



# Travelplus Insurance Plan





# Travelplus Insurance Plan

Travelplus Insurance Plan offers comprehensive coverage for you and your family members or friends to enjoy the wonderful trip without any hassle.

## Plan highlights:

- Medical cover
- Overseas hospital daily cash benefit
- Cover follow-up medical expenses, including Chinese medicine bone-setting, acupuncture treatment, etc.
- Personal accident cover, including accident on public common carrier or during robbery
- Burns cover
- Up to 12 weeks income protection
- Compassionate death cash cover
- 24-hour global emergency assistance service with hospital admission guarantee
- Personal liability cover
- Compensation for loss of home contents due to burglary during the travelling period
- Credit card protection
- Compensation for 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 sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.
- Compensation for travel delay & re-routing due to terrorism, natural disaster, etc.
- No age limit<sup>1</sup>
- Children aged below 17 years will enjoy free cover while parents enrol the family plan
- 10% premium discount for 7 to 12 people enrolling as a group; 15% premium discount for more than 12 people
- For annual travel insurance plan, no limit on the frequency of travel

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

## Benefits table

Coverage	Maximum benefits per insured person (HK\$)		
	Gold plan	Silver plan	Bronze plan
<b>Medical cover</b>			
• Medical expenses, including follow-up medical treatment	800,000	500,000	200,000
• Overseas hospital daily cash benefit	3,000 (250/ day)	1,500 (250/ day)	1,000 (250/ day)
<b>24-hour global emergency assistance service</b>			
• Hospital admission guarantee		39,000	
• Emergency evacuation or repatriation service		Actual cost	
• Repatriation of mortal remains		Actual cost	
• Compassionate visit		One economy class return airfare	
• Additional accommodation expenses		7,800 (1,950/ day)	
• Return of unattended children		One economy class one-way airfare up to 30,000	
• Other free advisory services			
<b>Personal accident cover</b>			
• Accident on public common carrier or during robbery	1,000,000 1,500,000	500,000 750,000	250,000 375,000
• Burns cover	200,000	200,000	200,000
• Loss of income (up to 12 weeks)	1,000/week	1,000/week	1,000/week
<b>Compassionate death cash cover</b>			
• Compassionate visit	10,000	10,000	10,000
		One economy class return airfare and actual hotel accommodation costs up to 30,000	
<b>Personal baggage cover</b>	20,000	10,000	5,000
<b>Loss of money</b>	3,000	2,000	1,000
<b>Credit card protection</b>	30,000	15,000	5,000
<b>Loss of travel documents or tickets</b>	3,000	2,000	1,000
<b>Loss of home contents due to burglary</b>	100,000	80,000	50,000
<b>Personal liability</b>	2,500,000	2,500,000	2,500,000
<b>Travel delay &amp; re-routing</b>			
• Travel delay	1,500	1,500	1,500
• Extra hotel costs due to travel delay	2,000	2,000	2,000
• Extra re-routing costs due to travel delay	10,000	7,500	5,000
<b>Baggage delay / emergency purchases</b>	1,500	1,000	500
<b>Cancellation of trip</b>	30,000	20,000	10,000
<b>Curtailement of trip</b>	30,000	20,000	10,000
<b>MediExpress China medical card services<sup>2</sup></b>	Admission over 100 appointed hospitals in China upon presentation of MediExpress China Medical Card		

<sup>2</sup> It is applicable to annual travel insurance plan.

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

### Medical cover

- Necessary medical expenses, including outpatient treatment, hospitalization fees, surgery and doctor fees, incurred due to sickness or accidental injury during the travelling period, up to HK\$800,000. It also covers overseas hospital daily cash benefit up to HK\$250 per day.
- Covers follow-up medical expenses within 3 months after the return to Hong Kong, including Chinese medicine bone-setting and acupuncture treatment.

### 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 person to a suitable place or back to Hong Kong for treatment and medication.
- Compensation for 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 a relative or a friend to accompany the insured person in the event of the insured person suffering from serious illness or injury.
- Arrange and pay for the cost of return to Hong Kong and accompanying unattended dependent child in the event of the insured person suffering from serious illness or injury.
- 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\$1,000,000, in the event of death or disablement as a result of injury sustained by the insured person during the period of travel. Maximum benefits up to HK\$1,500,000<sup>3</sup> if death or disablement is sustained by the insured person on any public common carrier or during robbery.
- In the event of burn covers, maximum benefits up to HK\$200,000.
- Loss of income protection period up to 12 weeks.
- Subject to the insurance cover of respective policies, any individual insured can enjoy up to a maximum limit of HK\$5,000,000 terrorism cover per life in aggregate of all multiple policies issued by our company and/ or related companies.

