

Sporticare Sports Protection

Dedicated to sport lovers who embrace exercising amid your busy life



Whether you are playing leisure sports, training up your fitness and stamina, or pursuing extreme sports for excitement, **Sporticare** is your smart choice. Enjoy a full year of protection at a cost of less than HKD 0.3 per day.

Tailored for sport lovers, **Sporticare** provides protection while you are engaging in sports activities in Hong Kong. If you are injured accidentally during your routine training, Sporticare can subsidize your medical costs so that you can focus on recovery and regain your passion for sports as soon as possible.

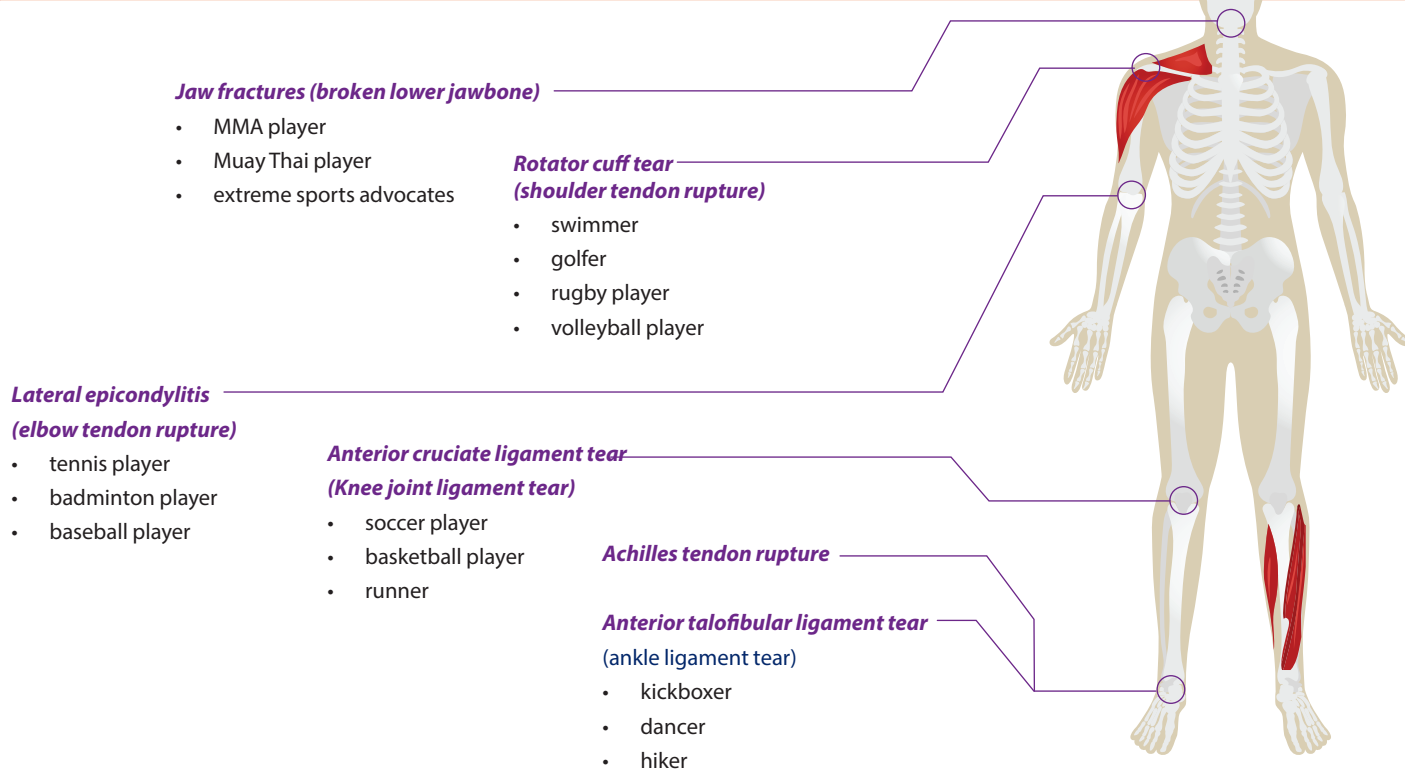
Sporticare covers 76 most common sports in Hong Kong including aquatics, land sports, ball games, martial arts, aerobic exercise, and even extreme sports. We will provide you with appropriate protection if you are accidentally injured during sports, even in the unfortunate case of accidental death or permanent disablement.

