



TravelCare Worldwide
Insurance Plan



暢遊樂
全球旅遊保險計劃



TravelCare Worldwide Insurance Plan

When you're out of town, or on holiday, and you know that you and your family are protected by the most comprehensive travel insurance and emergency assistance service, you can be rest assured.

That's why Zurich brings you the TravelCare Worldwide Insurance Plan. With extensive benefits, global validity, and affordable premiums, it's the best travel companion you could possibly have!

Plan highlights

- Overseas hospital daily cash benefit
- Follow-up medical treatment expenses, including Chinese medicine bone-setting, acupuncture, etc.
- Personal accident cover, including accident on public common carrier or during robbery
- Burns cover
- 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 expenses due to the loss of travel documents or tickets
- 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
- 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\$)
Medical cover	
• Medical expenses	1,000,000
- Sub-limit for follow-up medical treatment expenses within 3 months of returning to Hong Kong	50,000
• Overseas hospital daily cash benefit	5,000 (500/day)
• Hotel room accommodation for convalescence and return ticket	30,000 (daily room rate 1,000)
Global emergency assistance	
• 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
• 24-hour telephone hotline and referral services	Included
Personal accident	
• Accident on public common carrier or during robbery	1,200,000
• Other accidents	600,000
• Burns cover	600,000
Compassionate death cash and visit	
	10,000
	One economy class return airfare and actual hotel accommodation costs up to 30,000
Personal baggage cover	20,000
Loss of personal money	3,000
Credit card protection	15,000
Loss of travel document and/or travel ticket	40,000
Loss of home contents due to burglary	100,000 (5,000 per article, pair, set or collection)
Personal liability	2,500,000
Travel delay	
• Travel delay	2,000 (250 per 6 hours period)
• Extra hotel cost due to travel delay	1,000
• Extra re-routing cost due to travel delay	12,500
Baggage delay/ Emergency purchases	1,000
Cancellation of trip	30,000
Curtailment of trip	30,000
MediExpress China medical card services (Applicable to annual travel plan only)	Straight admission to over 100 appointed hospitals in China upon presentation of MediExpress China Medical Card

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

Medical cover

- Necessary medical treatment expenses including out-patient treatment, hospitalization fees, surgery and doctor fees, incurred due to sickness or accidental injury during the period of travel.
- Follow-up medical treatment expenses incurred within 3 months after return to Hong Kong.
- Overseas hospital daily cash allowance if the insured person needs to be hospitalized during the period of travel.
- Compensation for additional hotel and return transportation expenses incurred due to convalescence as directed by a doctor after the insured person's discharge from hospital.

Global emergency assistance

- 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 member² 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.

² Immediate family members include: the insured person's spouse, parents, parents-in-law, grandparents, son or daughter, brother or sister, grandchild and legal guardian.

Personal accident

- Covers death or disablement or burns as a result of accident during the period of travel. In the event of death or disablement as a result of injury during robbery or on a licensed public common carrier (such as a tour bus), double indemnity³ will be paid.
- Full terrorism cover for personal accident.

³ It is not applicable to insured 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 member² 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\$3,000 per article, pair, set or collection
- Golf equipment:
Up to HK\$3,000 per article, pair, set or collection and maximum HK\$5,000 per insured journey
- Lap-top computer:
Up to HK\$10,000

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 for 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.
- Covers for the extra hotel and travel expenses arising from the replacement of stolen travel documents.

Loss of home contents due to burglary

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.

Personal liability

If the insured person accidentally causes bodily injury to others or damages another person's property during the period of travel, Zurich will cover the insured person's liability of the compensation and litigation expenses that the insured person is legally liable for due to such injury or damage.

Travel inconvenience compensation

Travel delay

In the event of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster or mechanical/electrical breakdown of public common carrier which causes:

- Delay in departure for more than 6 hours, the insured person will be compensated for the delay.
- Delay for more than 6 hours (except at place of origin of journey), the incurred extra hotel expenses will be covered.
- Consequent cancellation of the planned public common carrier after delay for 6 hours, the additional costs for alternative public transport to the planned destination of the original itinerary will be covered.