<sup>3</sup> It is not applicable to person aged below 17 years or over 65 years.

### Compassionate death cash cover

- In the unfortunate event of death of the insured person, HK\$10,000 will be offered to express our condolences.
- In the unfortunate event of death of the insured person, indemnity for one economy class return airfare and actual hotel accommodation expenses necessarily incurred by one immediate family member up to HK\$30,000.

## Loss of property protection

### Personal baggage

Covers the loss of or damage to baggage or personal belongings including golf equipment and lap-top computer due to an accident.

- Baggage or personal belongings:  
Up to HK\$2,500 per article, set or collection
- Golf equipment:  
Up to HK\$2,500 per article, set or collection and maximum HK\$5,000 per insured journey

- Lap-top computer:  
Up to HK\$5,000

#### Loss of money

Covers any accidental loss of cash, cheques and traveller's cheques during the period of travel.

#### Credit card protection

In the event of accidental death of the insured person, we will pay up the unpaid credit card outstanding balance.

#### Loss of travel documents and tickets

Covers the replacement cost of travel documents, credit cards, or ticket lost due to an accident as well as extra transportation and accommodation expenses.

#### Loss of home contents due to burglary<sup>4</sup>

Covers the loss of or damage to home contents as a result of burglary whilst the home is unoccupied during the period of travel.

<sup>4</sup> The insured person shall pay for the first HK\$3,000 of each and every claim.

### Personal liability

Covers your liability of the compensation and litigation expenses as a result of an accident which causes bodily injury to others or damage to other's property while you are travelling.

### Travel inconvenience compensation

#### Travel delay & re-routing

- If your public transport is delayed for more than 8 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\$300 will be paid for each 8 hours thereafter.
- In the event of re-routing of your planned method of public transport due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, or natural disaster, the additional charges for alternative public transport to the original destination will be reimbursed to you.

#### Baggage delay/ Emergency purchases

Covers the expenses for necessary personal clothing and other necessities if baggage is delayed for more than 8 hours after your arrival.

#### Cancellation of trip

On cancellation of the trip due to death or serious illness of the insured person or his/her direct relatives, the insured person's attendance being required in court as a witness or for jury service, the insured person being in quarantine, residential fire, flood or burglary within one week before the departure date, unexpected outbreak of strike, riot, civil commotion, terrorism or severe weather conditions at the planned destination arising within one week before the departure date, the non-refundable charges for tours, air tickets and hotels will be compensated.

#### Curtailment of trip

On curtailment of the trip due to death or serious illness of the insured person or his/her direct relatives, residential fire, flood or burglary, unexpected outbreak of strike, riot, civil commotion, terrorism or severe weather conditions at the planned destination, the non-refundable charges for tours, air tickets and hotels will be compensated.

### MediExpress China medical card services<sup>5</sup>

In the unfortunate event of accident or illness requiring hospitalization in China, the insured person presenting our valid MediExpress China Medical Card can be admitted to one of over 100 appointed hospitals.

<sup>5</sup> It is applicable to annual travel insurance plan only.

### Premium table

#### For short-term travel

No. of days	Premium (HK\$)					
	Gold plan		Silver plan		Bronze plan	
	Individual	Family	Individual	Family	Individual	Family
1	70	140	50	100	30	60
2	110	220	80	160	55	110
3	143	286	103	206	74	148
4	178	356	135	270	107	214
5	198	396	150	300	124	248
6	214	428	165	330	137	274
7	230	460	180	360	149	298
8	247	494	195	390	160	320
9	260	520	203	406	169	338
10	275	550	213	426	177	354
11	288	576	222	444	186	372
12	313	626	234	468	193	386
13	339	678	254	508	201	402
14	365	730	273	546	217	434
15	391	782	293	586	232	464
16	409	818	304	608	238	476
17	420	840	310	620	241	482
18	431	862	315	630	244	488
19	441	882	321	642	248	496
20	452	904	327	654	251	502
21	463	926	332	664	254	508
22	473	946	338	676	258	516
23	484	968	343	686	261	522
24	495	990	349	698	264	528
25	505	1,010	355	710	267	534
26	516	1,032	360	720	271	542
27	526	1,052	366	732	274	548
28	537	1,074	371	742	277	554
29	548	1,096	377	754	281	562
30	558	1,116	383	766	285	570
Additional day (31-180)	15	30	12	24	9	18

#### For annual travel

	Premium (HK\$)					
	Gold plan		Silver plan		Bronze plan	
	Individual	Family	Individual	Family	Individual	Family
	2,850	5,700	1,950	3,900	1,000	2,000

