

## 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](http://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](mailto: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](mailto:claims@hk.zurich.com).



### Important notes:

1. The insurance is not applicable to person holding the People's Republic of China passport and travels to/within China, unless he/she has an official document issued by the overseas Government (other than China) as proof that he/she is a legal resident of the respective country but travelling with a passport of the People's Republic of China.
2. For annual travel plan: all trips must depart from and return to Hong Kong.
3. For single trip travel plan: if the insured journey is not departing from Hong Kong, the travel arrangements must be made and paid in Hong Kong. However, any follow-up medical expenses under Section 1(a) – Medical expenses of the policy shall not be available to insured journey which is not departing from and returning to Hong Kong.
4. For one-way single trip travel plan: the insured journey shall not exceed seven days upon arrival at the declared overseas final destination. If the declared final destination is Hong Kong, the policy shall cease after the insured person checks out from the Hong Kong immigration counter upon arrival.
5. No refund of premium is allowed once the policy issued for single trip travel plan.

### Major exclusions:

any known events and conditions; riding or driving in any kind of motor racing; or competition; or engaging in a sport in a professional capacity; or any activities where you would or could earn income or remuneration from engaging in such activities; trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment; suicide or intentional self-inflicted injury; mental disorders; under the influence of alcohol or drugs, pregnancy, childbirth; war, civil war, rebellion, insurrection, revolution, usurped power, military force or coup.

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 itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

(The English version shall prevail in case of inconsistency between the English and Chinese versions.)

### About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong Community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market\* and ranks fifth in the city's ILAS market#. Please visit [www.zurich.com.hk](http://www.zurich.com.hk) for more information of Zurich Insurance (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 [www.zurich.com](http://www.zurich.com).

\* Provisional statistics of the Insurance Authority on Hong Kong General Business from January to December 2020, based on gross premium.

# Provisional statistics of the Insurance Authority on Hong Kong long term insurance business from January to December 2020, based on the number of policies and premiums of in-force business of investment-linked life insurance.

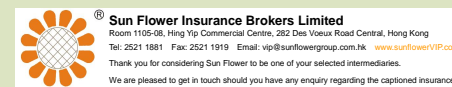
Zurich Insurance Company Ltd  
(a company incorporated in Switzerland with limited liability)  
25-26/F, One Island East,  
18 Westlands Road, Island East, Hong Kong  
Telephone: +852 2968 2288  
Fax: +852 2968 0639  
Website: [www.zurich.com.hk](http://www.zurich.com.hk)



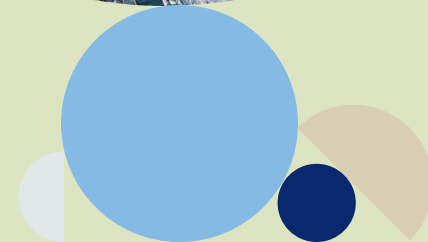
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## Get “Z” Go Travel Insurance Plan



## Travel Insurance Plan

Get "Z" Go Travel Insurance Plan provides multiple coverage with a concise policy, protecting you and your travel companion for the whole journey.

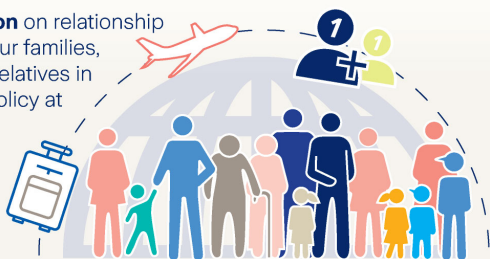


**Sun Flower Insurance Brokers Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong  
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk [www.sunflowerVIP.com](http://www.sunflowerVIP.com)  
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.