Baggage delay/ Emergency purchases

Cover the expenses for necessary personal clothing and other necessities if baggage is delayed for more than 6 hours after the insured person's arrival at the destination abroad.

Cancellation/ Curtailment of trip

Compensation will be paid for any unused and non-refundable travel fares and hotel charges which have been incurred in the event of the following:

- Death, serious physical injury or serious illness suffered by the insured person or the insured person's immediate family members² or close business partners.
- Accident such as fire or flood occurring at the insured person's residence.
- Unexpected outbreak of riot or terrorism at the planned destination.
- Insured person's presence in court as a witness or juror being required (not applicable to curtailment of trip).
- Hijack of public common carrier (not applicable to cancellation of trip).

MediExpress China medical card services (Applicable to annual travel plan only)

In the event of accident or sickness 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.

保費表 Premium table

單次旅遊計劃 For single trip travel plan

日數(天) Number of days	個人 (港幣/元) Individual (HK\$)	家庭 (港幣/元) Family (HK\$)
1	88	176
2	102	204
3	122	244
4	152	304
5	168	336
6	200	400
7	218	436
8	262	524
9	282	564
10	300	600
11	328	656
12	348	696
13	362	724
14	378	756
15	392	784
16	412	824
17	433	866
18	438	876
19	458	916
20	470	940
21	488	976
22	498	996
23	512	1,024
24	522	1,044
25	532	1,064
26	542	1,084
27	554	1,108
28	565	1,130
29	582	1,164
30	599	1,198
31	610	1,220
以後每星期 Additional 1 week	100	200

全年旅遊計劃 For annual travel plan

保費 (港幣/元) Premium (HK\$)	
個人 Individual	家庭 Family
1,850	3,700

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. The family plan shall include the insured person, his/her spouse and all accompanying children aged at or below 17 years. The insured person's spouse and each child receive the same benefit amount as the insured person except under Section 3 - Personal Accident where the maximum benefit for each child is HK\$300,000.
2. The maximum liability in aggregate for any one accident in family plan shall not exceed 300% of each section's benefit.
3. Double Indemnity on death or disablement on any public common carrier or during robbery is not applicable to insured person aged at or below 17 years or over 65 years.
4. For insured person aged over 65 years or aged at or below 17 years, personal accident cover is limited to 50% of the original sum insured.
5. For annual travel, the acceptance age is up to 70 years and the renewal age is up to 75 years.
6. For one-way travel, cover is valid for a maximum of 7 days after arrival at the final destination.
7. The following cover is not applicable for trip not returning to Hong Kong: Follow-up medical treatment; home contents protection; trip curtailment.
8. No refund of premium is allowed once the policy has been effected (For single trip travel policy only).
9. The period of insurance can be up to 180 days for single trip travel policy and up to 90 days per trip for annual travel policy.
10. No extension of period of insurance is allowed once the policy has been effected.
11. Loss of money, property or travel documents must be reported to the local police within 24 hours.
12. No compensation will be paid for the cancellation or curtailment of trips without verification by airlines, travel agents or other relevant organization.
13. The first HK\$3,000 of each and every claim for loss of or damage to home contents due to burglary is not covered.
14. The first HK\$150 of each and every claim of medical expenses for the insured person aged over 80 years is not covered.
15. The first HK\$250 of each and every claim for loss of or damage to golf equipment is not covered.
16. 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 pre-existing illness or injury; any illness or injury caused by any war, violation of the law, professional sports; dental care and treatment (unless due to accidents), pregnancy, childbirth, suicide, self-inflicted injury, venereal disease, AIDS, any illness or injury caused by alcohol or drug abuse, or travel against the advice of a 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.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 150 company². In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies. Today, the group's premium income in Hong Kong is close to HK\$7.4 billion, 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 2008