### 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:

- Loss of cash or personal belongings, which are not reported to the police or the relevant airline, hotel or travel agency, will not be compensated.
- Cancellations or alterations to schedule must be verified by the airline, travel agency or any other relevant organizations.
- Insured person above the age of 65 years or aged below 17 years are limited to 50% of the original sum insured for personal accident cover.
- Insured person above the age of 75 years can only opt for bronze cover.
- Insured person aged below 17 years (if travelling independently) can opt for silver plan or bronze plan.
- For annual travel insurance plan, the acceptance age limit is up to 70 years and the maximum renewal age is up to 75 years.
- For one way travel, cover is valid for a maximum of 7 days after arrival at the final destination.
- The protection period can be up to 180 days for short-term travel insurance plan and up to 90 days for annual travel insurance plan for each trip.
- No extension of period of insurance is allowed once the policy has been effected.
- The maximum benefit for any one accident shall not exceed 300% of each section for a family policy.
- Benefit for the income loss will be made on a pro-rata basis subject to a 3-day time excess. No benefit will be paid for those who are unemployed, retired or self-employed.
- No refund of premium is allowed once the policy has been effected (For short-term travel insurance plan only).
- Extra 50% of coverage on death or disablement on any public common carrier or during robbery is not applicable to persons aged below 17 years or over 65 years.
- Coverage on loss of or damage to home contents as a result of burglary does not cover the first HK\$3,000 of each and every claim.
- Coverage on medical expenses does not cover the first HK\$150 of each and every claim for the insured person aged over 80 years.
- Coverage on golf equipment does not cover the first HK\$250 of each and every claim.

#### Major exclusions of this policy :

Any events arising from war, injury or illness existing before travelling, 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.

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 the Swiss-based insurance corporation Zurich Financial Services, the largest Swiss insurance corporation<sup>1</sup> and a Fortune Global 100 company<sup>2</sup>. In Hong Kong we offer a full range of general insurance solutions for individual as well as companies. Today, the group's premium income is close to HK\$3.6 billion, making us one of the top 10 insurers in Hong Kong.

<sup>1</sup> Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2006

<sup>2</sup> In terms of revenue, source: The 2004 Fortune Global 500, April 2006

#### Zurich Insurance Group (Hong Kong)

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<http://www.zurich.com.hk>

ZXS001E/01/07



# 「樂優遊」旅遊保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax: (852) 2968 0639

## 投保人資料 Proposer information

先生/太太/女士\* 姓  名  別名  郵地址  電   
Mr./Mrs./Ms.\* Surname First name Other name E-mail address

通訊地址  室/單位\*  樓  座  大廈   
Correspondence address Flat/Rm.\* Floor Block Building

屋苑名稱/街名及門牌/地段\*   
Estate name/no. & street name/lot no.\*

地區  香港/九龍/新界\*  日間聯絡電話  流動電話號碼  晚間聯絡電話   
District HK/ KLN/ NT\* Day time tel. no. Mobile phone no. Night time tel. no.

受保人 Insured persons			與投保人關係 Relationship with proposer	香港身份證/護照號碼* HKID card/ passport no.*	性別 Sex	出生日期 (日/月/年) Date of birth (dd/mm/yy)	計劃 Plan (金G / 銀S / 銅B)	保費 (港幣/元) Premium (HK\$)
姓 Surname	名 First name	別名 Other name						
1.			投保人 Proposer					
2.								
3.								
4.								
5.								
6.								

註：如受保人數超過6名或受保家庭超過1個，請另加紙填寫以上資料。  
Note: If more than 6 persons or 1 family are to be covered, please provide the above information on a separate sheet.

保費總額  
Total premium

團體旅遊保障折扣  
Less discount for group travel

應付保費總額  
Total premium payable  
(最低保費限額為 Minimum premium is HK\$50)

## 旅遊地點 Area of travel

- 中國 China  歐洲 Europe  大洋洲 Australasia  
 非洲 Africa  南美洲 South America  北美洲 North America  
 其他亞洲地區 Other Asian countries  
 其他 Others   
請註明 Please specify

## 旅遊性質 Travel nature

- 短程旅遊 Short-term travel  
旅遊期限 Period of travel  
由From  /  /  至To  /  /   
日dd 月mm 年yy 日數 No. of days  
† 上列兩日包括在內，最長保障期限為180日。Both days included, maximum number of days of cover is 180.  
旅遊種類 Type of travel  
 來回 Return  單程 One way  
(有效保障期只限於抵達目的地後7天內)  
(Cover valid for a maximum of 7 days after arrival at final destination)
- 全年旅遊 Annual travel  
保障生效日期 Effective date of insurance  /  /   
日dd 月mm 年yy 職業 Occupation (工作性質 Job nature)

## 保單類別 Type of policy

- 個人 Individual  家庭 Family

## 全年旅遊保障計劃 - 個人資料 Annual Travel Insurance Plan - personal history

閣下及閣下之家庭成員均須詳細回答下列問題。  
All questions must be answered in full and apply to all members of the family to be covered.

