



ZURICH[®]



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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Live2Play Working Holiday Insurance Plan



Live2Play



1

Cover all common types of work for working holiday



2

Enhanced protection for air, land and sea adventure activities common in working holiday countries



Compensate your lost tuition fee if you are unable to attend an enrolled course

4

Reimburse the excess payable by you in respect of loss or damage of a rental car



5

6

Support for visa application



6a

Attached insurance approval letter to support your visa application

6b

Refund of premium for unsuccessful visa application

7

Applicable to different duration of working holiday



Up to 20 times outpatient visits and 10 times specialist or physiotherapist visits



3

Multiple medical cover up to HKD750,000

3a

Hospitalization cover and hospital cash benefit



3b

3c

Cover ambulance services expenses



Working Holiday



7a

Enroll the insurance plan 90 days in advance to facilitate visa application

8

Easy claim submission via "eClaim" online platform



- ★ Enhanced coverage compared with typical working holiday insurance plans in the market
- ★ Unique features

Section 1 – Medical cover

If the insured person suffers from injury or illness during the insured journey, this benefit covers:

- Medically necessary expenses including costs of outpatient treatment, hospitalization fees, surgery and doctor's fees up to HKD 750,000.
- Overseas hospital daily cash benefit up to HKD 500 per day.
- Follow-up medical expenses incurred within three months after return to Hong Kong, including the medical expenses paid to registered Chinese Medicine Practitioner or medical expenses for Chinese Medicine bone-setting, acupuncture or chiropractic treatments.

Major exclusions:

1. any loss or medical expenses arising from any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment;
2. surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner;
3. any additional cost of single or private room accommodation at a hospital or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance shall provide the following services:

- Pre-payment of deposit guarantee for hospitalization up to HKD 39,000.
- Transportation of the insured person to a suitable place or back to Hong Kong for treatment and medication.
- Payment for a one-way economy class travel ticket and hotel accommodation expenses incurred if the insured person resumes the insured journey or return to Hong Kong after using the Emergency Medical Evacuation service provided by Zurich Emergency Assistance
- Payment for one economy class round-trip travel ticket and hotel accommodation expenses incurred by the insured person's immediate family member to travel to the location of the insured person who suffers from serious illness or injury during the insured journey and is confined in a hospital outside Hong Kong for over three consecutive days
- Transportation of the insured person's mortal remains back to Hong Kong if he/she passes away during the insured journey
- 24-hour hotline for referral on medical service provider, doctors/ lawyer/interpreter/embassy and pre-trip information assistance.

Major exclusions:

1. when the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
2. for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person's prospect;
3. when the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 3 – Personal accident

In the event that during the insured journey the insured person suffers from injury, this benefit covers:

- Maximum benefits up to HKD 1,500,000 if the insured person dies or sustains any of the specified disablement while the insured person is travelling on any public common carrier; or up to HKD 750,000 as a result of other accidents.

- Maximum benefits up to HKD 850,000 if the insured person suffers from injuries while actively working as a working holiday traveler.
- Maximum benefits up to HKD 850,000 if the insured person suffers from injuries while engaging in adventure activities including skydiving, bungee-jumping, mountain biking, skiing, diving and surfing.

Major exclusion:

1. This section does not cover any loss caused by an injury which is a consequence of any kind of disease and/or illness.

Special conditions:

If the insured person is insured under multiple policies issued by our company and/or our related companies, which include accidental death and permanent disablement cover, the maximum liability in respect of each insured person is HKD5,000,000 under all relevant policies.

Section 4 – Compassionate death cash and visit

In the event of death of the insured person during the insured journey, this benefit covers:

- Compassionate death cash of HKD 10,000 to express our condolences.
- The cost of one economy class round-trip travel ticket and reasonable hotel accommodation expenses necessarily incurred by one immediate family member up to HKD 20,000 to travel to the place where the insured person passes away.

Section 5 – Personal baggage cover*

This benefit covers the accidental loss of or damage to baggage or personal belongings including tablets PC, golf equipment, lap-top computer, cameras and camcorders and their related accessories and equipment during the insured journey subject to sub-limits for each cover.

* Available to the Enhanced Plan only.

Major exclusions:

1. the following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl, mobile phone (including PDA phone, similar device with telecommunication function and other accessories), money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
2. any loss not reported to the local police or public authority within 24 hours of discovery and such local report is not obtained.

Section 6 – Loss of travel document and/or travel ticket

This benefit covers the replacement cost incurred during the insured journey for the accidental loss of travel documents, credit cards, or travel ticket.

Major exclusions:

1. any loss not reported to the local police within 24 hours upon discovery of loss and for which such police report is not obtained at the place of loss.
2. for loss of any travel document and/or visa and/or travel ticket which is not necessary for completing the insured journey.

