

Get “Z” Go Travel Insurance Plan

Frequently Asked Questions

Get “Z” Go product features	
1. What is “1+1” offer?	For individual applicants, adult aged 18 or above can travel with an accompanied child aged 17 or below and enjoy coverage for free, the benefits of the accompanied child is 50% of the maximum benefits of an adult. You also have the flexibility to choose the “optional benefit”, so that the accompanied child(ren) can enjoy the same maximum benefits as adult in your policy.
2. How can I obtain the “1+1” offer?	Apply easily through Zurich website, you can now get a quotation immediately by input the number of adults and child(ren) in your trip, do not need to calculate the premium by yourself.
3. If the number of accompanied children in the trip is more than adults, can I still enjoy the “1+1” offer?	Yes, you can. Apart from the child(ren) who is/are enjoying the “1+1” offer, each additional accompanied child will only need to pay the “additional accompanied child” premium to be insured in the same policy. You also have the flexibility to choose the “optional benefit”, so that all accompanied children in the policy can enjoy the same maximum benefit as adult.
4. We are going to travel in a group of ten, including my family of four (my wife and two children), my parents who are aged above 80 and my sister’s family of four. Do we need to buy travel insurance separately?	Different from the family plan under traditional travel insurance in the past, Get “Z” Go does not have limit on the relationship, therefore you no longer need to apply the travel insurance separately for your parents and family members, family of three generations can now be protected in one policy.
5. I am a silver-haired elderly, can I apply Get “Z” Go?	Yes, you can. Get “Z” Go single trip travel plan does not have age limit. If you are aged 76 or above and applied the Breezy Plan or Elite Plan, the medical cover and accident cover will be deducted, and other coverages remained the same. If you applied the Supreme Plan, you can enjoy same coverages as adult, you can also choose to top up “optional benefit” in order to increase your personal accident and medical expenses coverage.
6. Why I need to apply Get “Z” Go and what is so special about this plan?	In addition to the “1+1” offer mentioned above, which fits the need for a group of families and friends travel together, Get “Z” Go also have the following features: <ul style="list-style-type: none"> ✓ Multiple protection covers pre-trip period until return to Hong Kong ✓ Cover for “Travel delay allowance” and “Journey inconvenience cover” are not limited to specified events and provide you a wide range of protection for Supreme Plan. ✓ Flexibility to increase coverage for personal accident and medical expenses cover for Supreme Plan. ✓ Rental vehicle excess includes non-operating charge (NOC). ✓ No upper age limit for single trip travel plan. Elderly above age 75 enrolling Supreme Plan can enjoy full coverage and also have the flexibility to increase the cover for personal accident and medical expenses. ✓ Supreme Plan extended cover for accident and loss during marathon and bike tour ✓ Cover on losses and accident due to terrorism, if you become an innocent victim of in a terrorist attack and die or become disabled, you may receive additional personal accident benefits. ✓ The new “On-time guarantee allowance” for Supreme Plan provides coverage for over 3-hour delay

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General questions for application	
Age limit	
7. Is there any age limit for insured person?	There is no age limit for single trip travel plan. Annual travel plan accepts application up to aged 70, and the issued policy can be renewed up to aged 75.
Timing for buying travel insurance	
8. When should I buy travel insurance?	You should buy the travel insurance immediately after confirmed your travel schedule. If your trip is cancelled because of the reasons listed on the policy, you can be protected based on the policy terms.
Choose the suitable plan level	
9. Is it good enough if I buy the cheapest plan?	In addition to the personal budget, you should consider the actual needs and protections. For example, the Get “Z” Go Supreme Plan provides some specific coverage, including compulsory quarantine cash allowance due to infectious disease, extended cover on bike tour and marathon, no limited to specified events for Travel delay allowance and Journey Inconvenience Cover. The maximum benefits for different benefits are also higher than other plans.
Policy effective date	
10. When will my policy become effective?	Get “Z” Go provides protection for cancellation of trip, mainly protect you from any unpredictable situations after you buy the travel insurance, and a week before the trip. In addition to cancellation of trip (after the policy effective date) and personal accident protection (three hours before departure from Hong Kong), other coverages will start protecting you from the time when you leave the Hong Kong Immigration counter. However, circumstances that have occurred or have been announced before the policy effective and result in delay or cancellations of the insured journey will not be covered.
Protection period for the trip	
11. I am planning for a long holiday overseas, what is the maximum duration for Get “Z” Go protection?	It depends if you are buying single trip travel plan or annual travel plan. Get “Z” Go single trip travel plan provides a maximum of 180 days of protection. For annual travel plan, there are no limit to the number of times traveling in a year, and provides a maximum of 90 days of protection for each trip. You can choose either the single trip travel plan or annual travel plan base on your needs.
Multi-countries travel	
12. I am planning to travel to few countries and across different continents. Is Get “Z” Go able to protect my trip?	Get “Z” Go do not have any geographical limitation, no matter how many countries you visit during your journey, both Get “Z” Go single trip travel plan and annual travel plan will provide protection to you. If you have applied annual travel plan, you must begin and return back to Hong Kong and every trip will have a maximum of 90 days of protection, and will recalculate if you return Hong Kong and set off again. If you have applied the single trip travel plan, the departure and end point do not limited to Hong Kong. However, if your departure point or end point is not Hong Kong, the related booking for the trip, e.g. hotel, transport, place of visit etc. should be arranged and paid in Hong Kong, and the maximum protection period is 180 days.

