

Outbound Travel Alert Guideline for Zurich Travel Insurance

February 27, 2020

Below are the Outbound Travel Alert (OTA) Extended Benefits for Zurich travel insurance:

If your purchased travel insurance plan included free OTA Extended Benefits, and the policy issue date (applicable for single trip travel plan) or the payment date of the air ticket/travel package (applicable for annual travel plan) is before the Red OTA or Black OTA is hoisted to the planned destination by the Hong Kong Security Bureau, you can enjoy the following benefits.

<ul style="list-style-type: none"> Single trip travel plan: the policy issue date is Annual travel plan: the payment date for air ticket/travel package is 	Before OTA hoisted	After OTA hoisted
Free OTA Extended Benefits	Applicable	Not applicable

For example, the Hong Kong Security Bureau hoisted the Red OTA to South Korea on February 24, 2020:

- Single trip travel plan:** The free OTA Extended Benefits is only applicable for policy issued on or before February 24, 2020, and not applicable for insurance policy issued after February 24, 2020.
- Annual travel plan:** The free OTA Extended Benefits is applicable for air ticket/travel package with payment date on or before February 24, 2020, and not applicable for journey with air ticket/travel package payment date after February 24, 2020.

Free OTA Extended Benefits of Get "Z" Go Travel Insurance Plan

Benefits	Maximum benefits	
	Red OTA	Black OTA
(a) Cancellation of trip (The "Red/Black OTA" is still in effect seven days before the departure date) Cover the unused and non-refundable travel fare, including air tickets and/or accommodation expenses	50% of related actual expenses*	100% of related actual expenses*
(b) Interruption of trip Compensate the unused and nonrefundable or additional travel and/or accommodation expenses incurred in the event that you have to abandon the trip and return to Hong Kong or involuntary stay behind due to the hoist of OTA after departure	50% of related actual expenses*	100% of related actual expenses*
(c) Allowance for involuntary stay behind For involuntary stay behind due to the Black OTA and unable to return to Hong Kong after the journey has begun	Not applicable	HKD 500 daily (up to ten days)

* The reimbursement is up to the maximum benefits in the table of benefit of your policy

If your journey is involuntarily extended and you are forced to stay in your travel destination and unable to return to Hong Kong as scheduled, we will automatically extend the period of insurance up to ten days for free, to ensure you can enjoy continuous protection during the period.

Also, if your journey is cancelled or changed due to OTA, as long as you have not yet departed and you are not making any claims, you can apply to change the period of insurance for your travel insurance policy to within six months from the original insurance period.

If you have any questions, please call Zurich Customer Services Hotline at 2903 9331 or email to enquiry@hk.zurich.com.

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