

## 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 will 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 for Alpine Plan, HK\$150,000 for Vantage Plan and HK\$125,000 for China Plan respectively.
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 expenses; Loss of home content due to burglary; Curtailment of trip.
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.

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 Limited reserves the right of final approval.

## About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider<sup>1</sup> and a Fortune Global 500 company<sup>2</sup>. The Group achieved business operating profit of over HK\$40 billion in 2008<sup>3</sup>. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's<sup>4</sup>. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

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

<sup>2</sup> In terms of revenue, source: Fortune Global 500, July 2008

<sup>3</sup> Zurich Annual Report 2008

<sup>4</sup> As of 4th August 2009

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## TravelCare Insurance Plan

Upgraded version



# TravelCare 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 have a complete peace of mind throughout your journey.

That's why Zurich brings you the TravelCare Insurance Plan (Worldwide/China & Macau). With extensive benefits and affordable premiums, it's the best travel companion you could possibly have!

Medical cover extends to include the following additional benefits:

- 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



## Plan highlights

- Follow-up medical treatment expenses, including Chinese medicine bone-setting, acupuncture, etc.
- Personal accident cover, including accident on public common carrier or during robbery, and accident due to terrorism
- Burns cover (applicable to worldwide travel only)
- Compassionate death cash cover
- 24-hour global emergency assistance service with hospital admission guarantee
- 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, 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 limit<sup>1</sup>
- 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

## Benefits table (HK\$)

Number of days	Worldwide travel				China & Macau only	
	Alpine Plan		Vantage Plan		China Plan	
	Individual	Family	Individual	Family	Individual	Family
<b>Single trip travel plan</b>						
1	95	190	82	164	38	76
2	110	220	90	180	48	96
3	132	264	100	200	55	110
4	164	328	112	224	68	136
5	181	362	122	244	80	160
6	216	432	140	280	93	186
7	235	470	160	320	105	210
8	283	566	170	340	115	230
9	305	610	175	350	128	256
10	330	660	180	360	140	280
11	361	722	212	424	148	296
12	383	766	220	440	158	316
13	398	796	232	464	162	324
14	416	832	242	484	170	340
15	431	862	250	500	188	376
16	453	906	272	544		
17	468	936	285	570		
18	473	946	295	590	188	376
19	495	990	302	604		
20	505	1,010	310	620		
21	512	1,024	332	664		
22	523	1,046	340	680		
23	527	1,054	352	704	210	420
24	538	1,076	362	724		
25	548	1,096	370	740		
26	558	1,116	382	764		
27	571	1,142	390	780		
28	582	1,164	402	804	235	470
29	599	1,198	410	820		
30	617	1,234	420	840		
31	628	1,256	430	860	Not applicable	
Every additional week	115	230	70	140	45	90
<b>Annual travel plan</b>						
Annual premium	1,850	3,700	1,100	2,200	880	1,760

