

TravelCare Insurance Plan

When you're out of town for holiday or business and you know that you and your family are protected by a comprehensive travel insurance and emergency assistance service, you can have a complete peace of mind throughout your journey.

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

New Features

- New single occupancy benefit provides reimbursement of 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
- New 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
- Enhanced Medical Cover which includes follow up medical expenses paid to Chinese medicine practitioner
- Coverage for extra hotel cost and/or re-routing cost due to travel delay caused by airport closure

Other Plan Highlights

- No excess on any of the benefits
- 24-hour global emergency assistance services including emergency medical evacuation and hospital admission deposit guarantee
- Protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.¹
- No age limit applicable to enrollment²
- Rental vehicle excess up to HKD5,000
- 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 Certain age groups are subject to additional policy terms 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 return to Hong Kong, including the medical expenses paid to Chinese Medicine Practitioner up to a maximum of five visits, or medical expenses for Chinese Medicine bone-setting, acupuncture or chiropractic treatments.

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 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, appliances or equipment.

Section 2 - Global 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 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 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 year 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, doctors/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 provides:

- Maximum benefits up to HKD 1,200,000³ if the insured person dies or sustains any of the specified disablement while the insured person is travelling on any public common carrier or is a victim in robbery; or up to HKD 600,000 as a result of other accidents.
- Maximum benefits up to HKD 600,000 if the insured person suffers from third degree burns due to an accident during the insured journey.

³ It is not applicable to person aged 17 or below or aged 76 or above.

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 million 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 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 tablets PC, golf equipment, lap-top computer, cameras and camcorders and their related accessories and equipment during the insured journey.

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 of any kind of gold, platinum, diamond, jade or pearl, mobile phone (including PDA phone, similar device with telecommunication function and other accessories), money (including cheques, traveller's cheques, etc.), plastic money (including the credit value of 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, cheques and traveller's cheques which 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, or 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. for 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 Burglary⁴

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.

⁴ 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, cheques, 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 bodily injury to others or damage to other's property during the insured journey.

Major Exclusions:

1. any willful, 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 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 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:

- HKD300 for each and every 6 hours of travel delay.
- Extra hotel cost incurred outside Hong Kong due to travel delay.
- Extra re-routing cost due to travel delay.

Major Exclusion:

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 airport closure due to 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 arrival at the scheduled destination abroad.

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 or travel companion within 90 days before departure;
- the insured person's attendance being required in court as a witness or for jury service within 90 days before departure;
- 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 to schedules that is not verified by the airline, travel agency or other relevant organizations.

Section 14 - Curtailment of Trip

This benefit covers the loss of unused and non refundable travel fare, accommodation, or additional travel fare and accommodation incurred which have been paid in advance in the event that 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 fire, flood or burglary at the 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.

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 is not verified by the airline, travel agency or other relevant organizations.

Section 15 - 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 16 - 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.

Section 17 - 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 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.

Benefit Table

Section / Coverage	Maximum Benefits per Insured Person (HKD)		
	Alpine Plan	Vantage Plan	China Plan
Section 1 – Medical Cover			
(a) Medical expenses including follow-up medical expense:	1,000,000	300,000	250,000
Sub-limit for follow-up medical expense due to:			
– accidental injury	1,000,000	300,000	250,000
– illness	50,000	15,000	12,500
Additional benefits: Overseas travelling expenses for seeking medical treatment	300	300	300
(b) Overseas Hospital Daily Cash Benefit	5,000 (500 per day)	5,000 (500 per day)	Not applicable
– Additional Benefits: Hospital confinement or quarantine cash allowance due to infectious disease	3,000 (300 per day)	3,000 (300 per day)	1,500 (150 per day)
(c) Hotel Room Accommodation for Convalescence and Travelling Expenses	30,000	10,000	10,000
Section 2 – Global Emergency Assistance			
(a) Compassionate Visit	One economy class round-trip travel ticket		
(b) Emergency Medical Evacuation	Actual Cost		
(c) Repatriation of Mortal Remains	Actual Cost		
(d) Return of Unattended Children	One economy class one-way travel ticket and up to 30,000		
(e) Deposit Guarantee for Hospital Admission	39,000		
(f) Travelling and Accommodation Expenses	One economy class one-way travel ticket and hotel accommodation expenses up to 7,800		
(g) 24-hour Telephone Hotline and Referral Services	Included		
Section 3 – Personal Accident			
(a) Accident on Public Common Carrier or during robbery	1,200,000	600,000	600,000
(b) Other Accidents	600,000	300,000	300,000
(c) Burns Cover	600,000	300,000	150,000
Section 4 – Compassionate Death Cash and Visit			
– Compassionate death cash	10,000	10,000	10,000
– One economy class round-trip travel ticket and hotel accommodation expenses	30,000	5,000	5,000
Section 5 – Personal Baggage Cover	20,000	5,000	3,000
Sub-limits:			
– Per item, pair, set or collection	3,000	3,000	3,000
– Lap-top computer	10,000	10,000	10,000
– Aggregate limit of all cameras, camcorders and their accessories and related equipment.	5,000	5,000	5,000
– Aggregate limit of golf equipment	5,000	5,000	5,000
Section 6 – Loss of Personal Money	3,000	2,000	2,000
Section 7 – Credit Card Protection	15,000	10,000	5,000
Section 8 – Loss of Travel Document and/or Travel Ticket	40,000	2,000	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	2,100	900	300
(b) Extra Hotel Cost due to Travel Delay	1,000	1,000	Not applicable
(c) Extra Re-routing Costs due to Travel Delay	12,500	5,000	Not applicable
Section 12 – Baggage Delay Allowance	1,000	500	300
Section 13 – Cancellation of Trip			
(a) Cancellation of Trip	30,000	7,500	3,000
(b) Single Occupancy	10,000	2,500	1,000
Section 14 – Curtailment of Trip	30,000	7,500	3,000
Section 15 – Unauthorized Use of Lost Credit Card	3,000	3,000	3,000
Section 16 – Rental Vehicle Excess	5,000	5,000	5,000
Section 17 – Missed Event Cover	2,000	1,000	300

