

# **PRODUCT MANUAL**

A quick glance at Zurich's products

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# PRODUCT MANUAL

## KEYNOTES

1. This Product Manual is compiled as an abstract of policy terms of Zurich's products designed to assist readers fast tracking the key highlights thereof.
2. This Product Manual addresses only:
  - Zurich's product edge;
  - Coverage;
  - Exclusions;
  - Required underwriting information to seek quotation or place instruction; &
  - Certain special terms, definitions relevant to the respective insurance product.
3. The sequence, conditions numbering in this Product Manual have been streamlined and may vary from the original policy contracts.
4. Certain General Exclusions universally applying to all classes of insurance is summarized underneath this Key Notes and will not be repeated in the individual class of insurance.
5. This first edition of Product Manual covers only those most commonly sold products by Agents and Brokers. Zurich will duly update this Product Manual from time to time whenever needed.
6. All monetary amounts in this Product Manual are in HK\$.
7. Readers must refer to actual policy contracts to have full and accurate understanding of their original terms and conditions and are highly recommended to attend product training classes regularly held by Zurich.
8. Actual policy liability under a specific policy must be referred to the respective policy contract which shall include:
  - Policy jacket
  - Policy schedule
  - Applicable endorsements, warranties, appendices
  - Application
9. Chinese version shall follow right after publication of this first edition. Please note that in any event of inconsistency between both versions, English version shall prevail.

## UNIVERSAL GENERAL EXCLUSIONS

Certain Exclusions apply universally to most sections under most classes of insurance. To spare your effort reading it repeatedly, their abstract is outlined below and will not be touched again at product level. These exclusions apply to loss, damage, liability arising from, consequent upon or contributed to by:

1. War, invasion etc.
2. Ionizing radiation or contamination by radioactivity from nuclear fuel or waste etc.
3. Radioactive, toxic, explosive properties of nuclear assembly or nuclear component etc.
4. Pollution, contamination or seepage etc.
5. Software & data-related losses etc.
6. Terrorism and like activities etc. (Except for Travel Insurance)

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# PRODUCT MANUAL

## Fire Insurance

### Product Edge

Terms and conditions of this insurance are basically the same universally in the market without material variation. Whilst most properties are insured under more comprehensive forms of insurance, this product remains the fundamental property insurance cover commonly used for insuring Building under mortgage agreement. Original policy with Certificate of Payment (*equivalent to premium receipt before premium is actually received by Zurich*) will be kept by the bank and the Insured will keep a duplicate policy. If requested, Zurich will send policy document directly to mortgagee bank.

### Coverage

This insurance covers loss of and/or damage to the insured property caused by Fire, Lightning, Explosion of boilers or gas for domestic purposes and a set of free extra perils which include:

1. Aircraft
2. Bush Fire
3. Earthquake (fire shock & flood)
4. Explosion
5. Vehicle Impact (by any vehicle)
6. Riot & Strike
7. Malicious Damage
8. Spontaneous Combustion
9. Sprinkler Leakage
10. Typhoon, Windstorm & Flood
11. Water Tanks Apparatus & Pipes
12. Rainstorm

### Exclusions

1. Loss and/or damage caused by and/or consequent upon:
  - a. Earthquake, volcanic eruption etc. (*Extended free under Extra Peril.*)
  - b. Spontaneous fermentation or heating etc.
  - c. Undergoing heat process etc.
  - d. Bush fire etc. (*Extended free under Extra Peril.*)
  - e. Burning by public authority
  - f. Riot, civil commotion, strikers or locked-out workers etc.
  - g. Mutiny military acts etc.
  - h. Theft during or after a fire
  - i. Explosion of boilers or gas not for domestic purpose (*Extended free under Extra Peril.*)
2. Overrunning, short circuiting etc. of machinery or apparatus
3. Risks insured by Marine policy
4. Goods in trust or on commission (*Can be specifically extended.*)
5. Consequential loss

### Underwriting Information

For Fire Insurance on mortgaged building, you may straightly get your quotation in Zurich's user friendly system, ZONE, which can be used both in desktop computer or any mobile device. In the system, simply select or fill in the following details:

1. Cover – Fire & Allied Perils / Property All Risks
2. Building Type
3. Occupancy
4. Building Age
5. Sum Insured
6. Claims History

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7. Risk Location
8. Mortgagee
9. Applicant Type
10. Title
11. Name
12. ID Document
13. HKID No.
14. Mobile No.
15. E-mail Address
16. Correspondence Address, if different from Risk Location
17. Other Information – Select either Data Privacy option
18. Quick Quote is done. When quotation is accepted, application can be submitted in the same system by following the designed simple flow. You are welcome to contact Zurich should you have any trouble proceeding further. Please note that when supplying Credit Card information for premium payment, supply card information of the **Insured, not yours.**

For Commercial Risks, please email the following information to Zurich:

1. Name of the Insured
2. Business/Trade carried on the Risk Location
3. Risk Location
4. Insurance Period, if available
5. Sum Insured and description of Property Insured
6. Special terms under the current policy, if any
7. Loss record in the past 3 years, if any

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# PRODUCT MANUAL

## Property All Risks

### Product Edge

Again, the terms and conditions of this product vary little among Insurers in the market, except that Zurich provides Loss of Gross Profit in addition to the traditional form of cover. The properties insured under this product range tremendously wide. The key differences affecting customers' choice are the underwriting measures taken by Insurers, which exert material impact on the:

- Flexibility in acceptance;
- Actual business terms, i.e. Premium, Excess, Sub-limits, Exclusions etc.
- Capacity in writing mega sum insured or regional/global program.

It will be impractical to label Zurich's edges explicitly but we regard ourselves a highly competitive Insurer in the local market and the most effective way for you to find it out is to try us in your next quotation submission.

### Coverage

This insurance insures:

1. Any unforeseen, sudden and accidental physical loss of, destruction or damage to the insured property.
2. Loss of Gross Profit due to risk 1 above having occurred in the Risk Location resulting in:
  - a. Reduction in Turnover;
  - b. Increase in Cost of Workingduring the Indemnity Period (*the interruption period during which loss is sustained*) and subject to the specified limits.

### Exclusions

#### Property excluded under Coverage 1:

1. Motor vehicles etc. (*Vehicles requiring legal license have to be separately insured.*)
2. Bullion, precious metals, precious stones etc.
3. Curiosity or works of art etc.
4. Securities documents, stamps, coins, money, cheques etc.
5. Living organisms of any kind
6. Foundation and drains
7. Property undergoing construction or erection
8. Land, roads, bridges, tunnels etc.
9. Mines, caves and contents therein
10. Railway locomotives, rolling stock and their contents
11. Power, telecommunication transmission equipment etc.
12. Property being worked upon whilst damage is caused thereby
13. Property in transit (*Can be specifically extended, if required.*)
14. Glass, china or other fragile properties etc. unless caused by specified perils
- 15.

#### General Exclusions to Coverage 1 & 2

1. Dispossession
  - a. resulting from confiscation, nationalization etc. by authorities
  - b. of any building resulting from confiscation, nationalization etc. by authorities
2. Excluding:
  - a. Cessation of work, delay, loss of market etc.
  - b. Fraud or willful acts etc. on the part of the Insured
  - c. Unexplained disappearance, errors, omission etc.
  - d. Shortages in supply delivery or loss discovered during stock taking
  - e. Cost of rectifying or replacing defective materials or workmanship
  - f. Cost of upkeep or making good
  - g. Misapplication of tools, operational errors etc.

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- h. Rupture, bursting, cracking etc. of boilers, pipes etc. but subsequent damage to surrounding property is covered.
  - i. Mechanical or electrical breakdown
  - j. Damage to electrical equipment or wiring caused by electrical current but subsequent damage to other property is covered.
  - k. Loss insured by other insurance policy(ies) (*Co-insurance Exclusion*)
  - l. Demolition expenses
3. Excluding:
- a. Wear and tear, rust, mildew etc.
  - b. Change in temperature or humidity, colour etc.
  - c. Latent defect or inherent vice
  - d. Extortion, coercion, threat, forgery, counterfeit or kidnap
  - e. Electrical or magnetic injury disturbance, erasure of electronic recordings etc.
  - f. Defective design
  - g. Exposure to weather of property not intended to be in the open
  - h. Failure of supply of communication services, water, gas, electricity etc.
4. Subsidence, landslip etc. caused by erosion, settling or cracking
5. Solidification of contents of molten material
6. Theft without visible, forcible entry or exit

## Underwriting Information

For risk on mortgaged building, please follow steps mentioned in Fire Insurance.

For Commercial Risks, please email to Zurich the following information:

- 1. Name of the Insured
- 2. Business/Trade carried on the Risk Location
- 3. Risk Location
- 4. Insurance Period, if available
- 5. Sum Insured and description of Property Insured – coverage on property
- 6. Annual Gross Profit, if this optional cover is required (*Its definition is different from usual accounting principles. Please refer to Zurich for details.*)
- 7. Indemnity Period – 3, 6, 9 or 12 months
- 8. Special terms under the current policy, if any
- 9. Loss record in the past 3 years, if any

# PRODUCT MANUAL

## ***Employees' Compensation***

### **Product Edge**

Terms and conditions of this insurance are basically similar to policy of most Insurers in the market. The key difference would be the horizon of acceptance and business terms practically applied by Zurich. You are much welcome to try and explore how Zurich is able to help you whenever a business case pops up.

### **Coverage**

This insurance insures legal liability of the Insured towards employees for Death, Injury, Disease arising out of AND in the course of employment according to prevailing Employees' Compensation Ordinance which includes Common Law liability.

### **Exclusions**

This insurance does not cover:

1. Liability to employees of contractors of all tiers to the Insured (*Can be extended if needed*)
2. Liability only established by virtue of agreement (*Beyond legal liability*)
3. Agreement between the Insured and other party waiving the Insured's recovery right
4. Pneumoconiosis or Mesothelioma or Noise-induced Deafness
5. Liability to someone who is not the Insured's employee
6. Late payment surcharge, fines etc.
7. Proceedings in court or tribunal when Zurich is not being sufficiently notified as a party to the proceedings
8. Liability associating with asbestos and the likes

### **Special Terms**

1. Avoidance of Certain Terms & Rights of Recovery
  - If Zurich is obliged by the Ordinance to pay an amount it is not otherwise liable under the policy, the Insured is liable to repay such amount to Zurich.
2. Insurance Premium
  - Deposit premium based on declared payroll for the Insurance Period will be charged up-front and final premium will be adjusted according to actual payroll declared by the Insured in writing upon expiry of the policy. Additional or refund premium will be made accordingly.
3. Earnings Declaration
  - In case insured payroll (at policy inception) is under-declared, cover will be proportionately reduced.

### **Underwriting Information**

1. Name of the Insured
2. Precise Business/Trade
3. Place of employment
4. Insurance Period, if available
5. Payroll details including:
  - a. Occupation description (*categorize by nature of duties*)
  - b. No. of employees by occupation
  - c. Annual total payroll by occupation (*inclusive of monthly salary, regular commission or bonus if any*)
6. Any special terms under the current policy (*e.g. Business Travel Overseas*)
7. Loss record in the past 3 years, if any



# PRODUCT MANUAL

## ***Public Liability***

### **Product Edge**

Again, terms and conditions of this insurance are basically similar to policy of most Insurers in the market but Zurich has built in a series of Free Extensions (*see coverage below*). The key difference would be the horizon of acceptance and business terms practically applied by Zurich. You are much welcome to try and explore how Zurich is able to help you whenever a business case pops up.

### **Coverage**

This insurance covers the Insured's legal liability towards the public resulting in compensation for:

- Bodily Injury; and/or
- Property Damage

which occurs during the Period of Insurance within the Geographical Limits as a result of an Occurrence which arises out of the Business of the Insured, including liability in connection with:

- Fire and explosion
- Use of fire extinguishment appliances
- Food and drink sold or supplied
- Loading and unloading of any vehicle
- Strike, riot and civil commotion
- Unlicensed Vehicle used within the Insured's premises
- Employee of a vehicle not owned or provided by the Insured
- Visitor's Effects
- Watercraft not exceeding 8 meters in length
- Work away on premises not owned or rented by the Insured

### **Exclusions**

Excluding liability resulting directly or indirectly from:

1. AIDS, Urea Formaldehyde, etc.
2. Aircraft, rigs, watercraft exceeding 8 meters in length
3. Asbestos etc.
4. Damage to property under the Insured's care, custody and control
5. Contractual liability
6. Electromagnetic Fields "EMF" / Electromagnetic Interference "EMI"
7. Transmission or unauthorized taking of or access to Electronic data
8. Electronic data recognition
9. Employee injury
10. Genetically modified organisms
11. Intellectual property infringement
12. Penalties and fines
13. Product liability
14. Professional liability
15. Removal or weakening of support (*May be extended*)
16. Unauthorized building works
17. Underground pipes
18. Ownership or use of Vehicles

### **Special Terms**

1. Indemnity Limit
  - It is the amount chosen by the Insured as maximum limit of compensations derived from the same cause inclusive of indemnity and expenses. It is a common practice that such amount will be automatically reinstated in full for liability derived from another cause during the Insurance Period.

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Therefore, the aggregate limit is usually set as “Unlimited”. Nonetheless, a specific policy limit, known as aggregate limit, for the Insurance Period may be set according to actual business case and the intermediary must pay attention to it and explain it clearly to the Customer.

2. Jurisdiction
  - It is a standard practice to apply Hong Kong jurisdiction in most liability insurance which means indemnity and expenses will be covered only for judgments, if any, delivered by law court of Hong Kong. Under special circumstances where jurisdiction of other country(ies) is required (*in the case of Product Liability*), express request must be raised to Zurich upon quotation submission and Zurich will determine individually for each case.

## Underwriting Information

1. Name of the Insured
2. Business/Trade
3. Risk location
4. Insurance Period, if available
5. Indemnity Limit
6. Any special terms under the current policy
7. Loss record in the past 3 years, if any
8. For business/trade of higher risk level, further underwriting information will be required depending on each business case. (*e.g. engineering work related, catering, cover for specific event etc.*)

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# PRODUCT MANUAL

## Office Comprehensive Package

### Product Edge

This comprehensive package policy has provided coverage for almost all possible risks faced by office occupiers in general, insuring their tangible assets, legal liability and contingent expenditure/profit. Nonetheless, most of our business partners regard actual business terms play a more significant role among their selection criteria. Zurich is well regarded by the industry to be reasonably flexible and aggressive in its business offer. Please present your next business case to us and see how we may fulfill your expectation.

### Definition of Key Words

1. Contents
  - Property on the premises including furniture, fixtures, fittings, tenant's improvements, office machines and equipment, computer system and installation, telephone system, interior decoration, pipes, cables, blinds, signs and all other contents belonging to the Insured or for which the Insured is legally liable but excluding portable/mobile phones, money and Stock
2. Stock
  - Stock in trade consisting of merchandise belonging to the Insured or in his custody whilst on the premises

### Coverage

#### Section 1 – Office Contents & Stock

When Office Contents and/or Stock sustain unforeseen and sudden accidental and physical loss, destruction or damage, Zurich will:

1. choose to arrange repair/replace the damaged Contents or pay for the reinstatement cost thereof. When the Insured chooses not to repair/replace the damaged Contents, wear and tear will be deducted from the reinstatement cost;
2. pay for the invoice price of the damaged Stock.

