

# Lifestyle Protector



# 360°

♥ protection  
that  
suits your  
lifestyle



## Get the most out of your life with extra peace of mind with our brand new Lifestyle Protector!



Looking for a protection plan that is tailor-made to protect your daily lifestyle? Whether you are a yogi by day and an online shopper by night, a foodie who explores new restaurants and bars after work, or an explorer who enjoys some scenic drives in Hong Kong, look no further! Get Zurich's Lifestyle Protector as your essential companion for 365 days a year!

Lifestyle Protector is innovatively designed with multiple coverage that suits your evolving lifestyle needs regardless of when you are commuting, playing sports, dining or shopping. On top of that, our round-the-clock protection compensates for your repair cost if you accidentally break your mobile phones, tablet computers or laptop computers.

Designed for individuals who pursue an active and healthy lifestyle





## Multiple coverage protecting your various lifestyle needs

1.

### **Shopping Protection**

End-to-end protection from the moment of purchase to receipt of purchased goods at your home! Transactions conducted online or at brick-and-mortar stores are both covered!

- Up to HKD 40,000 per policy year to compensate your loss resulted from online shopping frauds and/or unauthorized use of credit cards.
- Loss and damage of your goods during delivery, and even accidental damage of the purchased items up to seven days after receipt, are covered up to HKD 20,000 per policy year.

2.

### **Play & Dine Protection**

Enjoy having big feasts with friends?

- It does not matter if you are dining out with friends or staying in for a cozy movie night with home delivered food, our hospital cash allowance would subsidize your medical expenses incurred from food poisoning incidents.





3.

### **Sports & Fitness Protection**

Covers common injuries when you engage in various kinds of sports!

- Offers extra peace of mind regardless of when you are exercising indoor or outdoor with up to HKD 90,000 of benefit per policy year if you fractured your bone, torn your ligament or ruptured your tendon, and HKD 200,000 of benefit per policy year if you sustained a coma or cardiac arrest.
- whether you are a beginner or a serious night cyclist, you have up to HKD 1,000,000 liability protection per policy year in case you caused injury or property damage to third-party whilst cycling.

4.

### **Round-the-clock Protection**

We understand accidents usually catch you off guard, so we are offering protection 24 x 7 protection to you!

- Up to HKD 2,000 and HKD 4,000 reimbursement per accident for the repair costs of your mobile phone and tablet/laptop computers, respectively, if you damaged them accidentally.
- Up to HKD 10,000 benefit per policy year for loss of your money, personal documents and/or other personal belongings.

5.

### **Mobility Protection**

Whether you are a passenger or a private car driver; commuting to work or driving with your family during holiday, your journey is protected!

- In case of accident, we would provide HKD 1,000,000 accidental death benefit, or HKD 200,000 permanent disablement benefit.
- This benefit protects your journeys when you are riding in public transport and private cars in Hong Kong.





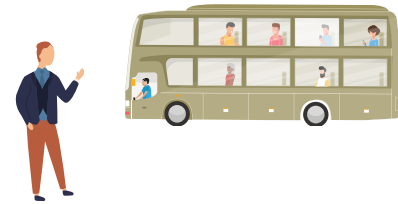
## Case studies

### Case 1

David is a 27 years old white collar worker. Even though life is not always so lucky, and accidents happen from time to time, David was fortunate to have purchased the Lifestyle Protector.

#### 8:30 a.m. Commute to office

David was commuting to office by bus. Suddenly, he felt a big collision and heard a loud bang - the bus was hit by another car. David was shocked and thought he could have died. With the Mobility Protection, his estate would receive HKD 1,000,000 accidental death benefit if he died and HKD 200,000 permanent disablement benefit if he became permanently disabled in the accident.



#### 11:30 a.m. Damage of personal property

Back in the office, David found out his phone was broken during the accident. Despite feeling unhappy, he realized accidental damage to his phone was safeguarded by the Round-the-clock Protection and he was able to claim the cost required for repairment.

#### 1:00 p.m. Online shopping

During lunch hour, David was checking the status of a pair of sport shoes he bought from an online store last week. Unfortunately, he could no longer contact the seller after a few attempts and he suspected he fell victim to a fraud. To his relief, with the Online Shopping Protection, David was able to reimburse his loss from the shopping fraud.



#### 6:30 p.m. Leisure cycling

David went for a cycling practice in the evening after work. The floor was slippery after the rain and he accidentally hit a pedestrian. Luckily with the cyclist's liability coverage under Sports and Fitness Protection, David would receive compensation if he became legally liable to pay the injured person.