Personal sports accident protection

If you sustain injury due to sports accident during the period of insurance, you are entitled to:

- HKD 100,000 accidental death or permanent disablement² benefit
- HKD 50,000 cardiac arrest or coma benefit³ per accident, up to one accident per year
- HKD 10,000 (with surgery) or HKD 2,000 (without surgery) broken bone, ligament tear or tendon rupture benefit^{4,5} per accident, up to three accidents per year

Coverage of common sports-related injury



Covers 76 most common sports

Ball Games

Baseball
Volleyball
Sepak takraw
Golf
Football
Softball
Hockey
Ice hockey
Roller hockey
Tchoukball
Dodgeball
Handball
Rugby
Basketball
American football
Table tennis
Tennis
Badminton
Korfball
Bowling
Billiard
Gateball
Cricket
Cycle ball
Lawn bowling
Squash
Lacrosse
Shuffleboard

Aquatics

Swimming
Diving
Canoeing
Windsurfing
Surfing
Artistic swimming
Fishing
Water skiing
Wakeboarding
Wakesurfing
Snorkelling

Aerobic exercise

Cycling
Yoga
Rope skipping
Dancing
Aerobics

Martial arts

Taekwondo
Karate
Judo
Aikido
Muay Thai
Sambo
Wrestling
Fencing
MMA
Free combat
Kickboxing

Extreme sports

BMX freestyle
Scooters freestyle
Paragliding

Land Sports

Skateboarding
Rock climbing
Hiking
Running
Pole vault
Shot put
Hammer throw
Discus
Javelin
Tug-Of-War

Others

Equestrianism
Ice skating
Roller skating
Weightlifting
Gymnastics
Triathlon
Archery
Gym workout

Plan overview

Sporticare Sports Protection

Issue age	age 6 to 70
Renewal age	up to age 70
Geographical limitation	Hong Kong
Annual premium	HKD 108

Premium table

Coverage	Sum insured per insured person (HKD)	
1. Accidental death or permanent disablement	100,000	
2. Cardiac arrest or coma	50,000 per accident (Up to 1 accident per year)	
3. Broken bone, ligament tear or tendon rupture	With surgery	Without surgery
	10,000 per accident	2,000 per accident
	Up to 3 accidents per year	

Easy enrollment

Act now! Simply login inMotion App for instant enrolment and immediate policy approval.

Please call **2287 6788** for more details.

Remarks

- Source: Injury Survey, Department of Health, HKSAR, September 2010, https://www.chp.gov.hk/files/pdf/injury_survey_eng.pdf
- Permanent disablement means i) permanent total disablement, ii) permanent and incurable paralysis of all limbs or iii) loss of any one limb or the permanent total loss of use of any one limb.
- Benefit shall only be payable for either cardiac arrest or coma in respect of the same accident. If a cardiac arrest or coma is due to causes which are related to a cardiac arrest or coma in a prior accident happened within three years and benefit is paid in the prior accident, the cardiac arrest or coma shall be considered as a result of a continuation of the prior accident and no further benefit shall be payable.
- The benefit shall not be payable for more than one of the events: - broken bone; ligament tear; or tendon rupture in respect of the same accident. Also, the benefit shall only be payable for either "with surgery" or "without surgery" in respect of the same accident. In the event that surgery is required, it means the first time diagnosis of the injury for which surgical intervention is considered medically necessary by a medical practitioner who is an orthopaedic surgeon and provided that surgery is actually performed within 30 days of diagnosis. In the event that surgery is not required, it means the first time diagnosis of the injury by a medical practitioner who is an orthopaedist, physiotherapist, Chinese medicine bone-setter or acupuncturist which is managed by non-surgical methods for a period of more than 30 days. In both cases, the following conditions must be met: diagnosis must be supported by imaging evidence; and either onsite emergency medical treatment is received by the insured person, or the insured person is confined or treated for such condition as an out-patient within seven days immediately following the accident.
- If a broken bone, ligament tear or tendon rupture is sustained at the same body part as in a prior accident happened within three years and benefit is paid in the prior accident, no benefit shall be payable to such broken bone, ligament tear or tendon rupture.