#### Extensions to Section 1

1. Fixed Glass damage up to \$20,000 inclusive of cost of temporary boarding up but excluding ornamental glass, cracked or scratched glass or damage resulting from repairs or alteration to the premises.
2. Contents temporarily removed for cleaning, renovation; repair to the premises subsequent to an insured accident up to 15% of the sum insured but excluding loss of stock and contents in the open if caused by storm, flood or typhoon etc.
3. Personal Effects up to \$3,000 each person for any one occurrence of robbery, hold-up or other violent and criminal assault whilst the victim is in charge of money of the Insured outside the insured premises.
4. Removal of Debris of Contents or Stock derived from an insured damage up to 10% of the sum insured
5. Fire Fighting Equipment refilling or replacement when it is used up for the intended purpose up to \$5,000 each accident but excluding any recoverable cost from the landlord.
6. Locks & Keys up to \$5,000.
7. Money any one loss or damage up to:
  - a. \$30,000 (except crossed cheque) on premises and in transit
  - b. \$5,000 (except crossed cheque) in employee's home
  - c. \$500,000 crossed cheque
  - d. but excluding:
    - i. Money on premises if not in locked device
    - ii. Loss in unattended vehicle
    - iii. Shortage due to accounting error or omission or depreciation
    - iv. Lock device opened by key/combination not obtained by violence etc.
    - v. Consequential loss
8. Fidelity Guarantee for employee's fraudulent act but excluding:
  - a. Act not discovered during the period of insurance up to 15 days after policy expiry, death or dismissal of employee
  - b. Money due to employee

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- c. Loss not reported to police within 24 hours after discovery
- d. Discovery not reported to Zurich in 7 days
9. Works of Art up to \$20,000 in total
10. Computer system records up to \$20,000 in total excluding the intrinsic value therein
11. Damage to sample stock up to 10% of the sum insured on contents any one accident
12. Increase in Cost of Working which stays below the likely income reduction within 3 months up to \$500,000 in total subject to \$20,000 sub-limit for Accountant Fees but excluding expenses in excess of reduction in income which could have been incurred or expenses covered under Section 2, Business Interruption
13. Personal Accident to employee resulting from fire, explosion, robbery, hold-up or other violence etc. up to \$50,000 per employee
14. Office Front Signboards up to \$5,000 any one accident and \$20,000 during the period of insurance

## Section 2 – Business Interruption

Loss of Income resulting from damage to Section 1 and giving rise to:

- Shortfall in income;
- Reasonable business expenses to minimize loss of income;
- Professional Accountant fee to prepare for claim under this Section up to \$20,000.

## Section 3 – Public Liability

It covers the Insured's legal liability up to \$10,000,000 inclusive of all costs any one accident towards third party resulting in:

- Bodily Injury;
- Property Damage.

## Extension to Section 3

1. Overseas Visits up to \$5,000,000 inclusive of all costs any one accident
2. Tenant's legal liability towards landlord up to \$5,000,000 any one accident
3. Indemnity to Director, Partner or Employee whilst they are acting in the course of employment up to \$5,000,000 any one accident
4. Free supply of Food & Drink by the Insured up to \$5,000,000 any one accident

## Section 4 – Employees' Compensation

This is an optional section. Please refer terms and conditions to Employees' Compensation Insurance.

## Extensions to Section 4

1. Worldwide Cover for Commercial Visits by Non-manual Staff
2. Worldwide Cover for Overseas Visits

## **Exclusions**

### Exclusions to Section 1 and its Extensions - Office Contents & Stock

Excluding loss of and/or damage to:

1. Money, valuables etc. exceeding the limits and scope falling beyond the extension
2. Mysterious disappearance, unexplained losses or shortage upon stocktaking
3. Fraudulent or dishonest act of the Insured or its partners etc.
4. Delay, loss of market, consequential loss etc.
5. Willful act of the Insured or its partners etc.
6. Confiscation by the authority
7. Wear & tear etc.
8. Electrical breakdown or derangement
9. Premises unoccupied for more than 30 days
10. Sprinkler system unless otherwise insured
11. Living creatures or plants
12. Theft without forcible and violent entry
13. Policy excess of first \$1,000 or 10% of loss whichever is the greater each and every accident

### Exclusions to Section 3 and its Extensions – Public Liability

Excluding liability arising from:

1. Injury to employee etc. in the course of employment
2. Engineering work of any kind away from the premises

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3. Professional liability
4. Product liability
5. Product recall, guarantee etc.
6. Property leased, rented hired to the Insured
7. Fines, penalties etc.
8. Contractual liability
9. Liability for vehicles and the likes
10. Liability insured under other policy
11. Liability in association with electronic data
12. Infringement of copyright etc.
13. Human implants
14. Certain disease (*Please refer to policy for details.*)
15. Libel or slander
16. Asbestos liability
17. Genetic Modified Organism liability
18. Policy excess of \$1,000 or 10% of each and every loss of water damage to third property whichever is the greater and \$1,000 for other third party property damage.

## Exclusions to Section 4 and its Extensions – Employees' Compensation

Please refer to Employees' Compensation Insurance

## **Underwriting Information**

1. Name of the Insured
2. Business/Trade carried on the Risk Location
3. Risk Location
4. Insurance Period, if available
5. Sum Insured on Office Contents and Stock respectively
6. Payroll details, if Employees' Compensation Section is chosen, including:
  - a. Occupation description (*categorize by nature of duties*)
  - b. No. of employees by occupation
  - c. Annual total payroll by occupation (inclusive of monthly salary, regular commission or bonus if any)
7. Any special terms under the current policy
8. Loss record in the past 3 years, if any

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## Shop Comprehensive Package

### Product Edge

Like Office Comprehensive Package, please try Zurich in your next business case.

### Definition of Key Words

Please refer to Office Comprehensive Package.

### Coverage

#### Section 1 – Office Contents & Stock

When Office Contents and/or Stock sustain unforeseen and sudden accidental and physical loss, destruction or damage, Zurich will:

- choose to arrange repair/replace the damaged Contents or pay for the reinstatement cost thereof. When the Insured choose not to repair/replace the damaged Contents, wear and tear will be deducted from the reinstatement cost.
- pay for the invoice price of the damaged Stock

#### Extensions to Section 1

1. Fixed Glass damage up to \$20,000 inclusive of cost of temporary boarding up but excluding ornamental glass, cracked or scratched glass or damage resulting from repairs or alteration to the premises
2. Contents Temporarily Removed for cleaning, renovation, repair to the premises subsequent to an insured damage up to 15% of the sum insured but excluding loss of stock and contents in the open is caused by storm, flood or typhoon
3. Personal Effects up to \$3,000 each person for any one occurrence of robbery, hold-up or other violent and criminal assault whilst the victim is in charge of money outside premises
4. Removal of Debris of Contents or Stock derived from an insured damage up to 10% of the sum insured
5. Seasonal Increase in Stock up to 20% during any part of the 4 months from 1 November to 1 March within the period of insurance
6. Goods in transit carried by the Insured or its employee up to \$50,000 any one accident
7. Money any one damage up to:
  - a. \$30,000 (except crossed cheque) on premises and in transit
  - b. \$5,000 (except crossed cheque) in employee's home
  - c. \$500,000 crossed cheque
  - d. \$3,000 in cash register on the premises  
but excluding:
    - i. Money in unattended vehicle
    - ii. Shortage due to accounting error or omission or depreciation
    - iii. Lock device opened by key/combination not obtained by violence etc.
    - iv. Consequential loss
    - v. Loss specifically insured
    - vi. Money in cash registers by theft not accompanied by force or violence
8. Fidelity Guarantee for fraudulent or dishonest act committed by employees during the period of insurance provided that:
  - a. such act must be discovered prior to 15 days before expiry of the period of insurance or within 15 days upon death, dismissal of the concerned employee
  - b. money due to the concerned employee shall be deducted from the claim
  - c. fraud must be reported to police
  - d. discovered fraud must be reported to Zurich within 7 days
  - e. fraud committed or loss arising within Hong Kong
9. Personal Accident to employee resulting from fire, explosion, robbery, hold-up or other violent etc. up to \$50,000 per employee.
10. Damage to Frozen Food up to \$10,000 due to mechanical or electrical breakdown of the appliance and failure of electricity supply at the terminal points of the supply authorities but excluding:
  - a. willful negligence of the Insured

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- b. failure of public supply of electricity due to deliberate act of the supply authority
  - c. loss sustained within 48 hours of the accident
  - d. loss arising from any appliance which is more than 10 years old
11. Increase in Cost of Working which stays below the likely income reduction within 3 months up to 200% of Contents sum insured or \$500,000 in total whichever is the less, subject to \$20,000 sub-limit for Accountant Fees but excluding expenses in excess of reduction in income which could have been incurred or expenses covered under Section 2, Business Interruption
  12. Fire Fighting Equipment refilling or replacement when it is used up for the intended purpose up to \$5,000 each accident but excluding any recoverable cost from the landlord

## Section 2 – Business Interruption

Loss of Income resulting from damage to Section 1 and giving rise to:

- Shortfall in income;
  - Reasonable business expenses to minimize loss of income;
  - Professional Accountant Fee to prepare for claim under this Section up to \$20,000.
- but excluding those loss resulting from damage excluded under Section 1.

## Section 3 – Public Liability

It covers the Insured's legal liability up to \$10,000,000 inclusive of all costs any one accident towards third party resulting in:

- Bodily Injury
- Property Damage

## Extension to Section 3

1. Overseas Visits up to \$5,000,000 inclusive of all costs any one accident
2. Indemnity to Director, Partner or Employee whilst they are acting in the course of employment up to \$5,000,000 any one accident
3. Tenant's legal liability towards landlord up to \$5,000,000 any one accident
4. Food & Drink supplied free by the Insured up to \$5,000,000 any one accident

## Section 4 – Employees' Compensation

Refer terms and conditions to Employees' Compensation Insurance

## Extensions to Section 4

1. Worldwide Cover for Commercial Visits by Non-manual Staff
2. Worldwide Cover for Overseas Visits

## **Exclusions**

### Exclusions to Section 1 & its Extensions 1 – Office Contents & Stock

Excluding loss of and/or damage to:

1. Money, securities, negotiable instruments, works of art, watches, jewelry, furs, precious metals, precious stones, travel tickets, fixed glass, advertising signs, properties exclusively insured
2. Mysterious disappearance, unexplained loss, discovery of shortage upon stock taking etc.
3. Fraudulent or dishonest act of the Insured etc.
4. Delay, loss of market, loss of use, consequential loss
5. Willful act of the Insured or employee
6. Confiscation by the authority
7. Wear and tear etc.
8. Mechanical or electrical breakdown
9. Premises unoccupied for more than 30 days
10. Damage to sprinkler systems or associated equipment
11. Living creatures or plants
12. Theft without forcible entry or exist
13. Policy excess of \$1,000 or 10% of adjusted loss whichever is the greater each damage except for loss caused by fire, lightning or explosion

### Exclusions to Section 3 and its Extensions – Public Liability

Excluding liability arising from:

1. Injury to employee etc.in the course of employment

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2. Engineering work of any kind away from the premises
3. Professional liability
4. Product liability
5. Product recall, guarantee etc.
6. Property leased, rented. Hired to the Insured
7. Fines, penalties etc.
8. Contractual liability
9. Liability for vehicles and the likes
10. Liability insured under other policy
11. Liability in association with electronic data
12. Infringement of copyright etc.
13. Human implants
14. Certain disease (*Please refer to policy for details.*)
15. Libel or slander
16. Asbestos liability
17. Genetic Modified Organism liability
18. Policy excess of \$1,000 or 10% of each and every loss of water damage to third property whichever is the greater and \$1,000 for other third party property damage.

## Exclusions to Section 4 and its Extensions – Employees' Compensation

Please refer to Employees' Compensation Insurance

## **Underwriting Information**

1. Name of the Insured
2. Business/Trade carried on the Risk Location
3. Risk Location
4. Insurance Period, if available
5. Sum Insured on Shop Contents and Stock respectively or any specific items
6. Payroll details, if Employees' Compensation Section is chosen, including:
  - a. Occupation description (*categorize by nature of duties*)
  - b. No. of employees by occupation
  - c. Annual total payroll by occupation (inclusive of monthly salary, regular commission or bonus if any)
7. Any special terms under the current policy
8. Loss record in the past 3 years, if any



# PRODUCT MANUAL

## Contractors' All Risks

### Product Edges

Terms and conditions of this product are more or less standardized in the market. Zurich is regarded competitive in its underwriting approach, which accommodates building refurbishment and small scale construction work requiring no piling work such as building of village house. To do more, Zurich has streamlined the underwriting procedures and will host a user friendly quotation tool in its online system, ZONE going forward, whereby you will get an instant quotation by just a few clicks.

### Coverage

#### Section 1 – Material Damage

Zurich insures loss of and/or damage to Works on the construction site inclusive of materials stored thereon, worked upon and completed arising from any cause but excluding any part thereof being certified completed and handed over to the Employer for their occupation or use. Cover will be extended beyond the Construction completion date to include loss and/or damage occurred during the Maintenance Period which is:

1. Originated during the Construction Period; or
2. Caused by the performance of maintenance work.

#### Section 2 – Liability to Third Parties

Zurich reimburses the Insured for legally liable compensation towards Third Party(ies), inclusive of legal expenses, for:

1. Accidental death, bodily injury, illness or disease;
2. Loss of and/or damage to property resulting from the performance of the Contract.

### Exclusions

#### Exclusions to Section 1 – Material Damage

1. Faulty design
2. Defective material or workmanship resulting in loss of and/or damage to property
3. Mechanical, electrical breakdown, derangement etc. of machinery
4. Stolen property on the site unless loss is identifiable by the Insured
5. Money and the likes
6. Liquidated damages, penalties, performance guarantees or consequential loss etc.
7. Wear and tear etc.
8. Cost of maintenance
9. Loss of or damage to machinery used in public area, the use of which is subject to legislations
10. Damage to tyres unless the vehicle is damaged at the same time
11. Cessation of work

#### Exclusions to Section 2 – Liability to Third Parties

1. Injury to sub-contractors, employees of Employer and employees of other contractors or sub-contractors of all tiers
2. Liability covered under Employees' Compensation Ordinance
3. Ownership or use of motor, engines etc. in public area which is subject to legislations
4. Motor vehicle insurable under compulsory insurance
5. Loss of or damage to building due to vibration, removal or weakening of support (*Can be extended subject to Zurich's consideration according to actual business case.*)
6. Property belonging to or in the care of the Insured
7. Loss of and/or damage to property forming part of the work (*Covered under Section 1*)
8. Contractual liability
9. Asbestos related liability
10. Professional liability, faulty design etc.

# PRODUCT MANUAL

## Underwriting Information

1. Name of the Insured which may, as the case be, include the Contractor, Employer, building management company or other interested party(ies). It is common to extend cover to include unnamed sub-contractors of all tiers.
2. Description of contract work such as building renovation, interior decoration etc. It is crucial to expressly specify if external work which requires scaffolding, is required, e.g. renovation of exterior walls, replacement of windows etc.
3. Construction site
4. Insurance Period which shall basically include the Construction Period. It is common to extend cover to Maintenance Period specified in the contract between the Contractor and the Employer.
5. Total Contract Sum inclusive of all sub-contracts (*For Section 1 cover*). If construction plants and machinery are required to be insured, the separate sum therefor has to be specified.
6. Limit of indemnity any one accident under Public Liability Section (*Unlimited aggregate amount for multiple accidents occurred during the period of insurance.*)
7. Any special terms under the expressly imposed by the Contract

## Special Attentions

1. The terms and conditions of this policy including its terminology are subject to guidance laid down by relevant legislation and the Policy Schedule in which critical contractual data and terms are specified.
2. Respective set of policy excess is applicable to both Sections to which the Insured must pay special attention.
3. In case the Contract Completion date will likely be missed, the Insured must inform Zurich prior to original completion date in order to have the policy period duly extended.
4. When business case arises, please explore if Employees' Compensation Insurance is required at the time. These two insurance often goes hand in hand together.

