assistance

Zurich Emergency Assistance shall provide the following services:

- Pre-payment of deposit guarantee for hospitalization.
- Transportation of the insured person to a suitable place or back to Hong Kong for treatment and medication.
- Payment for a one-way economy class travel ticket and the additional accommodation expenses incurred if the insured person resumes the insured journey or return to Hong Kong after using the Emergency Medical Evacuation service provided by Zurich Emergency Assistance.
- Payment for one economy class return travel ticket, and the accommodation expenses incurred by the insured person's immediate family member or domestic partner to travel to the location of the insured person who suffers from serious illness or injury during the insured journey and is confined in a hospital outside Hong Kong for over three consecutive days.
- Payment for a one-way economy class travel ticket for returning the insured person's unattended child aged below 17 years old back to Hong Kong in the event of the death of the insured person, or overseas hospital confinement for over three consecutive days as a result of serious illness or injury during the insured journey.
- Transportation of the insured person's mortal remains back to Hong Kong if he/she passes away during the insured journey.
- 24-hour hotline for referral on medical service provider, doctor/lawyer/interpreter/embassy and pre-trip information assistance.

Major Exclusions:

1. When the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable.
2. For emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person's prospect.

3. When the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 3 - Personal Accident

In the event that during the insured journey the insured person suffers from injury, this benefit covers:

- Maximum benefits up to HKD 1,200,000⁴ if the insured person dies or sustains any of the specified disablement of different degree while the insured person is traveling on any public common carrier or is a victim in robbery; or up to HKD 600,000⁴ as a result of other accidents.
- Maximum benefits up to HKD 500,000⁵ if the insured person suffers from third degree burns due to an accident during the insured journey.

⁴ The maximum benefits for insured person aged 17 or below or aged 76 or above are up to HKD 300,000

⁵ The maximum benefits for insured person aged 17 or below or aged 76 or above are up to HKD 250,000

Major Exclusion:

1. This section does not cover any loss caused by an injury which is a consequence of any kind of disease and/or illness.

Special Condition:

If the insured person is insured under multiple policies issued by our company and/or our related companies, which include accidental death and permanent disablement cover, the maximum liability in respect of each insured person is HKD 5,000,000 under all relevant policies.

Section 4 - Compassionate Death Cash and Visit

In the event of death of the insured person during the insured journey, this benefit covers:

- Compassionate death cash to express our condolences.
- The cost of one economy class return travel ticket and reasonable hotel accommodation expenses necessarily incurred by one immediate family member or domestic partner to travel to the place where the insured person passes away.

Section 5 - Personal Baggage Cover

This benefit covers the accidental loss of or damage to baggage or personal belongings including mobile phones⁶, tablet PC, lap-top computer, cameras and camcorders and their related accessories and equipment during the insured journey.

⁶ Only applicable to Alpine plan

Major Exclusions:

1. The following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain any kind of gold, platinum, diamond, jade or pearl, money (including checks, traveler's checks, etc.), plastic money (including the credit value credit card, Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents.
2. Any loss not reported to the local police or public authority within 24 hours of discovery and such local report is not obtained.

Section 6 - Loss of Personal Money

This benefit covers any loss of cash, checks and traveler's checks belonging to and being carried by the insured person or in a locked hotel room due to robbery, burglary or theft occurring during the insured journey.

Major Exclusion:

1. Any loss not reported to the local police, hotel management or public authority, as appropriate, within 24 hours upon discovery of loss and for which a relevant report is not obtained at the place of loss.

Section 7 - Credit Card Protection

In the event of accidental death of the insured person during the insured journey, this benefit covers the outstanding balance of the insured person's credit card(s) as at the date of the accident.

Section 8 - Loss of Travel Document and/or Travel Ticket

This benefit covers the replacement cost incurred for the accidental loss of travel documents, credit cards or travel ticket as well as additional transportation and accommodation expenses.

Major Exclusions:

1. Any loss not reported to the local police within 24 hours upon discovery of loss and for which such police report is not obtained at the place of loss.
2. Any loss of any travel document and/or visa and/or travel ticket which is not necessary for completing the insured journey.

Section 9 - Loss of Home Contents due to Burglary⁷

This benefit covers the loss of or damage to home contents as a result of burglary whilst the insured person's home is unoccupied during the insured journey.

⁷ Maximum of HKD 5,000 for any one article, pair, set or collection.

Major Exclusion:

1. Any loss or damage of bonds, bills of exchange, cash, coins, checks, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephones, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.

Section 10 - Personal Liability

This benefit covers the insured person's liability for any compensation and/or any legal expenses as a result of an accident which causes death, bodily injury to others or damage to other's property during the insured journey.

Major Exclusions:

1. Any wilful, malicious or unlawful act of the insured person or any criminal acts.
2. Any cause whatsoever due to any person who is the immediate family member or domestic partner or relative or employer or employee of the insured person.
3. Ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals.

