



# Annual TravelCare Insurance Plan

Table of benefits

| Section / Coverage   | Maximum Benefits per Insured Person (HKD)   |  |   |
|--|---|--|---|
|  | Alpine Plan                                 | Vantage Plan   | China & Macau Plan                      |
| <b>Section 1 – Medical Cover</b>   |   |  |   |
| (a) Medical expenses<br>Including sub-limit for follow-up medical expense due to:<br>– Accidental injury<br>– Illness<br>– Chinese medicine practitioner, Chinese bone-setting, acupuncture, chiropractic treatment<br>– Overseas travelling expense for seeking medical treatment | 1,000,000                                   | 400,000  | 250,000                                 |
| (b) Overseas hospital daily cash benefit (HKD 500 per day)   | 5,000                                       | 3,000  | N/A                                     |
| (c) Compulsory quarantine cash allowance due to infectious disease (HKD 300 per day)   | 5,000                                       | 3,000  | 1,500                                   |
| (d) Hotel room accommodation for convalescence and travelling expenses (HKD 1,500 per day for hotel)   | 30,000                                      | 10,000   | 5,000                                   |
| <b>Section 2 – Zurich Emergency Assistance</b>   |   |  |   |
| (a) Deposit guarantee for hospital admission   |   | 39,000   |   |
| (b) Emergency medical evacuation   |   | Actual cost  |   |
| (c) Repatriation of mortal remains   |   | Actual cost  |   |
| (d) Compassionate visit  |   | One economy class round-trip travel ticket   |   |
| (e) Travelling and accommodation expenses  |   | Hotel accommodation expenses up to 700/day (Max. 5 days)   |   |
| (f) Return of unattended children  |   | One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day) |   |
| (g) 24-hour telephone hotline and referral services  |   | One economy class one-way travel ticket and up to 30,000 Included                                    |   |
| <b>Section 3 – Personal Accident</b>   |   |  |   |
| (a) Accident on public common carrier or during robbery<br>– Insured person aged 18 to 75<br>– Insured person aged 17 or below   | 1,200,000<br>300,000                        | 600,000<br>150,000   | 600,000<br>150,000                      |
| (b) Other Accidents<br>– Insured person aged 18 to 75<br>– Insured person aged 17 or below   | 600,000<br>300,000                          | 300,000<br>150,000   | 300,000<br>150,000                      |
| (c) Burns Cover<br>– Insured person aged 18 to 75<br>– Insured person aged 17 or below   | 500,000<br>250,000                          | 200,000<br>100,000   | 100,000<br>50,000                       |
| <b>Section 4 – Compassionate Death Cash and Visit</b>  |   |  |   |
| – Compassionate death cash   |   | 10,000   |   |
| – Compassionate visit  |   | One economy class round-trip travel ticket and hotel accommodation expenses up to                    |   |
|  | 30,000                                      | 5,000  | 5,000                                   |
| <b>Section 5 – Personal Baggage Cover</b>  |   |  |   |
| Sub-limits:<br>– Per item, pair, set or collection<br>– Lap-top computer<br>– Aggregate limit of all cameras, camcorders and their accessories and related equipment<br>– Mobile phone   | 20,000<br>3,000<br>10,000<br>5,000<br>3,000 | 10,000<br>3,000<br>10,000<br>5,000<br>N/A  | 3,000<br>3,000<br>3,000<br>3,000<br>N/A |
| <b>Section 6 – Loss of Personal Money</b>  | 3,000                                       | 2,000  | 1,000                                   |
| <b>Section 7 – Credit Card Protection</b>  | 15,000                                      | 10,000   | 5,000                                   |
| <b>Section 8 – Loss of Travel Document and/or Travel Ticket</b>  | 40,000                                      | 10,000   | 2,000                                   |
| <b>Section 9 – Loss of Home Contents due to Burglary</b>   | 100,000                                     | 50,000   | 5,000                                   |
| <b>Section 10 – Personal Liability</b>   | 2,500,000                                   | 1,500,000  | 1,500,000                               |
| <b>Section 11 – Travel Delay</b>   |   |  |   |
| (a) Travel Delay (HKD 300 for each and every full 6 hours' delay)  | 2,100                                       | 900  | 300                                     |
| (b) Extra hotel cost due to travel delay   | 1,000                                       | 1,000  | N/A                                     |
| (c) Extra re-routing cost due to travel delay  | 12,500                                      | 5,000  | N/A                                     |
| (d) Cancellation of Trip due to Travel Delay for over 10 hours   | 3,000                                       | 2,000  | 1,000                                   |
| <b>Section 12 – Baggage Delay Allowance (For over 6 hours)</b>   | 1,000                                       | 500  | 300                                     |
| <b>Section 13 – Cancellation of Trip</b>   |   |  |   |
| (a) Cancellation of Trip; or<br>(b) Single Occupancy   | 30,000<br>10,000                            | 10,000<br>2,500  | 2,000<br>500                            |
| <b>Section 14 – Interruption of Trip</b>   | 30,000                                      | 10,000   | 3,000                                   |
| <b>Section 15 – Missed Event Cover</b>   | 2,000                                       | 1,000  | 300                                     |
| <b>Section 16 – Unauthorized Use of Lost Credit Card</b>   | 3,000                                       | 3,000  | N/A                                     |
| <b>Section 17 – Rental Vehicle Excess</b>  | 5,000                                       | 5,000  | N/A                                     |
| <b>Section 18 – MediExpress China medical card services</b>  | Available                                   | Available  | N/A                                     |