### Maximize 1+1 synergy

- Each adult can enjoy one accompanied child<sup>1</sup> **covered for free** to maximize 1+1 synergy<sup>2</sup>
- Enjoy **unlimited** number of 1+1 travellers
- No restriction** on relationship to protect your families, friends and relatives in one single policy at ease



### Protection without age limit

- No upper age limit** for single trip travel plan
- Aged 76 or above** can enjoy **100% sum insured** without additional premium for single travel plan<sup>3</sup>



### No worries for travel interruption

Multiple protection covers your pre-trip period until your return to Hong Kong:

- pre-trip/during the journey
  - enjoy **on-time guarantee allowance** for over 3-hour delay<sup>3</sup>
  - enjoy **travel delay allowance** for a delay over 6 hours
  - cover **irrecoverable prepaid and unused, or additional costs** incurred due to journey cancellation or interruption (e.g. hotel costs, transportation or event tickets cost, car rental, etc.)
  - cover costs related to **re-routing, journey cancellation, or overseas extra/forfeited hotel cost** due to travel delay<sup>4</sup>
  - flexibility to **change policy cover period** if there is a change in travel plan (for same duration and same travellers)
- in case your trip is interrupted and you are unable to return to Hong Kong as scheduled
  - free travel insurance extension up to **10 days**
  - cover all **irrecoverable additional costs** incurred due to journey interruption



### Worry-free cover anytime anywhere

No matter you are a leisure traveller or an adventurer, you may enjoy your trip with extra peace of mind.

- free cover** for **Marathon and bike tour**<sup>3</sup>
- cover various amateur activities
- cover on losses and accident due to **terrorism**
- Well covered follow-up medical expenses up to 100% sum insured for injury and no daily limit on Chinese medicine/chiropractic treatment
- cover **all countries** under the same premium
- cover for **Outbound Travel Alert** issued against the travel destination before or during the journey
- third party liability cover and rental vehicle excess including non-operating charge (NOC)
- cover accidental loss or damage of mobile phone<sup>4</sup>
- provide **24-hour global emergency assistance** services to help you during difficult times



<sup>1</sup> Benefits of accompanied child is 50% of an adult (unless selected "Full coverage for accompanied child" in optional benefit)

<sup>2</sup> Not applicable to group or corporate application

<sup>3</sup> Only applicable to Supreme Plan

<sup>4</sup> Only applicable to Elite Plan and Supreme Plan





### Optional benefits

#### Tailor your plan according to your needs

- **Full coverage for accompanied child<sup>2</sup>** – upgrade to same benefit as adult
- **Additional personal accident & medical expenses cover<sup>3</sup>** (Only applicable to adult) – upgrade your coverage to a maximum of HKD 2,000,000 per section

### Group travel discount

#### Enjoy premium discount when enrolling as a group

- 10% premium discount for 7 to 12 persons
- 15% premium discount for over 12 persons

### Want to know more?

View the Get "Z" Go video

Terms and conditions



### Free Outbound Travel Alert (OTA) Benefit

Benefits	Red OTA	Black OTA
Before departure		
<b>Cancellation of trip</b>	Up to maximum benefits 50%	Up to maximum benefits 100%
During journey		
<b>Interruption of trip</b>	Up to maximum benefits 50%	Up to maximum benefits 100%
<b>Cash allowance</b>		
For involuntary stay behind due to Black OTA after the journey has begun	Not applicable	HKD 500/day (up to 10 days)

### Remarks

- The OTA benefit is only applicable to the destination(s) where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date
- Benefit on cancellation or interruption of trip is in accordance to policy terms and conditions

