

TravelCare Insurance Plan - Annual Plan

Table of Benefits

Coverage	Maximum benefits per insured person (HK\$)		
	Alpine plan	Vantage plan	China plan
Medical cover			
• Medical expenses	1,000,000	300,000	250,000
Sub-limit for follow-up medical expenses within 3 months of returning to Hong Kong			
– Sub-limit for follow-up medical treatment due to accidental injury	1,000,000	300,000	250,000
– Sub-limit for follow-up medical treatment due to illness	50,000	15,000	12,500
• Overseas hospital daily cash benefit	5,000 (500/day)	5,000 (500/day)	Not available
– Additional benefits: Hospital confinement or quarantine cash allowance due to infectious disease	3,000 (300/day)	3,000 (300/day)	1,500 (150/day)
• Hotel room accommodation for convalescence and return ticket	30,000 (daily room rate 1,000)	10,000 (daily room rate 1,000)	10,000 (daily room rate 1,000)
24-hour global emergency assistance service			
• Deposit guarantee for hospital admission		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		Available	
Personal accident			
• Accident on public common carrier or during robbery	1,200,000	600,000	600,000
• Other accidents	600,000	300,000	300,000
• Burns cover	600,000	300,000	150,000
Compassionate death cash and visit			
• Compassionate visit - One economy class return airfare and actual hotel accommodation costs	10,000	10,000	10,000
	30,000	5,000	5,000
Personal baggage cover	20,000	5,000	3,000
Loss of personal money	3,000	1,000	2,000
Credit card protection	15,000	10,000	5,000
Loss of travel document and/or travel ticket	40,000	2,000	2,000
Loss of home contents due to burglary	100,000	50,000	5,000
Personal liability	2,500,000	1,500,000	1,500,000
Travel delay & re-routing			
• Travel delay	2,000	750	250
• Extra hotel cost due to travel delay	1,000	1,000	Not available
• Extra re-routing cost due to travel delay	12,500	5,000	Not available
Baggage delay / Emergency purchases	1,000	500	500
Cancellation of trip	30,000	7,500	3,000
Curtailment of trip	30,000	7,500	3,000
Unauthorized use of lost credit card	3,000	3,000	3,000
Rental vehicle excess	5,000	5,000	5,000
MediExpress China medical card services	Available	Available	Not Available

Premium table (HK\$)

Worldwide travel				China & Macau only	
Alpine Plan		Vantage Plan		China Plan	
Individual	Family	Individual	Family	Individual	Family
Annual travel plan					
1,850	3,700	1,100	2,200	880	1,760

Plan highlights

- No excess on all benefits
- 24-hour global emergency assistance service with emergency medical evacuation and hospital admission deposit guarantee
- Follow-up medical cover, including Chinese medicine bone-setting, acupuncture treatment, etc.
- Personal accident cover, including accident on public common carrier or due to terrorism or robbery
- Travel delay and re-routing due to terrorism, natural disaster, adverse weather conditions, etc.
- 100% protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.
- No limit on the frequency of travel.

Notes:

1. 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 Personal Accident where the maximum benefit for each child is HK\$300,000 for Alpine Plan, HK\$150,000 for Vantage Plan and HK\$150,000 for China Plan respectively. Subject to other age restrictions.
2. The maximum liability in aggregate for any one accident in a 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. The acceptance age is up to 70 years and the renewal age is up to 75 years.
6. The period of insurance can be up to 90 days per trip.
7. Loss of money, property or travel documents must be reported to the local police within 24 hours.
8. No compensation will be paid for the cancellation or curtailment of trips without verification by airlines, travel agents or other relevant organization.
9. 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.
10. Coverage available under the Worldwide and China & Macau Insurance Plans may vary according to the terms and conditions.

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, psychosis, 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 the reform, 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 terrorism except for Medical Cover, Global Emergency Assistance, Personal Accident, Travel Delay, Cancellation of Trip and Curtailment of Trip and MediExpress China Medical Card Service.
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 the insured person mentioned in the aforesaid 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 of such government but traveling with a passport of the People's Republic of China.
6. Any losses due to diving to a depth greater than 30 meters below sea level.
7. The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.

This factsheet 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.