<sup>1</sup> It is not applicable to annual travel plan

## Benefits table

Coverage	Worldwide travel		China & Macau only
	Alpine Plan	Vantage Plan	China Plan
	Maximum benefits per insured person (HK\$)		Maximum benefits per insured person (HK\$)
<b>Medical cover</b> <ul style="list-style-type: none"> <li>Medical expenses Sub-limit for follow-up medical expenses within 3 months of returning to Hong Kong</li> <li>- Sub-limit for follow-up medical treatment due to accidental injury</li> <li>- Sub-limit for follow-up medical treatment due to illness</li> <li>Overseas hospital daily cash benefit - Additional benefits: Hospital confinement or quarantine cash allowance due to infectious disease</li> <li>Hotel room accommodation for convalescence and return ticket</li> </ul>	1,000,000  1,000,000  50,000 5,000 (500 per day) 3,000 (300 per day)	300,000  300,000  15,000 5,000 (500 per day) 3,000 (300 per day)	250,000  250,000  25,000 Not available 1,500 (150 per day)
<b>Global emergency assistance</b> <ul style="list-style-type: none"> <li>Deposit guarantee for hospital admission</li> <li>Emergency medical evacuation</li> <li>Repatriation of mortal remains</li> <li>Compassionate visit</li> <li>Additional accommodation expenses</li> <li>Return of unattended children</li> <li>24-hour telephone hotline and referral services</li> </ul>	39,000 Actual cost Actual cost One economy class return airfare 7,800 (1,950 per day) One economy class one-way airfare up to 30,000 Available	39,000 Actual cost Actual cost One economy class return airfare 7,800 (1,950 per day) One economy class one-way airfare up to 30,000 Available	39,000 Actual cost Actual cost One economy class return airfare 7,800 (1,950 per day) One economy class one-way airfare up to 30,000 Available
<b>Personal accident</b> <ul style="list-style-type: none"> <li>Accident on public common carrier or during robbery<sup>2</sup></li> <li>Other accidents</li> <li>Burns cover</li> </ul>	1,200,000 600,000 600,000	600,000 300,000 300,000	250,000 250,000 Not available
<b>Compassionate death cash and visit</b> <ul style="list-style-type: none"> <li>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<sup>3</sup></li> </ul>	10,000 30,000	10,000 5,000	10,000 30,000
<b>Personal baggage cover</b> <ul style="list-style-type: none"> <li>Sub-limit for accidental loss of or damage to personal baggage or possessions during the period of travel:</li> <li>Personal baggage or possessions: Per article, pair, set or collection</li> <li>Golf equipment: Per article, pair, set or collection Per insured journey</li> <li>Lap-top computer</li> </ul>	20,000  3,000 3,000 5,000 10,000	5,000  3,000 3,000 5,000 5,000	15,000  3,000 3,000 5,000 5,000
<b>Loss of personal money</b> <ul style="list-style-type: none"> <li>Accidental loss of cash, cheques and traveller's cheques during the period of travel due to robbery, burglary or theft</li> </ul>	3,000	1,000	2,500
<b>Credit card protection</b> <ul style="list-style-type: none"> <li>In the event of accidental death of the insured person, pay for the unpaid credit card outstanding balance</li> </ul>	15,000	10,000	5,000

Coverage	Worldwide travel		China & Macau only
	Alpine Plan	Vantage Plan	China Plan
	Maximum benefits per insured person (HK\$)		Maximum benefits per insured person (HK\$)
<b>Loss of travel document and/or travel ticket</b> <ul style="list-style-type: none"> <li>Replacement cost incurred for the accidental loss of travel documents, credit cards, or ticket during the period of travel and the extra accommodation and travelling expenses</li> </ul>	40,000	2,000	Not available
<b>Loss of home content due to burglary</b> <ul style="list-style-type: none"> <li>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</li> </ul>	100,000	50,000	50,000
<b>Personal liability</b> <ul style="list-style-type: none"> <li>Liability of the compensation and litigation expenses for the accidental bodily injury or property damage to third party</li> </ul>	2,500,000	1,500,000	2,500,000
<b>Travel delay</b> 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: <ul style="list-style-type: none"> <li>Travel delay</li> <li>Extra hotel cost due to travel delay for over 6 hours</li> <li>Extra re-routing cost due to travel delay for over 6 hours</li> </ul>	2,000 (250 per 6 hours)	750 (250 per 6 hours)	250 (250 per 6 hours)
<b>Baggage delay/ Emergency purchases</b> <ul style="list-style-type: none"> <li>Expenses for necessary personal clothing and other necessities if baggage is delayed for over 6 hours after arrival at the destination abroad</li> </ul>	1,000	500	Not available
<b>Cancellation/ Curtailment of trip</b> Compensation for any unused and non-refundable travel fares and hotel charges which have been incurred in the event of the following: <ul style="list-style-type: none"> <li>Death, serious physical injury or serious illness suffered by the insured person, immediate family members<sup>3</sup> or close business partners</li> <li>Accident such as fire or flood occurring at the insured person's residence</li> <li>Unexpected outbreak of riot or terrorism at the planned destination</li> <li>Insured person's presence in court as a witness or juror being required (not applicable to curtailment of trip)</li> <li>Hijack of public common carrier (not applicable to cancellation of trip)</li> </ul>	30,000	7,500	10,000
<b>MediExpress China medical card services</b> (Applicable to annual travel plan and insured person aged over 17 years only) <ul style="list-style-type: none"> <li>In the event of accident or sickness requiring hospitalization in China, the insured person can be straightly admitted to one of over 270 appointed hospitals by presenting our valid MediExpress China Medical Card</li> </ul>	Available	Available	Not available

<sup>2</sup> It is not applicable to insured person aged at or below 17 years or over 65 years

<sup>3</sup> Immediate family members include: the insured person's spouse, parents, parents-in-law, grandparents, son or daughter, brother or sister, grandchild and legal guardian