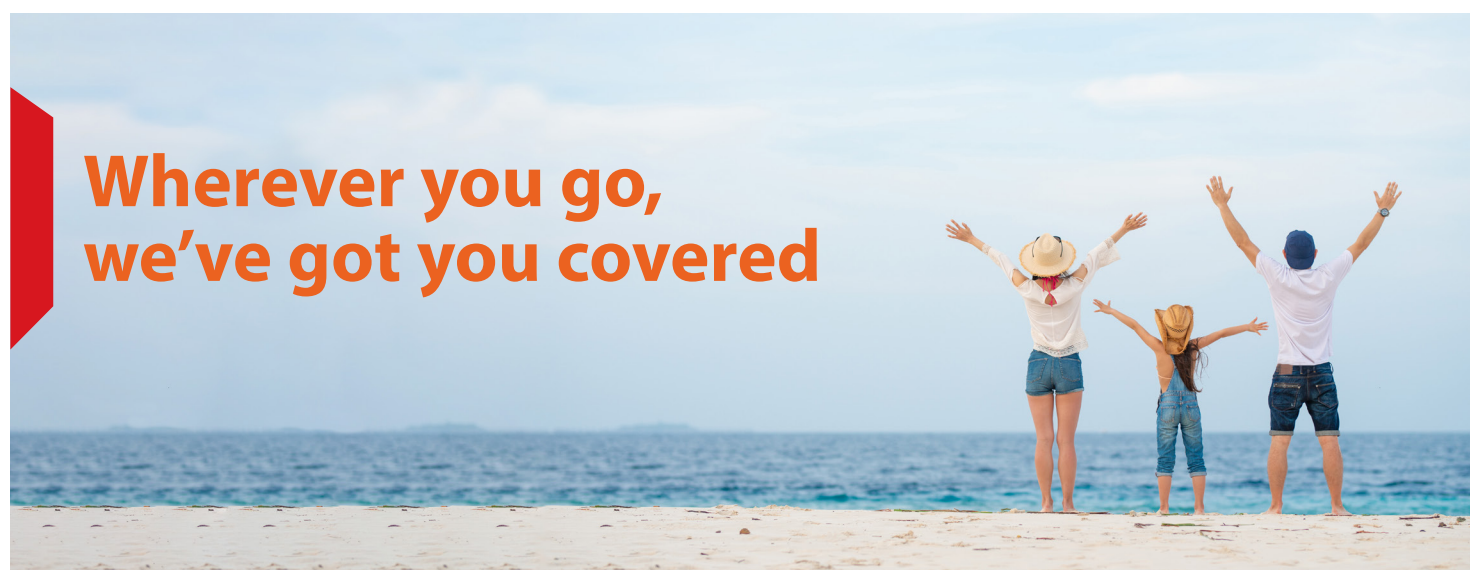


inSure Travel Insurance Plan



inSure Travel Insurance Plan offers comprehensive coverage for you and your family to enjoy worry-free traveling with multiple protections.

Table of benefits

Section	Benefits	Maximum benefits per adult/elderly per insured journey (HKD)		
		Platinum Plan	Gold Plan	Silver Plan
1.	Medical Cover			
	(a) Medical expenses			
	– age 75 or below	1,500,000	1,000,000	400,000
	– age 76 or above			
	Including:			
	– follow-up for accidental injury	100% of maximum benefits		
	– follow-up for illness	10% of maximum benefits		
	– Chinese medicine or chiropractic treatment (Both treatment expenses in overseas and follow-up in Hong Kong)	5,000	3,000	2,000
	– Overseas travelling expense for seeking medical treatment	300		
	(b) Compassionate death cash	15,000	10,000	Not applicable
	(c) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)	
(d) Daily cash allowance due to unexpected compulsory quarantine	5,000 (500 per day)	Not applicable		
2.	Zurich Emergency Assistance			
	(a) Deposit guarantee for hospital admission	39,000		
	(b) Emergency medical evacuation	Actual cost		200,000
	(c) Repatriation of mortal remains	Actual cost		200,000
	(d) Compassionate visit	1 economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (Maximum 5 days)		
	(e) Travelling and accommodation expenses	1 economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (Maximum 4 days)		
	(f) Return of unattended children	1 economy class one-way ticket and up to 30,000		
	(g) 24-hour telephone hotline and referral services	Included		

