

Zurich Business Travel Insurance Plan

We know that as employers, business is about sending the right people to capture the best opportunities available round the world. With **Zurich Business Travel Insurance Plan**, we provide business trip protections for your employees from a variety of unexpected events—from loss of mobile phones and laptop computers to emergency medical treatment expenses. Enroll now to make sure your Company explores the most out of every insured business journey.

Eligibility



Registered Hong Kong company



With a minimum of 3 full-time employees



All insured employees must be the full-time employees of the applicant under Hong Kong employment contract



Acceptance age limit is between 17 and 75 years

Unique features



Pre-existing conditions can be covered¹



Baggage delay allowance in place of reimbursement on emergency purchase of essential clothing or toiletries



Covers emergency medical treatment due to pregnancy and/or childbirth



Additional hotel cost due to involuntary journey extension

Other product highlights



No excess for all benefits



Coverage extended to leisure travel immediately before or after the business trip



Baggage cover includes laptop computer and mobile phone



24-hour global emergency assistance service

Premium table

| No. of Man Trips per year | Premium (HKD) | |
|---------------------------|--|--------|
| | Plan 1 | Plan 2 |
| 20 - 50 | 4,850 | 2,350 |
| 51 - 100 | 10,000 | 4,850 |
| 101 - 150 | 13,800 | 6,800 |
| 151 - 200 | 19,200 | 9,400 |
| 201 - 300 | 21,500 | 10,500 |
| 301 - 400 | 27,800 | 13,500 |
| 401 - 500 | 32,000 | 15,500 |
| Over 500 | Please submit the enrollment form to Zurich's business representative for quotation. | |

Aggregate limit table

| No. of Employees | Occurrence/Conveyance/Terrorism Limit (HKD) | |
|------------------|---|------------|
| | Plan 1 | Plan 2 |
| 3 - 50 | 10,000,000 | 5,000,000 |
| 51 - 100 | 20,000,000 | 10,000,000 |
| 101 - 150 | 30,000,000 | 15,000,000 |
| 151 - 200 | 40,000,000 | 20,000,000 |
| 201 - 300 | 50,000,000 | 25,000,000 |
| Over 300 | | |

Note:

¹ No coverage shall be provided for any medical conditions existed (whether known or unknown to the insured person) before the coverage effective day of any insured person as stated under the "Eligible Period" on the schedule. This condition shall be waived if such insured person has been insured under the policy for more than 6 consecutive months in respect to such insured person for any insured journey commencing from the 7th month onwards.

Benefit table

| Section | Benefit | Sum insured per insured person per insured journey (HKD) | |
|---|---|--|--|
| | | Plan 1 | Plan 2 |
| Accident Cover | | | |
| 1(a) | Personal accident (If multiple events listed in the Compensation Table are sustained from one single accident, the total compensation for such single accident is up to 150% of the Personal accident sum insured) | 1,000,000 per each Section | 500,000 per each Section |
| 1(b) | Double indemnity | | |
| 1(c) | Second or third degree burns | 500,000 | 250,000 |
| Assistance Service | | | |
| 2 | Zurich Emergency Assistance Service | | |
| 2(a) | Deposit guarantee for hospital admission | | 39,000 |
| 2(b) | Emergency medical evacuation or repatriation | | Actual cost |
| 2(c) | Repatriation of mortal remains | | |
| 2(d) | Compassionate visit | | One economy class return travel ticket |
| 2(e) | Travel and accommodation expenses | | One economy class one-way travel ticket and accommodation expenses, up to 1,950 per day and up to 7,800 per accident |
| 2(f) | Return of unattended dependent | | One economy class one-way travel ticket up to 30,000 |
| 2(g) | 24-hour telephone hotline and referral services | | Available |
| Medical Cover | | | |
| 3 | Medical expenses (accident and sickness) Including: - Emergency medical treatment during the insured journey due to pregnancy up to 10% of the sum insured - Follow-up medical treatment expenses within 12 months of returning to the station location - Follow-up medical treatment expenses paid to Chinese medicine practitioner or chiropractor within 12 months of returning to the Station Location with sub-limit of: - Overseas travelling expenses for seeking medical treatment | 1,000,000 | 500,000 |
| 4(a) | Overseas hospital daily cash benefit (HKD 500 per day) | 10,000 | 5,000 |
| 4(b) | Compulsory quarantine cash allowance due to infectious disease (HKD 300 per day) | 6,000 | 3,000 |
| Loss of Property Cover | | | |
| 5 | Baggage and personal effects Sub-limits: - Per article, set or collection - Laptop computer - Mobile phone - Per article, set or collection of sports equipment | 20,000 | 10,000 |
| 6 | Loss of money | 6,000 (Cash limit: 3,000) | 2,000 (Cash limit: 1,000) |
| 7 | Loss of travel documents | 30,000 | 10,000 |
| Travel Inconvenience Cover | | | |
| 8(a) | Travel delay allowance (HKD 400 for each and every full 6 hours delay) | 4,000 | 2,000 |
| 8(b) | Extra hotel cost due to travel delay | 2,000 | 1,000 |
| 8(c) | Re-routing | 10,000 | 5,000 |
| 9 | Baggage delay allowance (HKD 500 for full 6 hours of delay) | 2,000 | 1,000 |
| 10 | Cancellation of trip | 30,000 per each Section | 10,000 per each Section |
| 11 | Interruption of trip | | |
| 12 | Hotel cost due to involuntary journey extension | 5,000 | 2,500 |
| Personal Liability | | | |
| 13 | Personal liability | 3,000,000 | 1,500,000 |
| Additional Benefits | | | |
| 14(a) | Replacement staff | 20,000 | 10,000 |
| 14(b) | Missed event | 10,000 per each Section | 3,000 |
| 14(c) | Compassionate death cash | | |
| 14(d) | Credit card protection | 20,000 | 10,000 per each Section |
| 14(e) | Loss of home contents due to burglary (HKD 3,000 per article, set or collection) | 10,000 | |
| 14(f) | Funeral expenses benefits | 20,000 | |
| 14(g) | Scarring of the face | 25,000 | 25,000 |
| 14(h) | Trauma counselling benefits (HKD 1,500/visit/day) | 15,000 | 15,000 |
| 14(i) | Education fund | 10,000 per each Section | 10,000 per each Section |
| 14(j) | Recruitment expenses | | |
| 14(k) | Loss of teeth (HKD 1,000/tooth) | | |
| 14(l) | Search and rescue expenses | | |
| 14(m) | Clothing and personal effects damage compensation (HKD 3,000 per article, set or collection) | | |
| Optional Cover – MediExpress China Medical Card (Additional HKD 50/card) | | | |
| 15 | MediExpress China Medical Card Service | Admission to over 100 appointed hospitals in China upon presentation of the MediExpress China Medical Card | |