# PRODUCT MANUAL

## Marine Cargo

### Product Edges

This insurance goes hand in hand with trading of any kind of commodities and such demand depends primarily on trading terms between buyers and sellers. This insurance is developed to expand coverage for inland transit risks born by a specific Insured. The terms and conditions of this insurance are based on certain "Institute Cargo Clauses" commonly adopted globally and very much depend on the imposed trading terms. Therefore, Insurer's competitive edges primarily lie on its underwriting horizon and business terms including premium rates, excess, sub-limits etc. However, Zurich is one of the pioneers locally introducing user friendly computer system for intermediaries and end customers. Our capability in writing bulk cargo and global presence assisting claimants are highly regarded. Please approach Zurich when your next enquiry arises to see how we may help you.

### Coverage

Insurance practitioners are well acquainted to Institute Cargo Clauses A ("ICC "A""), ICC "B" or ICC "C" coming from Lloyd's Market in London. Nonetheless, we will only walk through ICC "A" in this Product Manual because it provides the widest coverage and is most commonly accepted in the trading world. For terms and conditions of ICC "B" or ICC "C", please refer to Zurich marine underwriter when business case arises.

ICC "A" covers:

1. All risks of or damage to the cargo;
2. General average and salvage charges incurred to avoid loss;
3. Proportionate liability under "Both to Blame Collision" Clause.

ICC "B" and "C" are not common clauses adopted by traders. Detailed cover is therefore not individually addressed. Please find the coverage comparison table below for your quick reference.

Risks	ICC (A)	ICC (B)	ICC (C)
1. Fire and explosion	Yes	Yes	Yes
2. Stranded, ground, sunk, capsized, overturned, derailed and collided	Yes	Yes	Yes
3. Discharge of cargo at port of distress	Yes	Yes	Yes
4. Earthquake / volcanic eruption / lightning	Yes	Yes	No
5. General Average Sacrifice	Yes	Yes	Yes
6. Jettison	Yes	Yes	Yes
7. Washing Overboard	Yes	Yes	No
8. Total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft	Yes	Yes	No
9. Deliberate damage caused by wrongful acts of any person other than the Insured	Yes	No	No
10. Theft pilferage and non - delivery	Yes	No	No
11. Fresh or rain water damage	Yes	No	No
12. Breakage	Yes	No, unless caused by insured perils	
13. Rough handling	Yes	No	No
14. Hook / Forklift Damage	Yes	No	No
15. Other maritime perils	Yes	No	No

### Exclusions

ICC "A" excludes loss, damage or expenses caused by:

1. Willful misconduct of the Insured
2. Ordinary leakage, loss in weight or volume, wear & tear etc.
3. Insufficient packing
4. Caused by inherent vice or nature of the cargo

# PRODUCT MANUAL

5. Delay, even caused by an insured peril, except for general average and salvage charges stated in coverage 2 above
6. Insolvency or financial default of the carrier (*vessel, aircraft etc.*)
7. Atomic or nuclear weapon
8. Unseaworthiness of vessel or craft and unfitness of vessel or liftvan for the carriage of the cargo where the Insured is privy to such circumstances
9. War exclusions (*Will usually be extended under Institute War Clauses.*)
10. Strike exclusions (*Will usually be extended under Institute Strike Clauses.*)

## Special Terms

1. Duration
  - It is the clause defining the attachment point and expiration of the insurance. In general, insurance starts from the moment the cargos leave the shipper's warehouse and terminates upon arrival of the consignee's warehouse including all inland transits within a normal course of transit not exceeding 60 days after discharge overside of goods from the overseas vessel at final port of discharge. But risk attachment point also depends on sales terms between the shipper and consignee which define the shifting point of insurable interests.
  - There are other situations affecting the transit risk which may alter the duration of insurance whereby conditions of cover will be affected too. Please refer to the original clause wordings for reference.
2. Survey Fee
  - Survey fee will be borne by the Insurer if the claim is a valid one. If the claim is denied, the claimant shall be liable for such expense.
3. Constructive Total Loss
  - When the cost to restore, repair or recondition the damaged cargo is greater than the cargo cost, Insurer may select to settle claim as constructive total loss whereby the damaged cargoes shall not be abandoned to the Insurer.
4. Law & Practice
  - It is subject to English law and practice irrespective of where the dispute arises in.
5. Value Insurance
  - Sum insured on the cargo may include a reasonable profit margin marked up by the seller which is subject to a globally accepted level of 10% on the cargo's cost. Should such margin be exceptionally increased, please rationale of such need for Zurich's underwriting consideration.
6. Institute Cargo Clauses (Air) ("ICC "Air")
  - This is a different set of clauses with coverage essentially equivalent to ICC "A" which is also known as "All Risks" form and which applies particularly to airfreight shipments. In fact, there are a number of other Institute Clauses applying to different types of marine risks and please approach Zurich when you come across such terms.
7. C.I.F.
  - It is one of the typical sales terms of commodities, the price of which born by the buyer include the Cost of the commodities, Insurance Premium and Freight Charges. Under such sales terms, the seller will be responsible for taking out insurance policy and engaging transportation operator of the shipment.
8. F.O.B.
  - It means the liability of the buyer is Free until the cargo is loaded On Board of the ocean going vessel heading to the buyer's destination whereby it is the buyer who shall arrange insurance and transportation of the shipment.
9. C.&F.
  - It means the buyer will only pay the seller for the Cost of the cargo and Freight Charge of the shipment. In other words, the buyer will take out insurance for the shipment on its own.
10. Insured's status will be moving along with the change of insurable interest. It is also known as Assured and it could be shipper or consignee as well depending on the time the claim is filed.
11. Shipper = Exporter
12. Consignee = Buyer and whose identity may change when the cargo is sold during the voyage

# PRODUCT MANUAL

## Underwriting Information

Please fill in the Quotation Request Form of Zurich supplying us the following information:

1. Name of the Insured which must have a domicile address in Hong Kong despite its ultimate holding company's location.
2. Detail description of the cargoes
3. Loading port, transshipment port if any, final destination which means the city where the consignee will take delivery of the cargo and which could be an inland city.
4. Shipment method which may be by sea, air, overland transportation or a composite thereof
5. Description of packing, e.g. in carton box, container, drums, bulk shipment etc.
6. Sum insured per shipment, per package, per piece (*for valuable items*)
7. Estimated annual insurable turnover (*may differ from the annual total sales depending on the relevant sales terms*)
8. Valuation, if sum insured is more than 110% of the cargo value
9. Terms and conditions required (*usually defined by sales contract*) such as ICC "A" and any special terms, e.g. breakage risk for cargo which is brittle in nature.
10. For shipments of bulk cargo, a list of vessels to be employed
11. Claims history so far recorded

CONFIDENTIAL

# PRODUCT MANUAL

## TravelPlus

### Product Edge

- ✓ No age limit (*for single trip*)
- ✓ No policy excess
- ✓ Insures all kinds of sport or activity so long as not played in professional capacity
- ✓ Full Terrorism cover
- ✓ Insures mobile phone (*applying to Gold Plan*)
- ✓ 10% discount for group of 7-12 persons (*for single trip*)
- ✓ 15% discount for group of 13 persons or more (*for single trip*)
- ✓ Seasonal discount to Customers is offered at Agents'/Broker's discretion
- ✓ Award winning mobile app to file and manage claims easily
- ✓ Zurich ranks as top player in the market and stays as award winners for years

### Coverage

For the amount of cover under each Section and percentage of entitled disablement under Personal Accident Section, please refer to the Table of Benefits and Compensation Tables of the policy.

#### Section 1 – Medical Cover

- 1.1 Medical expenses to cure sickness or injury suffered during the journey including follow-up treatment back in Hong Kong for 3 months. Follow-up treatment includes Chinese medicine, bone-setting, acupuncture, chiropractic treatment up to \$200 per visit and \$3,000 in total.

##### Extension to 1.1

- i. Travel expenses to seek medical treatment in an overseas hospital.
  - ii. For infectious disease contracted during the trip but discovered only within 10 days after returning to Hong Kong, medical expenses will be taken as follow-up treatment.
- 1.2 Overseas Hospital Cash Benefit  
\$200 cash allowance per day when confined in an overseas hospital up to the insured limit.
- 1.3 Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease  
When the Insured has contracted infectious disease and compulsorily confined in hospital overseas by the government (*local or Hong Kong*) within 3 months, \$500 cash allowance per day will be paid up to the insured limit.  
Benefit 1.2 and 1.3 shall not overlap. The Insured can choose to claim either benefit.
- 1.4 Hotel Room Accommodation for Convalescence and Travelling Expenses  
When due to serious sickness or injury, the Insured is, after discharged from the hospital overseas, recommended by a doctor to be confined in a convalesce, an allowance of \$1,500 per day will be paid. Also, one-way travel ticket back to Hong Kong will be covered.

#### Section 2 – Zurich Emergency Assistance

- 2.1 Deposit Guarantee for Hospital Admission up to \$39,000
- 2.2 Emergency Medical Evacuation
- 2.3 Repatriation of Mortal Remains
- 2.4 Compassionate Visit  
When hospitalized overseas for 3 days or more, economy round-trip travel ticket for 1 family member getting there is covered. Also, unavoidable hotel accommodation expenses therefor up to \$700 per day and 5 days is covered. But this coverage is claimable only for once.
- 2.5 Travelling & Accommodation Expenses  
When coverage 2.2 happens, Zurich Emergency Assistance may, at its sole option, pay for a one-way economy class travel ticket including necessary accommodation expenses up to \$1,950 per day and \$7,800 in total for the Insured to:  
– resume the journey; or  
– return to Hong Kong.
- 2.6 Return of Unattended Children  
When the Insured dies or is hospitalized overseas for 3 days or more, one-way economy class travel ticket(s) for the accompanying child(ren) to return to Hong Kong will be covered.
- 2.7 24-hour Telephone Hotline & Referral Service

# PRODUCT MANUAL

## Section 3 – Personal Accident

Please refer to the Compensation Table and Benefits Table for the amount of coverage entitled.

### 3.1 Accident on Public Common Carrier or during robbery

Cover for Death or Disablement provided when accidental injury happens to the Insured:

- whilst riding on/in, boarding or alighting Public Common Carrier as passenger
- when being an innocent victim in a robbery or attempted robbery including the escape of the perpetrators therefrom,

provided that the disablement occurs within 12 months after the accident.

### 3.2 Other Accidents

The same as 3.1 above shall apply to Disablements whilst not happened on public common carrier or during robbery subject to the respective amount stated in the Benefits Table.

### 3.3 Burns Cover

When the Insured suffers from third degree burns as a result of accident happened during the journey, benefit is payable. Please refer to Benefits Table and Third Degree Burns Table in the policy for the amount of benefit.

## Section 4 – Compassionate Death Cash and Visit

4.1 When the Insured dies during the journey, a Compassionate Death Cash will be paid.

4.2 An economy class round-trip travel ticket and reasonable hotel expenses will be paid for one family member of the Insured to travel to the place where the Insured dies.

## Section 5 – Personal Baggage Cover

5.1 Loss of or damage to personal possessions including luggage during the journey worn, carried by, owned by the Insured during the journey. Personal possession kept inside an unattended vehicle must be safely locked in the truck. Zurich will pay for the loss or reinstate it or repair it subject to allowance of depreciation. Payment sub-limits:

- \$3,000 any one article, pair, set or collection
- \$10,000 (*Gold/Silver Plan*) / \$5,000 (*Bronze Plan*) for laptop computer
- \$5,000 for all cameras and camcorders and the accessories
- \$3,000 (*Gold Plan*) for one mobile phone

## Extension to Section 5

### 5.2 Golf Equipment

- Replacement, repair or arrangement for repair caused by loss of or damage to golf equipment including bag, balls, trolleys and umbrella up to \$3,000 per Insured and \$5,000 per journey.

## Section 6 – Loss of Personal Money

Loss of Insured's personal money including cash, cheques, money order or traveler's cheques belonging to and being carried by the Insured or in a locked hotel room due to robbery, burglary or theft.

## Section 7 – Credit Card Protection

Outstanding balance of the Insured's credit card as at date of accident upon the Insured's death. This cover is confined to Insured aged over 17.

## Section 8 – Loss of Travel Document and/or Travel Ticket

Replacement cost of Travel Document and/or Travel Ticket if lost during the journey including resultant additional travelling and/or accommodation expenses compatible to original itinerary.

## Section 9 – Loss of Home Contents due to Burglary

Loss of or damage to the Insured's home contents in the uninhabited principal home in Hong Kong during the journey resulting from burglary with forcible entry/exit. Depreciation, wear and tear will be accounted for and subject to \$5,000 article/set limit.

## Section 10 – Personal Liability

Zurich covers legal liability of the Insured towards third party during the journey resulting in bodily injury and/or property damage inclusive of legal expenses.

# PRODUCT MANUAL

## Section 11 – Travel Delay

When the scheduled public common carrier is delayed for at least 6 hours from departure or arrival time 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, or airport closure, Zurich will pay:

- a. Travel delay – \$300 for each 6 hours of delay up to policy limit.
- b. Extra Hotel Cost due to Travel Delay incurred outside Hong Kong
- c. Extra Re-routing Costs due to Travel Delay to cover one-way economy class travel ticket

## Section 12 – Baggage Delay

Delay of any of the checked-in baggage for at least 6 hours certified by airline and the likes.

## Section 13 – Cancellation of Trip

### 13.1 Cancellation of Trip

Zurich will pay the prepaid but unused travel fare, accommodation expenses when the journey has to be cancelled before commencement due to:

- a. death, serious physical injury or serious illness of the Insured, immediate family member or travel companion within 90 days before commencement of the journey;
- b. witness summons, jury service or compulsory quarantine of the Insured within 90 days before commencement of the journey;
- c. unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination arising within 1 week before the commencement of the journey;
- d. serious damage to the Insured's or travel companion's principal home in Hong Kong due to fire, flood or burglary within 1 week before the commencement of the journey which requires the Insured's presence for police investigation.

### 13.2 Single Occupancy

Zurich will reimburse the additional cost resulting from the change in per person occupancy rate applicable to the prepaid travel ticket and/or accommodation etc. in the event the travel companion abandons the journey due to his/her death, serious physical injury or serious illness occurring within 1 week before the trip commencement.

The Insured is entitled to claim under either Section 13.1 or 13.2, but not both.

## Section 14 – Curtailment

Zurich will pay the proportionate prepaid but unused travel fare, accommodation expenses when the journey has to be abandoned and return to Hong Kong due to:

- a. death, serious physical injury or serious illness of the Insured, immediate family member or travel companion;
- b. unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination;
- c. serious damage to the Insured's or travel companion's principal home in Hong Kong due to fire, flood or burglary.

## Section 15 – Missed Event Cover

Zurich will reimburse the tickets cost to theme parks, sports events, music or performance events prepaid by the Insured or his/her spouse if he/she has to abandon the event due to:

- a. death, serious physical injury or serious illness of the Insured, immediate family member or travel companion;
- b. witness summons, jury service or compulsory quarantine of the Insured;
- c. unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination;
- d. mechanical, electrical breakdown of the public common carrier occurred before the scheduled start time.

## Section 16 – Unauthorized Use of Lost Credit Card

Zurich will pay monetary loss of the Insured due to unauthorized use of credit card when it is lost during the journey.

## Section 17 – Rental Car Excess

Zurich will reimburse the policy excess born by the Insured under comprehensive motor insurance effected under car rental agreement during the journey. Benefit hereunder is claimable once only.