Case studies are hypothetical and are for illustrative purposes only.







### Case 2

Cynthia is a housewife living with her husband and a five years old daughter. Many would consider her life relaxed and comfortable, but the reality is she also encounters different types of unavoidable risks in her daily life.

#### 10:00 a.m. Sports Day

Cynthia participated in the parent-child competition with her daughter in the school's Sports Day. Cynthia did not get enough warm up and she accidentally hurt her shoulders during the game, causing rotator cuff tendon rupture. Protected by the Sports and Fitness Protection, Cynthia received HKD 30,000 to compensate for the cost of her surgery.



#### 2:00 p.m. Way back home

Cynthia was on her way home after visiting the doctor. Unfortunately, her wallet, together with some cash, credit cards and HKID card, were stolen while she was queuing for a taxi. Replacement of these cards and documents entailed some charges. With our Round-the-clock protection, Cynthia could receive up to HKD 10,000 in total to cover her loss of personal belongings.



#### 4:30 p.m. e-banking

Back at home, Cynthia checked her e-banking account and identified some mysterious credit card transaction records. She believed the thief who stole her wallet this afternoon was using her stolen card for transactions. With the Shopping Protection, Cynthia could recover up to HKD 20,000 of her loss due to the unauthorized use of credit card.



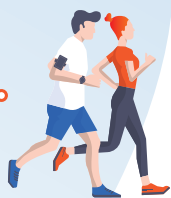
#### 7:30 p.m. Dinner time

Cynthia decided to order Japanese food for dinner from a food delivery app. However, the sushi might have gone bad in this hot summer night. Later that night, she was having diarrhea and abdominal cramps. Her husband called the ambulance and she was hospitalized and diagnosed with food poisoning. She had to stay in hospital overnight for further checkup. With the Play and Dine Protection, Cynthia could receive hospital cash allowance to help pay for her medical expenses.

Case studies are hypothetical and are for illustrative purposes only.



# Plan overview



Lifestyle Protector	
Issue age	6 months – age 70
Renewal age	Up to age 70
Geographical limitation	Hong Kong
Annual premium	HKD 1,896

## Benefit table

Benefit	Maximum benefits per policy year (HKD)
<b>Section 1 – Shopping Protection</b>	
(a) Online/Offline transactions, subject to the following sub-limits:	40,000
(i) Online shopping fraud <sup>1</sup>	5,000 per accident
(ii) Unauthorised use of credit cards <sup>1</sup>	20,000 per accident
(b) Online/Offline purchased goods, subject to the following sub-limits:	20,000
(i) Loss of purchased goods during delivery	10,000 per accident
(ii) Damage to purchased goods during delivery or after receipt	3,000 per accident; 500 deductible
<b>Section 2 – Play and Dine Protection</b>	
(a) Cancellation of staycation	5,000 per event; max three events
(b) Food poisoning	500 per day; max ten days per accident; max three accidents
<b>Section 3 – Sports and Fitness Protection</b>	
(a) Cardiac arrest or coma	200,000
(b) Broken bone, ligament tear or tendon rupture <sup>2</sup> (with surgery)	30,000 per accident; max three accidents
(c) Cyclist's liability	1,000,000
<b>Section 4 – Round-the-clock Protection</b>	
Personal property, subject to the following sub-limits:	10,000
(a) Personal belongings <sup>1</sup>	3,000 per set/item/pair; 500 deductible per set/item/pair
(b) Loss of money <sup>1</sup>	2,000
(c) Replacement cost of personal documents <sup>1</sup>	500 per accident
(d) Repair cost of mobile phone/tablet computers/laptop computers	2,000 per accident (mobile phone) 4,000 per accident (tablet/laptop computers)
<b>Section 5 – Mobility Protection<sup>3</sup></b>	
(a) Accidental death	1,000,000
(b) Permanent disablement <sup>4</sup>	200,000

1. Any incident must be reported to the Hong Kong Police Force or relevant authority and us within 24 hours after discovery of the loss

2. The following conditions must be met:

(i) Diagnosis of bone fracture, ligament tear or tendon rupture must be supported by appropriate imaging result; and (ii) Either onsite emergency medical treatment is received by the insured person in the accident, or the insured person is confined or treated for such condition as an out-patient within seven days immediately following the accident

3. When you are riding solely as a fare paying passenger in or on, boarding or alighting from any public common carrier, or as a passenger or driver on a private car