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

Zurich Insurance Group (Hong Kong)
24-27/F, One Island East,
18 Westlands Road, Island East, Hong Kong
Telephone: (852) 2968 2222
Fax: (852) 2968 0988
<http://www.zurich.com.hk>



「暢遊樂」 全球旅遊保險計劃

出外旅遊，享受悠然假期，若能隨時享有最全面的保障及支援，自然令您倍感安心。

「暢遊樂」全球旅遊保險計劃提供周全保障，範圍特廣，全球適用，而且保費優惠過人，是您的旅遊最佳良伴。

計劃特點

- 海外住院現金津貼
- 回港後覆診費用，包括跌打、針灸等
- 個人意外保障，包括搭乘公共交通工具或遇劫時發生意外
- 燒傷保障
- 身故恩恤金保障
- 24小時全球緊急支援服務，包括代付入院保證金
- 個人責任保障
- 離港期間家居財物盜竊保障
- 信用卡保障
- 因遺失旅遊證件或機票而引致的額外交通及住宿費用
- 行李保障，包括高爾夫球用具及手提電腦
- 100%業餘危險運動保障 - 包括冬季運動、水肺潛水、滑水、急流漂筏、帆船運動、跳傘、攀石、吊索跳、騎馬等
- 因恐怖活動、天災、惡劣天氣等引致的行程延誤或行程更改，亦可獲補償
- 適合任何年齡投保，不設承保年齡上限¹
- 若受保人及配偶同時投保，其所有17歲或以下同行子女可獲免費保障
- 特設全年旅遊計劃，全年不限旅遊次數

¹ 不適用於全年旅遊計劃

保障範圍一覽表

保障範圍	每名受保人最高保障額 (港幣/元)
醫療保障 <ul style="list-style-type: none">醫療費用<ul style="list-style-type: none">返港後3個月內的覆診費用限額海外住院現金津貼休養期間酒店住宿費用及回程機票	1,000,000 50,000 5,000 (每日500) 30,000 (每天房租1,000)
全球緊急支援 <ul style="list-style-type: none">入院保證金緊急醫療運送遺體運返近親探望額外酒店住宿費用隨行兒童遣送24小時電話熱線諮詢及轉介服務	39,000 實銷費用 實銷費用 一張來回經濟客位機票 7,800 (每日1,950) 一張單程經濟客位機票 高達30,000 適用
個人意外 <ul style="list-style-type: none">乘坐公共交通工具或遇劫時發生之意外其他意外燒傷保障	1,200,000 600,000 600,000
身故恩恤金及近親緊急啟程	10,000 一張來回經濟客位機票 及實際酒店住宿費用 高達30,000
個人行李保障	20,000
遺失個人現金	3,000
信用卡保障	15,000
遺失旅遊證件及/或旅行票	40,000
離港期間家居財物盜竊保障	100,000 (每件、每對、每套或每組5,000)
個人責任	2,500,000
旅程延誤 <ul style="list-style-type: none">旅程延誤因旅程延誤引致之額外酒店費用因旅程延誤引致之更改行程費用	2,000 (每6小時250) 1,000 12,500
行李延誤/緊急購物	1,000
取消行程	30,000
縮短行程	30,000
醫療快線中國醫療卡服務 (只適用於全年旅遊計劃)	出示醫療快線中國醫療卡 便可直接於中國內地超過 100間指定醫院接受治療

全面醫療及意外保障 24小時緊急支援

醫療保障

- 旅遊期間生病或意外受傷所需的醫療費用，包括門診、住院、手術或醫生等費用。
- 返港後3個月內的覆診費用。
- 若受保人旅遊期間需要入住醫院，每日可獲海外住院現金津貼。
- 在出院後，遵從醫生指示休養所需的額外酒店住宿及回程交通費用，可獲賠償。