# PRODUCT MANUAL

## Exclusions

### Exclusions to Section 1 – Medical Cover

1. Non-essential treatment not recommended by a doctor
2. Travel contrary to doctor's advice or travel purposely to receive overseas medical treatment
3. Dental treatment unless due to injury during the insured journey
4. Cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except due to injury during the insured journey.
5. No medical report given by a qualified doctor
6. When a doctor opines that the surgery or treatment is not urgent and which can wait until returning to Hong Kong
7. Follow-up medical treatment given by family member of the Insured
8. Additional expenses for single or semi-private room in a hospital. Semi-private room will be covered only when ward room is full.
9. Private nurse, non-medical services.
10. Procurement of special braces, appliances or equipment unless due to accident and recommended by a doctor.
11. Loss due to the Insured refuses to return to Hong Kong or continue the journey as recommended by a doctor.
12. Under Coverage 1.3:
  - Home quarantine
  - The planned destination is declared as infected area before the trip.

### Exclusions to Section 2 – Zurich Emergency Assistance

1. War risks or political conditions rendered evacuation impossible
2. Cost not approved in advance
3. The journey is contrary to doctor's advice
4. The journey is for the purpose of receiving medical treatment

### Exclusion to Section 3 – Personal Accident

Injury resulting from any kind of disease and/or illness.

### Exclusions to Section 5 – Personal Baggage Cover

1. Business merchandise or sample, foodstuffs, medicine, tobacco, contact lenses, dentures, animals, motor vehicles, motorcycles, boats, motors, other conveyances, household furniture, antiques, jewelries of gold, platinum, diamond, jade or pearl, money, coupons or securities, bonds, negotiable instruments, tickets or documents.
2. Mobile phone or similar telecommunication device and accessories
3. Lap-top computer with defect triggered by software and malicious code
4. Loss (Lost property?) not reported to police within 24 hours after discovery
5. Wear and tear exclusion
6. Property not being on the same public common carrier of the Insured
7. Free repair to property which resume normal function after repair
8. Unattended property in public place, unexplained or mysterious disappearance of property
9. Property in an unlocked or unattended vehicle. Property must be locked in a truck of the vehicle.
10. Loss of data recorded on tapes, cards, crystal.
11. Damage to property brittle in nature
12. Property in custody of hotel, public common carrier unless loss reported immediately on discovery in writing and within 3 days and an irregularity report be obtained if the loss occurs in an aircraft.
13. Property has ever been claimed under Section 12, Baggage Delay Allowance
14. Recoverable loss from public common carrier
15. Golf balls if not contained in the golf bag which is also lost
16. Damage to golf balls in play

### Exclusions to Section 6 – Loss of Personal Money

1. Loss not reported to relevant local authority(ies) within 24 hours upon discovery with written record
2. Traveller's cheque not immediately reported to the local branch
3. Shortage due to errors, omission, exchange or depreciation in value
4. Unexplained loss etc.
5. Loss arising from fraud

# PRODUCT MANUAL

## Exclusions to Section 8 – Loss of Travel Document and/or Travel Ticket

1. Loss not reported to local police within 24 hours upon discovery with written record
2. Loss of documents not necessary for completing the journey
3. Unexplained loss etc.
4. Replacement of both temporary and permanent version of the document. Only either version is coverable.
5. Fine or penalty due to non-replacement or late replacement of the document.

## Exclusions to Section 9 – Loss of Home Contents due to Burglary

1. Valued documents or proofs, coins, jewelry or accessories, medals, passports, contact or corneal lenses, mobile phones, foodstuffs, animals and motor vehicles and the likes, data record etc.
2. Loss not reported to the police within 24 hours after the Insured's return to Hong Kong
3. Shortage due to errors, omission, exchange or depreciation in value.
4. Special equipment in connection with any profession, business or employment.

## Exclusions to Section 10 – Personal Liability

1. Business or profession related liability
2. Willful act of the Insured or any criminal acts
3. Liability towards immediate family member, relative, employer or employee of the Insured
4. Ownership or use of vehicle and the likes
5. Damage to property owned by, in the custody of the Insured

## Exclusions to Section 11 – Travel Delay

1. Delay existed before enrolment (*for single trip policy*)
2. Late arrival of the Insured
3. Alteration to itinerary not verified by airline etc. in writing
4. Due to traffic control of local authority
5. Loss recoverable from other source

## Exclusions to Section 12 – Baggage Delay

1. Baggage not being on the same flight of the Insured
2. Baggage claimed under Section 5, Personal Baggage Cover arising from the same cause.

## Exclusions to Section 13 & 14 – Cancellation of Trip & Curtailment

1. Insured event existed prior to enrolment date
2. Intended journey to receive medical treatment
3. Pre-existing medical conditions
4. Act of the authorities
5. Failure to timely notify travel vendors to cancel bookings once the Insured knows that change to itinerary is necessary.
6. Cancellation or curtailment not certified by airline, travel agent and the likes.
7. Refundable portion from any party
8. Failure to provide medical report, as the case may be.
9. Expenses not liable to the Insured
10. The Insured refuses to take advice from medical practitioner to either return to Hong Kong or continue with the journey
11. Benefit under Section 11 and 14 cannot be claimed at the same time.

## Exclusions to Section 16 – Unauthorized Use of Lost Credit Card

1. Loss not reported to police or relevant party within 24 hours after discovery
2. Loss of card not reported to the bank locally
3. Unexplained loss, mysterious disappearance.

## Exclusions to Section 17 – Car Rental Excess

1. When the Insured violate applicable terms and conditions of the rental agreement or motor insurance policy
2. Drink driving or driving on drugs
3. Illegal use of the vehicle by the Insured
4. The Insured is not licensed to drive there

# PRODUCT MANUAL

## General Exclusions

1. Pre-existing medical condition, congenital and hereditary condition
2. Illegal act etc. of the Insured
3. Failure to take reasonable efforts to safe guard his/her property/money or to avoid injury
4. Motor racing, engaging in sport where the Insured would earn income or remuneration.
5. Suicide or intentional self-inflicted injury
6. Insanity and the likes, conditions under influence of alcohol, drug or addiction thereto.
7. Pregnancy, childbirth and associated cause, venereal disease.
8. Home leave whilst the Insured is confined to a hospital
9. Being a crew member of air carrier
10. Flying other than as a fare paying passenger on regular scheduled flight or the craft is maneuvered by other licensed person
11. Engagement in risky labour work such as commercial diving, oil rigging, kitchen work, tour guide, tour escort etc.
12. HIV related
13. Trekking at altitude higher than 5,000 meters above sea level or diving to depth greater than 40 meters below sea level
14. Intended overseas medical treatment
15. Loss recoverable from other sources except for Hospital Cash, Hospital Confinement or Quarantine Cash Allowance due to Infectious, Personal Accident, Compassionate Death, Travel Delay and Baggage Delay Allowance.
16. Insured is a PRC passport holder, who travels to and within China unless he/she is legal resident of other country.

## **Underwriting Information**

You may refer to the premium table tabulated in Zurich's product brochure. Again, ZONE is the user-friendly tool you can use to submit application. Just follow the input flow and you shall get it done hassle free. Information required is as follows:

### Single Trip

1. Discount if any (*On top of Group Discount or Seasonal Promotion Discount the system calculates automatically, you are entitled to select if you will discard those discounts and charge at full premium.*)
2. Select Plan (*Gold/Silver/Bronze*)
3. No. of Traveler(s)
4. Period of the trip (*When more than one person are insured under a policy, they must travel in the same trip and during identical trip period. Or else, separate policies have to be issued.*)
5. Name of Traveler(s)
6. Date of Birth of Traveler(s)
7. Traveler's relationship with Policyholder (*The Insured Persons may nominate any adult to be Policyholder. Friends and family members can be insured under the same policy. Policyholder will be the focal point Zurich contacts whenever providing aftersales service.*)
8. If more than 1 Insured Person, relationship with Policyholder
9. Select additional Medical Cover, if needed.
10. Email address of the Policyholder (*You may elect to input your own email address instead if you will deliver the policy on your own.*)
11. Answer on behalf of Policyholder if marketing information shall reach them in the future.
12. Credit card data (*For one off trip, Zurich will debit net premium of Intermediary's credit card.*)

### Annual Policy

1. Discount if any (*On top of Group Discount or Seasonal Promotion Discount the system calculates automatically, you are entitled to select if you will discard those discounts and charge at full premium.*)
2. Select Plan (*Gold/Silver/Bronze*)
3. No. of Traveler(s)
4. Effective Date
5. Applicant details
6. Traveler's detail
7. Answer on behalf of Policyholder if marketing information shall reach them in the future.
8. Select additional Medical Cover, if needed.
9. Credit card data (*For annual policy, it is advisable to input Policyholder's or any other Traveler's credit card data because gross premium will be debited upon first inception as well as renewal.*)

# PRODUCT MANUAL

## CruisePlus

### Product Edge

- ✓ Zurich is one of the limited insurers offering holistic insurance for cruise trip.
- ✓ Increased Personal Accident cover for sinkage of cruise ship or kidnap by pirates during the voyage
- ✓ Cancellation or Curtailment coverage up to \$100,000
- ✓ Cruise Tour Interruption
- ✓ Allowance for missed connection to cruise ship due to Travel Delay
- ✓ Missed boarding on ports of call
- ✓ Shore excursion cancellation allowance
- ✓ Satellite phone calls allowance on cruise ship
- ✓ Award winning mobile app to file and manage claims easily

### Coverage

For the amount of cover under each Section and percentage of entitled disablement, please refer to the Table of Benefits and Compensation Tables of the policy.

#### Section 1 – Personal Accident

- 1.1 Accident due to Sinkage of Cruise or Kidnap by Pirates during Voyage  
It covers death of or injury to the Insured during the voyage due to:
  - a. sinkage of the cruise ship;
  - b. the Insured being kidnapped by pirates;
  - c. disappearance of the Insured for over 1 year after the sinkage or kidnap.
- 1.2 Accident on Public Common Carrier or during Robbery  
It covers death of or injury to the Insured during the journey whilst boarding a Public Common Carrier or being an innocent victim in a robbery or attempted robbery including escape of the perpetrators therefrom.
- 1.3 Other Accidents  
It covers death of or injury to the Insured during the journey due to other sudden and unforeseen events.
- 1.4 Burns Cover  
It covers third degree burns suffered during the journey limited to the item of highest specified compensation.

#### Extensions to Section 1

- 1.5 Traveling within 3 hours from Insured's residence to Immigration Department for departure and from Immigration Department to Insured's residence is covered
- 1.6 Disappearance after the sinking or wrecking of aircraft or other public common carrier is covered

#### Section 2 – Medical Cover

- 2.1 Medical expenses to cure sickness or injury suffered during the journey including follow-up treatment back in Hong Kong for 3 months. Follow-up treatment includes Chinese medicine, bone-setting, acupuncture, chiropractic treatment up to \$200 per visit and \$5,000 in total, which include:
  - a. for infectious disease contracted during the trip but discovered only within 10 days after returning to Hong Kong, medical expenses will be covered as follow-up treatment.
  - b. travel expenses to seek medical treatment in an overseas hospital.
- 2.2 Overseas Hospital Daily Cash Benefit
  - a. Cash allowance per day when confined in an overseas hospital up to the insured limit
  - b. Quarantine Cash Allowance due to Infectious Disease when the Insured has contracted infectious disease and compulsorily confined in hospital overseas by the government or by Hong Kong Government within 3 days upon completion of the journeyBenefit 2.2.a. and 2.2.b. shall not overlap. The Insured can choose to claim either benefit.
- 2.3 Follow-up Hospital Daily Cash allowance per day up to 3 months when confined in a hospital after returning to Hong Kong
- 2.4 Trauma Counseling Expenses up to 3 months after returning to Hong Kong if the Insured is a victim of armed hold-up, assault, natural disaster or acts of terrorism resulting in trauma counseling recommended by a doctor in writing.

# PRODUCT MANUAL

## Section 3 – Emergency Assistance

### 3.1 Compassionate Visit

When hospitalized overseas for 3 days or more, economy round-trip travel ticket for 1 family member getting there is covered. Also, unavoidable hotel accommodation expenses therefor up to \$700 per day and 5 days is covered. But this coverage is claimable only for once.

### 3.2 Emergency Medical Evacuation

### 3.3 Repatriation of Mortal Remains

### 3.4 Return of Unattended Children

When the Insured dies or is hospitalized overseas for 3 days or more, Zurich will pay for one-way economy class travel ticket(s) for the accompanying child(ren) to return to Hong Kong.

### 3.5 Deposit Guarantee for Hospital Admission up to \$39,000

### 3.6 Additional Accommodation Expenses

When Coverage 3.2 happens, Zurich Emergency Assistance may, at its option, pay for necessary accommodation expenses up to \$1,950 per day and \$7,800 in total for the Insured to:

- resume the journey; or
- return to Hong Kong.

### 3.7 24-hour Telephone Hotline & Referral Service

## Section 4 – Personal Effects & Liability

### 4.1 Baggage & Personal Effects

Zurich will at its option pay for the reinstatement or repair of the loss of or damage to the baggage or personal possessions worn or carried subject to deduction of depreciation.

### 4.2 Baggage Allowance due to Sinkage of Cruise Ship

### 4.3 Loss of Personal Money belonging to, carried by the Insured or in locked hotel room, locked cabin on a cruise ship due to robbery, burglary or theft.

### 4.4 Loss of Travel Document and/or Travel Ticket

Zurich will pay for the replace cost of Travel Document and/or compatible class of travel ticket. In addition, Zurich will pay for 1 economy class one-way travel ticket to travel to the next port of call originally scheduled.

### 4.5 Unauthorized Use of Lost Credit Card during the journey

### 4.6 Personal Liability for which the Insured is legally liable and which result in bodily injury and/or property damage to third party during the journey.

## Section 5 – Travel Inconvenience Cover

### 5.1 Travel Delay

When the scheduled public common carrier is delayed for at least 6 hours from departure or arrival time 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, Zurich will pay:

- a. \$300 for each 6 hours of delay up to policy limit.
- b. extra Hotel Cost due to Travel Delay incurred outside Hong Kong.
- c. extra Re-routing Costs due to Travel Delay and Missed Connection to Cruise Ship to cover one-way economy class travel ticket.
- d. Cruise Cancellation due to Travel delay for the forfeited fees.

### 5.2 Baggage Delay

- a. One-off Baggage Delay Allowance for delayed arrival of checked in baggage for 6 hours
- b. Additional one-off Allowance for Baggage Delay after Boarding the Cruise Ship for delayed arrival of checked in baggage on public common carrier connecting to the scheduled cruise ship.

### 5.3 Cancellation of Trip

Zurich will pay the prepaid but unused travel fare, accommodation expenses when the journey has to be cancelled before commencement due to:

- a. Death, serious physical injury or serious illness of the Insured, immediate family member or travel companion within 180 days before commencement of the journey;
- b. Witness summons, jury service;
- c. Compulsory quarantine of the Insured within 90 days before commencement of the journey;
- d. Unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination arising within 1 week before the commencement of the journey.