暢遊樂旅遊保險計劃 – 全年計劃

保障表

保障範圍	每名受保人 最高保障額(港幣/元)		
	遨遊計劃	美景計劃	中國計劃
醫療保障			
• 醫療費用 返港後3個月內的覆診費用限額：	1,000,000	300,000	250,000
– 意外損傷之覆診費用限額	1,000,000	300,000	250,000
– 疾病之覆診費用限額	50,000	15,000	12,500
• 海外住院現金津貼	5,000 (每日500)	5,000 (每日500)	不適用
– 額外保障：傳染病引致的住院或隔離現金津貼	3,000 (每日300)	3,000 (每日300)	1,500 (每日150)
• 休養期間酒店住宿費用及回程機票	30,000 (每天房租1,000)	10,000 (每天房租1,000)	10,000 (每天房租1,000)
24小時全球緊急支援服務		39,000 實銷費用 實銷費用 一張來回經濟客位機票 每日1,950及最高至7,800 一張單程經濟客位機票高達30,000	適用
個人意外			
• 乘坐公共交通工具或遇劫時發生之意外	1,200,000	600,000	600,000
• 其他意外	600,000	300,000	300,000
• 燒傷保障	600,000	300,000	150,000
身故恩恤金及近親緊急啟程			
• 旅遊期間不幸身故，支付一名直系親屬一張來回經濟客位機票及實際酒店住宿費用	10,000 30,000	10,000 5,000	10,000 5,000
個人行李保障	20,000	5,000	3,000
遺失個人現金	3,000	1,000	2,000
信用卡保障	15,000	10,000	5,000
遺失旅遊證件及/或旅行票	40,000	2,000	2,000
離港期間家居財物盜竊保障	100,000	50,000	5,000
個人責任	2,500,000	1,500,000	1,500,000
旅程延誤及更改行程			
• 旅程延誤	2,000	750	250
• 因旅程延誤超過6小時引致之額外酒店費用	1,000	1,000	不適用
• 因旅程延誤超過6小時引致之更改行程費用	12,500	5,000	不適用
行李延誤/緊急購物	1,000	500	500
取消行程	30,000	7,500	3,000
縮短行程	30,000	7,500	3,000
遺失之信用卡被盜用	3,000	3,000	3,000
租車自負額保障	5,000	5,000	5,000
醫療快線中國醫療卡服務	適用	適用	不適用

保費表(港幣/元)

全球旅遊				只限中國及澳門	
遨遊計劃		美景計劃		中國計劃	
個人	家庭	個人	家庭	個人	家庭
全年旅遊計劃					
1,850	3,700	1,100	2,200	880	1,760

計劃特點

- 所有保障不設自負額
- 24小時全球緊急支援服務，包括緊急醫療運送及代付入院保證金
- 醫療保障包括回港後覆診費用，包括跌打、針灸等
- 個人意外保障，包括乘搭公共交通工具或遇劫或因恐怖活動所引致的意外
- 因恐怖活動、天災、惡劣天氣等引致的行程延誤或行程更改保障
- 100%業餘危險運動保障一如冬季運動、水肺潛水、滑水、急流漂筏、帆船運動、跳傘、攀岩、吊索跳、騎馬等
- 旅遊次數不限

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，但於個人意外保障中，每一子女之最高保障額為港幣300,000元(遨遊計劃)、港幣150,000元(美景計劃)及港幣150,000元(中國計劃)。另亦視乎其年齡所限。
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高達70歲，續保更高達75歲。
6. 每次旅遊保障期長達90日。
7. 遺失現金、財物或旅遊證件需在24小時內向當地警方報案。
8. 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。
9. 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受保人之行程表為準。
10. 全球和中國及澳門之旅遊保險計劃的保障範圍有異，詳情請參閱相關之保單條文。

主要不承保事項

1. 戰爭、外敵行動、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件。
2. 任何投保前已存在的傷疾、先天及遺傳性疾疾；神經錯亂、心智或精神不正常、服用酒精或藥物(但由合資格醫生處方之酒精或藥物除外)、酗酒、濫用藥物等病症。
3. 妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；自殺、蓄意自我傷害；由於HIV(人類免疫能力缺乏病毒)及/或愛滋病與HIV有關的任何疾病。
4. 任何恐怖活動，惟醫療保障、全球緊急支援、個人意外、旅程延誤、取消行程、縮短行程及醫療快線中國醫療卡服務除外。
5. 任何持有中華人民共和國護照往返中國大陸境內旅遊之人士，惟同時擁有其他國家所簽發的法定文件證明為該地合法居民者除外。
6. 本保險單將不會承保在三十米水深以下潛水所引致的損失。
7. 本保險不適用於探險、跋涉、附有裝備之登山運動或類似旅程。

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，蘇黎世保險有限公司保留最終批准權。