1. 受保人是否有任何身體殘障或缺陷或正接受醫藥治療或正感染任何疾病？  
Have the insured person(s) ever had any physical disability or deformity or been receiving any medical treatment or suffering from any disease?  是 Yes  否 No
2. 過去兩年內，受保人是否曾因本計劃提到的各類風險而導致意外或損傷？  
Have the insured person(s) suffered any loss during the past 2 years caused by any of the risks proposed in this insurance?  是 Yes  否 No

如答[是]者，請連同姓名詳細說明如下：  
If "Yes" to any of the questions above, please give details with name(s) below:

# Travelplus Insurance Plan Enrolment Form

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.  
請✓適用方格及\*刪去不適用者 Please tick the appropriate box and \* delete whichever is inappropriate.

## 保費支付辦法 Premium payment

以下列方法繳付 Paid by:

- 現金 Cash  支票 Cheque  信用卡 Credit card†

† (請填寫信用卡付款指示，港幣300元以下不能以信用卡付款。Please fill in credit card details and sign below. Payment less than HK\$300 cannot be paid by credit card.)

本人授權蘇黎世保險從本人下述之信用卡賬戶支取「樂優遊」旅遊保險計劃之保費。  
I hereby authorize Zurich Insurance Company to charge my credit card account below for the Travelplus Insurance Plan premium.

持卡人姓名   
Name of the credit card holder

持卡人香港身份證號碼  與投保人關係   
Card holder HKID card no. Relationship with proposer

本人之信用卡號碼為  信用卡有效期至   
My credit card no. is Credit card expiry date  
 月  年  
M Y



持卡人簽名  日期   
Card holder signature Date

## 聲明 Declaration

1. 本人/吾等\*謹此聲明本投保表格所列全部資料乃本人/吾等\*所知一切確實準確，並經本人/吾等\*核實正確無誤。上述受保人是次出外旅遊並未獲專業醫生診斷或以尋求醫療為目的。本人聲明本人已獲得配偶、親屬、朋友授予全權，簽署此項投保申請，並提供任何個人資料作評核此項申請之用。本人/吾等\*明白此項投保表格及聲明將構成本人/吾等\*與蘇黎世保險(「貴公司」)之間的合約依據。  
2. 本人/吾等\*明白貴公司有權向本人/吾等\*之醫生索取有關供應資料，本人/吾等\*亦同意提供任何進一步與保單有關之資料並自付所需費用。  
3. 本人/吾等\*明白一切由貴公司所收集或持有的個人資料，不論以任何方式獲取，均可供貴公司使用或向在香港境內或境外的任何個人或機構披露作以下用途：(1) 評核此項申請，(2) 辦理直接付款授權書或信用卡付款，(3) 提供貴公司及關連機構的推廣資料，(4) 處理保險的索償或有關之分析。  
4. 本人/吾等\*明白本人/吾等\*可向貴公司之個人資料私隱主任要求查閱及/或更改由貴公司持有有關本人/吾等\*的任何個人資料，地址為香港太古灣道14號太古廣場中心3期15-17樓。  
1. I/We\* declare that to the best of my/our\* knowledge and belief the information given on this enrolment form is true and complete in every respect and all information disclosed have been verified by me/us\* as true and correct, and that no person listed hereon is travelling against the advice of any medical practitioner or for the purpose of obtaining medical treatment. I declare that I have full and complete authority from my spouse, relative(s), friend(s) to sign the application and disclose any personal information being requested to assess the insurance application. I/We\* agree that this enrolment form and declaration shall form the basis of the contract between me/us\* and Zurich Insurance Company ("the Company").  
2. I/We\* authorize the Company to obtain medical information from my/our\* medical practitioner(s) and I/We\* agree to supply additional information relevant to this insurance policy at my/our\* own expense.  
3. I/We\* understand that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application, (2) to process the direct debit authorization or credit card payment, (3) to provide marketing material of the Company or its associated companies and (4) to conduct insurance claims or analysis.  
4. I/We\* understand that I/we\* may contact the Company's Personal Data Privacy Officer at Level 15-17, Cityplaza 3, 14 Taikoo Wan Road, Hong Kong for any request to access to and/or correct my/our\* personal information held by the Company.

此保險申請需待貴公司覆核，接納投保書及已繳付保費後才能生效。  
This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been paid.

