

## Summary of Benefits

### Medical Cover

- Necessary medical expenses, including outpatient treatment, hospitalization fees, surgery and doctor fee, incurred due to sickness or accidental injury during the traveling period, up to HK\$500,000.
- Follow-up medical expenses within 6 months after the return to Hong Kong including Chinese bone-setting and acupuncture.
- Hospital cash up to HK\$3,000, HK\$300 per day is given if the insured is confined as an in-patient during the insured journey
- Traveling expenses incurred for the purpose of seeking medical treatment due to illness or injury suffered during the insured up to HK\$500.
- HK\$5,000 (HK\$500 / day, up to 10 days) is given if the insured is confined in an overseas hospital due to infectious disease or if the insured is suspected or confirmed to have contracted infectious disease during the insured journey and results in compulsory quarantine by the local government, or by Hong Kong government within 3 days upon completion of the insured journey and returning to Hong Kong.

### 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 to a suitable place or back to Hong Kong for treatment and medication.
- Additional accommodation expenses incurred related to an incident requiring emergency evacuation to return you to Hong Kong.
- Arrange and pay for one economy class return airfare for a relative to accompany you in the event of the insured suffers serious illness or injury. ( extend to include the cost of an ordinary room accommodation in any reasonable hotel up to a maximum of 5 days with sub-limit of HK\$800 per day, but excluding the cost of drinks, meals and other room services).
- Transportation of mortal remains or ashes back to Hong Kong in the event of death.
- 24-hour hotline for medical enquiries, doctors' referral, interpretation, legal services, customs information and quarantine regulations.

### Personal Accident Cover

- Maximum benefits up to HK\$300,000 or HK\$600,000 for student, volunteer, helper and guest under benefit 1 and 2 and HK\$2,000,000 for all categories except student under benefit 3 in the event of death or disablement as a result of injury sustained during the period of travel.
- In the event of burn covers, maximum benefits up to HK\$200,000.

### Loss of Property Protection

#### Personal Baggage

Cover the loss of or damage to baggage or personal belongings due to accident, up to HK\$10,000 for benefit 1 and 2 and HK\$15,000 for benefit 3. It is subject to HK\$5,000 per pair, item or set, HK\$10,000 / HK\$15,000 (Plan III only) per lap-top computer, HK\$2,000 per mobile phone.

#### Loss of Money

Cover the loss of personal money, defined as cash, cheques, money order or traveller's cheques only, belonging to and being carried by the insured person or in a locked hotel room due to robbery, burglary or theft, occurring during the insured journey.

#### Loss of Travel Documents

Cover the replacement cost of Hong Kong Identity Card, credit card, driving licence, travel ticket or passport belonging to the insured person following accidental loss during the insured journey as well as extra transportation and accommodation expenses.

#### Personal Liability

Pay for the compensation and litigation expenses as a result of accidentally cause bodily injury to a third party or damage other's property while you are traveling.

## Travel Inconvenience Compensation

### Travel Delay

- If your transport 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\$500 will be paid for each 6 hours thereafter and up to HK\$2,000.
- In the event that the public common carrier in which the insured person has scheduled to travel is cancelled as a consequence of the public common carrier being delayed for more than 6 hours after the insured person's check in due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and / or electrical breakdown of the public common carrier and that public common carrier fails to arranged an alternative transportation, we will pay the additional costs of travel ticket (economy class only) incurred by the insured person to reach the planned destination as specified in his / her original itinerary by an alternative means of public common carrier. This benefit can only be utilized once during any one insured journey.
- In the event that the outward or transit of the public common carrier in which the insured person has arranged to travel is delayed for more than 6 hours from the time specified in the insured persons' original itinerary as a result of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and / or electrical breakdown of the public common carrier, we will pay the additional reasonable all irrecoverable accommodation expenses incurring outside Hong Kong, up to the maximum HK\$2,000.
- The maximum amount we will pay under this section of any one insured person shall not exceed HK\$10,000.

### Trip Cancellation

In the event that an *insured person* has to cancel the *insured journey* necessitated by the following and occurring within thirty (30) days (except for item 3 and item 4) prior to the date of commencement of the *insured journey* as a result of:

1. death, *serious bodily injury or serious illness* of the *insured person, immediate family member, close business partner or travel companion*;
2. witness summons, jury service or compulsory quarantine of the *insured person*;
3. unexpected outbreak of strike; riot or civil commotion, *terrorism*, adverse weather conditions or *infectious disease* at the planned destination arising within one (1) week before the departure date;
4. serious damage which renders the *insured person's* principal home in *stationed location* to be uninhabitable and which arises from fire, flood or burglary within one (1) week before the departure date;

we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other source.

### Trip Curtailment

In the event that the *insured person* has to abandon the *insured journey* and return to the *stationed location* once the *insured journey* has begun due to:

1. death, *serious bodily injury or serious illness* of the *insured person, immediate family member, close business partner or travel companion*;
2. unexpected outbreak of strike, riot or civil commotion, *terrorism*, adverse weather conditions or *infectious disease* at the planned destination which prevent the *insured person* from continuing with his/her *insured journey*;

we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources.

### Baggage Delay / Emergency Purchase

Expenses for necessary personal clothing and other necessities if baggage is delayed for more than 6 hours after your arrival.

### Compassionate Death Care Visit

In the event of death of an insured person during the insured journey, we will pay the beneficiary an emergency cash benefit or funeral expense up to HK\$20,000.

### REMARKS:-

1. The Policyholder should declare the details of each insured person and the details of the insured trip before the commencement of each insured trip using the attached enrollment form
2. Period of trips : Up to 180 days (Trip exceeds 180 days is subject to prior declaration to insurer for special approval)
3. Location : Worldwide (Exclude Hong Kong)
4. Aggregate Limit : HK\$100,000,000

5. All insured persons are subject to no manual work or construction site related work except for the designed works / tasks that are embedded in the field trip.
6. All PRC citizens who reside and work in China will not be covered within the territory of China unless they are holding a valid HKID or has a working visa /student visa / employment contract in Hong Kong.
7. This policy covers domestic travel within the stationed country which requires cross-boundary of the stationed location within the territory of the stationed country.
8. In referring to the operative period of insurance, cover commences 4 hours before the insured person's scheduled departure and 4 hours after the return to the insured person's place of residence or place of regular employment in Hong Kong.
9. Benefit 1, 2 are open to student, volunteer, helper, guest and teacher and Benefit 3 is open to all categories except student.

**Major Exclusions of This Policy:**

Accidents caused by war, injury or illness existing before traveling, 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.

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 of insurance application.