Section 11 - Travel delay

In the event that the public common carrier in which the insured person has arranged to travel is delayed for at least six hours (except (d)) from the departure or arrival time specified in the insured person's original itinerary as a result of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier, or airport closure, we will pay the following benefits to the insured person:

- (a) HKD 300 for each and every six hours of travel delay;
- (b) Extra hotel cost incurred outside Hong Kong due to travel delay (applicable to Alpine and Vantage Plan only);
- (c) Extra re-routing cost due to travel delay (applicable to Alpine and Vantage Plan only); or

- (d) Cancellation of Trip due to delay of departure from Hong Kong for over ten hours and the insured person decides to cancel the insured journey. We will pay the insured person for the unused travel fare and/or accommodation expenses paid in advance and are not recoverable from any other source.

Special Conditions:

1. If no alternative transportation is arranged to the insured person by the public common carrier in which the insured person has arranged to travel, the insured person can only make claim on either Section 11(a) or Section 11(c).
2. If the insured person is already reimbursed under Section 11(d), all other losses arising from the same cause are not reimbursable under Sections 11(a) to 11(c).

Major Exclusions:

1. Delay of the insured journey as of result of any circumstances which is existing or announced before the application date of the policy.
2. Any loss arising from air traffic control by local government or relevant authorities.

Section 12 - Baggage Delay Allowance

We will pay a lump sum allowance if the insured person's checked-in baggage is delayed for more than six hours after the insured person's actual arrival at the scheduled destination abroad. Same piece of delayed baggage can only be claimed by one insured person once in an insured journey.

Major Exclusion:

1. Any baggage not being on the same public common carrier of the insured person or souvenirs and articles mailed or shipped separately;

Section 13 - Cancellation of Trip**(a) Cancellation of Trip**

This benefit covers the unused and non-refundable charges which have been paid in advance, including expenses for air tickets and accommodation in the event that the insured journey has to be cancelled due to:

- death, serious physical injury or serious illness of the insured person, immediate family members, domestic partner or travel companion within 90 days before departure date;
- the insured person's attendance being required in court as a witness or for jury service within 90 days before departure date;
- the insured person being held in compulsory quarantine within 90 days before the departure date;
- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destinations arising within one week before the departure date.

(b) Single Occupancy

We will reimburse the additional cost incurred as a result of a change in the per person occupancy rate applicable to the prepaid travel ticket and/or accommodation, or tour package, in the event of death, serious injury or serious illness of the insured person's travel companion within one week before the departure date, if the insured person decides to travel as planned.

Special Condition:

The insured person may make a claim to either section 13(a) or 13(b), but not both sections, in respect of any losses arising from the same cause.

Major Exclusions:

1. Any circumstances leading to the cancellation of the insured journey which is existing or announced before the application date of the policy.
2. Any loss in relation to cancellations of schedules that is not verified by the airline, travel agency or other relevant organizations.

Section 14 - Interruption of Trip

After the insured journey begins:

- (i) if the insured person has to abandon the insured journey and return to Hong Kong due to death, serious physical injury or serious illness of the insured person or his/her immediate family members or domestic partner, or fire, flood or burglary at his/her principle home in Hong Kong, or unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination, the benefit covers the loss of unused and non refundable travel fare and accommodation which have been paid in advance, or additional travel fare and accommodation incurred; or
- (ii) rearrange the insured journey due to unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination which prevents the insured person from travelling to that planned destination, this benefit covers for the additional actual travel fare and accommodation expenses incurred for the insured person to travel to the next planned destination shown on the itinerary to continue with the insured journey.

Major Exclusions:

1. Any circumstances leading to the curtailment of the insured journey which is existing or announced before the application date of the policy.
2. Any loss in relation to curtailments to schedules that are not verified by the airline, travel agency or other relevant organizations.

Section 15 - Missed Event Cover

We will reimburse the ticket cost which has been paid in advance, if the insured person is unable to use such ticket(s) which being tickets to overseas theme parks, or overseas sports events, music or performance events as caused by the following:

- death, serious physical injury or serious illness of the insured person, immediate family member, domestic partner or travel companion within 90 days before the departure date;
- witness summons, jury service or compulsory quarantine of the insured person within 90 days before the departure date; or
- mechanical and/or electrical breakdown of the public common carrier occurred before the scheduled start time of the aforesaid event.

Section 16 - Unauthorized Use of Lost Credit Card

This benefit covers the monetary loss due to the unauthorized use of the insured person's credit card; provided that insured person's credit card is lost accidentally during the insured journey.

Section 17 - Rental Vehicle Excess

If the insured person rents or hires a rental vehicle during the insured journey which is involved in a collision whilst under his/her control or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the excess payable in respect of the loss of or damage to such vehicle will be reimbursed. This benefit shall be payable only once per insured journey.