Section	Benefits	Maximum benefits per adult/elderly per insured journey (HKD)		
		Platinum Plan	Gold Plan	Silver Plan
3.	Accident Cover			
	(a) Personal accident			
	(i) Accident on public common carrier or during terrorism			
	– age 75 or below	1,500,000	1,000,000	500,000
	– age 76 or above			
	(ii) Other accidents			
	– age 75 or below	1,000,000	800,000	400,000
	– age 76 or above			
	(b) Burns accident	500,000	200,000	Not applicable
4.	Personal Property Cover			
	(a) Personal belongings	25,000	15,000	3,000
	Sub-limits:			
	– per set/item/pair	3,000	2,000	1,000
	– mobile phone (1 per insured journey)	3,000	1,500	Not applicable
	– all camera drones, cameras and camcorders and related accessories and equipment	5,000	4,000	1,000
	– lap-top computer or tablet computer (1 per insured journey)	10,000	8,000	1,000
	(b) Loss of personal money	3,000	2,000	Not applicable
	(c) Replacement cost for loss of travel document or travel ticket	3,000	2,000	500
5.	Delay Cover			
	(a) Travel delay allowance (cover is not limited to specified events) ¹	1,600	1,200	Not applicable
	– each 5 hours of delay (up to 10 hours)	300	200	
	– the next full 12 hours of delay	1,000	800	
	(b) Baggage delay allowance (over 6 hours)	800	500	
6.	Journey Inconvenience Cover ¹			
	Cover is not limited to specify event (Subject to conditions and exclusions applicable to the respective section and conditions and General Exclusions in the policy)	Applicable	Not applicable	
	(a) Cancellation of trip	50,000	20,000	3,000
	(b) Interruption of trip	50,000	20,000	3,000
	(c) Hotel cost due to travel delay (over 6 hours)	2,000	1,000	Not applicable
	(d) Cancellation of trip due to travel delay (over 12 hours)	5,000	2,500	Not applicable
	7.	Liability Cover		
(a) Personal liability		3,000,000	2,000,000	Not applicable
(b) Rental vehicle excess (If your rental car is an electric vehicle, the maximum benefit stated under section 7(b) in the table of benefits will be increased by 20%)		20,000	10,000	Not applicable
Optional benefits ² (extra premium required)				
1. Full coverage for accompanied child ³		Applicable	Applicable	Applicable
2. Amateur Sports Event and Training and Bike Tour		Applicable	Applicable	Applicable
(a) Top-up for overseas and follow-up medical expenses on Chinese medicine or chiropractic treatment in Hong Kong		5,000	3,000	2,000
(b) Loss of sports equipment		5,000	5,000	5,000
(c) Pre-paid sport course and/or admission fees		5,000	5,000	5,000
3. Cruise Tour Cover		Applicable	Not applicable	
(a) Top-up for Section 6(a) and (b) - Cancellation and interruption of trip		20,000		
(b) Cancellation of shore excursion		5,000 (1,000 per excursion)		
(c) Visa fee due to change of route of cruise trip and cruise port location		500		
4. Pet Cover		Applicable		
(a) Cancellation of trip due to serious injury or death of pet		Included under Section 6(a)		
(b) Pet care		5,000 (500 per day)		
(c) Accidental medical expenses for pet		3,000	3,000	3,000
(d) Cremation fee		3,000	3,000	3,000

Premium table

Single Trip Travel Plan

Premium per insured person (HKD)			
Day	Silver Plan		
	Adult ⁴ /Child ⁵	Optional benefit 1 ⁶ / Additional accompanied child ³	Elderly ⁷
1	100	30	120
2	100	30	120
3	116	35	136
4	136	40	166
5	176	45	216
6	236	60	286
7	246	65	296
8	256	70	306
9	276	75	326
10	296	80	356

