






Outbound Travel Alert Benefit Guideline for Zurich Travel Insurance

Zurich sincerely provides multiple and reliable protection to all insured persons covered under our travel insurance policy so you can enjoy yourself throughout the journey. In response to the Outbound Travel Alert (OTA) System by the HKSAR Security Bureau (HK Security Bureau), we aspire to provide more comprehensive and enhanced protection to our customers.

Additional cover for OTA is added to our Travel Insurance Policies*. If the Red or Black OTA is hoisted to the planned destination(s) by the HK Security Bureau within seven days before the scheduled departure date or during the insured journey, the insured person can enjoy the following OTA benefits:

Benefits	Red OTA	Black OTA
Before departure		
 Cancellation of trip Cover the unused and non-refundable travel fare, including air tickets and/or accommodation expenses	50% (up to the maximum benefits)	100% (up to the maximum benefits)
 Change/Postponement of travel period (max. 12 months) Only applicable if the insured person does not make any claims to the policy	✓	✓
During the insured journey		
 Curtailment of trip Compensate the unused and non-refundable or additional travel and/or accommodation expenses incurred in the event that the insured person has to abandon the trip and return to Hong Kong due to the OTA	50% (up to the maximum benefits)	100% (up to the maximum benefits)
 Allowance For involuntary journey extension due to the Black OTA and unable to return to Hong Kong after the journey has begun	Not applicable	HKD 500 daily (up to 10 Days)
 Automatic extension of the period of insurance up to 10 days For involuntary stay behind due to the OTA after the journey has begun	✓	✓

*** Important notice**

- The OTA benefit of Single Trip Travel Policy is only applicable to the destination(s) in the insured journey where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date.
- The OTA benefit of Annual Travel Policy is only applicable to the destination(s) in the insured journey where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date or payment date of the travel tour package or air ticket (whichever is later).

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The product information provided herein is for reference only and does not form part of the insurance contract. Please refer to the product brochure for the detailed features and the policy provisions for the detailed terms and conditions. In case of inconsistency, the policy provisions shall prevail. Zurich Insurance reserves the right of final approval and decision on all matters.

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