### 5.4 Curtailment of Trip

Zurich will pay the proportionate prepaid but unused travel fare, accommodation expenses when the journey has to be abandoned and return to Hong Kong due to:

# PRODUCT MANUAL

- a. Death, serious physical injury or serious illness of the Insured, immediate family member or travel companion;
  - b. Unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination;
  - c. Serious damage to the Insured's principal home in Hong Kong due to fire, flood or burglary.
- 5.5 Cruise Tour Interruption
- a. Allowance for Missed Connection to Cruise Ship due to Travel Delay
    - When delay under 5.1 occurs for 6 hours or more resulting in the Insured missing to board the cruise ship, a daily cash allowance will be payable until the Insured has boarded the cruise ship but up to 3 days in maximum.
  - b. Missed Boarding on Ports of Call during Voyage is coverable if caused by:
    - i. Industrial action of the public common carrier travelling on during the shore excursion;
    - ii Strike, riot, civil commotion, terrorism, adverse weather conditions, natural disaster at port of destination of shore excursion;
    - iii Serious traffic accident of the public common carrier travelling on during the shore excursion;
    - iv. The Insured is seriously injured during the shore excursion requiring him/her to be hospitalized.
  - c. Shore Excursion Cancellation Allowance will be payable if the cancellation is due to:
    - i. Death, serious injury, serious illness of the Insured;
    - ii. Strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions, natural disaster at port of destination of shore excursion occurs 1 day before departure of the shore excursion.
  - d. Shore Excursion Curtailment Allowance is payable if caused by adverse weather conditions or natural disaster at the place of the excursion.

## Section 6 – Zurich Personal Care Cover

- 6.1 Compassionate Death Cash is payable upon death of the Insured during the journey but excluding journey contrary to doctor's advice or purposely made to receive medical treatment.
- 6.2 Satellite Phone on Cruise Ship expenses incurred subsequent to injury or illness suffered during the journey resulting in the Insured having to discontinue the journey and return to Hong Kong but excluding expenses:
  - without written proof;
  - when medical condition not certified by doctor;
  - covered by other sources;
  - for pre-existing conditions.
- 6.3 Damage of Evening Wear for Formal Dinner on Cruise Ship if permanently damaged by laundry except self-service laundry or failure to follow the care symbols on the evening wear.
- 6.4 Involuntary Journey Extension
  - a. Hotel Cost due to Involuntary Journey Extension due to outbreak of strike, riot, civil commotion, terrorism, compulsory quarantine, adverse weather conditions or natural disaster at the destination;
  - b. Pet Care Cover for expenses incurred when 6.4.a occurs;
  - c. Park & Fly Cover for car parked in Hong Kong International Airport when journey is extended under 6.4.a.

## **Exclusions**

### Exclusion to Section 1 – Personal Accident

Injury caused by disease or illness.

### Exclusions to Section 2 – Medical Cover

- 1. Non-essential treatment not recommended by a doctor
- 2. Travel contrary to doctor's advice or purposely for medical treatment
- 3. Follow-up treatment outside Hong Kong
- 4. Expenses incurred by others for which the Insured is not liable, or expenses included in the cost of the journey
- 5. Dental treatment unless caused by injury
- 6. Cosmetic surgery etc. except necessitated by injury
- 7. Treatment without written report by doctor
- 8. Non-essential treatment which can be delayed till returning to Hong Kong
- 9. Follow-up treatment of Chinese medicine, bone-setting or acupuncture given by the Insured's immediate family member

# PRODUCT MANUAL

10. When the Insured refuses to take doctor's advice to return to Hong Kong or continue the journey
11. Private room confinement in a hospital or private nurse except in the case of Emergency Medical Evacuation under Section 3.2 occurs; Non-medical personal services such as radio, telephone etc.

## Exclusions to Section 3 – Emergency Assistance

1. Evacuation not approved in advance except for medical evacuation from remote or primitive areas where Zurich cannot be contacted and delay in evacuation will endanger the Insured's life or prospect.
2. Travelling contrary to doctor's advice
3. Travel purposely to receive medical treatments

## Exclusions to Section 4 – Personal Effects & Liability

1. Specific list of property. Please refer to policy for details.
2. Lap-top computer with problems in software and malicious code
3. Loss not reported to local police within 24 hours upon discovery
4. Wear & tear, deterioration, inherent vice, alteration or repair, scratching, denting, breakdown, misuse, faulty design or material etc.
5. Social unrest etc., action of the authority etc.
6. Property not being on the same public common carrier of the Insured
7. Property resuming normal functions after fixing at no cost to the Insured
8. Unattended property in public place
9. Data recorded on tapes, cards, disks
10. Property brittle in nature
11. Property in custody of hotel or common carrier if loss not reported to them within 3 days upon discovery and written reports obtained from them
12. Loss claimed under Section 5.2 – Baggage Delay
13. Loss recoverable from other sources

## Exclusions to Section 5 – Travel Inconvenience Cover

1. Pre-existing conditions prior to effective date
2. Late arrival of the Insured
3. Alteration to shore excursion not accepted by relevant travel organizations before commencement
4. Loss recoverable from other sources
5. Eligible claim under Section 5.5.b will be forfeited if claimed under 5.1, Travel Delay Cover

## General Exclusions

1. Pre-existing medical condition, congenital and hereditary condition.
2. Illegal act etc. of the Insured
3. The Insured fails to reasonably safeguard his property or avoid injury
4. Motor racing, engaging in sport where the Insured would earn income or remuneration.
5. Suicide or intentional self-inflicted injury.
6. Insanity and the likes, conditions under influence of alcohol, drug or addiction thereto.
7. Pregnancy, childbirth and associated cause, venereal disease.
8. Home leave whilst the Insured is confined to a hospital
9. Being a crew member of air carrier
10. Flying other than as a fare paying passenger on regular scheduled flight or the craft is maneuvered by other licensed person
11. Engagement in risky labour work such as commercial diving, oil rigging, kitchen work, tour guide, tour escort etc.
12. HIV related
13. Trekking at altitude greater than 5,000 meters above sea level or diving to depth greater than 40 meters below sea level
14. Terrorism except for Section 1, 2, 3, 5, and 6.4.
15. Travel contrary to doctor's advice or purposely for medical treatment
16. Loss recoverable from other sources except for Hospital Cash, Hospital Confinement or Quarantine Cash Allowance due to Infectious, Personal Accident, Compassionate Death, Travel Delay and Baggage Delay Allowance.
17. Insured is a RPC passport holder who, travels to and within China unless he/she is legal resident of other country.

# PRODUCT MANUAL

## Underwriting Information

Before this product is placed in ZONE for your easy submission, please complete the Enrollment Form in which, supply the following information:

1. Proposer's Information
2. Insured Person's Information
3. Area of Travel
4. Select Plan – Elite/Royal
5. Period of Travel
6. Credit Card Data

CONFIDENTIAL



# PRODUCT MANUAL

## StudySmart Overseas Student

### Product Edges

1. Flexible plan to suit different study durations and destinations
2. Flexibility to opt out medical coverage to save premium for countries providing compulsory medical cover locally
3. Extra PA cover for accidents during school activities and all traffic accident
4. Adventure activities protection for air, land and sea adventure
5. Parent annual leave compensation
6. Study interruption coverage for unfinished course
7. Missed school cover
8. Education fund

### Coverage

For the amount of cover under each Section and percentage of entitled disablement, please refer to the Table of Benefits and Compensation Tables of the policy.

#### Section 1 – Medical Cover (applicable to Short-term Study Plan and Full Year Study Plan – Superb Plan only)

- 1.1 Medical expenses to cure sickness or injury suffered during the journey including follow-up treatment back in Hong Kong for 3 months. Follow-up treatment includes Chinese medicine, bone-setting, acupuncture, chiropractic treatment up to \$200 per visit and \$3,000 in total.  
Extension to 1.1:
  - i. Travel expenses to seek medical treatment in an overseas hospital
  - ii. For infectious disease contracted during the trip but discovered only within 10 days after returning to Hong Kong, medical expenses will be covered as follow-up treatment.
- 1.2 Trauma Counseling Expenses up to 6 months after returning to Hong Kong if the Insured is a victim of armed hold-up, assault, natural disaster or acts of terrorism resulting in trauma counseling recommended by a doctor in writing.

#### Section 2 – Zurich Emergency Assistance

- 2.1 Deposit Guarantee for Hospital Admission up to \$39,000
- 2.2 Emergency Medical Evacuation
- 2.3 Repatriation of Mortal Remains
- 2.4 Travelling & Accommodation Expenses  
When coverage 2.2 happens, Zurich Emergency Assistance may, at its sole option, pay for a one-way economy class travel ticket including necessary accommodation expenses up to \$1,950 per day and \$7,800 in total for the Insured to:
  - resume the journey; or
  - return to Hong Kong.
- 2.5 24-hour Telephone Hotline & Referral Service

#### Section 3 – Personal Accident

- 3.1 Accident while Participating in School Activities  
Zurich covers Injury suffered by the Insured whilst participating in school activities. Disablement must occur within 12 months after the date of accident.
- 3.2 Traffic Accident covers Injury suffered by the Insured whilst riding on public common carrier as fare paying passenger or as licensed driver of private vehicle, riding a motor cycle, bicycle or as innocent victim of traffic accident. Disablement must occur within 12 months after the date of accident.
- 3.3 Other Accidents covers Injury suffered by the Insured other than 3.1 and 3.2 here above in the like manner.
- 3.4 Burns Cover covers the Insured when suffers from third degree burns resulting from accident.

#### Extensions to Section 3

- 3.1 Travel to and from home or work place to Immigration Counter within 3 hours from scheduled departure or arrival time.
- 3.2 Disappearance occurring after wrecking of public common carrier for 1 year will be admitted as accidental death

# PRODUCT MANUAL

## Section 4 – Compassionate Death Cash & Visit

4.a When the Insured dies, Zurich pays Compassionate Cash.

4.b When the Insured dies or suffers from serious injury or illness, Zurich pays for 2 economy class round trip travel tickets and reasonable accommodation expenses for 2 immediate family members of the Insured travelling to the destination.

## Section 5 – Personal Baggage Cover (applicable to Short-term Study Plan and Full Year Superb Plan only)

It covers the repair or reinstatement cost of loss of and/or damage to personal possessions worn or carried by the Insured up to the policy limit and sub-limits as follows:

- \$3,000 any one article, pair or sets
- \$5,000 any one lap-top computer
- \$3,000 aggregate limit for all cameras etc. and accessories

## Section 6 – Loss of Travel Document and/or Travel Ticket (applicable to Short-term Study Plan & Full Year Superb Plan only)

It covers replacement costs of Travel Document and/or Travel Ticket accidentally lost.

## Section 7 – Personal Liability

It indemnifies the Insured for compensation inclusive of expenses born legally liable resulting in injury and/or property damage to third party occurring during the journey.

## Section 8 – Travel Delay (applicable to Short-term Study Plan and Full Year Superb Plan only)

When the scheduled public common carrier is delayed for at least 6 hours from departure or arrival time due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of public common carrier, or airport closure, Zurich will pay:

- 8.1 \$300 for each 6 hours of delay up to policy limit;
- 8.2 Extra Hotel Cost due to Travel Delay incurred outside Hong Kong;
- 8.3 Extra Re-routing Costs to cover one-way economy class travel ticket to reach the originally scheduled destination.

## Section 9 – Baggage Delay (applicable to Short-term Study Plan and Full Year Superb Plan only)

One-off Baggage Delay Allowance for delayed arrival of checked in baggage for 6 hours certified by the Public Common Carrier.

## Section 10 – Cancellation of Study

Zurich will pay the prepaid but unused travel fare, accommodation expenses when the journey has to be cancelled before commencement due to:

- 10.1 Death, serious physical injury or serious illness of the Insured, immediate family member or travel companion within 90 days before commencement of the journey;
- 10.2 Witness summons, jury service or compulsory quarantine of the Insured within 90 days before commencement of the journey;
- 10.3 Unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination arising within 1 week before the commencement of the journey;
- 10.4 Serious damage to the Insured's principal home in Hong Kong due to fire, flood or burglary within 1 week before the commencement of the journey which requires the Insured's presence for policy investigation.

## Section 11 – Study Interruption

11.1 Zurich will pay the unused prepaid but unused travel fare, tuition fees accommodation expenses when the journey has to be abandoned and return to Hong Kong due to:

- a. Death, serious physical injury or serious illness of the Insured, immediate family member or travel companion;
- b. Unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination.

11.2 For full year plan, when the Insured suffers from serious injury or illness and recommended by a doctor to abandon, delay the study, Zurich will pay the prepaid unused tuition fees.

## Section 12 – Parent Annual Leave Compensation

When Section 4.b, Compassionate Visit is payable whereby parents of the Insured have to take leave going to take care of the hospitalized Insured, Zurich will pay \$250 per day per parent compensating the taken leaves.

# PRODUCT MANUAL

## Section 13 – Missed School Cover

When Section 1.a, Medical Expenses is payable to the hospitalized Insured and missed the schooling, Zurich will pay the insured per day limit of cash up to insured maximum limit of days.

## Section 14 – Education Fund (applicable to Full Year Study Plan only)

When the parent(s) of the Insured is accidentally injured resulting in death or permanent disablement, the Education Fund will be payable as subsidy to the Insured's continued study.

## Section 15 – Overseas Hotel Cost cover

When the Insured's overseas resident is seriously damaged due to natural disaster, fire or flood, Zurich will pay for the reasonable accommodation expenses.

## Section 16 – MediExpress China Medical Card Service (applicable to Full Year Superb Plan only)

When the Insured suffers from injury or illness in China requiring to be hospitalized, Zurich will provide guarantee for medical expenses required by the hospital.

## **Exclusions**

### Exclusions to Section 1 – Medical Cover

1. Non-essential treatment not recommended by a doctor
2. Travel contrary to doctor's advice or travel to purposely receive overseas medical treatment
3. Dental treatment unless due to injury during the insured journey
4. Cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except due to injury during the insured journey.
5. No medical report given by a qualified doctor
6. When a doctor opinate that the surgery or treatment is not urgent and which can wait until returning to Hong Kong
7. Follow-up medical treatment given by family member of the Insured
8. Additional expenses for single or semi-private room in a hospital. Semi-private room will be covered only when ward room is full.
9. Procurement of special braces, appliances or equipment unless due to accident and recommended by a doctor.
10. Loss due to the Insured refuses to return to Hong Kong or continue the journey as recommended by a doctor

### Exclusions to Section 2 – Zurich Emergency Assistance

1. War risks or political conditions rendered evacuation impossible
2. Cost not approved in advance
3. The journey is contrary to doctor's advice
4. The journey is for the purpose of receiving medical treatment

### Exclusion to Section 3 – Personal Accident

Loss resulting from injury resulting from any kind of disease and/or illness

### Exclusions to Section 5 – Personal Baggage Cover

1. Business merchandise or sample, foodstuffs, medicine, tobacco, contact lenses, dentures, animals, motor vehicles, motorcycles, boats, motors, other conveyances, household furniture, antiques, jewelries of gold, platinum, diamond, jade or pearl, money, coupons or securities, bonds, negotiable instruments, tickets or documents.
2. Mobile phone or similar telecommunication device and accessories
3. Lap-top computer with defect triggered by software and malicious code
4. Loss not reported to police within 24 hours upon discovery
5. Wear and tear exclusion
6. War and strike exclusion
7. Property not being on the same public common carrier of the Insured
8. Free repair to property which resume normal function after repair
9. Unattended property in public place, unexplained or mysterious disappearance of property
10. Property in an unlocked or unattended vehicle. Property must be locked in a truck of the vehicle.
11. Loss of data recorded on tapes, cards, crystal
12. Damage to property brittle in nature

# PRODUCT MANUAL

13. Property in custody of hotel, public common carrier unless loss reported immediately on discovery in writing and within 3 days and an irregularity report be obtained if the loss occurs in an aircraft.
14. Property has ever been claimed under Section 9, Baggage Delay Allowance.
15. Recoverable loss from public common carrier

## Exclusions to Section 6 – Loss of Travel Document and/or Travel Ticket

1. Loss not reported to local police within 24 hours upon discovery with written record
2. Loss of documents not necessary for completing the journey
3. Unexplained loss etc.
4. Fine or penalty due to non-replacement of late replacement of the document
5. Replacement of both temporary and permanent version of the document. Only either version is coverable

## Exclusions to Section 7 – Personal Liability

1. Business or profession related liability
2. Willful act of the Insured or any criminal acts
3. Liability towards immediate family member, relative, employer or employee of the Insured.
4. Contractual liability
5. Ownership or use of vehicle and the likes
6. Damage to property owned by, in the custody of the Insured.