Premium per insured person (HKD)						
Day	Platinum Plan			Gold Plan		
	Adult ⁴ /Child ⁵	Optional benefit 1 ⁶ / Additional accompanied child ³	Elderly ⁷	Adult ⁴ /Child ⁵	Optional benefit 1 ⁶ / Additional accompanied child ³	Elderly ⁷
1	223	55	263	168	42	200
2	223	55	263	168	42	200
3	263	65	313	198	50	238
4	353	85	423	268	70	318
5	393	95	473	318	80	378
6	443	110	523	378	92	448
7	493	125	583	388	95	468
8	523	130	623	428	105	518
9	553	135	663	438	110	528
10	583	145	683	468	115	558
11	643	160	763	518	130	628
12	683	170	803	568	140	678
13	723	180	843	598	150	708
14	773	195	883	638	160	748
15	833	210	943	708	175	828
16 - 20	913	230	1,013	768	190	968
21 - 25	1,023	255	1,223	848	210	1,018
26 - 30	1,133	285	1,353	988	245	1,188
Each additional day	48	12	60	35	10	42

Other optional benefits² (applicable for Single Trip Travel Plan only)

Day	Premium per insured person (HKD)		
	Amateur Sports Event and Training and Bike Tour	Cruise Tour Cover (applicable for Platinum plan only)	Pet Cover
1 - 5	120	140	60
6 - 10	250	280	120
11 - 15	400	500	200
16 - 20	550	650	280
21 - 25	700	780	360
26 - 30	850	980	420
Each additional five days	120	140	60

Annual Travel Plan⁸

Premium per insured person (HKD)		
	Platinum Plan	Gold Plan
Adult ⁴ /Child ⁵	3,180	2,580
Additional accompanied child ³ /Optional benefit 1 ⁶	900	730

Extended Outbound Travel Alert (OTA) Benefit

Benefits	Red OTA	Black OTA
Before departure		
Cancellation of trip	Up to 50% of the prepaid and unused expenses which are not recoverable or the maximum benefits under section 6(a) (whichever is lower)	Up to 100% of the prepaid and unused expenses which are not recoverable or the maximum benefits under section 6(a) (whichever is lower)
During journey		
Interruption of trip	Up to 50% of loss of unused expenses which are not recoverable or additional actual travel fare and accommodation expenses or up to the maximum benefits under section 6(b) (whichever is lower)	Up to 100% of loss of unused expenses which are not recoverable or additional actual travel fare and accommodation expenses or up to the maximum benefits under section 6(b) (whichever is lower)
Cash allowance For involuntary stay behind due to Black OTA after the journey has begun	Not applicable	HKD 500/day (up to 10 days)

Remarks

- The OTA benefit is only applicable to the destination(s) where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date
- Benefit on cancellation or interruption of trip is in accordance with the policy terms and conditions

Easy enrollment

Act now! Simply login inMotion App or apply through Wechat for instant enrolment and immediate policy approval.

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

Plan highlights

Maximize protection for kid

- Each adult or elderly can enjoy one accompanied child⁹ covered for free to maximize 1+1 synergy¹⁰
- Enjoy unlimited 1+1 benefits
- No restriction on relationship to protect your families, friends and relatives in one single policy at ease

Stay protected on the go

- Up to HKD 1,500,000 coverage for medical expenses
- Up to HKD 1,500,000 coverage for personal accident
- Up to HKD 3,000,000 coverage for liability protection¹¹ and up to HKD 20,000 rental vehicle excess cover¹¹
- Up to HKD 25,000 personal property coverage including mobile phone¹¹ and laptop computer cover
- Up to HKD 50,000 trip cancellation and interruption cover
- Cover for Outbound Travel Alert issued against the travel destination before or during the journey
- Provide 24-hour global emergency assistance services to help you during difficult times

Peace of mind for travelers of all age

- No upper age limit for single trip travel plan
- Aged 76 or above can enjoy 100% sum insured

Experience your travel with new thematic optional benefits

- Amateur Sports Events and Training and Bike Tour, Cruise Tour Cover¹² and Pet Cover are available as optional benefits to cater to your needs

Travel with extra peace of mind with our multiple protection.

