

|   |                |
|---|----------------|
| 24-hour Emergency Assistance Hotline              | +852 2967 1808 |
| Enquiry hotline                                   | +852 2903 9331 |
| Claims hotline                                    | +852 2903 9321 |
| FIT Basic Travel Insurance Plan master policy no. | TVB0005521ZC   |

In consideration of the payment of premium, Zurich Insurance Company Ltd, a company incorporated with limited liability in Switzerland (*us*) agrees to insure the *insured person(s)* named in the official receipt issued by Wing On Travel in relation to an *insured journey* and shall pay for loss to the extent provided in this *certificate of insurance* according to the plan selected and stated on the *official receipt*. This *certificate of insurance* is issued subject to and in accordance with the definitions, exclusions, provisions and terms of the FIT Basic Travel Insurance Plan (FIT Basic) Master Policy no. TVB0005521ZC ("Policy") together with any *official receipt*, table of benefits, terms and conditions, personal information collection statement for us, customer declarations, riders, endorsements, attachments and amendments (if any) hereto and these should constitute the contract of insurance between the *insured person(s)* and *us*.

Certain words in this *certificate of insurance* have specific meanings. We have printed these words in italics throughout this certificate of insurance and their meanings are same as those defined in the FIT Basic Terms and Conditions (T&C).

Zurich Insurance is committed to implementing environmentally-friendly initiatives in efforts to reduce carbon footprint, which enables you to enjoy greater convenience while saving paper by viewing and downloading your policy wording terms and conditions online or by scanning the below QR code anytime:  
<https://info.zurich.com.hk/policy/TVB-WOT-002-11-2023.pdf>

**FIT Basic T&C**



**Customer Declaration**



If you wish to request for the official hard copy policy wording or should you have any enquiries, please feel free to call our Enquiry Hotline at +852 2903 9331 (Mondays to Fridays 9:00am to 5:30pm; closed on public holidays).

**Important notes:** It is important to read the insurance documents with care to make sure the insurance cover meets your needs. The T&C is a significant insurance document which contains the full terms, conditions and exclusions, and forms part of the insurance contract between the insured person and us. For more details on Statement of purpose for collection of personal data and Rights of third parties, please visit : <https://www.zurich.com.hk/zh-hk/services/privacy>

| Table of benefits |  | Maximum benefits per insured person per insured journey (HKD)           |
|-------------------|--|---|
| Section           | Coverage   | FIT Basic Plan  |
| 1.                | <b>Medical Cover</b><br>(a) Medical expenses<br>- including sublimit for <i>follow-up</i> medical expenses<br>(b) <i>Overseas</i> travelling expenses for seeking medical treatment in <i>hospital</i><br>(c) <i>Overseas hospital</i> cash allowance<br>(d) <i>Compulsory quarantine</i> cash allowance | 500,000<br>150,000<br>500<br>3,000 (300 per day)<br>1,000 (100 per day) |
| 2.                | <b>Zurich Emergency Assistance</b><br>(a) Deposit guarantee for <i>hospital</i> admission<br>(b) Emergency medical evacuation and/or repatriation service<br>(c) Repatriation of mortal remains<br>(d) <i>Accommodation</i> expenses<br>(e) 24-hour telephone hotline and referral services              | 78,000<br>Unlimited<br>Unlimited<br>7,800 (1,950 per day)<br>Included   |
| 3.                | <b>Personal Accident<sup>#</sup></b><br>(a) <i>Accident</i> on <i>public common carrier</i><br>(b) Other <i>accident</i><br><sup>#</sup> <i>Insured person</i> aged below 17 or over 75 will entitle to 50% of the <i>maximum benefits</i> .   | 500,000<br>300,000  |

| Table of benefits |  | Maximum benefits per insured person per insured journey (HKD)  |
|-------------------|--|--|
| Section           | Coverage   | FIT Basic Plan   |
| 4.                | <b>Compassionate Visit Cover</b><br>(a) Compassionate visit<br><br>(b) Transportation allowance<br>(c) Child guard<br><br>(d) Compassionate death cash   | 10,000<br>(Including 1 economy class <i>travel tickets</i> and <i>accommodation</i> )<br><br>500 (100 per day)<br><br>10,000<br>(Including 1 economy class <i>travel ticket</i> and <i>accommodation</i> )<br><br>10,000 |
| 5.                | <b>Personal Baggage Cover</b><br>Baggage and personal effects<br>Sub-limits:<br>- Per article, pair, set or collection<br>- An aggregate limit of all cameras and camcorders and their related accessories and equipment<br>- limit of all clothing<br>- An aggregate limit of all sport equipment | 5,000<br><br>2,500<br><br>5,000<br><br>5,000<br><br>5,000  |
| 6.                | <b>Personal Money, Travel Document and Credit Card Cover</b><br>(a) Personal money<br>(b) Loss of travel document and/or travel ticket and unauthorized use of lost credit card  | 1,000<br><br>5,000   |
| 7.                | <b>Baggage Delay Cover</b> (over 10 hours)   | 500  |
| 8.                | <b>Travel Delay Cover</b><br>(a) Travel delay (over 6 hours)<br>(b) Re-routing cost (over 10 hours)<br>(c) Extra hotel cost (over 6 hours)   | 1,200 (300 per 6 hours)<br><br>2,000<br><br>1,000  |
| 9.                | <b>Travel Inconvenience Cover</b><br>(a) Cancellation of trip<br>(b) Single occupancy<br>(c) Curtailment of trip   | 10,000<br><br>3,000<br><br>10,000  |
| 10.               | <b>Personal Liability</b>  | 1,000,000  |
| 11.               | <b>Zurich Personal Care Cover</b><br>(a) Rental vehicle excess   | 2,000  |

In the event of any discrepancies or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.

