



Travelplus Insurance Plan

Travelplus Insurance Plan offers comprehensive coverage for you and your family to enjoy the wonderful trip without any hassle.

Plan highlights:

- Medical cover
- Overseas hospital cash benefit
- Follow-up medical treatment, including Chinese medicine bone-setting, acupuncture etc.
- Personal accident cover, including accident on public common carrier or during robbery
- Burns cover
- Up to 12 weeks income protection
- Compassionate death cash cover
- 24-hour global emergency assistance service with hospital admission guarantee
- Personal liability cover
- Loss of home contents due to burglary during the travelling period
- Credit card protection
- Additional transportation & accommodation due to the loss of travel document or tickets
- Baggage cover including golf equipment and lap-top computer
- 100% protection for dangerous sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding etc.
- Compensation for travel delay & re-routing due to terrorism, natural disaster etc.
- No age limit¹
- Children aged below 17 years will enjoy free cover while parents enrol the family plan
- 10% premium discount for 7 to 12 people enrolling as a group; 15% premium discount for more than 12 people
- For annual travel insurance, no limit on the frequency of travel

¹ It is not applicable to annual travel insurance plan.

Benefits table

| Coverage | Maximum benefits per insured person (HK\$) | | |
|--|---|--|---------------------|
| | Gold plan | Silver plan | Bronze plan |
| Medical cover | | | |
| • Medical expenses, including follow-up medical treatment expenses | 800,000 | 500,000 | 200,000 |
| • Overseas hospital daily cash benefit | 3,000 (250/ day) | 1,500 (250/ day) | 1,000 (250/ day) |
| Global emergency assistance cover | | | |
| • Hospital admission guarantee | | 39,000 | |
| • Emergency evacuation or repatriation service | | Actual cost | |
| • Repatriation of mortal remains | | Actual cost | |
| • Compassionate visit | | One economy class return airfare | |
| • Additional accommodation expenses | | 7,800 (1,950 / day) | |
| • Return of unattended children | | One economy class one-way airfare up to 30,000 | |
| • Other free advisory services | | | |
| Personal accident cover | 1,000,000 | 500,000 | 250,000 |
| • Accident on public common carrier or during robbery | 1,500,000 | 750,000 | 375,000 |
| • Burns cover | 200,000 | 200,000 | 200,000 |
| • Loss of income (up to 12 weeks) | 1,000/week | 1,000/week | 1,000/week |
| Compassionate death cash cover | 10,000 | 10,000 | 10,000 |
| • Compassionate visit | | One economy class return airfare and actual hotel accommodation costs up to 30,000 | |
| Personal baggage cover | 20,000 | 10,000 | 5,000 |
| Loss of money | 3,000 | 2,000 | 1,000 |
| Credit card protection | 30,000 | 15,000 | 5,000 |
| Loss of travel documents or tickets | 3,000 | 2,000 | 1,000 |
| Loss of home contents due to burglary | 100,000 | 80,000 | 50,000 |
| Personal liability | 2,500,000 | 2,500,000 | 2,500,000 |
| Travel delay & re-routing | | | |
| • Travel delay | 1,500 | 1,500 | 1,500 |
| • Extra hotel costs due to travel delay | 2,000 | 2,000 | 2,000 |
| • Extra re-routing costs due to travel delay | 10,000 | 7,500 | 5,000 |
| Baggage delay / emergency purchase | 1,500 | 1,000 | 500 |
| Cancellation of trip | 30,000 | 20,000 | 10,000 |
| Curtailement of trip | 30,000 | 20,000 | 10,000 |
| MediExpress China medical card services² | Admission over 100 appointed hospitals in China upon presentation of MediExpress China Medical Card | | |

² It is applicable to annual travel insurance plan

Comprehensive coverage on medical and personal accident & 24-hour emergency assistance

Medical cover

- Necessary medical expenses, including outpatient treatment, hospitalization fees, surgery and doctor fees, incurred due to sickness or accidental injury during the travelling period, up to HK\$800,000. It also covers overseas daily hospital cash benefit up to HK\$250 per day.
- Follow-up medical expenses within 3 months after the return to Hong Kong, including Chinese medicine bone-setting and acupuncture.

24-hour global emergency assistance service

- Hospitalization arrangement and pre-payment of hospitalization deposit up to HK\$39,000.
- Transportation of medical personnel and supplies by all types of suitable transportation.
- Transportation of the insured to a suitable place or back to Hong Kong for treatment and medication.
- Additional accommodation expenses incurred due to an incident requiring emergency evacuation to return you to Hong Kong.
- Arrange and pay for one economy class return airfare for a relative or a friend of you to accompany you in the event of the insured suffering serious illness or injury.
- Arrange and pay for the cost of return to Hong Kong and accompanying unattended dependent child in the event of the insured suffering serious illness or injury.
- Transportation of mortal remains or ashes back to Hong Kong in the event of death.
- 24-hour hotline for medical enquiries, doctors' referral, interpretation, legal services, customs information and quarantine regulations.