Section 7 – Personal liability

This benefit covers the insured person's liability for any compensation and/or any legal expenses as a result of an accident which causes accidental death or injury to others or damage to other's property during the insured journey.

Major exclusions:

1. any willful, malicious or unlawful act of the insured person or any criminal acts;
2. any cause whatsoever due to any person who is the immediate family member or relative or employer or employee of the insured person;
3. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals.

Section 8 – Travel delay*

In the event that the public common carrier in which the insured person has arranged to travel is delayed for at least six hours from the departure or arrival time specified in the insured person's 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, or airport closure, we will pay the following benefits to the insured person:

- HKD 300 for each and every six hours of travel delay
- Extra hotel cost incurred outside Hong Kong due to travel delay over six hours

* Available to the Enhanced Plan only.

Major exclusions:

1. delay of the insured journey as of result of any circumstances which is existing or announced before the effective date of the policy;
2. any loss arising from airport closure due to air traffic control by local government or relevant authorities.

Section 9 – Baggage delay allowance*

We will pay a lump sum allowance if the insured person's checked-in baggage is delayed for more than six hours after the insured person's arrival at the scheduled destination abroad.

* Available to the Enhanced Plan only.

Major exclusions:

1. any baggage not being on the same public common carrier of the insured person or souvenirs and articles mailed or shipped separately;
2. any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

Section 10 – Cancellation of trip*

This benefit covers the unused and non-refundable charges which have been paid in advance, including expenses for travel tickets and accommodation in the event that the insured journey has to be cancelled due to:

- death, serious physical injury or serious illness of the insured person, immediate family members within 90 days before departure;
- the insured person's attendance being required in court as a witness or for jury service within 90 days before departure;
- the insured person being held in compulsory quarantine within 90 days before the departure date;
- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destinations arising within one week before the departure date;
- serious damage to the insured person's principle home in Hong Kong due to fire, flood, burglary within one week before departure.

Extension to domestic travel:

This benefit is extended to cover the loss of unused travel ticket and accommodation expenses which have been paid in advance for domestic journeys¹ during the period of working holiday which have to be cancelled as a result of the following:

- death, serious physical injury or serious illness of the insured person, immediate family members within 90 days before the commencement of the domestic travel;

¹ Domestic journey is any journey that involves travelling from one province or state to another province or state within the same country. Such domestic journey must take place during an insured journey.

- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destinations arising within one week before the departure date.

* Available to the Enhanced Plan only.

Section 11 - Curtailment of trip*

This benefit covers the loss of unused travel fare that is not recoverable or additional travel fare and accommodation incurred which have been paid in advance in the event that the insured person has to abandon the insured journey and return to Hong Kong due to death, serious physical injury or serious illness of the insured person or his/her immediate family members, or fire, flood or burglary at the insured person's principle home in Hong Kong, or unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination.

* Available to the Enhanced Plan only.

Major exclusions:

1. any circumstances leading to the curtailment of the insured journey which is existing or announced before the policy effective date;
2. any loss in relation to curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.

Section 12 – Rental vehicle excess

If the insured person rents or hires a rental vehicle during the insured journey which is involved in a collision whilst under his/her control or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the excess payable in respect of the loss of or damage to such vehicle will be reimbursed. This benefit shall be payable only once per working holiday.

Major exclusions:

1. any loss arising from illegal or unlawful use of the rental vehicle; or any use of the rental vehicle in violation of the terms of the rental agreement;
2. the insured person being in charge of a rental vehicle while under the influence of alcohol or drugs;
3. the insured person not holding a driving license that is valid in the country where the rental vehicle is used or failing to purchase a comprehensive motor vehicle insurance policy that covers the rental vehicle.

Special condition:

The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.

Section 13 – Course tuition fee cover

If the insured person is unable to attend the course enrolled prior to or during working holiday due to the following reasons, we will reimburse the tuition fee which has been paid in advance or must be paid:

- death, serious injury or serious illness of the insured person or the immediate family member within 90 days before the course start date;
- serious damage to the insured person's principle home in Hong Kong due to fire, flood, burglary within one week before the course start date.