## Exclusions to Section 8 – Travel Delay

1. Delay existed before effective date
2. Late arrival of the Insured
3. Alteration to itinerary not verified by airline etc. in writing
4. Due to traffic control of local authority
5. Loss recoverable from other source

## Exclusions to Section 9 – Baggage Delay Allowance

1. Baggage not being on the same flight of the Insured
2. Baggage claimed under Section 5, Personal Baggage Cover arising from the same cause.

## Exclusions to Section 10 & 11 – Cancellation of Study & Study Interruption

1. Insured event existed prior to effective date
2. Intended journey to receive medical treatment
3. Pre-existing medical conditions
4. Act of the authorities
5. Failure to timely notify travel vendors to cancel bookings once the Insured knows that change to itinerary is necessary
6. Cancellation or curtailment not certified by airline, travel agent and the likes.
7. Loss refundable from any party
8. Failure to provide medical report, as the case may be.
9. Expenses not liable to the Insured
10. The Insured refuses to take advice from medical practitioner to either return to Hong Kong or continue with the journey.
11. Benefit under Section 8 and 10 cannot be claimed at the same time.

## Exclusion to Section 12 – Parent Annual Leave Compensation

Parent who is housewife, retired, unemployed or self-employed.

## Exclusion to Section 13 – Missed School Cover

The Insured fails to provide sick leave certificate

## Exclusion to Section 14 – Education Fund

Disease or illness caused.

## General Exclusions

1. Pre-existing medical condition, congenital and hereditary condition
2. Illegal act etc. of the Insured
3. The Insured fails to reasonably safeguard his property or avoid injury
4. Motor racing, engaging in sport where the Insured would earn income or remuneration.
5. Suicide or intentional self-inflicted injury

# PRODUCT MANUAL

6. Insanity and the likes, conditions under influence of alcohol, drug or addiction thereto.
7. Pregnancy, childbirth and associated cause, venereal disease.
8. Home leave whilst the Insured is confined to a hospital
9. Being a crew member of air carrier
10. Flying other than as a fare paying passenger on regular scheduled flight or the craft is maneuvered by other licensed person
11. Engagement in risky labour work such as commercial diving, oil rigging, kitchen work, tour guide, tour escort etc.
12. HIV related
13. Trekking at altitude greater than 5,000 meters above sea level or diving to depth greater than 40 meters below sea level
14. Travel contrary to doctor's advice or purposely for medical treatment
15. Loss recoverable from other sources except for Personal Accident, Compassionate Death, Travel Delay and Baggage Delay Allowance, Parent Annual Leave Compensation or Missed School Cover.
16. Insured is a RPC passport holder, who travels to and within China unless he/she is legal resident of other country.

## Underwriting Information

Before this product is placed in ZONE for your easy submission, please complete the Enrollment Form in which, supply the following information:

1. Proposer's Information
2. Select wither Full Year Plan or Short Term Plan.
3. Insured Person's Information
4. Select Plan – For Full Year Plan, select either Primary or Superb Plan
5. Select Plan Duration – For Full Year Plan, select either 1 year or 2 years.
6. Trip Period – For Full Year Plan, specify effective date. For Short Term Plan, specify period of trip
7. Credit Card Data

# PRODUCT MANUAL

## Live2Play Working Holiday

### Product Edges

1. Cover all common types of work for working holiday
2. Enhanced protection for air, land & sea adventure activities common in working holiday countries
3. Multiple medical cover up to \$750,000
4. Compensate lost tuition fee when unable to attend an enrolled course
5. Reimburse excess born by the Insured for loss or damage under a rental car contract
6. Support for visa application
7. 365 days coverage throughout the trip
8. Easy claim submission via mobile app which is meaningful to Insured whilst overseas

### Coverage

For the amount of cover under each Section and percentage of entitled disablement, please refer to the Table of Benefits and Compensation Tables of the policy.

#### Section 1 – Medical Cover

- 1.1 Medical expenses to cure sickness or injury suffered during the journey including follow-up treatment back in Hong Kong for 3 months. Follow-up treatment includes Chinese medicine, bone-setting, acupuncture, chiropractic treatment up to \$150 per visit and \$3,000 in total.  
Extension to 1.a:
  - For infectious disease contracted during the trip but discovered only within 10 days after returning to Hong Kong, medical expenses will be covered as follow-up treatment.
- 1.2 Overseas Hospital Cash is payable if the Insured is hospitalized overseas due to injury or illness.
- 1.3 Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease is payable if the Insured is under compulsory quarantine imposed by the overseas authority or by Hong Kong Government within 3 days upon completion of the journey if the Insured has contracted infectious disease. But either benefit 1.2 or 1.3 is claimable and that neither quarantine at home nor infectious diseases known before the trip is coverable.
- 1.4 Trauma Counseling Expenses up to 6 months after returning to Hong Kong if the Insured is a victim of armed hold-up, assault, natural disaster or acts of terrorism resulting in trauma counseling recommended by a doctor in writing.

#### Section 2 – Zurich Emergency Assistance

- 2.1 Deposit Guarantee for Hospital Admission up to \$39,000
- 2.2 Emergency Medical Evacuation
- 2.3 Repatriation of Mortal Remains
- 2.4 Compassionate Visit  
When hospitalized overseas for 3 days or more, economy round-trip travel ticket for 1 family member getting there is covered. Also, unavoidable hotel accommodation expenses therefor up to \$700 per day and 5 days is covered. But this coverage is claimable only for once.
- 2.5 Travelling & Accommodation Expenses  
When coverage 2.2 happens, Zurich Emergency Assistance may, at its sole option, pay for a one-way economy class travel ticket including necessary accommodation expenses up to \$1,950 per day and \$7,800 in total for the Insured to:
  - resume the journey; or
  - return to Hong Kong.
- 2.6 24-hour Telephone Hotline & Referral Service

#### Section 3 – Personal Accident

- 3.1 Traffic Accident covers injury suffered by the Insured whilst riding on public common carrier as fare paying passenger or as licensed driver of private vehicle, riding a motor cycle, bicycle or as innocent victim of traffic accident. Disablement must occur within 12 months after the date of accident.
- 3.2 Accident while Engaging in Adventure Activities including mountain-biking, skiing, diving, surfing, sky-diving or bungy-jumping resulting in disablement must occur within 12 months after the date of accident.

# PRODUCT MANUAL

- 3.3 Accident while At Work resulting in disablement must occur within 12 months after the date of accident.
- 3.4 Other Accidents covers injury suffered by the Insured other than 3.a to 3.2 here above in the like manner.

## Extensions to Section 3

- 3.5 Covers travel to and from home or work place to Immigration Counter within 3 hours from scheduled departure or arrival time.
- 3.6 Disappearance occurring after wrecking of public common carrier for 1 year will be admitted as accidental death.

## Section 4 – Compassionate Death Cash & Visit

- 4.1 When the Insured dies, Zurich pays Compassionate Cash
- 4.2 When the Insured dies or suffers from serious injury or illness, Zurich pays for 1 economy class round trip travel tickets and reasonable accommodation expenses for 1 immediate family member of the Insured travelling to the destination.

## Section 5 – Personal Baggage Cover

It covers the repair or reinstatement cost of loss of and/or damage to personal possessions worn or carried by the Insured up to the policy limit and sub-limits as follows:

- \$2,500 any one article, pair or sets
- \$10,000 any one lap-top computer
- \$5,000 aggregate limit for all cameras etc. and accessories

## Extension to Section 5

### Golf Equipment

- Zurich will pay for the replacement of or repair to golf equipment when sustaining accidental loss or damage subject to up to \$2,500 any one article and \$5,000 in total.

## Section 6 – Loss of Travel Document and/or Travel Ticket

It covers replacement costs of Travel Document and/or Travel Ticket accidentally lost

## Section 7 – Personal Liability

It indemnifies the Insured for compensation inclusive of expenses born legally liable resulting in injury and/or property damage to third party occurring during the journey.

## Section 8 – Travel Delay (applicable to Enhanced Plan only)

When the scheduled public common carrier is delayed for at least 6 hours from departure or arrival time 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, or airport closure, Zurich will pay:

- \$300 for each 6 hours of delay up to policy limit.
- Extra Hotel Cost due to Travel Delay incurred outside Hong Kong.

## Section 9 – Baggage Delay (applicable to Enhanced Plan only)

One-off Baggage Delay Allowance for delayed arrival of checked in baggage for 6 hours certified by the Public Common Carrier.

## Section 10 – Cancellation of Study (applicable to Enhanced Plan only)

Zurich will pay the prepaid but unused travel fare, accommodation expenses when the journey has to be cancelled before commencement due to:

- a. Death, serious physical injury or serious illness of the Insured, immediate family member or travel companion within 90 days before commencement of the journey;
- b. Witness summons, jury service or compulsory quarantine of the Insured within 90 days before commencement of the journey;
- c. Unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination arising within 1 week before the commencement of the journey;
- d. Serious damage to the Insured's principal home in Hong Kong due to fire, flood or burglary within 1 week before the commencement of the journey which requires the Insured's presence for policy investigation.

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## Section 11 – Curtailment of Trip (applicable to Enhanced Plan only)

Zurich will pay the proportionate prepaid but unused travel fare, accommodation expenses when the journey has to be abandoned and return to Hong Kong due to:

- a. death, serious physical injury or serious illness of the Insured, immediate family member or travel companion;
- b. unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination;
- c. serious damage to the Insured's or travel companion's principal home in Hong Kong due to fire, flood or burglary.

## Section 12 – Rental Vehicle Excess

Zurich will reimburse the policy excess born by the Insured under comprehensive motor insurance effected under car rental agreement during the journey. Benefit hereunder is claimable once only.

## Section 13 – Course Tuition Fee Cover

Zurich will pay the prepaid course tuition fee as a result of:

- a. death, serious physical injury or serious illness of the Insured within 90 days before the course starts;
- b. death, serious physical injury or serious illness of the immediate family member within 90 days before the course starts;
- c. serious damage to the Insured's principal home in Hong Kong due to fire, flood or burglary.

## **Exclusions**

### Exclusions to Section 1 – Medical Cover

1. Non-essential treatment not recommended by a doctor.
2. Travel contrary to doctor's advice or travel to purposely receive overseas medical treatment.
3. Dental treatment unless due to injury during the insured journey.
4. Cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except due to injury during the insured journey.
5. No medical report given by a qualified doctor.
6. When a doctor opine that the surgery or treatment is not urgent and which can wait until returning to Hong Kong
7. Follow-up medical treatment given by family member of the Insured
8. Additional expenses for single or semi-private room in a hospital. Semi-private room will be covered only when ward room is full.
10. Loss due to the Insured refuses to return to Hong Kong or continue the journey as recommended by a doctor.

### Exclusions to Section 2 – Zurich Emergency Assistance

1. War risks or political conditions rendered evacuation impossible
2. Cost not approved in advance
3. The journey is contrary to doctor's advice
4. The journey is for the purpose of receiving medical treatment

### Exclusion to Section 3 – Personal Accident

Loss resulting from injury resulting from any kind of disease and/or illness.

### Exclusions to Section 5 – Personal Baggage Cover

1. Business merchandise or sample, foodstuffs, medicine, tobacco, contact lenses, dentures, animals, motor vehicles, motorcycles, boats, motors, other conveyances, household furniture, antiques, jewelries of gold, platinum, diamond, jade or pearl, money, coupons or securities, bonds, negotiable instruments, tickets or documents.
2. Lap-top computer with defect triggered by software and malicious code
3. Loss not reported to police within 24 hours upon discovery
4. Wear and tear exclusion
5. War and strike exclusion
6. Property not being on the same public common carrier of the Insured
7. Free repair to property which resume normal function after repair
8. Unattended property in public place
9. Property in an unlocked or unattended vehicle. Property must be locked in a truck of the vehicle.



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10. Loss of data recorded on tapes, cards, crystal
11. Damage to property brittle in nature
12. Property in custody of hotel, public common carrier unless loss reported immediately on discovery in writing and within 3 days and an irregularity report be obtained if the loss occurs in an aircraft.
13. Property has ever been claimed under Section 9, Baggage Delay Allowance
14. Recoverable loss from public common carrier
15. Loss of golf balls unless contained in golf bag which is lost at the same time.
16. Damage to golf ball.

## Exclusions to Section 6 – Loss of Travel Document and/or Travel Ticket

1. Loss not reported to local police within 24 hours upon discovery with written record.
2. Loss of documents not necessary for completing the journey.
3. Unexplained loss etc.
4. Fine or penalty due to non-replacement of late replacement of the document.
5. Replacement of both temporary and permanent version of the document. Only either version is coverable.

## Exclusions to Section 7 – Personal Liability

1. Business or profession related liability
2. Willful act of the Insured or any criminal acts
3. Liability towards immediate family member, relative, employer or employee of the Insured
4. Contractual liability
5. Ownership or use of vehicle and the likes
6. Damage to property owned by, in the custody of the Insured

## Exclusions to Section 8 – Travel Delay

1. Delay existed before effective date
2. Late arrival of the Insured
3. Alteration to itinerary not verified by airline etc. in writing
4. Due to traffic control of local authority
5. Loss recoverable from other source

## Exclusions to Section 9 – Baggage Delay Allowance

1. Baggage not being on the same flight of the Insured
2. Baggage claimed under Section 5, Personal Baggage Cover arising from the same cause.

## Exclusions to Section 10 & 11 – Cancellation & Curtailment

1. Insured event existed prior to effective date
2. Intended journey to receive medical treatment
3. Pre-existing medical conditions
4. Act of the authorities
5. Failure to timely notify travel vendors to cancel bookings once the Insured knows that change to itinerary is necessary.
6. Cancellation or curtailment not certified by airline, travel agent and the likes.
7. Loss refundable from any party
8. Failure to provide medical report, as the case may be.
9. Expenses not liable to the Insured
10. The Insured refuses to take advice from medical practitioner to either return to Hong Kong or continue with the journey.
11. Benefit under Section 8 cannot be claimed at the same time.

## General Exclusions

1. Pre-existing medical condition, congenital and hereditary condition.
2. Illegal act etc. of the Insured.
3. The Insured fails to reasonably safeguard his property or avoid injury
4. Motor racing, engaging in sport where the Insured would earn income or remuneration.
5. Suicide or intentional self-inflicted injury.
6. Insanity and the likes, conditions under influence of alcohol, drug or addiction thereto.
7. Pregnancy, childbirth and associated cause, venereal disease.
8. Home leave whilst the Insured is confined to a hospital.
9. Being a crew member of air carrier.

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10. Flying other than as a fare paying passenger on regular scheduled flight or the craft is maneuvered by other licensed person.
11. Engagement in risky labour work such as commercial diving, oil rigging, kitchen work, tour guide, tour escort etc.
12. HIV related.
13. Trekking at altitude greater than 5,000 meters above sea level or diving to depth greater than 40 meters below sea level.
14. Travel contrary to doctor's advice or purposely for medical treatment
15. Loss recoverable from other sources except for Overseas Hospital Cash, Hospital confinement or Quarantine Cash Allowance, Personal Accident, Compassionate Death, Travel Delay and Baggage Delay Allowance.