For detailed benefits description, please refer to the policy wording: <http://info.zurich.com.hk/policy/TTT-002-12-2017E.pdf>

Major Exclusions of this Policy

Any injury or sickness contracted prior to the insurance effective date, war, participation in illegal acts, engage in professional sports, pregnancy or childbirth, suicide, self-inflicted injury, venereal disease, AIDS, insanity, mental disorder, any illness or injury caused by alcohol or drug abuse, air travel (except as a passenger), ionizing radiation, travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment, any loss not reported to the local police or relevant organizations within 24 hours of discovery, etc.

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蘇黎世商務旅遊保險計劃

蘇黎世了解，作為僱主，經營生意需要派出適當人選，到世界各地捕捉最好機遇。蘇黎世商務旅遊保險計劃應對多種突發事件，為您的員工提供商務旅遊保障—包括手提電腦、手提電話保障，以至緊急醫療費用。請即投保，確保公司能在每次受保商務旅程中，獲享最佳成果！

申請資格



香港註冊公司



所有受保僱員必須為投保公司在香港僱員合約下聘請的全職僱員



三名或以上全職僱員



承保年齡為17歲至75歲

獨有特點



承保投保前已存在的傷疾¹



保障因妊娠及 / 或分娩引致的緊急醫療費用



行李延誤津貼，代替賠償購買應急必需衣物及梳洗用具之費用



保障因滯留行程目的地而導致的額外酒店費用

其他計劃特點



所有保障項目均不設自負額



行李保障包括手提電腦及手提電話



保障延伸至商務旅遊前或後之消閒旅遊



24小時全球緊急支援服務

保費表

| 以人數計之每年旅程次數 | 保費 (港元) | |
|-------------|-----------------------|--------|
| | 計劃 1 | 計劃 2 |
| 20 - 50 | 4,850 | 2,350 |
| 51 - 100 | 10,000 | 4,850 |
| 101 - 150 | 13,800 | 6,800 |
| 151 - 200 | 19,200 | 9,400 |
| 201 - 300 | 21,500 | 10,500 |
| 301 - 400 | 27,800 | 13,500 |
| 401 - 500 | 32,000 | 15,500 |
| 超過 500 | 請遞交投保表格予蘇黎世業務代表以取得報價。 | |

總限額表

| 僱員人數 | 事件 / 交通工具 / 恐怖活動限額 | |
|-----------|--------------------|------------|
| | 計劃 1 | 計劃 2 |
| 3 - 50 | 10,000,000 | 5,000,000 |
| 51 - 100 | 20,000,000 | 10,000,000 |
| 101 - 150 | 30,000,000 | 15,000,000 |
| 151 - 200 | 40,000,000 | 20,000,000 |
| 201 - 300 | 50,000,000 | 25,000,000 |
| 超過 300 | | |