## Remarks:

- No limit on the frequency of travel.
- The maximum period of the insured journey is 90 days.
- Age limit is 70 years old and the maximum renewal age is 75 years old.
- In the event that the insured person suffers from injury or illness during the insured journey in China, upon the presentation of the MediExpress China Medical Card, the insured person can be admitted to an appointed hospital without paying any deposit of medical fees (applicable only to insured person aged over 17).

For further details of the benefits of the plan, please refer to the TravelCare sales leaflet and policy wording.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

## Premium table (HKD)

| Worldwide travel |        |              |        | China & Macau only |        |
|------------------|--------|--------------|--------|--------------------|--------|
| Alpine Plan      |        | Vantage Plan |        | China & Macau Plan |        |
| Individual       | Family | Individual   | Family | Individual         | Family |
| 2,000            | 4,500  | 1,300        | 3,000  | 1,000              | 2,300  |



# 「暢遊樂」旅遊保險全年計劃

## 保障表

| 節數 / 保障範圍   | 每名受保人之最高賠償額 (港元)                            |   |   |
|---|---|---|---|
|   | 遨遊計劃  | 美景計劃  | 中國及澳門計劃                                 |
| 第一節 - 醫療保障  |   |   |   |
| (a) 醫療費用<br>包括覆診費用限額：<br>- 意外損傷<br>- 疾病<br>- 中醫、跌打針灸或脊醫治療<br>- 海外求診之交通費用    | 1,000,000                                   | 400,000<br>最高賠償額之100%<br>最高賠償額之10%<br>每日每次200，最高3,000 | 250,000                                 |
| (b) 海外醫院現金津貼保障 (每日500港元)  | 5,000                                       | 3,000   | 不適用                                     |
| (c) 傳染病引致隔離現金津貼 (每日300港元)   | 5,000                                       | 3,000   | 1,500                                   |
| (d) 休養期間酒店住宿費用及交通費用 (每日房租上限1,500港元)   | 30,000                                      | 10,000  | 5,000                                   |
| 第二節 - 蘇黎世緊急支援   |   |   |   |
| (a) 入院保證金   |   | 39,000  |   |
| (b) 緊急醫療運送  |   | 實際費用  |   |
| (c) 遺體運返  |   | 實際費用  |   |
| (d) 近親探望  |   | 一張來回經濟客位旅行票酒店住宿費用最高至每日700 (最長至5日)                     |   |
| (e) 交通及住宿費用   |   | 一張單程經濟客位旅行票及實際酒店住宿費用最高至7,800 (每日1,950)                |   |
| (f) 隨行兒童護送  |   | 一張單程經濟客位旅行票最高至30,000                                  |   |
| (g) 24小時電話熱線諮詢及轉介服務   |   | 包括  |   |
| 第三節 - 個人意外  |   |   |   |
| (a) 乘坐公共交通工具或遇劫時發生之意外<br>- 18歲至75歲之受保人<br>- 17歲或以下之受保人                      | 1,200,000<br>300,000                        | 600,000<br>150,000                                    | 600,000<br>150,000                      |
| (b) 其他意外<br>- 18歲至75歲之受保人<br>- 17歲或以下之受保人                                   | 600,000<br>300,000                          | 300,000<br>150,000                                    | 300,000<br>150,000                      |
| (c) 燒傷保障<br>- 18歲至75歲之受保人<br>- 17歲或以下之受保人                                   | 500,000<br>250,000                          | 200,000<br>100,000                                    | 100,000<br>50,000                       |
| 第四節 - 身故恩恤金及緊急啟程  |   |   |   |
