



ZURICH

蘇黎世

免費蘇黎世 24 個月 旅遊保險計劃

為您的旅程提供多方面保障，
讓您享受一場盡情無憂的探索
之旅。

保障重點



保障您的手提電話

保障您在旅程中
意外損失的
手提電話



涵蓋多方面的旅遊保障

讓您安心無憂，全面保障涵
蓋醫療福利、行程延誤、旅
程取消或阻礙，以及個人財
物保障(如：行李遺失)等



提供全球緊急支援

為您提供24小時電話熱線
諮詢及轉介服務，
以及全球緊急醫療運送



詳情請參考保障摘要。



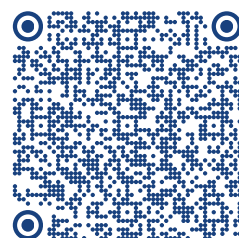
保障表

章節	保障	每次受保旅程 最高賠償額 (港元)
第一節 – 醫療保障		
(a)	醫療費用	200,000
	- 包括回港後 3 個月內覆診費用分項限額	20,000
(b)	海外住院每日現金津貼	每日 300 (最多 7 日)
第二節 – 蘇黎世緊急支援		
(a)	入院保證金	39,000
(b)	緊急醫療運送及 / 或運返	200,000
(c)	遺體運返	200,000
(d)	近親探望	包括 1 張來回經濟客位旅行票
(e)	24 小時電話熱線諮詢及轉介服務	包括
第三節 – 意外保障		
(a)	個人意外 (於受保旅程期間因意外損傷，並僅因該次損傷直接導致意外身故、永久完全傷殘、主要器官或主要身體部位永久完全喪失功能)	
	18 - 75 歲	500,000
	18 歲以下及 75 歲以上	250,000
第四節 – 行李保障		
(a)	個人財物遺失	8,000
	包括分項限額：	
	- 每件、每對、每套或每組	2,000
	- 手機 (每年最多賠償 1 次)	2,000
(b)	旅行證件遺失 (僅限補領費用)	1,000
第五節 – 延誤保障		
(a)	旅程延誤津貼 (延誤超過 6 小時)	300
第六節 – 旅遊不便保障		
(a)	旅程取消	5,000
(b)	旅程阻礙	5,000
第七節 – 責任保障		
(a)	個人責任	1,000,000

備註：

1. 旅程必須由香港出發並返回香港。
2. 每次旅程的最長承保期限為 45 天。
3. 前往其他地方但不返回香港的單程旅程不予承保。
4. 旅程開始日期須於確認通知所列明的保障期內。
5. 承保期限：2 年
6. 覆蓋國家 / 地區：全球
7. 本保險不適用於持有中華人民共和國護照及以此往返中國之人士，除非該受保人同時擁有由其他海外國家政府 (中國除外) 所簽發的法定文件證明為該地合法居民。

常見問題



如何輕鬆索償？

旅程中有機會發生各種意外，如您因此需要申請索償，我們樂意為您服務！借助網上服務的幫忙，我們希望您能順暢及輕鬆地申請索償。

如欲了解索償程序及相關所需的支持文件，請瀏覽 <https://www.zurich.com.hk/zh-hk/make-a-claim/travel-insurance> 以獲取更多資訊。

透過我們的「e 索償」網上平台以方便快捷的方式申請索償，只需掃描二維碼瀏覽 www.zurich.com.hk/eclaim 遞交申請，相比以電郵或郵寄方法申請，可節省多達兩個工作天的處理時間。

請注意，如您需要就旅程申請索償，請於事故發生後30日內遞交申請。

如有任何查詢，請到訪 <https://www.zurich.com.hk/contactclaims> 預約查詢，我們將會盡快與您聯絡。



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請注意，本免責聲明事前毋須另行通知即可不時修訂，閣下應定期查閱最新版本。本免責聲明的英文及中文版本如有歧義，一概以英文版本為準。

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關於蘇黎世保險

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¹ 保險業監管局2023年1月至12月香港一般保險業務的年度統計數字，以毛保費計算。

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）

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在此展示的商標於全球多個司法管轄區以蘇黎世保險有限公司的名義註冊。





ZURICH

Free Zurich 24-month Travel Insurance Plan

We provide you with multiple travel protections for a worry-less, explore-more journey



Protect your mobile phone

Covers your mobile phone against accidental loss during your trip

Feature highlights



Provide Worldwide Emergency Assistance

Provides you with a 24-hour telephone hotline for consultation and referral services, as well as global emergency medical evacuation



Multiple Travel Coverage

Enjoy peace of mind with wide-ranging protection: **medical benefit, travel delays, trip cancellation or interruption, and coverage for your personal belongings** (e.g. loss of luggage), etc.



Please refer to Benefit Summary for details



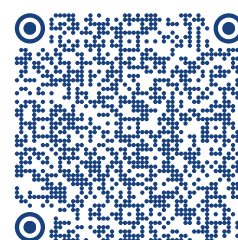
Table of benefits

Section	Coverage	Maximum benefits per insured journey (HKD)
Section 1 – Medical Cover		
(a)	Medical expenses	200,000
	- Including sublimit of follow-up medical expenses within 3 months upon return to Hong Kong	20,000
(b)	Overseas hospital daily cash benefit	300 per day (max. 7 days)
Section 2 – Zurich Emergency Assistance		
(a)	Deposit guarantee for hospital admission	39,000
(b)	Emergency medical evacuation	200,000
(c)	Repatriation of mortal remains	200,000
(d)	Compassionate visit	1 economy class round-trip travel ticket
(e)	24-hour telephone hotline and referral services	Included
Section 3 – Accident Cover		
(a)	Personal accident (suffer from injury resulting from accident during the insured journey, and such injury alone solely results in accidental death, permanent total disablement, loss of permanent total loss of use of any major organs or major body parts)	
	Aged 18 - 75	500,000
	Aged below 18 and above 75	250,000
Section 4 – Baggage Cover		
(a)	Loss of personal belongings	8,000
	Including sub-limit:	
	- per item, pair, set or collection	2,000
	- mobile phone (max. once per year)	2,000
(b)	Loss of travel document (replacement cost only)	1,000
Section 5 – Delay Cover		
(a)	Travel delay allowance (delay over 6 hours)	300
Section 6 – Travel Inconvenience Cover		
(a)	Cancellation of trip	5,000
(b)	Interruption of trip	5,000
Section 7 – Liability Cover		
(a)	Personal liability	1,000,000

Remarks

1. This Journey must be originating from Hong Kong and ending in Hong Kong, ceasing when the insured person returning and re-entering Hong Kong.
2. The maximum duration of each Journey is 45 days.
3. For the sake of clarity, one-way Journey from Hong Kong to elsewhere is not covered.
4. The commencement dates of all Journeys must fall within the coverage period.
5. Coverage period: 2 years
6. Covered countries/regions: Worldwide
7. 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 a legal resident of the respective country but travelling with a passport of the People's Republic of China.

FAQs



How to make a claim?

Things unexpected could happen during your trip, if you need to make a claim for your loss or accident, we are here to help! With our online services, we 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 our “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, we 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 2023, based on gross premium.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

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