保障表

| 節數 | 保障 | 每次受保旅程中每位受保人的保障額 (港元) | |
|------------------------------------|--|--------------------------------------|---------------------|
| | | 計劃 1 | 計劃 2 |
| 意外保障 | | | |
| 1(a) | 個人意外 (如賠償表中多個保障項目由單一意外引致, 此宗意外的總賠償額最高至保障額的150%) | 每節 1,000,000 | 每節 500,000 |
| 1(b) | 雙倍賠償 | | |
| 1(c) | 燒傷保障 | 500,000 | 250,000 |
| 支援服務保障 | | | |
| 2 | 蘇黎世緊急支援服務 | | |
| 2(a) | 入院保證金 | 39,000 | |
| 2(b) | 緊急醫療運送 | 實際費用 | |
| 2(c) | 遺體運返 | | |
| 2(d) | 近親探望 | 一張來回經濟客位旅行票 | |
| 2(e) | 交通及住宿費用 | 一張單程經濟客位旅行票及住宿費用, 最高至7,800 (每日1,950) | |
| 2(f) | 隨行受養人遣送 | 一張單程經濟客位旅行票, 最高至30,000 | |
| 2(g) | 24小時電話熱線諮詢及轉介服務 | 包括 | |
| 醫療保障 | | | |
| 3 | 醫療費用 (意外及疾病) 包括: - 在受保旅程中由妊娠而引起的緊急醫療費用, 最高至保障額的10% - 返回常駐工作地點後12個月內的覆診費用 - 返回常駐工作地點後12個月內的中醫或脊醫治療覆診費用 - 海外求診之交通費用 | 1,000,000 | 500,000 |
| 4(a) | 海外住院現金津貼 (每日500港元) | 10,000 | 5,000 |
| 4(b) | 傳染病引致的強制隔離現金津貼 (每日300港元) | 6,000 | 3,000 |
| 財物損失保障 | | | |
| 5 | 行李及個人物品 限額: - 每件、每套或每組物品 - 手提電腦 - 手提電話 - 每件、每套或每組運動用品 | 20,000 | 10,000 |
| 6 | 遺失金錢 | 6,000 (現金上限: 3,000) | 2,000 (現金上限: 1,000) |
| 7 | 遺失旅行證件 | 30,000 | 10,000 |
| 行程受阻保障 | | | |
| 8(a) | 旅程延誤 (每滿六小時之延誤賠償400港元) | 4,000 | 2,000 |
| 8(b) | 因旅程延誤引致之額外酒店費用 | 2,000 | 1,000 |
| 8(c) | 更改行程 | 10,000 | 5,000 |
| 9 | 行李延誤津貼 (每滿六小時之延誤賠償500港元) | 2,000 | 1,000 |
| 10 | 取消行程 | 每節 30,000 | 每節 10,000 |
| 11 | 旅程阻礙 | | |
| 12 | 滯留行程目的地之酒店費用 | 5,000 | 2,500 |
| 個人責任保障 | | | |
| 13 | 個人責任 | 3,000,000 | 1,500,000 |
| 額外保障 | | | |
| 14(a) | 替代僱員保障 | 20,000 | 10,000 |
| 14(b) | 缺席活動保障 | 每節 10,000 | 3,000 |
| 14(c) | 身故恩恤金 | | |
| 14(d) | 信用卡保障 | 20,000 | 每節 10,000 |
| 14(e) | 家居財物盜竊保障 (每件、每套或每組物品3,000港元) | 10,000 | |
| 14(f) | 殮葬費用保障 | 20,000 | |
| 14(g) | 臉部疤痕保障 | 25,000 | 25,000 |
| 14(h) | 創傷輔導服務保障 (每日每次1,500港元) | 15,000 | 15,000 |
| 14(i) | 教育基金 | 每節 10,000 | 每節 10,000 |
| 14(j) | 招聘費用 | | |
| 14(k) | 喪失牙齒 (每隻牙齒1,000港元) | | |
| 14(l) | 搜索及救援服務費用 | | |
| 14(m) | 衣服及個人物品損毀賠償 (每件、每套或每組物品3,000港元) | | |
| 附加保障 — 醫療快線中國保證卡 (每張額外50港元) | | | |
| 15 | 醫療快線中國保證卡服務 | 出示醫療快線中國保證卡即可於國內超過100間指定醫院接受治療 | |

如欲了解保障詳情, 請參閱保單文件: <http://info.zurich.com.hk/policy/TTT-002-12-2017E.pdf> (只提供英文版本)

主要不承保事項

在保單生效前已存在之損傷或疾病、戰爭、參與一切違法行為、參與職業運動、懷孕或分娩、自殺、自我傷害、性病、愛滋病、神經失常、精神病、酗酒及濫用藥物導致的傷病、空中旅遊 (以乘客身份例外)、核能輻射、有違醫生勸喻以及純粹以治療為目的之行程、未有在24小時內向當地警局或有關機構報告的任何損失等。

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ZURICH®  ZURICH® | 在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。


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