4. Permanent total disablement, permanent and incurable paralysis of all limbs, or loss of any one limb (loss of limb) or the permanent total loss of use of any one limb



**Remarks**

1. The policyholder and the insured person must be a Hong Kong resident in Hong Kong 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. The insured person must be aged between 6 months and 70 years old on the policy effective date.
4. Where any insured person's life is insured under multiple policies which contain accidental death and permanent disablement covers and are issued by Zurich and/or our related companies, the maximum liability in respect of any one individual life under all accidental death and permanent disablement covers shall not exceed HKD 10,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.
5. The plan is applicable to accidents and hospital confinements that occur in Hong Kong only. For avoidance of doubt, an accident which occurred after the insured person has departed from Hong Kong by completing the departure clearance procedure of the Hong Kong Immigration Department will not be covered.
6. 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 <http://www.zurich.com.hk/ia-levy>.
7. Zurich has the right to cancel this policy or any section or part of it by giving thirty (30) days' advance notice in writing by registered post to the policyholder's last known address. Under no circumstances Zurich will be obligated to reveal its reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy. The payment or acceptance of any premium subsequent to such termination shall not create any liability on Zurich, but Zurich shall refund any such premium received.  
The policyholder has the right to cancel this policy by giving thirty (30) days' advance notice in writing to Zurich. In such event, pro-rata premium actually paid by the policyholder for the period starting at the time of cancellation to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy.  
In both cases above, if there is a claim or service used during the period of insurance, there will be no refund of premium on the unexpired period and policyholder are liable to settle the annual premium of the policy year.
8. The policy shall remain in force for a period of one year from the policy effective date and the policy will be automatically renewed at our discretion. Yet Zurich reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of the policy at the time of renewal of any period of insurance of the policy by giving thirty days' written notice to the policyholder. Zurich will not be obligated to reveal our reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable to

the policyholder before the renewal date of any period of insurance.

**Major exclusions**

This policy does not cover:

1. any accident occurred, or hospital confinement or out-patient consultation outside Hong Kong;
2. participation by the insured person in any sports during the period of insurance against medical advice previously given by a medical practitioner (including advice given up to six (6) months prior to the date of application for this policy);
3. engaging in a sport in a professional capacity or where the insured person would or could earn income, remuneration or sponsorship from engaging in such sport;
4. engaging in any of the following dangerous sports and activities:
  - diving to depths of greater than 40 meters;
  - paragliding/Hang gliding;
  - sky-diving;
  - cliff diving;
  - diving unaccompanied or without formal training (other than snorkeling);
  - all other forms of diving including diving bells, caves and pot holes, internal exploration of wrecks, night diving;
  - mountaineering;
  - rock-climbing;
  - parachuting;
  - private aviation;
  - motor car or motor-cycle racing;
5. non-essential medical treatment or any medical treatment for confinement that is not recommended by a medical practitioner;
6. any hospital confinement for the purpose of rest and/or convalescence;
7. any kinds of dental treatment whatsoever;
8. any pre-existing condition or congenital condition;
9. any kind of disease or sickness; or any loss caused by an injury which is a consequence of any kind of disease;
10. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by injury;
11. 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;
12. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
13. any illegal or unlawful act by insured person or insured person's direct participation in strike, riot or civil commotion or terrorism;
14. 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.

15. 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;
16. any unexplained loss or disappearance of any property;
17. any deliberate damage acts of you, the insured person or the insured person's family members;
18. events which have already happened or damage which has already existed before the beginning of the period of insurance;
19. any accident or injury that arises as a result of intoxication, riding or driving under the influence, illicit or illegal drugs or any drugs that explicitly state or warn not to use or operate machinery whilst receiving medicinal treatment; or
20. any pre-existing conditions or pre-existing events.

### Claims procedure

Step 1: Notify us within thirty (30) days of any occurrence likely to give rise to a claim.

Step 2: Fill in the corresponding claim form(s) according to the table below and supply the required documents as appropriate.

Claim form	Corresponding Section in this Policy
Personal accident and medical insurance claim form	Section 2(b), 3(a), 3(b) and 5 of Benefit table
Property damage insurance claim form	Section 1(a), 1(b), 2(a) and 4 of Benefit table
Third party liability insurance claim form	Section 3(c) of Benefit table

For enquiries, please call our Claims Hotline at +852 2903 9388 or email to [claims@hk.zurich.com](mailto:claims@hk.zurich.com).

The information contained in this leaflet is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. The English version shall prevail in case of inconsistency between the English and Chinese versions.

### About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2018.

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