## Table of benefits

Section	Benefits	Maximum benefits per adult per insured journey (HKD)		
		Supreme Plan	Elite Plan	Breezy Plan
1	<b>Medical Cover</b>			
	(a) Medical expenses	1,500,000	1,000,000	500,000
	– age 75 or below	1,500,000	500,000	250,000
	– age 76 or above			
	Including:			
– follow-up for injury	100%	100%	100%	
– follow-up for illness	10%	10%	10%	
– follow-up for Chinese medicine or chiropractic treatment	3,000	3,000	3,000	
– Overseas travelling expense for seeking medical treatment	300	300	300	
(b) Compassionate death cash	15,000	10,000	Not applicable	
(c) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)	Not applicable	
(d) Compulsory quarantine cash allowance due to infectious disease	5,000 (500 per day)	Not applicable	Not applicable	
2	<b>Zurich Emergency Assistance</b>		39,000	
	(a) Deposit guarantee for hospital admission		Actual cost	
	(b) Emergency medical evacuation		Actual cost	
	(c) Repatriation of mortal remains			
	(d) Compassionate visit			
	(e) Travelling and accommodation expenses		One economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (Max. 5 days)	
	(f) Return of unattended children		One economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (Max. 4 days)	
	(g) 24-hour telephone hotline and referral services		One economy class one-way ticket and up to 30,000	
	(h) MediExpress China Medical Card service		Included	
3	<b>Accident Cover</b>			
	(a) Personal accident			
	(i) Accident on public common carrier or during terrorism	1,500,000	1,000,000	500,000
	– age 75 or below	1,500,000	400,000	200,000
	– age 76 or above			
	(ii) Other accidents			
	– age 75 or below	1,000,000	800,000	400,000
	– age 76 or above	1,000,000	400,000	200,000
	(b) Burns accident	500,000	200,000	Not applicable
	4	<b>Personal Property Cover</b>	20,000	15,000
(a) Personal belongings				
Sub-limits:				
– per set/item/pair		3,000	3,000	3,000
– mobile phone (one per insured journey)		3,000	3,000	Not applicable
– all cameras and camcorders and related accessories and equipment		5,000	5,000	3,000
– lap-top computer		10,000	10,000	Not applicable
(b) Loss of personal money	3,000	2,000	Not applicable	
(c) Replacement cost for loss of travel document or travel ticket	3,000	2,000	Not applicable	
5	<b>Delay Cover</b>			
	(a) Travel delay allowance (HKD 300 for every 6 hours)	2,000	1,000	300
	– Cover is not limited to specified events	Applicable	Not applicable	Not applicable
	(b) Baggage delay allowance (over 6 hours)	800	500	Not applicable
(c) On-time guarantee allowance (over 3 hours)	300	Not applicable	Not applicable	
6	<b>Journey Inconvenience Cover</b>			
	– Cover is not limited to specified events	Applicable	Not applicable	Not applicable
	(a) Cancellation of trip	40,000	20,000	5,000
	(b) Interruption of trip	40,000	20,000	5,000
	(c) Hotel cost due to travel delay (over 6 hours)	2,000	1,000	Not applicable
(d) Cancellation of trip due to travel delay (over 12 hours)	5,000	2,500	Not applicable	
7	<b>Liability Cover</b>			
	(a) Personal liability	2,500,000	2,000,000	1,000,000
(b) Rental vehicle excess	15,000	10,000	Not applicable	
<b>Free Extended Cover on Bike Tour and Marathon</b>		Applicable	Not applicable	Not applicable
<b>Optional Benefits</b>				
Additional personal accident & medical expenses cover		1,000,000 or 2,000,000	Not applicable	Not applicable



Get “Z” Go Travel Insurance Plan offers Single trip travel plan and Annual travel plan. Each plan has three plan levels for your selection according to your needs.

### Supreme Plan – worry-free coverage 🚩🚩🚩

- Cover is not limited to specified events for “Travel Delay” and “Journey Inconvenience Cover” to maximize coverage with minimal exclusions and conditions
- Enjoy “On-time guarantee allowance”
- Aged 76 or above can enjoy 100% full coverage for free for single trip travel plan
- Free cover for Marathon and bike tours
- Personal accident and Medical expenses cover up to HKD 1,500,000
- Allow additional top-up for Personal accident and Medical expenses cover