Personal accident cover

- Maximum benefits up to HK\$1,000,000, in the event of death or disablement as a result of injury sustained during the period of travel. Maximum benefits up to HK\$1,500,000³ if the insured meets death or disablement on any public common carrier or during robbery.
- In the event of burn covers, maximum benefits up to HK\$200,000.
- Loss of income protection period up to 12 weeks.
- Subject to the insurance cover of respective policies, any individual insured can enjoy up to a maximum limit of HK\$5,000,000 terrorism cover per life in aggregate of all multiple policies issued by our company and/ or related companies.

³ It is not applicable to person aged below 17 years or over 65 years.

Compassionate death cash cover

- In the unfortunate event of death of the insured person, HK\$10,000 will be offered to express condolences.
- In the unfortunate event of death of the insured person, indemnity for one economy class return airfare and actual hotel accommodation expenses necessarily incurred by one immediate family member up to HK\$30,000.

Loss of property protection

Personal baggage

Cover the loss of or damage to baggage or personal belongings including golf equipment and lap-top computer due to an accident.

- Baggage or personal belongings:
Up to HK\$2,500 per article, set or collection
- Golf equipment:
Up to HK\$2,500 per article, set or collection and maximum HK\$5,000 per insured journey
- Lap-top computer:
Up to HK\$5,000

Loss of money

Cover any accidental loss of cash, cheques and traveller's cheque during the period of travel.

Credit card protection

In the event of accidental death of the insured person, we will pay up the unpaid credit card outstanding balance.

Loss of travel documents and tickets

Cover the replacement cost of travel documents, credit cards, or ticket lost due to an accident as well as extra transportation and accommodation expenses.

Loss of home contents due to burglary⁴

Loss of or damage to home contents as a result of burglary whilst the home is unoccupied during the period of travel.

⁴ The insured shall pay for the first HK\$3,000 of each and every claim.

Personal liability

Cover your liability of the compensation and litigation expenses as a result of an accident which causes bodily injury to others or damage to other's property while you are travelling.

Travel inconvenience compensation

Travel delay & re-routing

- If your public transport is delayed for more than 8 hours due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, or the mechanical/ electrical breakdown of the public common carrier, HK\$300 will be paid for each 8 hours thereafter.
- In the event of re-routing of your planned method of public transport due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, the additional charges for alternative public transport to the original destination will be reimbursed to you.

Baggage delay/ Emergency purchase

Expenses for necessary personal clothing and other necessities if baggage is delayed for more than 8 hours after your arrival.

Cancellation of trip

On cancellation of the trip due to death or serious illness of the insured or his/her direct relatives, the insured's attendance being required in court as a witness or for jury service, the insured being in quarantine, residential fire, flood or burglary within one week before the departure date, unexpected outbreak of strike, riot, civil commotion, terrorism or severe weather condition at the planned destination arising within one week before the departure date, the non-refundable charges for tours, air tickets and hotels will be compensated.

Curtailment of trip

On curtailment of the trip due to death or serious illness of the insured or his/her direct relatives, residential fire, flood or burglary, unexpected outbreak of strike, riot, civil commotion, terrorism or severe weather condition at the planned destination, the non-refundable charges for tours, air tickets and hotels will be compensated.

MediExpress China medical card services⁵

In the unfortunate event of accident or illness requiring hospitalization in China, the insured person presenting our valid MediExpress China Medical Card can be admitted to one of over 100 appointed hospitals.

⁵ It is applicable to annual travel insurance plan only.