Pre-trip

Flexibility to change policy cover period if there is a change in travel plan (for same duration and same travelers)

Accident cover

- Cover the period when you travel from your home/employment place to immigration counter of Hong Kong

Cancellation of trip

- Provide trip cancellation cover of up to HKD 50,000¹

During the trip

Medical cover

- Cover **medical expenses** incurred due to accidental injury or illness and provide **overseas hospital daily cash benefit**¹¹
- Provide **quarantine cash allowance**¹² if you contracted infectious disease during your trip

Interruption of trip

- Cover irrecoverable prepaid and unused travel expenses incurred and the additional travel ticket cost and/or accommodation expenses reasonably and necessarily incurred for you to return to Hong Kong or travel to your other scheduled travel destination, due to journey interruption
- Provide travel delay allowance if there is a flight delay caused by air traffic control, operation reason, etc. (Cover is not limited to specified event but subject to conditions and exclusions applicable to the respective section and conditions and General Exclusions in the policy)
- Free travel insurance extension up to 10 days in case your trip is interrupted by circumstances beyond your control after departure, and you are unable to return to Hong Kong as scheduled (no extension is allowed beyond 10-day period)

Accident cover

- Provide personal accident coverage throughout the entire journey

Personal property cover

- Provide coverage for personal property such as mobile phone¹¹, tablet computer or even camera drone

Post-trip

Medical cover

- Cover **follow-up medical expenses** for accidental injury or illness within three months upon your return to Hong Kong

Personal property cover

- We also provide coverage for damage to your luggage upon arrival in Hong Kong after the trip

Footnotes

1. You can only claim for one of these benefits.
2. If any optional benefit is added, the coverage will apply to all insured persons under the same policy, and each insured person can enjoy full cover.
3. Each accompanied child travelling with an adult can enjoy free coverage while additional accompanied child will be charged according to the premium table (if any).
4. Adult refers to any insured person aged 18 to 75, each accompanied child travelling with an adult can enjoy coverage for free and the benefits of accompanied child is 50% of an adult (unless selected "Full coverage for accompanied child" in optional benefit).
5. Child refers to insured person aged 17 or below who travels alone.
6. Optional benefit 1 is the "Full coverage for accompanied child".
7. Elderly refers to any insured person aged 76 or above.
8. Age limit for annual travel plan is up to 75 years old on the commencement date of the insurance policy and the maximum renewal age is 80 years old.
9. Benefits of accompanied child is 50% of an adult.
10. Not applicable to group or corporate application.
11. Only applicable to Gold Plan and Platinum Plan.
12. Only applicable to Platinum Plan.

Major exclusions of this policy

Any known events and conditions; riding or driving in any kind of motor racing; or competition; or engaging in a sport in a professional capacity; or any activities where you would or could earn income or remuneration from engaging in such activities; trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment; suicide or intentional self-inflicted injury; mental disorders; under the influence of alcohol or drugs, pregnancy, childbirth; war, civil war, rebellion, insurrection, revolution, usurped power, military force or coup.

Important notes

1. The applicant must be aged 18 or above.
2. The insurance is not applicable to person holding the People's Republic of China passport and travels to/within China, unless he/she has an official document issued by the overseas Government (other than China) as proof that he/she is a legal resident of the respective country.
3. For Annual Travel Plan: all trips must depart from and return to Hong Kong. Each insured journey should not exceed 90 days and will recalculate if you return Hong Kong and set off again.
4. For Single Trip Travel Plan: If you have applied the single trip travel plan, all trips must depart from and return to Hong Kong.
5. No refund of premium is allowed once the policy issued for Single Trip Travel Plan.
6. The insured must fulfil the entry rules and conditions including vaccination requirement both in Hong Kong and your planned travel destination(s), otherwise, no coverage of the policy shall be provided, and no benefits shall be paid under this policy.
7. The insured journey of inSure Travel Insurance single trip Platinum plan and Gold plan shall not exceed 180 days, and the insured journey of inSure Travel Insurance single trip Silver plan shall not exceed 10 days.
8. Annual Travel Plan accepts the renewal age up to 80 and covers unlimited trip throughout a year, subject to maximum 90 days for each journey.
9. 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.
10. 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.
11. 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?

Things unexpected could happen during your trip, if you need to make a claim for your loss or accident, Zurich is here to help! With Zurich online services, Zurich would like to make your claims experience 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/travel-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.

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