## Underwriting Information

Please well use ZONE to submit application by supplying the following information:

1. Effective Date
2. Destination
3. Select plan – Enhanced/Essential
4. Applicant details
5. Answer on behalf of Policyholder if marketing information shall reach them in the future.
6. Credit card data (*It is advisable to input Policyholder's credit card data because gross premium will be debited upon first inception as well as renewal.*)

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## ***HomeChoice Insurance Plan Householder Insurance***

### **Product Edge**

1. Standard plan applies to buildings aged up to 40 years old without excess.
2. Standard plan applies to house/village house aged up to 40 years old only with excess.
3. Standard plan applies to buildings aged up to 41-50 years old only with excess.
4. Buildings aged over 50 will still be considered individually.
5. Can be extended to cover Building under the same policy.
6. \$10,000,000 Personal Liability limit with free extension for Owner's Liability, if applicable
7. Public Liability cover extended to worldwide cover including pets triggered liability.
8. Home Contents extended to include window and main door, floor tiles.
9. Worldwide cover for repair to accidentally damaged mobile phone, tablet, laptop, desktop computers
10. Cover for unauthorized use of stolen credit card
11. Insured includes person permanently living in the Home.
12. Alternative accommodation cover extended to include accommodation for pets.

### **Definitions of Key Words**

1. Accident/Accidental
  - Sudden, unexpected and unforeseen event not under the control of the Insured, the Insured's Household or Domestic Helper
2. Building
  - The block of residential structure where the Home is situated including walls, gates and fences but excluding foundations, drains or any part of the structure below the level of the under surface of its lowest floor
3. Contents
  - All forms of household properties inside a Home other than which defined as Building but excluding:
    - a. Structure of the Home, Fixtures and Fittings not owned by the Insured, external TV and radio antennae aerials fittings masts and towers
    - b. Property in the open
    - c. Property specifically insured under other policies
    - d. Documents of value such as deeds, computer records, money
    - e. Motor vehicle etc.
    - f. Plants & animals
    - g. Boiler, plant and machines for commercial purpose
    - h. Property undergoing construction or erection
    - i. Drains & pipes
    - j. Contact lenses
    - k. Unauthorized building structures
4. Home
  - Private dwelling, house or private flat owned or occupied by the Insured
5. Household
  - Family, relatives and/or other persons permanently living in the Insured's Home
6. Insured
  - The Insured Person, his/her Household member, employee or domestic helper under the context of this Product Manual but not the policy contract

### **Coverage**

#### Section 1 – Legal Liability

This Section insures the Insured's legal liability towards third party resulting in bodily injury and/or property damage in various capacities of the Insured out of accident occurring during the insurance period in or about the insured Home.

- 1.1 Owner's Legal Liability for liability of the Insured as owner of the Home insured;

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- 1.2 Occupier's Legal Liability for liability of the Insured and his/her Household as occupiers of the Home insured;
- 1.3 Pets Owner's Legal Liability insuring the Insured and his/her Household as owner of pet(s) normally residing with them for accidents occurring anywhere in Hong Kong;
- 1.4 Worldwide Personal Legal Liability insuring the Insured and his/her Household and domestic helper in their personal capacity outside the insured Home within and outside Hong Kong. For liability incurred outside Hong Kong, the trip therefor shall not exceed 30 days;
- 1.5 Expenses and Legal Cost born by the Insured or recovered from him/her by third party;
- 1.6 Legal Personal Representatives of the Insured or the Household in the case of probate and letter of administration;
- 1.7 Tenant's Liability of the Insured towards the landlord in respect of property damage only;
- 1.8 Owner's Liability in Common Area (applicable only when the Insured is the owner of the Home) insures the proportionate liability attached to the Insured occurred in the common area of the building where the Home locates;

## Section 2 – Home Contents

- 2.1 Zurich insures all sudden, unexpected and unforeseen accident occurred in the Home resulting in loss of/and or damage to Home Contents. But damage to computer and the likes is limited to damage caused by fire, lightning or burglary which has been reported to police.
- 2.2 Damage by Firemen unavoidably in execution of their duties;
- 2.3 Debris Removal subsequent to an insured accident having occurred;
- 2.4 Deterioration of Frozen Food caused by a sudden rise or fall in temperature or contamination from refrigerant or refrigerant fumes including food removed from the refrigeration after an insured accident;
- 2.5 Outdoor Property Cover insures accidents occurring on property placed in verandahs, balconies and alike open area;
- 2.6 Burglary/Robbery Harm Allowance pays for the medical expense in a lump sum for each Insured or Household for injury sustained in a burglary or robbery;
- 2.7 Temporary Removal of Home Contents covers accident which occurs during temporary storage of Home Contents including the transit risk thereof, for cleaning, renovation, repair purpose etc.;
- 2.8 Moving to New Home insures the transit risk within Hong Kong when performed by professional remover;
- 2.9 Interior Decoration Period enforces policy validity during such period except bursting of water pipes, blocking of drainage system, defect in workmanship or design or contract exceeding 2 months;
- 2.10 Alternative Accommodation pays for reasonable cost thereof including meal allowance when the Home is made uninhabited until the Home is fit to live in again;
- 2.11 Feng Shui Consultation expenses is payable if the Home is made uninhabitable due to an insured accident.
- 2.12 Repair Cost Reimbursement for Electronic Communication Products/Laptop/Computers/Tablet Computers is extended to accident occurring outside Hong Kong;
- 2.13 Unauthorized Use of Credit Card of the Insured or Household is insured when loss is reported to police within 24 hours upon discovery;
- 2.14 Loss of Money happening anywhere in the world is covered when loss is reported to police within 24 hours upon discovery;
- 2.15 Replacement of Personal Documents the cost of which will be reimbursed when lost anywhere in the world and loss being reported to the local police within 24 hours upon discovery.

## Section 3 – Accidental Death

Zurich insures the death of the Insured or any Household who dies within 12 months after an insured accident having occurred and which is the sole cause of the death provided that:

- The deceased must be aged between 16 and 65;
- Medical advice must be sought the soonest after the accident;
- Provide necessary certificates to Zurich and notify Zurich before cremation.

## Section 4 – Emergency Assistance Benefits

A service hotline is available to provide:

- 4.1 Electrical Assistance to effect immediate temporary repair of electrical installations and appliances needing no breaking of walls;
- 4.2 Plumbing Assistance to effect immediate temporary repair of clogging, bursting of pipes and water supply system;
- 4.3 Locksmith Assistance to arrange locksmith to open doors, repair door lock if the Insured is locked outside or inside but excluding work requiring breakage of wall or non-mechanical door locking system;

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- 4.4 Enquiry and Referral Services including:
- Home Cleaning Service
  - House Call/Dental Referral
  - Baby Sitting/Domestic Helper/Nursing Assistance
  - Pest Control Service

## Section 5 – Building (Optional)

Coverage is basically identical to Section 2, Home Contents with following extensions:

- 5.1 Debris Removal covers cost of removal of debris, dismantling, demolishing, shoring up or propping of the Home;
- 5.2 Architects' and Surveyors' Fee covers professional fees customarily charged by architects, surveyor, engineer, legal or other professional body for the reinstatement of the Building.

## Section 6 – Worldwide Personal Possessions Protection (Optional)

This section insures specified Personal Belongings for loss or damage caused by an accident occurring anywhere in the world. Theft or accidental loss must be reported to local police within 24 hours upon discovery.

Special Terms:

- 6.1 Basis of Settlement is subject to wear & tear up to resale market price;
- 6.2 Sets, Pairs and Collection clause restrict the claims to the lost or damaged item disregarding the value of the item attribute to the set, pair or collection of property;
- 6.3 Underinsurance will be subject to proportionate adjustment when calculating claim settlement

## Section 7 – Personal Fine Art Collection (Optional)

This section insures specified Personal Fine Art Collection when sustain accidental loss or damage in the Home. Theft or accidental loss/disappearance must be reported to local police within 24 hours upon discovery.

Special Terms:

- 7.1 Basis of Settlement is subject to agreed value fairly evidenced by the Insured at time of loss;
- 7.2 Sets, Pairs and Collection clause as in 6.2 above.

## Extensions to Section 7

- 7.3 New Acquisition of additional items up to 10% of the sum insured under this section is coverable when the additional proportionate premium is charged.
- 7.4 Property Buy Back allows the Insured to buy back the property from Zurich the claim of which has been settled at the lesser amount of settled claim plus interest or fair market value

## **Exclusions**

### Exclusions to Section 1 – Legal Liability

This section excludes liability:

1. Towards the Insured, Household or Employee of the Insured;
2. Towards property of or in the custody of the Insured;
3. Arising from Lifts & Elevators;
4. Arising from ownership or occupation of Other Premises other than the Home or its building;
5. Arising from the use of motor vehicles and the likes;
6. Contractually bound;
7. Arising from Unauthorized Building Works;
8. Arising from Asbestos.

### Exclusions to Section 2 and its Extensions – Home Contents

This section excludes:

1. Theft without forcible entry or exit or theft by the Insured, Household or Employee;
2. Dishonest fraud etc. of the Insured;
3. Wear & tear;
4. Damage by animal;
5. Unoccupancy of the Home for more than 30 days;
6. Lent, Let or Sub-let Home;
7. Electrical/Mechanical Breakdown;
8. Deductible;

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9. For Section 2.3, Debris Removal:
  - a. Debris not from Home;
  - b. Due to pollution or contamination;
  - c. Enforcement of laws.
10. For Section 2.4, Deterioration of Frozen Food:
  - a. Deliberate act of power supplier;
  - b. Willful negligence of the Insured;
  - c. When freezer is over 19 years old;

## Exclusions to Section 3 – Accidental Death

1. This Section excludes:
2. Suicide and Self Inflicted Injury;
3. Criminal Activities;
4. Intoxication, Insanity;
5. Venereal Disease, Aids,
6. Pregnancy Related;
7. Dangerous Activities

## Exclusions to Section 5 - Building

1. For Landslip & Subsidence:
  - Landslip and Subsidence due to coastal erosion or heave
  - Bedding down of structure of made up ground within 5 years;
  - Loss of and/or damage to out buildings;
  - Removal of subsidence, landslip debris or making good of the site;
  - Defective design or material;
  - Consequential loss;
  - Deductible;
2. Dishonesty of the Insured;
3. Natural losses, wear & tear etc;
4. Enforcement of law;
5. Repair & Maintenance not necessitated by an insured event
6. Deductible

## Exclusions to Section 6 – Worldwide Personal Possessions Protection

1. Vermin Mildew
2. Customs Authority's acts
3. Mechanical & Electrical Derangement
4. Deductible

## Exclusions to Section 7 – Personal Fine Art Collection

1. Natural Losses such as ageing, vermin, insects, wear & tear etc.;
2. Dishonesty of the Insured;
3. Work process such as repainting, reframing etc.;
4. Custom Authority's acts;
5. Mechanical & Electrical Derangement
6. Deductible

## General Exclusions

1. Unexplained Loss or disappearance of property
2. Criminal Activities of willful, malicious, unlawful act of the Insured
3. Latent Defects existed prior to policy inception
4. Deliberate Damage done by the Insured
5. Consequential Loss
6. Loss of Value
7. Dispossession resulting from confiscation and like action imposed by authority or temporarily dispossessed by unlawful occupation by any person
8. Unauthorized Building Works including erection, demolition, repair, installation and renovation on or within the building
9. Pollution and Contamination
10. Software and Data-Related Losses

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## Underwriting Information

You may get a Quick Quote instantly by using Zurich's user-friendly system, ZONE, selecting/filling the following information:

1. Property Usage – Self-occupied/Occupied as Tenant or For Leasing
2. Building Type – Select option
3. Building Age – Select option
4. Floor Area Type – Select option
5. Saleable Area – Select option
6. Quick Quote is done. When quotation is accepted, application can be submitted in the same system by following the designed simple flow. You are welcome to contact Zurich should you have any trouble proceeding further. Please note that when supplying Credit Card information for premium payment, supply card information of the Insured, not yours.

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# PRODUCT MANUAL

## ***HomeChoice Insurance Plan Landlord Insurance***

### **Product Edge**

- ✓ Public Liability indemnity limit up to \$10,000,000
- ✓ Include liability up to Insured's proportionate rights towards public area.
- ✓ Extended to cover furniture, fixtures, fittings, decoration up to \$250,000
- ✓ Covers loss of rental income up to \$20,000 per month and 6 months up \$120,000 in total resulting from:
  - the building is uninhabitable due to an insured accident;
  - tenant's failing to make payment

The key competitors do not have any compatible products for comparison purpose.

### **Definitions of Key Words**

Same as ***HomeChoice Insurance Plan Householder Insurance***

### **Coverage**

#### Section 1 – Legal Liability

This Section insures the Insured's legal liability towards third party resulting in bodily injury and/or property damage in various capacities of the Insured out of accident occurring during the insurance period in or about the insured Home.

- 1.1 Owner's Legal Liability for liability of the Insured as owner of the Home insured;
- 1.2 Expenses and Legal Cost born by the Insured or recovered from him/her by third party;
- 1.3 Legal Personal Representatives of the Insured or the Household in the case of probate and letter of administration;
- 1.4 Owner's Liability in Common Area (applicable only when the Insured is the owner of the Home) insures the proportionate liability attached to the Insured occurred in the common area of the building where the Home locates;

#### Section 2 – Home Contents

- 2.1 Zurich insures all sudden, unexpected and unforeseen accident occurred in the Home resulting in loss of/and or damage to Home Contents. But damage to computer and the likes is limited to damage caused by fire, lightning or burglary which has been reported to police.
- 2.2 Damage by Firemen unavoidably in execution of their duties;
- 2.3 Debris Removal subsequent to an insured accident having occurred;
- 2.4 Outdoor Property Cover insures accidents occurring on property placed in verandahs, balconies and alike open area;
- 2.5 Interior Decoration Period enforces policy validity during such period except bursting of water pipes, blocking of drainage system, defect in workmanship or design or contract exceeding 2 months;
- 2.6 Temporary Removal of Home Contents covers accident which occurs during temporary storage of Home Contents including the transit risk thereof, for cleaning, renovation, repair purpose etc;
- 2.7 Loss of Rent over and above 1 month whilst the Insured suffers from an insured event occurring to the Home rendering it uninhabitable.

#### Section 3 – Emergency Assistance Benefits

A service hotline is available to provide:

- 3.1 Electrical Assistance to effect immediate temporary repair of electrical installations and appliances needing no breaking of walls;
- 3.2 Plumbing Assistance to effect immediate temporary repair of clogging, bursting of pipes and water supply system;
- 3.3 Locksmith Assistance to arrange locksmith to open doors, repair door lock if the Insured is locked outside or inside but excluding work requiring breakage of wall or non-mechanical door locking system;



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## Section 4 – Building (Optional)

Coverage is basically identical to Section 2, Home Contents with following extensions:

- 4.1 Debris Removal covers cost of removal of debris, dismantling, demolishing, shoring up or propping of the Home;
- 4.2 Architects' and Surveyors' Fee covers professional fees customarily charged by architects, surveyor, engineer, legal or other professional body for the reinstatement of the Building.

## **Exclusions**

### Exclusions to Section 1 – Legal Liability

This section excludes liability:

1. Towards the Insured, Household or Employee of the Insured;
2. Towards property of or in the custody of the Insured;
3. Arising from Lifts & Elevators;
4. Arising from ownership or occupation of Other Premises other than the Home or its building;
5. Arising from Business and Professions carried out by the Insured;
6. Arising from the use of motor vehicles and the likes;
7. Contractually bound;
8. Arising from Asbestos;
9. Arising from Unauthorized Building Works.

