

Travelplus Insurance Plan

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

Medical cover extends to include the following additional benefits:

- Travelling expense incurred for the purpose of seeking medical treatment due to illness or injury suffered during the insured journey
- Medical expense incurred for infectious disease contracted during the insured journey and corresponding follow-up diagnosis within 10 days after the insured person's return to Hong Kong
- Hospital confinement or quarantine cash allowance due to infectious disease

New benefits

Plan highlights

- Overseas hospital daily cash benefit
- Follow-up medical cover, including Chinese medicine bone-setting, acupuncture treatment, etc.
- Personal accident cover, including accident on public common carrier or during robbery
- 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
- Additional transportation & accommodation expenses due to the loss of travel document or ticket
- Baggage cover, including golf equipment and lap-top computer
- 100% protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.
- Travel delay & re-routing due to terrorism, natural disaster, adverse weather conditions, etc.
- No age limit¹
- All accompanying children aged at or below 17 years will enjoy free cover while both parents are enrolled in 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 plan, no limit on the frequency of travel

¹ It is not applicable to annual travel 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	1,000,000	500,000	250,000
• Overseas hospital daily cash benefit	5,000 (250/ day)	3,000 (250/ day)	1,000 (250/ day)
Additional benefits			
• Overseas travelling expenses for seeking medical treatment	300	300	300
• Hospital confinement or quarantine cash allowance due to infectious disease	5,000 (500/day)	5,000 (500/day)	5,000 (500/day)
24-hour global emergency assistance service			
• Hospital admission guarantee		39,000	
• Emergency medical evacuation		Actual cost	
• Repatriation of mortal remains		Actual cost	
• Compassionate visit		One economy class return airfare	
• Additional hotel 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		Included	
Personal accident	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 and visit	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 personal money	3,000	2,500	1,000
Credit card protection	30,000	15,000	5,000
Loss of travel document and/or travel ticket	3,000	3,000	1,000
Loss of home contents due to burglary	100,000	80,000	50,000
Personal liability	2,500,000	2,000,000	1,500,000
Travel delay & re-routing			
• Travel delay	1,500	1,500	1,500
• Extra hotel cost due to travel delay	2,000	2,000	2,000
• Extra re-routing cost due to travel delay	10,000	7,500	5,000
Baggage delay / Emergency purchases	1,500	1,000	500
Cancellation of trip	30,000	20,000	10,000
Curtailment of trip	30,000	20,000	10,000
Missed event cover	2,000	1,000	Nil
MediExpress China medical card service <small>(Applicable to annual travel plan only)</small>	Straight admission to over 100 appointed hospitals in China upon presentation of MediExpress China Medical Card		

Comprehensive coverage on medical and personal accident and 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 period of travel, up to HK\$1,000,000. It also covers overseas hospital daily cash benefit up to HK\$250 per day.
- Follow-up medical expenses incurred within 3 months after return to Hong Kong, including Chinese medicine bone-setting and acupuncture treatment.

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 person 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 the insured person to Hong Kong.
- Arrange and pay for one economy class return airfare for the insured person's immediate family member to accompany the insured person in the event of the insured person suffering from serious illness or injury during the period of travel.
- Arrange and pay for a one-way economy class airfare for returning the insured person's unattended child aged below 17 years back to Hong Kong in the event of the insured person suffering from serious illness or injury during the period of travel.
- Transportation of mortal remains or ashes back to Hong Kong in the event of death.
- 24-hour hotline for medical enquiries, doctors/legal/interpreter/embassy referral, customs information and quarantine regulations.

Personal accident

- Maximum benefits up to HK\$1,000,000 in the event of death or disablement as a result of injury sustained by the insured person during the period of travel. Maximum benefits up to HK\$1,500,000² if death or disablement is sustained by the insured person on any public common carrier or during robbery.
- In the event of burns cover, 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 personal accident cover per life in aggregate of all multiple policies issued by our company and/or related companies.

² It is not applicable to person aged at or below 17 years or over 65 years.

Compassionate death cash and visit

- In the event of death of the insured person during the period of travel, HK\$ 10,000 will be offered to express our condolences.
- In the event of death of the insured person during the period of travel, 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

Covers the accidental loss of or damage to baggage or personal belongings including golf equipment and lap-top computer during the period of travel.

- Baggage or personal belongings: Up to HK\$2,500 per article, pair, set or collection
- Golf equipment: Up to HK\$2,500 per article, pair, set or collection and maximum HK\$5,000 per insured journey
- Lap-top computer: Up to HK\$10,000, subject to the maximum benefits as stated in the Benefits table

Loss of personal money

Covers any accidental loss of cash, cheques and traveller's cheques during the period of travel due to robbery, burglary or theft.