投保人簽署  日期   
Signature of proposer Date

特許保險代理/經紀   
Authorized agent/broker





ZURICH<sup>®</sup>

蘇黎世

樂優遊  
旅遊保險計劃





## 「樂優遊」 旅遊保險計劃

「樂優遊」旅遊保險計劃保障全面，讓您及您的家人或朋友能盡情享受優悠假期，旅程倍感安心。

### 計劃特點

- 醫療費用保障
- 海外住院現金津貼
- 支付回港後覆診費用，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時發生意外
- 燒傷保障
- 長達12星期的入息保障
- 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
- 支付因遺失旅遊證件或機票而引致的額外住宿費用
- 行李保障包括高爾夫球用具及手提電腦
- 100%危險運動保障 — 如冬季運動、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，亦可獲賠償
- 適合任何年齡投保，不設承保年齡上限<sup>1</sup>
- 若受保人及配偶同時投保，其所有17歲以下子女可獲免費保障
- 7至12人同時投保，可獲9折保費優惠；若超過12人，更可獲85折優惠
- 特設全年旅遊保障計劃，每年不限旅遊次數

<sup>1</sup> 不適用於全年旅遊保障計劃

## 保障範圍一覽表

保障範圍	每名受保人最高保障額 (港幣/元)		
	金計劃	銀計劃	銅計劃
<b>醫療保障</b>			
• 醫療費用包括覆診費用	800,000	500,000	200,000
• 海外住院現金津貼	3,000 (每日250)	1,500 (每日250)	1,000 (每日250)
<b>24小時全球緊急支援服務</b>			
• 代付入院保證金		39,000	
• 緊急醫療運送		實銷費用	
• 遺體運返原居地		實銷費用	
• 近親探望		一張來回經濟客位機票	
• 額外酒店住宿開支		每日1,950及最高至7,800	
• 隨行兒童護送及看護費用		一張單程經濟客位機票最高至30,000	
• 其他免費諮詢服務			
<b>個人意外保障</b>	1,000,000	500,000	250,000
• 於公共交通工具或遇劫時發生意外	1,500,000	750,000	375,000
• 燒傷保障	200,000	200,000	200,000
• 入息保障 (最長達12星期)	每星期 1,000	每星期 1,000	每星期 1,000
<b>身故恩恤金保障</b>	10,000	10,000	10,000
• 緊急啟程費用		一張來回經濟客位機票及 實際酒店住宿費用高達30,000	
<b>行李保障</b>	20,000	10,000	5,000
<b>現金保障</b>	3,000	2,000	1,000
<b>信用卡保障</b>	30,000	15,000	5,000
<b>旅行證件或機票遺失保障</b>	3,000	2,000	1,000
<b>離港期間家居財物盜竊保障</b>	100,000	80,000	50,000
<b>個人責任保障</b>	2,500,000	2,500,000	2,500,000
<b>行程延誤或更改行程保障</b>			
• 行程延誤保障	1,500	1,500	1,500
• 因行程延誤的額外酒店住宿費用	2,000	2,000	2,000
• 因行程延誤而更改行程保障	10,000	7,500	5,000
<b>行李延誤/緊急購物保障</b>	1,500	1,000	500
<b>取消行程保障</b>	30,000	20,000	10,000
<b>縮短行程保障</b>	30,000	20,000	10,000
<b>醫療快線中國醫療卡服務<sup>2</sup></b>	出示醫療快線中國醫療卡便可於中國內地超過100間指定醫院接受治療		

<sup>2</sup> 適用於全年旅遊保障計劃

## 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費用，包括門診、住院、手術、醫生等有關費用，保障高達港幣800,000元；每日更可獲高達港幣250元住院現金津貼。
- 支付回港後3個月內的覆診費用，包括跌打及針灸。

### 24小時全球緊急支援服務

蘇黎世24小時全球緊急支援服務可為您提供以下服務：

- 安排入院治理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。
- 接載受傷病者至適當地點或返回香港治療。
- 支付因接載受傷病者回港所引致的額外酒店住宿費用。
- 安排及支付受傷病者的一名親友到該地的來回經濟客位機票費用。
- 安排及支付受傷病者的17歲以下隨行兒童返回香港的回程機票費用。
- 如受保人不幸身故，骨灰或遺體運返原居地的費用，可獲賠償。
- 免費醫療諮詢、醫生轉介、傳譯、法律服務及旅遊簽證資料。

### 個人意外保障

- 旅遊期間因意外導致死亡或傷殘，可獲高達港幣1,000,000元保障；若於公共交通工具上或劫案中死亡，賠償額高達港幣1,500,000元<sup>3</sup>。
- 受保人因意外導致身體燒傷，可獲賠償高達港幣200,000元。
- 入息保障的保障期長達12星期。
- 根據有關保單條款，任何受保人如在蘇黎世保險及/或與我們有關連的公司受保多張保單，我們對該保單內因恐怖活動而引致的人身意外保障總賠償額為每人最高港幣5,000,000元。