### Elite Plan – multiple coverage 🚩🚩

- Multiple cover on personal property including:
  - accidental loss of or damage to mobile phones, laptops, other personal belongings
  - loss of personal money
  - replacement cost of loss of travel documents and/or travel ticket
- Personal accident and Medical expenses cover up to HKD 1,000,000

### Breezy Plan – basic coverage 🚩

- Personal accident and Medical expenses cover up to HKD 500,000
- Travel delay allowance for over 6-hour delay
- Cover loss of personal belongings up to HKD 5,000

Single Travel Plan	Annual Travel Plan
<ul style="list-style-type: none"> <li>Protection for a single trip within 180 days</li> <li>All age cover</li> </ul>	<ul style="list-style-type: none"> <li>Protection for frequent travellers</li> <li>Cover unlimited trip throughout an year</li> <li>Maximum 90 days for each journey</li> <li>Enjoy MediExpress China Medical Card service which provides guarantee for admission to an appointed hospital in China (only applicable to adult)</li> <li>Cover up to age 75</li> </ul>

## Single trip travel plan

Day	Supreme Plan		Elite Plan		Breezy Plan	
	Adult <sup>5</sup> /Child <sup>6</sup>	Additional accompanied child <sup>7</sup> /Optional benefit <sup>1<sup>8</sup></sup>	Adult <sup>5</sup> /Child <sup>6</sup>	Additional accompanied child <sup>7</sup> /Optional benefit <sup>1<sup>8</sup></sup>	Adult <sup>5</sup> /Child <sup>6</sup>	Additional accompanied child <sup>7</sup> /Optional benefit <sup>1<sup>8</sup></sup>
1	178	53	143	43	80	25
2	208	63	153	46	90	30
3	238	73	173	53	100	35
4	308	93	233	73	120	40
5	348	103	273	83	160	55
6	398	113	323	96	210	60
7	418	123	348	103	220	65
8	438	133	383	113	230	70
9	468	143	393	116	240	75
10	498	153	413	123	260	80
11	558	163	458	136	270	85
12	578	173	493	146	290	90
13	618	183	523	156	300	95
14	658	193	553	166	310	100
15	718	213	613	183	350	105
16 - 20	758	233	643	193	400	120
21 - 25	848	253	713	213	450	135
26 - 30	948	283	813	243	480	145
Each additional day	42	13	30	9	22	7

### Optional benefit 2 – Additional personal accident & medical expenses cover (Applicable to adult for Supreme Plan)

Day	Premium (HKD)	
	HKD 1,000,000 per section	HKD 2,000,000 per section
1 - 5	65	100
6 - 10	140	200
11 - 15	210	320
16 - 20	270	420
21 - 25	330	530
26 - 30	400	650
Each additional 5 days	80	120

## Annual travel plan<sup>9</sup>

	Premium (HKD)		
	Supreme Plan	Elite Plan	Breezy Plan
Adult <sup>5</sup> /Child <sup>6</sup>	2,890	2,280	1,480
Additional accompanied child <sup>7</sup> /Optional benefit <sup>1<sup>8</sup></sup>	868	688	448
<b>Optional benefit 2 – Additional personal accident &amp; medical expenses cover (Applicable to adult for Supreme Plan)</b>			
HKD 1,000,000 per section	980	Not applicable	
HKD 2,000,000 per section	1,480		

<sup>5</sup> Adult refers to any insured person aged 18 or above, each accompanied child travelling with an adult can enjoy coverage for free and the benefits of accompanied child is 50% of an adult (unless selected “Full coverage for accompanied child” in optional benefit)

<sup>6</sup> Child refers to insured person aged 17 or below who travel alone

<sup>7</sup> Each accompanied child travelling with an adult can enjoy free coverage while additional accompanied child will be charged according to the premium table (if any)

<sup>8</sup> Optional benefit 1 is the “Full coverage for accompanied child”

<sup>9</sup> Age limit for annual travel plan is up to 70 years old and the maximum renewal age is 75 years old