### Exclusions to Section 2 and its Extensions – Home Contents

This section excludes:

1. Theft without forcible entry or exit or theft by the Insured, Household or Employee;
2. Dishonest fraud etc. of the Insured;
3. Wear & tear;
4. Damage by animal;
5. Unoccupancy of the Home for more than 30 days;
6. Lent, Let or Sub-let Home;
7. Electrical/Mechanical Breakdown;
8. Deductible;
9. For Section 2.3, Debris Removal:
  - a. Debris not from Home;
  - b. Due to pollution or contamination;
  - c. Enforcement of laws;

### Exclusions to Section 4 - Building

Same as **HomeChoice Insurance Plan Householder Insurance**

### General Exclusions

Same as **HomeChoice Insurance Plan Householder Insurance**

## **Underwriting Information**

Please refer to *HomeChoice Insurance Plan Householder Insurance* and process it handily in ZONE.

# PRODUCT MANUAL

## ***Private Motor Car Insurance***

### **Product Edges**

- ✓ Pioneer introducing extra benefits including:
  - Claim Free Discount Protector
  - Windscreen Protection
  - Temporary Substitute Car
  - Roadside Towing & Emergency Assistance
  - Claims Recovery Service for Third Party Only cover
- ✓ Broad acceptance scope for luxurious brands & models
- ✓ Claim-Free Discount higher than market practice of No Claim Discount. Please refer to Special Terms hereunder for details.
- ✓ Award winning mobile app to file and manage claims easily

### **Coverage**

#### Section 1 – Against Loss of or Damage to the Motor Car

- 1.1 It covers loss of or damage to the Motor Car, its accessories or spare parts for its repair, reinstate or replaced cost, at Zurich's option up to the cost of market value at the time of loss or insured car value whichever is the lesser;
- 1.2 Additional and reasonable cost of protection and removal of the Motor Car to the nearest repairer and redelivery after repair to the Insured' address up to 20% of the agreed repair cost;
- 1.3 When the required spare parts are out of stock, Zurich will pay the amount according to the last obtained price quoted by the manufacturer or its local agents plus reasonable sea transportation cost.

#### Special Conditions to Section 1

- 1.4 When claim is required to be payable to Other Interested Party (such as hire-purchase owner), claim payment thereto is full and final discharge of Zurich's liability;
- 1.5 Zurich may authorize repair provided that:
  - the estimated cost is within specified Authorized Repair Limit;
  - detailed cost estimate is provided;
  - such repair is necessary and reasonably charged.
- 1.6 Zurich has the right of veto concerning a proposed repairer for claims under Section 1.
- 1.7 Excess of different types applicable to Section 1 is in addition and cumulated to each other.

#### Section 2 – Against Third Party Legal Liabilities

- 2.1 Zurich will indemnify the Insured or Insured Driver for their legal liability towards third parties including anyone in or getting into or out of the Motor Car for their:
  - death, bodily injury;
  - damage to property;arising from accident in connection with the Motor Car including loading of goods onto or from the Motor Car within the limits of carriageway or thoroughfare of such goods loading.
- 2.2 Limits of indemnity inclusive of legal costs:
  - \$100,000,000 any one accident for death or bodily injury (Statutory limit)
  - \$2,000,000 any one accident for property damage

#### Section 3 – Indemnity of Medical Expenses

Zurich will pay the Insured for the reasonable medical expenses incurred by the Insured, Insured Driver or anyone in the Motor Car for their external and visible injury arising from an accident to the Motor Car subject to policy limit.

#### Extra Benefits

1. Claim-Free Discount Protection
  - Same Claim-Free Discount shall apply upon renewal when net claim settlement is less than \$50,000.

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2. New for Old Replacement Vehicle
  - In case of total loss of the Motor Car, Zurich will replace the car without deducting depreciation provided that:
    - The Insured is the first registered owner;
    - Loss occurs in the first year;
    - The first registration must be done within 12 months from date of manufacture;
    - The make and model is available in Hong Kong;
    - Modifications, if any, are deducted;
    - Additional accessories excluded;
    - Purchase price of replacement is not greater than Insured Value.
3. Medical Expenses and Personal Accident Protection
  - In addition to Section 3, Indemnity of Medical Expenses, death, loss of limb(s) and loss of sight in one or both eyes is coverable.
4. Additional Medical Expenses
  - Amount coverable under Section 3, Indemnity of Medical Expenses is increased to \$5,000.
5. Free Windscreen Cover
  - When damage to windscreen/window is less than \$4,000, applicable excess will not apply.
6. 24-hours Emergency Roadside Services subject to \$2,000 each case.
7. 24-hours Emergency Towing Service subject to \$2,000 each case.
8. Temporary Substitute Vehicle
  - When the Motor Car is immobilized or unsafe to be driven for over 48 hours after an accident or is stolen, lost for 48 hours, Zurich will pay for the rental of a substitute car up to \$4,000 each accident provided that:
    - a compatible model is at the discretion of Zurich;
    - the Insured shall bear 20% of the cost;
    - only Insured Driver shall be driving the car;
    - when the Motor Car is immobilized or unsafe to be driven, towing of the car must be arranged by Zurich;
    - stolen car must be reported to police.
9. Claims Recovery Service
  - Upon successful recovery of a settled claim by Zurich, it will reimburse the Insured the proportionate excess previously deducted less any fees incurred.
  - Deducted Claim-Free Discount will also be reinstated;
  - If coverage taken is Third Party Only or Third Party, Fire & Theft, Zurich will assist the Insured pursuing claim against the liable third party but is not obligated to take legal action.
10. 24-hour Traffic Regulation Enquiry Service
11. 24-hour Claims Enquiry Service

## Exclusions

### Exclusions to Section 1 – Against Loss of or Damage to the Motor Car

1. Consequential Loss.
2. Depreciation, wear & tear, mechanical or electrical breakdown.
3. Damage to tyres unless other part is damage at the same time.
4. Excesses.

### Exclusions to Section 2 – Against Third Party Legal Liabilities

1. The person claiming to be indemnified fails to observe and fulfill the policy terms where applicable.
2. Indemnity recoverable under other insurance policy.
3. The death or injury arising out of or in the course of employment. (*Under EC cover*)
4. Property belongs or in trust to or in custody of the Insured or the Insured's same household.
5. Judgment not first delivered by law court of Hong Kong.
6. Excesses.
7. Whilst the Motor Car is driven in any area where Hong Kong Airport (Restricted Areas) Regulations apply except solely to meet the requirements of Motor Vehicles Insurance Third Party Ordinance. (*unless specially extended*)

# PRODUCT MANUAL

## General Exclusions

1. Accident outside Hong Kong (*unless specially extended*).
2. Accident out of Limitation As To Use of the Motor Car.
3. Strike, riot, civil commotion
4. Detention seizure confiscation etc.
5. Contractual liability.
6. Driving under the effect of drinks or drugs.
7. The alcohol reading in the Insured Driver's breath, blood or urine exceeds regulatory limits.
8. Convicted offense for failing to provide specimen for legally required tests.

## Special Terms

1. Approved Motor Car Repair Clause
  - Zurich has the discretion in the selection of motor repairer and shall not be liable for repair costs unless the motor repairer is:
    - the sole agent or manufacturer of the Motor Car; or
    - approved by Zurich.
2. Insuring Clause Abstract
  - The Proposal and Declaration is incorporated in and is the basis of the policy contract.
3. Operative Insurance Cover
  - Section I, II & III shall apply for Comprehensive cover;
  - Section II only shall apply for Third Party Only cover.
4. Limitations as to Use of the Motor Car
  - Usage of the Motor Car is restricted to social domestic and pleasure purposes or Insured's business or profession. No cover is provided when the Motor Car is used for hire or reward, racing, pace making, reliability trial, speed testing or motor trade.
5. Avoidance of Certain Terms and Right of Recovery
  - When Zurich is obliged by law of Hong Kong or by virtue of any agreement with The Motor Insurers' Bureau of Hong Kong to pay any amount for which Zurich is not liable under the policy, the Insured and any other person on whose account the payment is made shall repay such amount to Zurich.
6. Jurisdiction
  - Like other forms of liability insurance, it is a standard practice to apply Hong Kong jurisdiction to Motor Insurance which means indemnity and expenses will be covered only for judgments, if any, delivered by law court of Hong Kong. Though Zurich may consider extending coverage to Guangdong Province depending on each business case, the extension is confined to own damage to the vehicle under Section 1 only and cover for Section 2 shall remain intact and so as jurisdiction condition.
7. Claim-Free Discount

Claims Free Insurance Period	Discount on Renewal Premium
1 year	30%
2 consecutive years	35%
3 consecutive years	45%
4 consecutive years	50%
5 or more consecutive years	60%

- When claim occurs whilst discount is 45% or less, discount will be forfeited and accrue anew upon next renewal.
  - When claim occurs whilst discount is 50% or 60%, discount will be reduced to 30% and 35% respectively upon next renewal but if more than one claim, discount will be forfeited.
8. Short Period Premium Calculation upon policy cancelation

< 1 month	25% of annual premium
< 2 months	35% of annual premium
< 3 months	45% of annual premium
< 4 months	55% of annual premium
< 5 months	65% of annual premium
< 6 months	75% of annual premium
< 7 or 8 months	85% of annual premium
> 8 months	100% of annual premium

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## Underwriting Information

You may get a quick quote in ZONE easily by supplying the following information:

1. Make & Model
2. Cubic Capacity
3. Plan – Comprehensive or Third Party Only
4. Sum Insured – If Comprehensive Cover is selected
5. Year of Manufacturing
6. Claims Free Discount (*Equivalent to NCB in the market*)
7. No. of Driver
8. No. of Car insured with Zurich
9. Guangdong China Extension option
10. Extended Third Party Limit option
11. Quick Quote is done. When quotation is accepted, application can be submitted in the same system by following the designed simple flow. You are welcome to contact Zurich should you have any trouble proceeding further.

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# PRODUCT MANUAL

## **PAMultiple+ Personal Accident**

### **Product Edge**

1. No Claim Discount
  - 5% on 1<sup>st</sup> renewal
  - 10% on 2<sup>nd</sup> renewal
  - 15% on 3<sup>rd</sup> renewal and thereafter
2. Lenient definition of Accident which does not require “visible” injury of “external” or “violent” cause.

### **Coverage**

Please refer to Tables of Benefits for the respective section of cover.

#### Section 1 – Personal Accident

- 1.1 Accidental Death & Permanent Disablement occurring within 12 months after the accident
- 1.2 Extra Indemnity for Accidents during School Activities (*Applicable to Junior Cover only*)
- 1.3 Extra Indemnity for Accidents on Public Common Carrier, or victim of Robbery or as a result of Natural Disaster or accident happens during Saturday, Sunday or General Holidays in Hong Kong (*Applicable to Adult Cover only*)
- 1.4 Optional Extension to Section 1 (*Applicable to Elderly Cover only*) – Top-up Accidental Death and Permanent Disablement

#### Extensions to Section 1

- 1.5 Burns Cover according to Second or Third Degree Burn Compensation Table
- 1.6 Home Nursing Fee up to 31 days for Junior & Adult Cover and 182 days for Elderly Cover
- 1.7 Broken Bones according to Bone Fracture Compensation Table
- 1.8 Home Renovation Expenses for renovation to principal home of the Insured to accommodate the permanent total disablement suffered by the Insured
- 1.9 Disappearance of the Insured due to Disappearance, Sinking or Wrecking of Public Common Carrier for 12 months or more is taken as presumed death.

#### Section 2 – Accidental Medical Expenses

- 2.1 Zurich will pay for actual out-patient and/or hospitalization expenses for treatments resulting from Accident but excluding expenses recoverable from other source or dental expenses unless arising out of accidental cause.
- 2.2 Chinese medicine, bone-setting, acupuncture and chiropractic expenses up to \$150 per day and 5 visits per accident and physiotherapy up to \$500 per day and 4 visits per accident is coverable up to \$2,000 in total. But yearly total for Elderly is \$1,000 only.

#### Extensions to Section 2

- 2.3 Extra Indemnity for Overseas Accidental Medical Expenses (*Applicable to Junior & Elderly Cover only*)
- 2.4 Recovery Equipment recommended by attending doctor up to \$2,000 any one article, pair or set
- 2.5 Parent Annual Leave Compensation (*Applicable to Junior Cover only*) up to \$200 per day and 10 days is payable when Section 2 benefit is payable for an insured child.
- 2.6 Spouse Annual Leave Compensation (*Applicable to Adult Cover only*) up to \$200 per day and 10 days is payable when Section 2 benefit is payable for an insured adult.
- 2.7 Trauma Counseling Benefit is payable when an Insured is the victim of a traumatic event including but not limited to rape, armed hold-up, assault, natural disaster or acts of terrorism up to \$1,000 per day and total limit listed in the Table of Benefits.
- 2.8 Clothing & Personal Effects Damage Compensation is payable for the damaged personal effects and clothing whilst the Insured sustains injury at the same time up to the limit stated in the Table of Benefits. Please note the list of excluded properties stated in the policy contract.

#### Section 3 – Accidental Daily Hospital Cash

- 3.1 Hospital Cash up to 31 days will be payable when the Insured is confined in public hospital due to Accident and recommended by a doctor. For Elderly Cover, confinement is limited to public hospital.

# PRODUCT MANUAL

- 3.2 Hospital Cash for Pet Attack or Child Abuse will be payable up to 31 days when the Insured is:
- attacked by dog or cat resulting in visible injury and substantiated by police report;
  - is a child and abused by any person other than immediate family member or relatives.

## Section 4 – Zurich Emergency Assistance

Please refer to Travel+ for details.

## Section 5 – Weekly Income Benefit (*Optional Benefit to Adult Cover*)

Self-selected weekly benefit will be payable when the Insured is certified by a doctor to be temporarily and totally disabled. For self-employed, benefit is payable only for hospitalization. Please refer to policy contract for detailed limits and conditions under this section.

## Special Terms

1. Age Limit & Eligibility
  - Junior Cover – Age 6 months to 17 years old / Age 18 – 23 years old unmarried full-time student
  - Adult Cover – Age 18 (*other than Junior*) – 70 years old
  - Elderly Cover – Age 71 – 80 years old
2. Claims Procedure

Notify Zurich within 30 days to file a claim form and supply relevant information as follows:

  - Accidental Death/Burial or Cremation Costs
    - Death Certificate
    - Coroner's Report / Post-mortem Report, as the case may be
    - Presumed death as proclaimed by a court in the event of disappearance
    - Documents in support to the burial/cremation costs
  - Permanent Disablement / Burns / Broken Bones
    - Certificate issued by doctor certifying the degree or severity of disability
    - Police report
  - Accidental Medical Expenses
    - Medical certificate and receipt issued by doctor
  - Accidental Daily Hospital Cash
    - Discharge summary issued by hospital
    - Police report
  - Home Nursing Fees
    - Written requirement by doctor
    - Original receipt of qualified nurse for services which shows:
      - ✓ Name of the patient
      - ✓ Period of service
      - ✓ Amount charged per day & in total
  - Parent/Spouse Annual Leave Compensation
    - Original written leave certificate issued by employer
  - Recovery Equipment
    - Written requirement by doctor
    - Original receipt of all items purchased

## Exclusions

Zurich does not cover death, disablement, injury or loss resulting from the following:

1. Pre-existing conditions
2. Caused by disease
3. Cosmetic surgery, procurement of special braces, appliances etc.
4. The Insured's participation in illegal acts
5. Motor racing, engaging in sport activities in professional capacity
6. Being a crew member or operator of air carrier
7. Flying unless as fare paying passenger or the craft is operated by other licensed operator
8. Suicide, self-injury etc.

# PRODUCT MANUAL

## Underwriting Information

Please fill in Enrolment Form supplying the following information:

1. Proposer's details
2. Insured Person's details including occupation
3. Sum Insured for Weekly Income Benefit for Temporary Total Disablement, if option taken
4. Premium payment method

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