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Geographical limitation	
<p>13.If I am planning to travel to Europe, America or Asia, what should I be aware when choosing a travel insurance plan?</p>	<p>Get “Z” Go does not have geographical limitation, no matter which country or region you visit, the coverage is the same. If you are going to Europe or America, especially remote area, we suggest you to be aware of the coverage of “Zurich emergency assistance” in case of need. Besides, as the medical expenses and transportation fee of Europe, America or remote area are more expensive than Asian region, you may consider to purchase travel insurance with higher coverage to ensure you are better protected if accident happens.</p>
Extend the trip after departure	
<p>14.I want to stay longer after I arrived the destination, can I extend the protection period of my plan?</p>	<p>Yes, you can. Just call +852 2903 9400 before the policy due date, we will help you to extend the single trip travel plan for at most 180 days. If you are forced to stay in the travel destination due to uncontrollable reason (e.g. travel delay due to extremely weather condition), The period of Get “Z” Go will be automatically extended for maximum ten days for free.</p>
Travel purpose or activities coverage	
Exciting adventure	
<p>15.What amateur activities are covered in Get “Z” Go?</p>	<p>Get “Z” Go provides protection to popular tourist activities, for example, winter sports, hot air ballooning, scuba diving, water skiing, rafting, sailing, parachuting accompanied by professionals, sling jumping and horse riding, etc. The Get “Z” Go Supreme plan provides extended protection for any loss when participating to overseas marathon and bike tour. Please note that motor racing, self-driving flights, engaging in a sport in a professional capacity, any activates where you could earn income or remuneration, trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level, activities involves a high level of expertise, exceptional physical exertion, exposure in extreme environment, or use of specialized gear or equipment, the above activities are not covered by the insurance.</p>
<p>16.I am planning to go to Tibet for hiking. I will take the Qinghai-Tibet Railway from Qinghai to Lhasa, will I be protected by Get “Z” Go?</p>	<p>Get “Z” Go is suitable for both leisure and administrative business travelers. Although the Qinghai-Tibet Railway passes through an area of over 5,000 meters above sea level, but if the travel nature is a regular holiday tour, Get “Z” Go will still provide protection to you. However, be reminded that expeditions, adventures, treks (i.e. activities that require long period of time without a clear path) and equipped mountaineering or similar activities is not covered in this insurance plan.</p>
Studying overseas	
<p>17.I am going to study overseas for a few months to learn a foreign language. Can I purchase travel insurance?</p>	<p>Yes, you can. As long as you are not involved in any manual work or training during the study period, you can choose our Get “Z” Go single trip travel plan to provide a maximum 180 days of protection, or annual travel plan which provides a maximum 90 days of protection without limit on travel frequency. In addition, you can also consider our StudySmart Overseas Student Insurance Plan, which provides more studying protection, including miss school cover and cancellation of study protection etc. If you are interested to StudySmart Overseas Student Insurance Plan, please browse http://www.zurich.com.hk/en or call +852 2903 9300.</p>