Major exclusions

This policy does not cover:

- any accident occurred, or hospital confinement or out-patient consultation outside Hong Kong;
- participation by the insured person in any one of the sports listed in the Table of Covered Sports during the period of insurance against medical advice previously given by a medical practitioner or Chinese medicine bone-setter or acupuncturist (including advice given up to six (6) months prior to the date of application for this policy);
- engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport;
- non-essential medical treatment or any medical treatment for confinement that is not recommended by a medical practitioner;
- any hospital confinement for the purpose of rest and/or convalescence;
- any kinds of dental treatment whatsoever;
- any pre-existing condition or congenital condition;
- any kind of disease or sickness; or any loss caused by an injury which is a consequence of any kind of disease;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by injury;

10. suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, any condition under the influence of alcohol or drugs (other than those prescribed by medical practitioner); any condition resulting from pregnancy or venereal disease;
11. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power,
12. any illegal or unlawful act by insured person or insured person's direct participation in strike, riot or civil commotion or terrorism;
13. any expenses or consequential loss directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
14. any accident that has occurred as a result of participation of sports during a pandemic or epidemic where the government has mandated compulsory quarantine or where self-isolation arrangements have been breached.

Important notes

1. The policyholder and the insured person must be a Hong Kong resident holding a valid Hong Kong identity card (or a valid Hong Kong birth certificate), and with a residential address in Hong Kong.
2. The insured person must be the policyholder him/herself, his/her spouse, child(ren), parent(s) or parent(s)-in-law.
3. Only one insured person is covered in the plan.
4. The insured person must be aged between 6 and 70 years old on the policy effective date.
5. For insured person aged between 6 and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, she/he will automatically become the policyholder upon renewal.
6. Subject to the insurance cover of respective policies, any insured person can enjoy up to a maximum limit of HKD 10,000,000 for accidental death and permanent disablement benefit per life in aggregate under all policies issued by Zurich Insurance Company Ltd and/or its related companies.
7. The plan is applicable to accidents, hospital confinements or out-patient consultations that occur in Hong Kong only.
8. Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit www.zurich.com.hk/ia-levy.
9. There will be no refund of premium on the unexpired period whenever this policy is cancelled by you or Zurich.
10. Zurich reserves the right to revise or adjust the premium at the time of policy renewal.
11. Zurich Insurance Company Ltd. is the insurance underwriter of the policy, and is solely responsible for all coverage and compensation. Zurich Insurance Company Ltd. is not a subsidiary or an affiliate of China CITIC Bank International Ltd.
12. China CITIC Bank International Ltd. having registered as a licensed insurance agency with the Insurance Authority, is an appointed licensed insurance agency of Zurich Insurance Company Ltd.
13. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between China CITIC Bank International Ltd. and the customer out of the selling process or processing of the related transaction, China CITIC Bank International Ltd. is required to enter into a Financial Dispute Resolution Scheme process with the customer.

How to make a claim?

Accidents could happen during exercising, if you need to make a claim for your loss or accident, Zurich is here to help! With online services, your claims experience can be as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit <https://www.zurich.com.hk/en/make-a-claim/personal-accident-insurance> to get all the information you need.

While through Zurich's "eClaim" online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us in 30 days.

For claims enquiries, please visit <https://www.zurich.com.hk/contactclaims> for making a reservation, Zurich will get in touch shortly.



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About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

Distributed by



China CITIC Bank International Limited
61-65 Des Voeux Road Central, Hong Kong
Tel: +852 3603 6633 Fax: +852 3603 4000
Website: www.cncbinternational.com

Underwritten by



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