<sup>3</sup> 不適用於65歲以上或17歲以下人士

### 身故恩恤金保障

- 若受保人不幸身故，可獲高達港幣10,000元的身故恩恤金，以表達我們對您的一點關懷。
- 若受保人不幸身故，我們將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高達港幣30,000元。

## 財物損失保障

### 行李保障

行李及隨身財物意外遺失或損毀，包括高爾夫球用具及手提電腦，需重新購買或修補的費用。

- 行李及隨身財物遺失或損毀：
  - 每件或每組物品的最高賠償額為港幣2,500元
- 高爾夫球用具：
  - 每件或每組物品的最高賠償額為港幣2,500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5,000元

## 現金保障

旅遊期間意外遺失現金、支票或旅遊支票的賠償。

## 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。

## 旅遊證件或機票遺失保障

旅遊期間意外遺失香港身份證、信用卡、駕駛執照、護照或機票的補領費用及引致的額外旅程及住宿費用。

## 離港期間家居財物盜竊保障<sup>4</sup>

離港期間居所空置而被爆竊所引致的損失。

<sup>4</sup>受保人須自負每宗索償的首港幣3,000元

## 個人責任保障

因意外而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

### 行程延誤及更改行程保障

- 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的機械/電力故障而延誤超過8小時或以上，每8小時延誤可獲港幣300元賠償。
- 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、惡劣天氣或天災而取消班期，而需轉乘其他公共交通工具到達目的地的額外費用。

### 行李延誤/緊急購物保障

抵達目的地後，已登記寄艙的行李逾8小時仍未送抵，購買應急衣物的費用。

### 取消行程保障

因受保人本身或直系親屬身故、患嚴重疾病、或受保人需出庭作供、出任陪審員、或隔離檢疫、或出發前一星期內居所發生火災、水浸或盜竊等意外、或目的地發生受保人不能控制或不可預見之罷工、騷亂、暴亂、恐怖活動或惡劣天氣等而不能成行，可獲賠償不能退訂的旅行團費、機票及酒店費用。

### 縮短行程保障

因受保人本身或直系親屬身故、患嚴重疾病、或受保人居所發生火災、水浸或盜竊等意外、或目的地發生受保人不能控制或不可預見之罷工、騷亂、暴亂、恐怖活動或惡劣天氣等而需縮短行程，可獲賠償不能退訂的旅行團費、機票及酒店費用。

## 醫療快線中國醫療卡服務<sup>5</sup>

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，便可於中國內地超過100間指定醫院接受治療。

<sup>5</sup>適用於全年旅遊保障計劃

## 保費表

### 短程旅遊保障計劃

日數	保費 (港幣/元)					
	金計劃		銀計劃		銅計劃	
	個人	家庭	個人	家庭	個人	家庭
1	70	140	50	100	30	60
2	110	220	80	160	55	110
3	143	286	103	206	74	148
4	178	356	135	270	107	214
5	198	396	150	300	124	248
6	214	428	165	330	137	274
7	230	460	180	360	149	298
8	247	494	195	390	160	320
9	260	520	203	406	169	338
10	275	550	213	426	177	354
11	288	576	222	444	186	372
12	313	626	234	468	193	386
13	339	678	254	508	201	402
14	365	730	273	546	217	434
15	391	782	293	586	232	464
16	409	818	304	608	238	476
17	420	840	310	620	241	482
18	431	862	315	630	244	488
19	441	882	321	642	248	496
20	452	904	327	654	251	502
21	463	926	332	664	254	508
22	473	946	338	676	258	516
23	484	968	343	686	261	522
24	495	990	349	698	264	528
25	505	1,010	355	710	267	534
26	516	1,032	360	720	271	542
27	526	1,052	366	732	274	548
28	537	1,074	371	742	277	554
29	548	1,096	377	754	281	562
30	558	1,116	383	766	285	570
以後每日 (31-180)	15	30	12	24	9	18

### 全年旅遊保障計劃

	保費 (港幣/元)					
	金計劃		銀計劃		銅計劃	
	個人	家庭	個人	家庭	個人	家庭
	2,850	5,700	1,950	3,900	1,000	2,000