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Marathon tour	
18. I am going to participate in an overseas marathon, will I be protected by Get “Z” Go?	Knowing that more Hong Kong people are participating in overseas marathon, Get “Z” Go Supreme Plan provides free extended protection to general amateur marathon. In addition, bike tour that has emerged in recent years can also be protected by the Get “Z” Go Supreme Plan.
About protection content	
Accident happened during the journey	
19. If I were involved in a traffic accident on my way to airport and my journey hasn't started, will I be protected by Get “Z” Go?	Yes, you will. If you were involved in a traffic accident when you are heading to the airport from home or working venue three hours before your departure, and result in accidental death or physical disability, you will be protected by Get “Z” Go personal accident coverage.
20. I accidentally fell in my hotel room, not only was I hurt in the head but I also pushed down the television in the room. The hotel asked me to make compensation, am I protected by Get “Z” Go?	We will compensate your medical expenses for your head injury. However, as the television in hotel room is not your personal belongings, and the item is damaged accidentally under your custody, the loss is not covered in the plan. Similarly, Get “Z” Go cannot compensate your penalty for lost of hotel room key. However, if you have any accident in public, for example, you fell in hotel lobby and damaged hotel properties, Get “Z” Go can compensate your actual medical expenses and compensate for the damaged hotel items according to the personal liability coverage.
Medical expenses	
21. I was injured and admitted to hospital during the trip. When I submit the claim after returning to Hong Kong, you request me to provide more medical certificates. However, the local hospital charges for issuance of the additional documents one by one. Can I claim for these kinds of expenses?	If you are injured and got into the hospital during your trip, remember to get all the medical reports before discharge to ensure you have sufficient documents to submit a claim. If the expenses regarding to the medical reports are listed in the receipt, these expenses will be regarded as medical needs and can be included in your claim. If there are any additional expenses for extra reports after discharge, the expenses will not be included in the protection.
22. I accidentally broke my leg and consulted the local doctors, and I need to continue my physical therapy after I return to Hong Kong. Will these expenses be covered by medical protection of Get “Z” Go?	Get “Z” Go not only protect you from actual necessary medical expenses overseas, if you need follow-up treatment after you return Hong Kong, we will compensate your actual medical expenses in the following three months.
23. If I am not satisfied with the HKD 1,500,000 medical protection, what can I do?	If you are aged 18 or above, you can apply for Supreme plan and select the optional benefit, to increase the personal accident and medical expenses cover to a maximum of additional HKD 2,000,000 per section.

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Emergency assistance	
<p>24. In the event of an emergency during the journey, how can I seek help?</p>	<p>If you have any emergency and need our help, you should call the Zurich 24-hour global emergency hotline at +852 2886 3977 for assistance. Our staff will provide assistance according to your actual situation. Remember to keep all document proof for related medical expenses, including medical certificate and receipts for submitting claim in then future.</p> <p>If you need referral for medical services, lawyer or translation services, or need help for the lost of passport or luggage, you can call our 24-hour hotline at +852 2886 3977 for immediate assistance. Remember you need to provide your name and policy number during the call for us to verify your identity and provide necessary assistance to you.</p>
Properties and luggage	
<p>25. What electronical devices are covered in Get “Z” Go?</p>	<p>Your personal laptop computer, tablet, camera, camcorder and related accessories and equipment etc. will be covered according to the personal belongings sub-limits in your plan. In addition, if you applied the Supreme Plan or Elite Plan, we will extend the coverage for your loss or damage of mobile phone in your journey.</p>
<p>26. What is the “deductible amount” that I need to bear when I make a claim?</p>	<p>All plans in Get “Z” Go do not have deductible amount in any items and you do not need to pay any cost when you apply for a claim.</p>
<p>27. I found that my suitcase was damaged when I picked it up at the airport baggage carousel, what should I do?</p>	<p>If you are certain that the damage is caused by airline, you can apply for a claim from airline directly. Of course you can still choose to claim from your travel insurance, but please note that you must report to the airline once you discovered the damage, and get a proof signed by airline and submit together with the completed claim form to us within 30 days.</p>
<p>28. Can I submit a claim if my backpack was stolen in my car?</p>	<p>If your backpack or personal belongings were stolen from locked storage area of a vehicle, you will be covered accordingly. You can submit a claim for your loss.</p>
<p>29. Can I submit a claim for the loss that the rental company asked me to pay for the broken windsurfing board?</p>	<p>Similar to most of the travel insurance, Get “Z” Go does not cover properties that do not belongs to the insured person, including rental equipment rent by the insured, for example skiing and diving equipment, etc. Therefore you cannot claim for the loss for the damage of the windsurfing board.</p> <p>However, if you are in an accident when you use the rental equipment, and cause of any third parties injury and need to bear any third party liability legally, we will compensate your lost according to the terms and conditions of Get “Z” Go Liability Cover section.</p>
Travel delay	
<p>30. If I was forced to stay at the Hong Kong International airport due to Typhoon Signal No.8, will I be protected by Get “Z” Go?</p>	<p>Yes, you will. No matter you are leaving or returning back Hong Kong, if there is a flight delay for more than six hours, you can be protected by Get “G” Go travel delay protection.</p>

