



Travelplus Insurance Plan

As we all know, many people in Hong Kong take an overseas holiday every year. This annual jaunt is not only a trip to see distant lands, but also a chance to recharge after a whole year of hectic city life. Unfortunately, accidents may happen during the overseas trip and dampen your dream vacation.

Zurich Insurance has years of experience in this area. We offer you a comprehensive package, Travelplus Insurance Plan, which covers every need you, your family or friends are likely to have when travelling.

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

Medical cover

- Necessary medical treatment expenses incurred during the period of travel due to sickness or accidental injury, including out-patient treatment, hospitalization fees, surgery and doctor, up to HK\$800,000.
- Follow-up medical treatment expenses incurred within three months after the return to Hong Kong including Chinese bonesetting and acupuncture.

Personal accident cover

- In the event of death or disablement as a result of injury sustained during the period of travel.
- Maximum benefits up to HK\$1,500,000* if the insured meets death or disablement on any public common carrier or during robbery.
- Maximum of HK\$200,000 for burns cover.
- Loss of income protection period up to 12 weeks.

* Coverage on death or disablement on any public common carrier or during robbery is not applicable to persons aged below 17 or over 65.

- 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.

24-hour global emergency assistance service

Call Zurich 24-hour emergency assistance hotline for the following services:

- Quick hospitalization arrangement and pre-payment of hospitalization deposit.
- Transportation of medical personnel and supplies by all types of suitable transportation.
- Transportation of the insured back to Hong Kong or to the nearest suitable place for treatment and medication.
- Additional hotel accommodation expenses incurred by you related to an incident requiring emergency evacuation to resume the course of your insured journey or to return you to Hong Kong.
- In the event of serious physical injury or serious illness, we will arrange and pay for one economy class return airfare for a relative or a friend of you to accompany you.
- Cost of return to Hong Kong and accompanying unattended dependent child in the event of the insured suffers 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, doctor's referral, interpretation, legal services, customs information and quarantine regulations.

Personal liability up to HK\$2,500,000

If you accidentally cause bodily injury to others or damage other's property while you are travelling, Zurich Insurance will pay for compensation and litigation expenses that you are legally liable for.

No excess for personal effects cover

Personal baggage

Covering loss of or damage to baggage or personal belongings due to accident. (Limited to HK\$2,500 per article, set or collection; HK\$5,000 for lap-top computer.)

Loss of money

Cover any accidental loss of cash, cheques and traveller's cheque.

Loss of travel documents and tickets

Covering expense incurred in the replacement of travel documents, credit cards, or tickets lost due to accident.

Loss of home contents due to burglary

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

* This section does not cover the first HK\$3,000 of each and every claim.

Travel inconvenience compensation

Travel delay

If your transport is delayed for more than 8 hours due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions or the mechanical breakdown or derangement of the conveyance, HK\$300 will be paid for each 8 hours thereafter.

Re-routing

On cancellation of your planned method of public transport due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, the additional charges for alternative public transport to the original destination will be reimbursed to you.

Baggage delay

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

Cancellation

On cancellation of the trip due to serious illness or death of the insured or his/ her direct relatives, the insured's attendance being required at court as a witness or for jury service, or 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, non-refundable charges for tours, air tickets and hotels will be compensated.

Curtailment

On curtailment of the trip due to the above reasons, non-refundable charges for tours, air tickets and hotels will be compensated.

A wider range of better benefits gives you comprehensive coverage

100% protection for challenging sports

Now you can get the most out of your trip because Travelplus Insurance Plan has been specially designed to include some of the favourite challenging sports, including winter sports, scuba diving, water-skiing, rafting, sailing, windsurfing, parachuting, rock climbing, bungee jumping and horse riding. All these for no additional charge and cover can be as high as 100%.

Enrol once for year round protection

This convenient arrangement can make sure you never set off for any trip without insurance protection, you are covered for an unlimited number of trips, with the maximum duration of 90 days for every single trip during the year.

Free protection for children

For couples who enrol for the family plan, all their children aged below 17 will enjoy free cover.

Special offer for group

A 10% special discount on premium received for 7 to 12 individuals who enrol as a group, and a 15% special discount on premium received for more than 12 individuals who enrol as a group.

Protection for everyone

There is no minimum age limit for Travelplus Insurance Plan cover, and the maximum age limit is as high as 75 years old. The protection period can be up to 180 days (short term policy) and 90 days (annual policy). Whenever you travel, we will have you covered.

Immediate approval

Once you've completed the enrolment form, simply hand it to Zurich Insurance or any authorized agent to receive your Travelplus policy instantly.

Benefits table

Coverage	Maximum benefits per insured person (HK\$)		
	Gold plan	Silver plan	Bronze plan
1. Medical cover			
a. Medical expenses including follow-up medical treatment expenses	800,000	500,000	200,000
b. Overseas hospital daily cash benefit	250 per day and up to 3,000	250 per day and up to 1,500	250 per day and up to 1,000
2. Global emergency assistance cover			
a. Hospital admission guarantee		39,000	
b. Emergency evacuation or repatriation service		Actual cost	
c. Repatriation of mortal remains		Actual cost	
d. Compassionate visit		One economy class return airfare	
e. Additional travel and accommodation expenses		1,950 per day and up to 7,800	
f. Return of unattended children		One economy class one-way airfare up to 30,000	
g. Other free advisory services			
3. 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 per week	1,000 per week	1,000 per week
4. Personal baggage	20,000	10,000	5,000
5. Loss of money	3,000	2,000	1,000
6. Loss of travel documents or tickets	3,000	2,000	1,000
7. Loss of home contents due to burglary	100,000	80,000	50,000
8. Personal liability	2,500,000	2,500,000	2,500,000
9. Travel delay/ re-routing			
a. Travel delay	1,500	1,500	1,500
b. Extra re-routing costs due to travel delay	10,000	7,500	5,000
10. Baggage delay	1,500	1,000	500
11. Cancellation of trip	30,000	20,000	10,000
12. Curtailment of trip	30,000	20,000	10,000

Premium table

For short term travel						
Premium (HK\$)						
No. of days	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	1,600	3,200

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 persons above the age of 65 or aged below 17 are limited to 50% of the original sum insured for personal accident cover.
4. Insured persons above the age of 65 or aged below 17 (if travel independently) can opt for bronze cover only.
5. For one way travel, cover is valid for a maximum of 7 days after arrival at the final destination.
6. The maximum benefit for any one accident shall not exceed 300% of each section for a family policy.
7. 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.
8. No refund of premium is allowed once the policy has been effected. (For short term policy only)
9. Coverage on death or disablement on any public common carrier or during robbery is not applicable to persons aged below 17 or over 65.
10. 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.

Major exclusions of this policy :

Accidents caused by 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 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 Group, the world's 6th largest insurance corporation¹ and a Fortune Global 100 company² serving over 30 million customers worldwide. In Hong Kong we offer a full range of life and general insurance solutions for individuals as well as companies. Today, the group's premium income is close to HK\$3 billion, making it a top 10 insurer in Hong Kong.

¹In terms of revenue, source: Forbes International 500, August 2003

²In terms of revenue, source: Fortune, July 2003

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Travelplus Insurance Plan