| - 身故恩恤金   |   | 10,000  |   |
| - 緊急啟程費用  |   | 一張來回經濟客位「旅行票」及最高實際酒店住宿費用限額                            |   |
|   | 30,000                                      | 5,000   | 5,000                                   |
| 第五節 - 行李保障  |   |   |   |
| 包括：<br>- 每件、每對、每套或每組物品限額<br>- 手提電腦限額<br>- 所有相機及數碼攝錄機及其有關配件及裝備限額<br>- 手提電話限額 | 20,000<br>3,000<br>10,000<br>5,000<br>3,000 | 10,000<br>3,000<br>10,000<br>5,000<br>不適用             | 3,000<br>3,000<br>3,000<br>3,000<br>不適用 |
| 第六節 - 遺失個人現金  | 3,000                                       | 2,000   | 1,000                                   |
| 第七節 - 信用卡保障   | 15,000                                      | 10,000  | 5,000                                   |
| 第八節 - 遺失旅遊證件及 / 或旅行票  | 40,000                                      | 10,000  | 2,000                                   |
| 第九節 - 因爆竊而損失家居物品  | 100,000                                     | 50,000  | 5,000                                   |
| 第十節 - 個人責任  | 2,500,000                                   | 1,500,000   | 1,500,000                               |
| 第十一節 - 旅程延誤   |   |   |   |
| (a) 旅程延誤 (每滿6小時之延誤賠償300港元)  | 2,100                                       | 900   | 300                                     |
| (b) 因旅程延誤引致之額外酒店費用  | 1,000                                       | 1,000   | 不適用                                     |
| (c) 因旅程延誤引致之更改行程費用  | 12,500                                      | 5,000   | 不適用                                     |
| (d) 因旅程延誤超過10小時引致之取消旅程費用  | 3,000                                       | 2,000   | 1,000                                   |
| 第十二節 - 行李延誤津貼 (超過6小時後)  | 1,000                                       | 500   | 300                                     |
| 第十三節 - 取消旅程   |   |   |   |
| (a) 取消旅程  | 30,000                                      | 10,000  | 2,000                                   |
| (b) 單人啟程  | 10,000                                      | 2,500   | 500                                     |
| 第十四節 - 旅程阻礙   | 30,000                                      | 10,000  | 3,000                                   |
| 第十五節 - 缺席特別活動保障   | 2,000                                       | 1,000   | 300                                     |
| 第十六節 - 遺失之信用卡被盜用保障  | 3,000                                       | 3,000   | 不適用                                     |
| 第十七節 - 租車自負額保障  | 5,000                                       | 5,000   | 不適用                                     |
| 第十八節 - 醫療快線中國醫療卡服務  | 適用  | 適用  | 不適用                                     |

備註：

- 每年不限旅遊次數。
- 每次受保旅程不超過90天。
- 受保年齡最高至70歲，續保至75歲。
- 如受保人在受保旅程期間於中國境內蒙受損傷或感染疾病，可於入住指定醫院時出示醫療快線中國醫療卡而不須支付任何醫療費用之保證金 (只適用於17歲以上之受保人)。

要了解更多有關保障內容，請參閱「暢遊樂」宣傳小冊子及保單條款。

本宣傳資料只供參考之用，並不構成保險合約的一部分。有關此項保障計劃的內容細則及不承保事項將詳細列於保單之內，如有任何差異，均以保單內之條款細則為準。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。

## 保費表 (港元)

| 全球旅遊  |       |       |       | 只限中國及澳門 |       |
|-------|-------|-------|-------|---------|-------|
| 遨遊計劃  |       | 美景計劃  |       | 中國及澳門計劃 |       |
| 個人    | 家庭    | 個人    | 家庭    | 個人      | 家庭    |
| 2,000 | 4,500 | 1,300 | 3,000 | 1,000   | 2,300 |