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Travel delay (continued)	
<p>31. Can I submit a claim if the airport was closed and cause delay for my return to Hong Kong?</p>	<p>Yes, you can. If the airport is closed due to security reason, causing delay of your trip for more than six hours, you can submit a claim.</p> <p>However, if your loss is due to the air traffic control imposed by the local government caused the closure of the airport, it will not be covered in the travel delay allowance.</p>
<p>32. Understand that I am eligible to the travel delay allowance for a delay over six hours, but most of the time the delay is less that six hours, does it means I cannot be protected anyway?</p>	<p>We noticed that generally flight delay is less than six hours, therefore to provide you with a better protection, Get “Z” Go Supreme Plan offers “On-time guarantee allowance” to cover for any reasons of delay for more than three hours after you have checked-in.</p>
<p>33. Can I submit a claim, if the airport was closed due to the blizzard, I was forced to stay in a local hotel and I bought ticket myself on next day to return Hong Kong?</p>	<p>Yes, you can make a claim for any additional hotel costs caused by travel delay over six hours.</p> <p>Also, you can claim for either “Travel delay allowance” or “Interruption of trip”. In other words, you can claim for the flight delay for over six hours (HKD 300 for every six hours), or the cost of air ticket purchase by yourself.</p>
<p>34. If I enroll for the Supreme Plan, are there no terms and conditions for “Travel delay allowance” and “Journey inconvenience cover”?</p>	<p>Not really. The policy does not cover for any loss due to late arrival at the airport or port, delay due to air traffic control by local government, error or overbooking, operational reason, bankruptcy or liquidation of the public common carrier or any service provider, or cancellation/interruption of trip due to your own personal or financial reason.</p>
Cancellation of trip	
<p>35. There is a riot in the area I am going, I decided to cancel the trip for safety reason, can I submit a claim for the accommodation and airfare that I have already paid?</p>	<p>If unpredictable riot occurred in the area you are going within one week before departure, causing your cancellation of your journey, Get “Z” Go will compensate you for the irrecoverable unused fees, including accommodation and airfare.</p>
<p>36. I was diagnosed with serious illness after purchasing travel insurance, as the doctor said I am not fit for travel, can I be covered for the cancellation of the trip?</p>	<p>If you are diagnosed with a serious illness or injury after you purchase Get “Z” Go, or within 90 days before departure (whichever is later), your illness or injury is not “pre-existing conditions” and you must stay in the hospital for treatment, the doctor also determines that you are not fit for travel and need to cancel the journey, you are covered by Get “Z” Go for the cancellation of trip.</p>

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Travel interruption	
37. My son suddenly got sick seriously during the trip and needs to return to Hong Kong for treatment, and I need to accompany him to return to Hong Kong, can we submit a claim in this case?	In this situation, if your son got the medical proof from the local doctor that the serious illness is infect during the trip and it is not “pre-existing conditions”, and the medical certificate to proof that your son need to return to Hong Kong immediately for treatment, and you need to accompany your son as well, we will follow the terms and conditions for travel interruptions to accompany your loss. If you have buy the Get “Z” Go for your son as well, apart from the actual medical expenses that need to be paid locally and the coverage for follow-up treatment within three months after returning to Hong Kong, we will also compensate your son for travel interruption. Get “Z” Go will compensate you for the unused fees that you have not used and cannot recover, including accommodation and airfare.
38. The HKSAR government issued the Black Outbound Travel Alert to the place I that I am about to travel to, how am I protected by Get “Z” Go?	If the Black Outbound Travel Alert is issued within seven days before your departure, and the alert is not issued yet when you buy Get “Z” Go, you can choose to (1) change your travel destination, (2) change or postpone your departure time (must be within 12 months), or (3) cancel your trip and claim for the relevant lost. If the alert is issued during your trip and cause travel interruption, we will also applied the related terms and conditions for Outbound Travel Alert to compensate your lost.
Self-driving travel protection	
39. I had a slight collision with another vehicle when I was driving the rental vehicle during my trip, can I submit a claim for the loss?	If you have purchased the motor insurance from the rental company when you rent the vehicle, and there are deductible amount and non-operating charge in the terms and conditions, Get “Z” Go will cover the related fees. If you are injured in the accident, the personal accident benefits and medical expenses can also be compensated. However, as the rental vehicle was controlled by you during the accident, you are not covered for any personal liability loss due to the accident.

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