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 document and/or travel ticket

Covers the replacement cost incurred for the accidental loss of travel documents, credit cards, or ticket during the period of travel as well as extra transportation and accommodation expenses.

Loss of home contents due to burglary²

Covers the loss of or damage to home contents as a result of burglary whilst the insured person's home is unoccupied during the period of travel.

² Maximum of HK\$5,000 for any one article, pair, set or collection.

Personal liability

Covers the insured person's 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 during the period of travel.

Travel inconvenience compensation

Travel delay & re-routing

- If your public common carrier is delayed for more than 6 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 6 hours thereafter.
- In the event of the consequent cancellation of the planned public common carrier after delay for more than 6 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, the additional charges for alternative public common carrier to the original destination will be reimbursed to you.

Baggage delay/ Emergency purchases

Covers the expenses for necessary personal clothing and other necessities if baggage is delayed for more than 6 hours after your arrival at the destination abroad.

Cancellation of trip

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

Missed event cover

If the insured person is unable to attend an event of overseas sports or music or entertainment due to his/her or his/her immediate family member's death, serious physical injury or serious illness, or his/her witness summons, jury service, compulsory quarantine, or the mechanical/electrical breakdown of his/her public common carrier before the scheduled start time of the aforesaid event, the ticket cost of the aforesaid event as paid by the insured person's or his/her spouse's credit card will be compensated.

MediExpress China medical card service

(Applicable to annual travel plan only)

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

Premium table

For single trip travel plan

No. of days	Premium (HK\$)					
	Gold plan		Silver plan		Bronze plan	
	Individual	Family	Individual	Family	Individual	Family
1	105	210	78	156	40	80
2	118	236	95	190	50	100
3	135	270	110	220	58	116
4	188	376	141	282	72	144
5	215	430	155	310	100	200
6	248	496	175	350	140	280
7	262	524	188	376	148	296
8	280	560	198	396	160	320
9	290	580	212	424	169	338
10	312	624	222	444	177	354
11	350	700	232	464	186	372
12	360	720	244	488	193	386
13	391	782	265	530	200	400
14	418	836	285	570	216	432
15	455	910	299	598	244	488
16	473	946	318	636	250	500
17	482	964	325	650	253	506
18	491	982	329	658	256	512
19	500	1,000	336	672	260	520
20	512	1,024	342	684	264	528
21	520	1,040	347	694	267	534
22	530	1,060	353	706	271	542
23	536	1,072	359	718	274	548
24	544	1,088	365	730	277	554
25	549	1,098	371	742	280	560
26	557	1,114	376	752	285	570
27	565	1,130	383	766	288	576
28	575	1,150	387	774	291	582
29	586	1,172	394	788	295	590
30	607	1,214	400	800	299	598
Additional day (31-180)	18	36	12	24	10	20

For annual travel plan

	Premium (HK\$)					
	Gold plan		Silver plan		Bronze plan	
	Individual	Family	Individual	Family	Individual	Family
	1,980	3,960	1,500	3,000	1,000	2,000

7-day claims processing guaranteed

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

- Inform Zurich 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.

Notes:

1. Loss of cash or personal belongings, which are not reported to the local 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 organizations.
3. Insured person above the age of 65 years or aged at or 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 at or below 17 years (if travelling independently) can opt for silver plan or bronze plan.
6. For annual travel plan, 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 single trip travel plan and up to 90 days for annual travel plan 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 single trip travel plan only).
13. Extra 50% of coverage on death or disablement on any public common carrier or during robbery is not applicable to persons aged at or below 17 years or over 65 years.
14. Coverage on medical expenses does not cover the first HK\$150 of each and every claim for the insured person aged over 80 years.
15. Coverage on golf equipment does not cover the first HK\$250 of each and every claim.
16. Missed event claim must be verified with the presentation of actual ticket and payment reward.
17. The actual destination(s) for the insured journey shall refer to the insured person's itinerary issued by travel agent/ service provider/ public common carrier.

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.

We will not cover any loss caused by the relevant delay, cancellation or curtailment of the insured journey which is existing or announced before the application date of this policy under the single trip travel plan, whereas under the annual travel plan, before either (1) the application date of this policy or (2) the date stated on the receipt issued by the travel agent or public common carrier for the confirmation of full payment of travel ticket or tour, whichever is the later.

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 and exclusions, please refer to the policy document itself. Zurich Insurance Company reserves the right of final approval.



Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 150 company². The Group achieved business operating profit of over HK\$40 billion in 2008³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2009

² In terms of revenue, source: Fortune Global 500, July 2008

³ Zurich Annual Report 2008

⁴ As of 31st March 2009

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