

24-hour Emergency Assistance Hotline	+852 2967 1808
Enquiry hotline	+852 2903 9331
Claims hotline	+852 2903 9321
TravelFun Travel Insurance Plan master policy no.:	TVB0005522ZC
CruiseFun Travel Insurance Plan master policy no.:	TVB0005523ZC

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 TravelFun Travel Insurance Plan (TravelFun) Master Policy no. TVB0005522ZC or CruiseFun Travel Insurance Plan (CruiseFun) master policy no. TVB0005523ZC ("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 TravelFun and CruiseFun 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-002-10-2023.pdf>

TravelFun & CruiseFun 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)		
		TravelFun Plan		CruiseFun Plan
Section	Coverage	Worldwide Tour Plan	Short Tour Plan (Macau & Guangdong Province*)	
1.	Medical Cover			
	(a) Medical expenses	1,000,000	300,000	1,000,000
	- including sublimit for <i>follow-up</i> medical expenses	300,000	100,000	300,000
	(b) <i>Overseas</i> travelling expenses for seeking medical treatment in <i>hospital</i>	800	300	1,000
	(c) <i>Overseas hospital</i> cash allowance	10,000 (500 per day)	1,000 (200 per day)	10,000 (500 per day)
(d) <i>Compulsory quarantine</i> cash allowance	3,000 (300 per day)	500 (100 per day)	3,000 (300 per day)	
(e) <i>Follow-up hospital</i> cash allowance	Not applicable	Not applicable	3,000 (300 per day)	
2.	Zurich Emergency Assistance			
	(a) Deposit guarantee for <i>hospital</i> admission		78,000	
	(b) Emergency medical evacuation and/or repatriation service		Unlimited	
	(c) Repatriation of mortal remains		Unlimited	
	(d) <i>Accommodation</i> expenses		7,800 (1,950 per day)	
(e) 24-hour telephone hotline and referral services		Included		
3.	Personal Accident [#]			
	(a) <i>Accident on public common carrier</i>	1,000,000	400,000	1,000,000
	(b) <i>Other accident</i>	500,000	200,000	500,000
	(c) <i>Extra indemnity for accident due to terrorism</i>	200,000	Not applicable	200,000
[#] <i>Insured person</i> aged below 17 or over 75 will entitle to 50% of the maximum benefits.				

Table of benefits		Maximum benefits per insured person per insured journey (HKD)		
		TravelFun Plan		CruiseFun Plan
Section	Coverage	Worldwide Tour Plan	Short Tour Plan (Macau & Guangdong Province*)	
4.	Compassionate Visit Cover	30,000 (Including 2 economy class <i>travel tickets</i> and <i>accommodation</i>)		
	(a) Compassionate visit	500 (100 per day)		
	(b) Transportation allowance	30,000 (Including 1 economy class <i>travel ticket</i> and <i>accommodation</i>)		
	(c) Child guard	10,000	10,000	20,000
	(d) Compassionate death cash	10,000	10,000	20,000
	(e) Extra compassionate death cash due to high altitude syndrome			
	- For <i>insured person</i> aged 75 or below	50,000	Not applicable	Not applicable
	- For <i>insured person</i> aged over 75	25,000	Not applicable	Not applicable
5.	Personal Baggage Cover	10,000		
	Baggage and personal effects	2,500		
	Sub-limits:			
	- Per article, pair, set or collection	3,000	2,500	3,000
	- An aggregate limit of all cameras and camcorders and their related accessories and equipment	5,000	2,500	5,000
	- An aggregate limit of all clothing	5,000	2,500	5,000
	- An aggregate limit of all sport equipment	5,000	2,500	5,000
- Mobile phone (1 per <i>insured journey</i>)	1,000	Not applicable	1,000	
6.	Personal Money, Travel Document and Credit Card Cover			
	(a) Personal money	3,000	1,000	3,000
	(b) Loss of travel document and/or <i>travel ticket</i> and unauthorized use of lost credit card	10,000	1,500	12,000
7.	Baggage Delay Cover (over 10 hours)	1,000	500	1,000
8.	Travel Delay Cover			
	(a) Travel delay (over 6 hours)	2,000 (300 per 6 hours)	Not applicable	2,000 (300 per 6 hours)
	(b) Re-routing cost (over 10 hours)	Actual cost		Actual cost
	(c) Extra hotel cost (over 6 hours)	1,500		1,500
	(d) Loss of vacation allowance (over 24 hours)	1,000		Not applicable
(e) Cancellation due to travel delay (over 10 hours)	(500 per day) 2,500	30,000		
9.	Travel Inconvenience Cover			
	(a) Cancellation of trip	30,000	3,000	50,000
	(b) Single occupancy	5,000	300	5,000
	(c) Curtailment of trip	30,000	3,000	50,000
10.	Personal Liability	1,000,000	500,000	1,000,000
11.	Zurich Personal Care Cover			
	(a) Involuntary journey extension allowance	2,500 (500 per day)	Not applicable	2,500 (500 per day)
	(b) Rental vehicle excess	3,000	Not applicable	3,000
12.	Cruise Journey Protection			
	(a) <i>Accident</i> due to sinkage of cruise ship or kidnap by pirates**			
	- Extra indemnity for disappearance			
	** <i>Insured person</i> aged below 17 or over 75 will entitle to 50% of the <i>maximum benefits</i> (except for the extra indemnity for disappearance)			
	(b) Involuntary cabin isolation			
	(c) Baggage delay allowance after onboard for cruise (over 24 hours)	Not applicable	Not applicable	1,200,000
	(d) Allowance for missed connection to cruise ship (over 24 hours)			100,000
	(e) Cruise rejoining expenses			3,000 (500 per day)
	(f) Shore excursion cancellation allowance			500
	(g) Involuntary change of cruise destination allowance and additional travel document fee			1,500 (500 per day)
(h) Cruise wifi cost for emergency case	5,000			
	4,000 (800 per excursion)			
	500			
	2,000			

*Including tours arranged by the *travel agent* to Guangdong province, or to Guangdong province plus other provinces within Mainland *China*.