Premium Table (HKD)

Number of days	Worldwide travel				China & Macau only	
	Alpine Plan		Vantage Plan		China Plan	
	Individual	Family	Individual	Family	Individual	Family
Single Trip Travel Plan						
1	128	283	93	208	43	93
2	138	303	103	228	53	118
3	148	328	118	260	61	138
4	178	393	128	283	77	173
5	203	448	143	313	88	193
6	238	523	158	348	103	228
7	258	568	178	393	113	248
8	313	688	193	428	123	270
9	328	723	198	438	138	303
10	353	778	203	448	153	338
11	383	843	258	568	163	358
12	418	920	268	588	173	380
13	433	953	278	613	188	413
14	448	988	288	633	198	433
15	473	1,040	303	668	203	448
16	488	1,073	328	723	203	448
17	503	1,108	333	733	203	448
18	518	1,140	343	753	203	448
19	528	1,163	358	788	203	448
20	538	1,183	363	798	203	448
21	548	1,208	378	833	238	523
22	558	1,228	388	853	238	523
23	563	1,238	403	888	248	543
24	573	1,260	413	908	248	543
25	583	1,283	428	943	248	543
26	608	1,338	443	973	278	613
27	618	1,360	458	1,008	278	613
28	633	1,393	468	1,030	278	613
29	653	1,438	478	1,053	278	613
30	668	1,470	498	1,098	278	613
Each additional 5 days	125	275	90	200	75	165

7-day claims processing guaranteed

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

- Inform Zurich after the incident by phone, fax or mail within 30 days.
- Complete and return the claim form and all required 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 and all accompanying children aged 17 or below can be covered under one family policy.
3. Section 3(a) Accident on Public Common Carrier or during Robbery is not applicable to insured person aged 17 or below or aged 76 or above.
4. For insured person aged 17 or below or aged 76 or above, the maximum indemnity payable in regard to Section 3(b)–Other Accidents and Section 3(c)–Burns Cover will be 50% of the maximum benefits as stated in the Table of Benefits.
5. For insured person aged at or over 76 years upon the commencement of the insured journey, the maximum indemnity payable in regard to medical expenses pursuant to section 1(a) (except for the travelling expenses under Extension to Section 1(a) (i) will be 50% of the maximum benefits as stated in the Table of Benefits.
6. 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.
7. The maximum period of protection is 180 days.
8. For one-way travel, cover is valid for a maximum of seven days after the insured person’s arrival at the declared final destination.
9. No extension of period of insurance is allowed once the policy has been effected.
10. No compensation will be paid for the loss due to cancellation or curtailment of trips unless the cancellation or curtailment, as the case may be, is verified by airlines, travel agents or other relevant organization.
11. No refund of premium is allowed once the policy has been effected.
12. 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, 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 losses due to terrorism except for Section 1 - Medical Cover, Section 2 - Global Emergency Assistance, Section 3 - Personal Accident, Section 11 - Travel Delay, Section 13(a) - Cancellation of Trip and Section 14 - Curtailment of Trip.
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 traveling with a passport of the People’s Republic of China.
6. Any losses 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. The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.
8. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
9. 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 itself 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 flexible 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 10 insurers in Hong Kong.

Zurich Insurance Group is a leading multi-line insurance provider with a global network of subsidiary and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland. With over 60,000 employees serving customers in more than 170 countries, our ambition is to become the best global insurer as measured by our shareholders, customers and employees.

Zurich Insurance Company Ltd
(a company incorporated in Switzerland)
25-26/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: +852 2968 2288
Fax: +852 2968 0639
Website: www.zurich.com.hk



TravelCare Insurance Plan