Benefit table

Section/Coverage	Maximum benefits per insured person (HKD)	
	Enhanced Plan	Essential Plan
Section 1 – Medical cover		
(a) Medical expenses including follow-up medical expense:	750,000	250,000
– Sub-limit for outpatient visit	800/visit/day (Max. 20 visits)	500/visit/day (Max. 10 visits)
– Sub-limit for specialist or physiotherapy expenses	2,000/visit/day (Max. 10 visits)	1,500/visit/day (Max. 5 visits)
– Sub-limit for ambulance services expenses	1,000/visit/day (Max. 10 rides)	1,000/visit/day (Max. 5 rides)
(b) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)
(c) Hospital confinement or quarantine cash allowance due to infectious disease	5,000 (500 per day)	3,000 (300 per day)
(d) Trauma counselling benefits	15,000 (1,500 visit/day)	15,000 (1,500/visit/day)
Section 2 – Zurich Emergency Assistance		
(a) Deposit guarantee for hospital admission	39,000	
(b) Emergency medical evacuation	Actual Cost	
(c) Repatriation of mortal remains	Actual Cost	
(d) Compassionate Visit (HKD 700 per day)	One economy class round-trip travel ticket	
(e) Travelling and Accommodation Expenses (HKD 1,950 per day)	One economy class one-way travel ticket and hotel accommodation expenses up to 7,800	
(f) 24 - hour telephone hotline and referral services	Included	
Section 3 – Personal accident		
(a) Accident on public common carrier	1,500,000	500,000
(b) Accident while engaging in adventure activities	850,000	350,000
(c) Accident while at work	850,000	350,000
(d) Other Accidents	750,000	250,000
Section 4 – Compassionate death cash and visit		
– Compassionate death cash	10,000	
– Compassionate visit	One economy class round-trip travel ticket and hotel accommodation expenses up to 20,000	
Section 5 – Personal baggage cover	20,000	
Sub-limits:		
– Per item, pair, set or collection	2,500	N/A
– Per laptop computer	10,000	
– Aggregate limit of all cameras, camcorders and their accessories and related equipment.	5,000	
Section 6 – Loss of travel document and/or travel ticket	3,000	
Section 7 – Personal liability	2,000,000	1,000,000
Section 8 – Travel delay		
(a) Travel Delay (HKD 300 for each and every full 6 hours' delay)	1,500	N/A
(b) Extra Hotel Cost due to Travel Delay over 6 hours	2,000	N/A
Section 9 – Baggage delay allowance (for delay over 6 hours)	1,000	N/A
Section 10 – Cancellation of trip	20,000	N/A
Section 11 – Curtailment of trip	20,000	N/A
Section 12 – Rental vehicle excess	5,000	
Section 13 – Course tuition fee cover	10,000	5,000

Premium table

Plan duration	Enhanced Plan	Essential Plan
6 months	3,480	2,280
1 year	5,680	3,780
2 years	11,280	7,480

Good protection supported with easy claim

Through our “eClaim” online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to 2 working days comparing to submission by post/email.



Alternatively, you can submit the completed claim form with supporting documents by post/email.

- Email: claims@hk.zurich.com
 - Post: Zurich Insurance Company Ltd, Claims Department, 26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
- Please note that if you need to claim for your journey, please report your claim to us in 30 days.

For enquiries, please call our Claims Hotline at +852 2903 9388 or email to claims@hk.zurich.com.

Notes:

1. All insured journey must (i) commence and depart from Hong Kong and (ii) fall within the period of working holiday.
2. The insurance applies to insured person aged between 18 and 35 years both inclusive on the policy effective date.
3. The period of insurance is the six/twelve/twenty-four months period starting from the date when the policy becomes effective (depends on the plan duration selected).
4. The working holiday starts from the date when the insured person first departs from Hong Kong to (i) the country of working holiday, or (ii) to any other overseas country before arriving in the country of working holiday, and until the expiration of 184 (for 6-month plan)/365 (for 1-year plan)/730 (for 2-year plan) days later from such first departure date from Hong Kong.
5. Unless specifically mentioned in the contrary, no extension of period of insurance is allowed once the policy has been effected.
6. If the first departure date of the working holiday is on a date after the commencement date of the period of insurance, the expiration of the period of insurance shall be automatically extended up to the expiration of the working holiday, provided that the expiration of working holiday shall not exceed six months from the expiration of the period of insurance as stated in the schedule.
7. Unless specifically mentioned in the contrary, no refund of premium is allowed once the policy has been issued.
8. For unsuccessful visa application, we will refund the full payment of premium.

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, 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 therefrom, 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 losses due to terrorism except for Section 1 – Medical Cover, Section 2 – Zurich Emergency Assistance, Section 3 – Personal Accident, Section 8 - Travel Delay, Section 10 – Cancellation of Trip and Section 11 – Curtailment of Trip.
5. Any losses due to trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.
6. Engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker involving height or underground works, naval, military or airforce service or operations or armed force services.
7. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
8. Any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority.

This leaflet is only an illustration 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.

About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at HYPERLINK "<http://www.zurich.com>" www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2018.

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