全球緊急支援

蘇黎世24小時全球緊急支援服務可提供以下服務：

- 安排入院治療及代付入院保證金高達港幣39,000元。
- 安排交通工具運送醫療人員及藥物前往現場救援。
- 接載受保人至適當地點或返回香港治療。
- 因接載受保人回港所引致的額外酒店住宿費用。
- 安排及支付受保人的一名直系親屬²到該地的來回經濟客位機票費用。
- 如受保人於旅遊期間遭遇嚴重意外或患上嚴重疾病，安排及支付一張單程機票予受保人同行之17歲以下之兒童返回香港。
- 如受保人不幸身故，骨灰或遺體運返原居地的費用。
- 24小時熱線提供醫療諮詢、醫生/律師/傳譯/領事館轉介、旅遊簽證及檢疫規定資料等。

² 直系親屬包括受保人的配偶、父母、配偶之父母、祖父母、子女、兄弟姊妹、孫子女及合法監護人。

個人意外

- 旅遊期間因意外而導致死亡或傷殘或嚴重燒傷，可獲賠償。若於公共交通工具上(如旅遊巴士)或劫案中死亡或傷殘，可獲雙倍賠償³。
- 全面保障因恐怖活動引致之個人意外。

³ 不適用於17歲或以下或65歲以上之受保人。

身故恩恤金及近親緊急啟程

- 若受保人於旅遊期間不幸身故，可獲高達港幣10,000元的身故恩恤金，以表達我們的一點關懷。
- 若受保人於旅遊期間不幸身故，我們將支付一名直系親屬²一張來回經濟客位機票及實際酒店住宿費用高達港幣30,000元。

財物損失保障

個人行李保障

保障個人行李及隨身財物於旅遊期間意外遺失或損毀，包括高爾夫球用具及手提電腦，需重新購買或修補的費用。

- 行李及隨身財物：
每件、每對、每套或每組物品的最高賠償額為港幣3,000元
- 高爾夫球用具：
每件、每對、每套或每組物品的最高賠償額為港幣3,000元及每次旅程最高賠償額為港幣5,000元
- 手提電腦：
最高賠償額為港幣10,000元

遺失個人現金

旅遊期間因搶劫、爆竊或偷竊而意外遺失現金、支票或旅行支票。

信用卡保障

受保人於旅遊期間因意外身故而無法支付的信用卡結欠。

遺失旅遊證件及/或旅行票

- 旅遊期間意外遺失旅遊證件、信用卡或機票之有關補領費用。
- 因旅遊證件被竊而引致的額外酒店住宿及交通費用。

離港期間家居財物盜竊保障

旅遊期間受保人住所無人居住，被爆竊所引致的財物損失。

個人責任保障

旅遊期間因意外導致他人身體損傷或財物損失的法律賠償責任及訴訟費用。

旅途阻礙保障

旅程延誤

所乘搭的公共交通工具因罷工或其他工業行動、騷亂、暴亂、劫機、恐怖活動、惡劣天氣、天災或公共交通工具機械/電力故障而引致：

- 啟程延誤超過6小時，可獲賠償。
- 旅程延誤超過6小時(旅程出發地除外)而引致的額外酒店住宿費用。
- 所乘公共交通工具因延誤超過6小時後繼而被取消班期，而需轉乘其他公共交通工具前往原定行程目的地的額外費用。

行李延誤/緊急購物

抵達海外目的地後，已登記寄艙的行李逾6小時仍未送抵，購買應急衣物的費用。

取消行程/縮短行程

因以下事故引致不能成行，其不可退訂的旅行團費、機票及酒店費用，可獲賠償：

- 因受保人本身、其直系親屬¹或緊密商業夥伴身故、患嚴重疾病或蒙受嚴重損傷。
- 受保人自住居所發生火災、水浸等意外。
- 旅遊目的地發生不可預見的暴亂或恐怖活動。
- 受保人須到法庭作供、出任陪審員(縮短行程保障不適用)。
- 所乘之公共交通工具被騎劫(取消行程保障不適用)。