## 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：

- 遺失現金或財物而不報警或不通知有關航空公司、酒店或旅行社，均不獲賠償。
- 未經航空公司、旅行社或有關機構證實的行程或航班取消事項，均不獲賠償。
- 65歲以上或17歲以下人士，個人意外保障的最高賠償額為保額的50%。
- 75歲以上人士只可購買銅計劃。
- 17歲以下人士如單獨旅遊，只可購買銀計劃或銅計劃。
- 全年旅遊保障計劃的承保年齡高達70歲，續保更高達75歲。
- 單程旅遊人士有效保障期只限於抵達目的地後7天內。
- 短程旅遊保障計劃的保障期長達180日，而全年旅遊保障計劃的每次旅遊保障期長達90日。
- 本保單一經簽發，恕不能延長保障期。
- 如選擇家庭保障，總賠償額以不超過每項保額3倍為限。
- 入息保障將按每星期賠償，首3天不獲賠償。凡非受僱、退休或自僱人士將不獲此保障。
- 本保單一經簽發，恕不退還任何保費（只適用於短程旅遊保障計劃）。
- 於公共交通工具上或劫案中無辜死亡的額外50%保障，不適用於65歲以上及17歲以下人士。
- 家居財物盜竊索償，受保人須自負每宗索償的首港幣3,000元。
- 醫療保障，如受保人年齡超過80歲，須自負每宗索償的首港幣150元。
- 高爾夫球用具保障，須自負每宗索償的首港幣250元。

### 主要不承保事項：

因戰爭引發的任何事件、或旅遊前已患之傷病、或因分娩、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。

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批核權。

## 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集團<sup>1</sup>及財富雜誌(Fortune)全球100大企業<sup>2</sup>。蘇黎世保險集團(香港)致力為個人及各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，保費收入約36億港元。

<sup>1</sup> 以銷售額、收益、資產及市值聯合計算。資料來源：2006年4月福布斯雜誌(Forbes)全球2000大企業排行榜。

<sup>2</sup> 以收益計算。資料來源：2006年4月財富雜誌全球500大企業排行榜。

蘇黎世保險集團(香港)  
香港太古灣道14號太古中心3期15-17樓  
電話：(852) 2968 2222  
傳真：(852) 2968 0988  
<http://www.zurich.com.hk>

  
**ZURICH**  
蘇黎世

# 「樂優遊」旅遊保險計劃投保表格

查詢電話 Enquiry no.: (852) 2903 9391 傳真 Fax: (852) 2968 0639

## 投保人資料 Proposer information

先生/太太/女士\* 姓  名  別名  郵地址  電   
Mr./Mrs./Ms.\* Surname First name Other name E-mail address

通訊地址  室/單位\*  樓  座  大廈   
Correspondence address Flat/Rm.\* Floor Block Building

屋苑名稱/街名及門牌/地段\*   
Estate name/ no. & street name/ lot no.\*

地區  香港/九龍/新界\*  日間聯絡電話  流動電話號碼  晚間聯絡電話   
District HK/ KLN/ NT\* Day time tel. no. Mobile phone no. Night time tel. no.

受保人 Insured persons			與投保人關係 Relationship with proposer	香港身份證/護照號碼* HKID card/ passport no.*	性別 Sex	出生日期 (日/月/年) Date of birth (dd/mm/yy)	計劃 Plan (金G / 銀S / 銅B)	保費 (港幣/元) Premium (HK\$)
姓 Surname	名 First name	別名 Other name						
1.			投保人 Proposer					
2.								
3.								
4.								
5.								
6.								

註：如受保人數超過6名或受保家庭超過1個，請另加紙填寫以上資料。  
Note: If more than 6 persons or 1 family are to be covered, please provide the above information on a separate sheet.

保費總額  
Total premium

團體旅遊保障折扣  
Less discount for group travel

應付保費總額  
Total premium payable  
(最低保費限額為 Minimum premium is HK\$50)

## 旅遊地點 Area of travel

- 中國 China  歐洲 Europe  大洋洲 Australasia  
 非洲 Africa  南美洲 South America  北美洲 North America  
 其他亞洲地區 Other Asian countries  
 其他 Others   
請註明 Please specify

## 旅遊性質 Travel nature

- 短程旅遊 Short-term travel  
旅遊期限 Period of travel  
由From  /  /  至To  /  /   
日dd 月mm 年yy 日數 No. of days  
† 上列兩日包括在內，最長保障期限為180日。Both days included, maximum number of days of cover is 180.  
旅遊種類 Type of travel  
 來回 Return  單程 One way  
(有效保障期只限於抵達目的地後7天內)  
(Cover valid for a maximum of 7 days after arrival at final destination)
- 全年旅遊 Annual travel  
保障生效日期 Effective date of insurance  /  /   
日dd 月mm 年yy 職業 Occupation (工作性質 Job nature)

## 保單類別 Type of policy

- 個人 Individual  家庭 Family

## 全年旅遊保障計劃 - 個人資料 Annual Travel Insurance Plan - personal history

閣下及閣下之家庭成員均須詳細回答下列問題。  
All questions must be answered in full and apply to all members of the family to be covered.