Special Condition:

The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.

Benefit table

Section / Coverage	Maximum Benefits per Insured Person (HKD)		
	Alpine Plan	Vantage Plan	China & Macau Plan
Section 1 – Medical Cover			
(a) Medical expenses including follow-up medical expense			
– Insured person aged 75 or below	1,000,000	400,000	250,000
– Insured person aged 76 or above	500,000	200,000	125,000
Including sub-limit for follow-up medical expense due to:			
– Accidental injury		100% of maximum benefits	
– Illness		10% of maximum benefits	
– Chinese medicine practitioner, Chinese bone-setting, acupuncture, chiropractic treatment		200 per visit per day, up to 3,000	
– Overseas travelling expense for seeking medical treatment	300	300	300
(b) Overseas hospital daily cash benefit (HKD 500 per day)	5,000	3,000	N/A
(c) Compulsory quarantine cash allowance due to infectious disease (HKD 300 per day)	5,000	3,000	1,500
(d) Hotel room accommodation for convalescence and travelling expenses (HKD 1,500 per day for hotel)	30,000	10,000	5,000
Section 2 – Zurich Emergency Assistance			
(a) Deposit guarantee for hospital admission		39,000	
(b) Emergency medical evacuation		Actual cost	
(c) Repatriation of mortal remains		Actual cost	
(d) Compassionate visit		One economy class round-trip travel ticket	
		Hotel accommodation expenses up to 700/day (Max. 5 days)	
(e) Travelling and accommodation expenses		One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day)	
(f) Return of unattended children		One economy class one-way travel ticket and up to 30,000	
(g) 24-hour telephone hotline and referral services		Included	
Section 3 – Personal Accident			
(a) 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
(b) Other Accidents			
– 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
(c) Burns Cover			
– 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			
– Compassionate death cash		10,000	
– Compassionate visit		One economy class round-trip travel ticket and hotel accommodation expenses up to 30,000	
		5,000	5,000
Section 5 – Personal Baggage Cover			
Sub-limits:			
– Per item, pair, set or collection	3,000	3,000	3,000
– Lap-top computer	10,000	10,000	3,000
– Aggregate limit of all cameras, camcorders and their accessories and related equipment	5,000	5,000	3,000
– Mobile phone	3,000	N/A	N/A
Section 6 – Loss of Personal Money	3,000	2,000	1,000
Section 7 – Credit Card Protection	15,000	10,000	5,000
Section 8 – Loss of Travel Document and/or Travel Ticket	40,000	10,000	2,000
Section 9 – Loss of Home Contents due to Burglary	100,000	50,000	5,000
Section 10 – Personal Liability	2,500,000	1,500,000	1,500,000
Section 11 – Travel Delay			
(a) Travel Delay (HKD 300 for each and every full 6 hours' delay)	2,100	900	300
(b) Extra hotel cost due to travel delay	1,000	1,000	N/A
(c) Extra re-routing cost due to travel delay	12,500	5,000	N/A
(d) Cancellation of Trip due to Travel Delay for over 10 hours	3,000	2,000	1,000
Section 12 – Baggage Delay Allowance (For over 6 hours)	1,000	500	300
Section 13 – Cancellation of Trip			
(a) Cancellation of Trip; or	30,000	10,000	2,000
(b) Single Occupancy	10,000	2,500	500
Section 14 – Interruption of Trip	30,000	10,000	3,000
Section 15 – Missed Event Cover	2,000	1,000	300
Section 16 – Unauthorized Use of Lost Credit Card	3,000	3,000	N/A
Section 17 – Rental Vehicle Excess	5,000	5,000	N/A

Premium table

No. of days	Premium (HKD)					
	Worldwide				China & Macau Only	
	Alpine Plan		Vantage Plan		China & Macau Plan	
	Individual	Family	Individual	Family	Individual	Family
1	140	320	100	230	55	125
2	150	340	110	250	65	150
3	170	390	130	300	75	170
4	200	450	145	320	85	195
5	220	500	155	345	95	215
6	265	590	175	390	110	250
7	285	630	200	445	120	270
8	345	770	215	480	130	295
9	360	810	220	500	150	340
10	380	860	230	520	170	385
11	420	950	275	610	180	405
12	440	990	295	640	190	430
13	460	1,040	310	680	200	450
14	490	1,085	335	730	210	475
15	515	1,140	345	770	220	495
16	520	1,170	360	810	230	520
17	540	1,220	370	840	230	520
18	560	1,260	380	860	230	520
19	580	1,310	390	880	230	520
20	600	1,350	400	900	230	520
21 - 25	640	1,440	450	1,020	270	610
26 - 30	720	1,620	500	1,130	320	720
Each additional 5 days	140	310	100	230	80	180