|                    |                |
|--------------------|----------------|
| 24小時緊急支援熱線         | +852 2967 1808 |
| 查詢熱線               | +852 2903 9331 |
| 索償熱線               | +852 2903 9321 |
| 「自由行基本」旅遊保險計劃主保單號碼 | TVB0005521ZC   |

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）（「本公司」）於收受保費後，同意承保由永安旅遊發出的「購買收據」上註明的「受保人」及其「受保旅程」，並會依據本「保險證書」及所選之保障計劃為「受保人」蒙受的損失提供賠償。本「保險證書」乃依據「自由行基本」旅遊保險計劃（「自由行基本」）主保單號碼：TVB0005521ZC 內的定義、不承保事項、規定及條款，連同「購買收據」、保障表、條款及細則、本公司之收集個人資料聲明、客戶聲明、附加契約、批單、附件及修訂版本（如有）而發出，此等文件均為本保險合約的一部份及乃「受保人」及「本公司」立約雙方之間的整體協議。

本「保險證書」內某些詞彙具有指定含意，為方便識別有關詞彙，特將此等詞彙在「保險證書」全部加上引號，有關詞彙之釋義與列明於旅遊保險條款及細則（「條款及細則」）的定義相同。

蘇黎世保險一直致力推行減碳的環保措施，讓您可隨時以快捷及環保的方式透過互聯網或掃描以下的二維條碼下載您的保單條款及細則：

<https://info.zurich.com.hk/policy/TVB-WOT-002-11-2023.pdf>

「自由行基本」旅遊計劃的「條款及細則」



客戶聲明



如欲索取保單正本或有任何查詢，請致電我們的查詢熱線+852 2903 9331（星期一至五：上午9時至下午5時30分；公眾假期休息）。

**重要事項：**請細閱保險文件以確保保險內容依然符合您的需要。「條款及細則」內包括保障內容、細則及不承保事項，是一份重要的保險文件，並構成「受保人」及「本公司」之間的合約的其中一部份。有關個人資料收集目的及第三者權益，請瀏覽<https://www.zurich.com.hk/zh-hk/services/privacy>。

| 保障表 |                                 | 每名「受保人」每次「受保旅程」之「最高賠償額」( 港元 ) |
|-----|---------------------------------|-------------------------------|
| 節數  | 保障範圍                            | 「自由行基本」旅遊計劃                   |
| 1.  | <b>醫療保障</b>                     |                               |
|     | (a) 醫療費用                        | 500,000                       |
|     | - 包括「覆診」費用限額                    | 150,000                       |
|     | (b) 「海外」「醫院」求診之交通費用             | 500                           |
|     | (c) 「海外」住院現金津貼                  | 3,000 ( 每日300 )               |
|     | (d) 「強制隔離」現金津貼                  | 1,000 ( 每日100 )               |
| 2.  | <b>蘇黎世緊急支援</b>                  |                               |
|     | (a) 入院保證金                       | 78,000                        |
|     | (b) 緊急醫療運送及 / 或運返               | 不設上限                          |
|     | (c) 遺體運返                        | 不設上限                          |
|     | (d) 「住宿」費用                      | 7,800 ( 每日1,950 )             |
|     | (e) 24小時電話熱線諮詢及轉介服務             | 適用                            |
| 3.  | <b>個人「意外」#</b>                  |                               |
|     | (a) 乘坐「公共交通工具」之「意外」             | 500,000                       |
|     | (b) 其他「意外」                      | 300,000                       |
|     | #17歲以下或75歲以上的「受保人」享有「最高賠償額」的50% |                               |

| 保障表 |   | 每名「受保人」每次「受保旅程」之「最高賠償額」(港元)   |
|-----|---|---|
| 節數  | 保障範圍  | 「自由行基本」旅遊計劃   |
| 4.  | <b>緊急啟程費用保障</b><br>(a) 緊急啟程費用<br>(b) 交通津貼<br>(c) 子女護送<br>(d) 身故恩恤金                                    | 10,000 (包括1張經濟客位「旅行票」及「住宿」費用)<br>500 (每日100)<br>10,000 (包括1張經濟客位「旅行票」及「住宿」費用)<br>10,000 |
| 5.  | <b>個人行李保障</b><br>行李及個人財物<br>包括以下限額：<br>- 每件、每對、每套或每組物品<br>- 所有相機及數碼攝錄機及其有關配件及裝備<br>- 所有衣物<br>- 所有運動用品 | 5,000<br>2,500<br>5,000<br>5,000<br>5,000   |
| 6.  | <b>個人現金、旅行證件及信用卡保障</b><br>(a) 個人現金<br>(b) 遺失旅行證件及 / 或「旅行票」及 / 或遺失之信用卡被盜用                              | 1,000<br>5,000  |
| 7.  | <b>行李延誤保障 (超過10小時)</b>  | 500   |
| 8.  | <b>行程延誤保障</b><br>(a) 行程延誤 (超過6小時)<br>(b) 更改行程費用 (超過10小時)<br>(c) 額外酒店費用 (超過6小時)                        | 1,200 (每6小時300)<br>2,000<br>1,000   |
| 9.  | <b>行程阻礙保障</b><br>(a) 取消行程<br>(b) 單人啟程<br>(c) 縮短行程   | 10,000<br>3,000<br>10,000   |
| 10. | <b>個人責任</b>   | 1,000,000   |
| 11. | <b>蘇黎世關懷您保障</b><br>(a) 租車自負額  | 2,000   |

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。

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

蘇黎世保險有限公司 (於瑞士註冊成立之有限公司)  
香港港島東華蘭路 18 號港島東中心 25-26 樓



The trademarks depicted are registered in the name of  
Zurich Insurance Company Ltd in many jurisdictions worldwide  
在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