1. 受保人是否有任何身體殘障或缺陷或正接受醫藥治療或正感染任何疾病？  
Have the insured person(s) ever had any physical disability or deformity or been receiving any medical treatment or suffering from any disease?  是 Yes  否 No
2. 過去兩年內，受保人是否曾因本計劃提到的各類風險而導致意外或損傷？  
Have the insured person(s) suffered any loss during the past 2 years caused by any of the risks proposed in this insurance?  是 Yes  否 No

如答[是]者，請連同姓名詳細說明如下：  
If "Yes" to any of the questions above, please give details with name(s) below:

# Travelplus Insurance Plan Enrolment Form

請以英文正楷大寫填報 Please complete in BLOCK LETTERS.  
請✓適用方格及\*刪去不適用者 Please tick the appropriate box and \* delete whichever is inappropriate.

## 保費支付辦法 Premium payment

以下列方法繳付 Paid by:

- 現金 Cash  支票 Cheque  信用卡 Credit card†

† (請填寫信用卡付款指示，港幣300元以下不能以信用卡付款。Please fill in credit card details and sign below. Payment less than HK\$300 cannot be paid by credit card.)

本人授權蘇黎世保險從本人下述之信用卡賬戶支取「樂優遊」旅遊保險計劃之保費。  
I hereby authorize Zurich Insurance Company to charge my credit card account below for the Travelplus Insurance Plan premium.

持卡人姓名   
Name of the credit card holder

持卡人香港身份證號碼  與投保人關係   
Card holder HKID card no. Relationship with proposer

本人之信用卡號碼為  信用卡有效期至   
My credit card no. is Credit card expiry date  
 月  年  
M Y



持卡人簽名  日期   
Card holder signature Date

## 聲明 Declaration

1. 本人/吾等\*謹此聲明本投保表格所列全部資料乃為本人/吾等\*所知一切確實準確，並經本人/吾等\*核實正確無誤。上述受保人是次出外旅遊並未獲准專業醫生勸告或以尋求醫療為目的。本人聲明本人已獲得配偶、親屬、朋友授予全權，簽署此項投保申請，並提供任何個人資料作評核此項申請之用。本人/吾等\*明白此項投保表格及聲明將構成本人/吾等\*與蘇黎世保險(「貴公司」)之間的合約依據。  
2. 本人/吾等\*明白貴公司有權向本人/吾等\*之醫生索取有關供應資料，本人/吾等\*亦同意提供任何進一步與保單有關之資料並自付所需費用。  
3. 本人/吾等\*明白一切由貴公司所收集或持有的個人資料，不論以任何方式獲取，均可供貴公司向香港境內或境外的任何個人或機構披露作以下用途：(1) 評核此項申請，(2) 辦理直接付款授權書或信用卡付款，(3) 提供貴公司及關連機構的推廣資料，(4) 處理保險的索償或有關之分析。  
4. 本人/吾等\*明白本人/吾等\*可向貴公司之個人資料私隱主任要求查閱及/或更改由貴公司持有有關本人/吾等\*的任何個人資料，地址為香港太古灣道14號太古廣場中心3期15-17樓。  
1. I/We\* declare that to the best of my/our\* knowledge and belief the information given on this enrolment form is true and complete in every respect and all information disclosed have been verified by me/us\* as true and correct, and that no person listed hereon is travelling against the advice of any medical practitioner or for the purpose of obtaining medical treatment. I declare that I have full and complete authority from my spouse, relative(s), friend(s) to sign the application and disclose any personal information being requested to assess the insurance application. I/We\* agree that this enrolment form and declaration shall form the basis of the contract between me/us\* and Zurich Insurance Company ("the Company").  
2. I/We\* authorize the Company to obtain medical information from my/our\* medical practitioner(s) and I/We\* agree to supply additional information relevant to this insurance policy at my/our\* own expense.  
3. I/We\* understand that all the personal information collected or held by the Company, howsoever obtained, may be used by or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this application, (2) to process the direct debit authorization or credit card payment, (3) to provide marketing material of the Company or its associated companies and (4) to conduct insurance claims or analysis.  
4. I/We\* understand that I/We\* may contact the Company's Personal Data Privacy Officer at Level 15-17, Cityplaza 3, 14 Taikoo Wan Road, Hong Kong for any request to access to and/or correct my/our\* personal information held by the Company.

此保險申請需待貴公司覆核，接納投保書及已繳付保費後才能生效。  
This insurance application will not be in force until the application(s) has been accepted by the Company and the premium has been paid.

投保人簽署  日期   
Signature of proposer Date

特許保險代理/經紀   
Authorized agent/ broker