醫療快線中國醫療卡服務

(只適用於全年旅遊計劃)

於中國內地若受保人不幸遇上意外或患病而需要入院，受保人只需出示我們有效的醫療快線中國醫療卡，便可直接於中國內地超過100間指定醫院接受治療。

七天特快賠償承諾

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後盡快以電話、傳真或郵遞通知蘇黎世有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

注意事項：

1. 家庭保障計劃包括受保人、其配偶及所有17歲或以下同行子女。受保人、其配偶及每一子女均可享有相同保障，但於第三節 - 個人意外保障中，每一子女之最高保障額為港幣300,000元。
2. 家庭保障計劃之總賠償額以不超過每項保障額之3倍為限。
3. 於公共交通工具上或劫案中意外死亡或傷殘的雙倍保障不適用於17歲或以下或65歲以上之受保人。
4. 65歲以上或17歲或以下受保人，個人意外保障的最高賠償額為保額的50%。
5. 全年旅遊計劃的承保年齡至70歲，續保至高達75歲。
6. 單程旅遊之有效保障期只限於抵達目的地後7天內。
7. 以下保障均不適用於任何並非返回香港的行程：
覆診費用、家居財物盜竊保障、縮短行程保障。
8. 本保單一經簽發，恕不退還任何保費(只適用於單次旅遊計劃)。
9. 單次旅遊計劃的保障期長達180日，而全年旅遊計劃的每次旅遊保障期長達90日。
10. 本保單一經簽發，恕不能延長保障期。
11. 遺失現金、財物或旅遊證件需在24小時內向當地警方報案。
12. 若未經航空公司、旅行社或有關機構證實行程取消或縮短，將不獲賠償。
13. 家居財物盜竊索償，受保人需自負每宗索償的首港幣3,000元。
14. 如受保人年齡超過80歲，需自負每宗醫療費用索償的首港幣150元。
15. 高爾夫球用具損失或損毀之索償，受保人需自負每宗索償的首港幣250元。
16. 受保旅程之實際目的地會以由旅行社/提供服務的機構/公共交通工具機構發出予受保人之行程表為準。

主要不承保事項：

在受保前已有之疾病或損傷；任何戰爭、違法行為、職業性競爭或運動所引致之疾病及傷害；牙醫費用(非因意外導致)、懷孕、分娩、自殺、自我傷害、性病、愛滋病、酗酒及濫用藥物導致的傷病、或有違醫生勸喻以及純粹以治療為目的之行程。

於單次旅遊計劃中，我們將不會承保所有於本保險單的申請日期前已發生或已宣佈會引致受保旅程延誤、取消或中斷的任何情況；而於全年旅遊計劃中，則指(1)本保險單的申請日期或(2)由旅行社或公共交通工具機構發出確認有關旅程或團費或旅行票已繳付全費的收據日期，以較遲者為準。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內，蘇黎世保險保留最終核權。

關於 蘇黎世

蘇黎世保險集團(香港)是蘇黎世金融服務集團轄下之機構，蘇黎世金融服務集團歷史悠久，乃全球最大的瑞士保險金融服務集團¹及財富雜誌(Fortune)全球150大企業²。蘇黎世保險集團(香港)致力為個人及各大公司團體客戶提供一系列保險方案。集團至今已成為本港十大保險公司之一，在香港的保費收入約74億港元。

¹ 以銷售額、盈利、資產及市值聯合計算。資料來源：2008年4月福布斯雜誌(Forbes)全球2000大企業排行榜。

² 以收益計算。資料來源：2008年7月財富雜誌全球500大企業排行榜。

蘇黎世保險集團(香港)

香港港島東華蘭路18號港島東中心24-27樓

電話：(852) 2968 2222

傳真：(852) 2968 0988

http://www.zurich.com.hk