Premium table

For short-term travel

| No. of days | Premium (HK\$) | | | | | |
|-------------------------|----------------|--------|-------------|--------|-------------|--------|
| | Gold plan | | Silver plan | | Bronze plan | |
| | Individual | Family | Individual | Family | Individual | Family |
| 1 | 70 | 140 | 50 | 100 | 30 | 60 |
| 2 | 110 | 220 | 80 | 160 | 55 | 110 |
| 3 | 143 | 286 | 103 | 206 | 74 | 148 |
| 4 | 178 | 356 | 135 | 270 | 107 | 214 |
| 5 | 198 | 396 | 150 | 300 | 124 | 248 |
| 6 | 214 | 428 | 165 | 330 | 137 | 274 |
| 7 | 230 | 460 | 180 | 360 | 149 | 298 |
| 8 | 247 | 494 | 195 | 390 | 160 | 320 |
| 9 | 260 | 520 | 203 | 406 | 169 | 338 |
| 10 | 275 | 550 | 213 | 426 | 177 | 354 |
| 11 | 288 | 576 | 222 | 444 | 186 | 372 |
| 12 | 313 | 626 | 234 | 468 | 193 | 386 |
| 13 | 339 | 678 | 254 | 508 | 201 | 402 |
| 14 | 365 | 730 | 273 | 546 | 217 | 434 |
| 15 | 391 | 782 | 293 | 586 | 232 | 464 |
| 16 | 409 | 818 | 304 | 608 | 238 | 476 |
| 17 | 420 | 840 | 310 | 620 | 241 | 482 |
| 18 | 431 | 862 | 315 | 630 | 244 | 488 |
| 19 | 441 | 882 | 321 | 642 | 248 | 496 |
| 20 | 452 | 904 | 327 | 654 | 251 | 502 |
| 21 | 463 | 926 | 332 | 664 | 254 | 508 |
| 22 | 473 | 946 | 338 | 676 | 258 | 516 |
| 23 | 484 | 968 | 343 | 686 | 261 | 522 |
| 24 | 495 | 990 | 349 | 698 | 264 | 528 |
| 25 | 505 | 1,010 | 355 | 710 | 267 | 534 |
| 26 | 516 | 1,032 | 360 | 720 | 271 | 542 |
| 27 | 526 | 1,052 | 366 | 732 | 274 | 548 |
| 28 | 537 | 1,074 | 371 | 742 | 277 | 554 |
| 29 | 548 | 1,096 | 377 | 754 | 281 | 562 |
| 30 | 558 | 1,116 | 383 | 766 | 285 | 570 |
| Additional day (31-180) | 15 | 30 | 12 | 24 | 9 | 18 |

For annual travel

| Premium (HK\$) | | | | | |
|----------------|--------|-------------|--------|-------------|--------|
| Gold plan | | Silver plan | | Bronze plan | |
| Individual | Family | Individual | Family | Individual | Family |
| 2,850 | 5,700 | 1,950 | 3,900 | 1,000 | 2,000 |

7-day claims processing guaranteed

Zurich Insurance will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich Insurance after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich Insurance.

Notes:

1. Loss of cash or personal belongings, which are not reported to the police or the relevant airline, hotel or travel agency, will not be compensated.
2. Cancellations or alterations to schedule must be verified by the airline, travel agency or any other relevant organization.
3. Insured person above the age of 65 years or aged below 17 years are limited to 50% of the original sum insured for personal accident cover.
4. Insured person above the age of 75 years can only opt for bronze cover.
5. Insured person aged below 17 years (if travelling independently) can opt for silver plan or bronze plan.
6. For annual travel, the acceptance age limit is up to 70 years and the maximum renewal age is up to 75 years.
7. For one way travel, cover is valid for a maximum of 7 days after arrival at the final destination.
8. The protection period can be up to 180 days for short-term travel policy and up to 90 days for annual travel policy for each trip.
9. No extension of period of insurance is allowed once the policy has been effected.
10. The maximum benefit for any one accident shall not exceed 300% of each section for a family policy.
11. Benefit for the income loss will be made on a pro-rata basis subject to a 3-day time excess. No benefit will be paid for those who are unemployed, retired or self-employed.
12. No refund of premium is allowed once the policy has been effected. (For short-term policy only)
13. Extra 50% of coverage on death or disablement on any public common carrier or during robbery is not applicable to persons aged below 17 years or over 65 years.
14. Coverage on loss of or damage to home contents as a result of burglary does not cover the first HK\$3,000 of each and every claim.
15. Coverage on medical expenses does not cover the first HK\$150 of each and every claim for the insured person aged over 80 years.
16. Coverage on golf equipment does not cover the first HK\$250 of each and every claim.

Major exclusions of this policy :

Any events arising from war, injury or illness existing before travelling, injury or illness caused by childbirth, alcoholism or abuse of drugs, or travel against the advice of medical practitioner or for the purpose of obtaining medical treatment.

Zurich Insurance Company is a company incorporated in Switzerland with limited liability.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy document itself. Zurich Insurance Company reserves the right of final approval.

About
Zurich

Zurich Insurance Group (Hong Kong) is part of the Swiss-based insurance corporation Zurich Financial Services, the largest Swiss insurance corporation¹ and a Fortune Global 100 company². In Hong Kong we offer a full range of general insurance solutions for individual as well as companies. Today, the group's premium income is close to HK\$3.6 billion today, making us one of the top 10 insurers in Hong Kong.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2006

² In terms of revenue, source: The 2004 Fortune Global 500, April 2006

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