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
「外遊樂」旅遊保險計劃主保單號碼：	TVB0005522ZC
「郵輪樂」旅遊保險計劃主保單號碼：	TVB0005523ZC

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）（「本公司」）於收妥保費後，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「外遊樂」旅遊保險計劃（「外遊樂」）主保單號碼：TVB0005522ZC 或「郵輪樂」旅遊保險計劃（「郵輪樂」）主保單號碼：TVB0005523ZC 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-002-10-2023.pdf>

「外遊樂」及「郵輪樂」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)		
		「外遊樂」旅遊計劃		「郵輪樂」旅遊計劃
節數	保障範圍	全球旅遊計劃	短線旅遊計劃 (澳門及廣東省*)	
1.	醫療保障 (a) 醫療費用 - 包括「覆診」費用限額 (b) 「海外」「醫院」求診之交通費用 (c) 「海外」住院現金津貼 (d) 「強制隔離」現金津貼 (e) 「覆診」「住院」現金津貼	1,000,000 300,000 800 10,000 (每日500) 3,000 (每日300) 不適用	300,000 100,000 300 1,000 (每日200) 500 (每日100) 不適用	1,000,000 300,000 1,000 10,000 (每日500) 3,000 (每日300) 3,000 (每日300)
2.	蘇黎世緊急支援 (a) 入院保證金 (b) 緊急醫療運送及/或運返 (c) 遺體運返 (d) 「住宿」費用 (e) 24小時電話熱線諮詢及轉介服務		78,000 不設上限 不設上限 7,800 (每日1,950) 適用	
3.	個人「意外」* (a) 乘坐「公共交通工具」之「意外」 (b) 其他「意外」 (c) 「恐怖活動」引致之「意外」額外保障 *17歲以下或75歲以上的「受保人」享有「最高賠償額」的50%	1,000,000 500,000 200,000	400,000 200,000 不適用	1,000,000 500,000 200,000

保障表		每名「受保人」每次「受保旅程」之「最高賠償額」(港元)		
		「外遊樂」旅遊計劃		「郵輪樂」旅遊計劃
節數	保障範圍	全球旅遊計劃	短線旅遊計劃 (澳門及廣東省*)	
4.	緊急啟程費用保障 (a) 緊急啟程費用 (b) 交通津貼 (c) 子女護送 (d) 身故恩恤金 (e) 高山症引致之額外身故恩恤金 - 75歲或以下的「受保人」 - 75歲以上的「受保人」	30,000 (包括兩張經濟客位「旅行票」及「住宿」費用) 500 (每日100) 30,000 (包括1張經濟客位「旅行票」及「住宿」費用) 10,000 50,000 25,000	10,000 10,000 不適用	20,000 不適用
5.	個人行李保障 行李及個人財物 包括以下限額： - 每件、每對、每套或每組物品 - 所有相機及數碼攝錄機及其有關配件及裝備 - 所有衣物 - 所有運動用品 - 手提電話 (每次「受保旅程」1部)	10,000 3,000 5,000 5,000 5,000 1,000	2,500 2,500 2,500 2,500 不適用	20,000 3,000 5,000 5,000 5,000 1,000
6.	個人現金、旅行證件及信用卡 (a) 個人現金 (b) 遺失旅行證件及/或「旅行票」及/或遺失之信用卡被盜用	3,000 10,000	1,000 1,500	3,000 12,000
7.	行李延誤保障 (超過10小時)	1,000	500	1,000
8.	行程延誤保障 (a) 行程延誤 (超過6小時) (b) 更改行程費用 (超過10小時) (c) 額外酒店費用 (超過6小時) (d) 假期損失津貼 (超過24小時) (e) 因行程延誤而取消行程 (超過10小時)	2,000 (每6小時300) 實際費用 1,500 1,000 (每日500) 2,500	不適用	2,000 (每6小時300) 實際費用 1,500 不適用 30,000
9.	行程阻礙保障 (a) 取消行程 (b) 單人啟程 (c) 縮短行程	30,000 5,000 30,000	3,000 300 3,000	50,000 5,000 50,000
10.	個人責任	1,000,000	500,000	1,000,000
11.	蘇黎世關懷您保 (a) 非自願性滯留津貼 (b) 租車自負額	2,500 (每日500) 3,000	不適用	2,500 (每日500) 3,000
12.	郵輪旅遊保障 (a) 郵輪沉沒或被海盜綁架引致之「意外」** - 失蹤額外賠償 **17歲以下或75歲以上的「受保人」享有「最高賠償額」的50% (失蹤額外賠償除外) (b) 非自願性客艙隔離 (c) 登上郵輪後之行李延誤額外津貼 (超過24小時) (d) 錯過郵輪之津貼 (超過24小時) (e) 重新接駁郵輪之費用 (f) 取消岸上觀光津貼 (g) 非自願性更改郵輪行程目的地之津貼及額外旅行證件費 (h) 因緊急情況使用郵輪無線網絡費用	不適用	不適用	1,200,000 100,000 3,000 (每日500) 500 1,500 (每日500) 5,000 4,000 (每個岸上觀光 800) 500 2,000

*包括由「旅行社」籌辦的廣東省旅行團、或廣東省加中國內地其他省份的旅行團。

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。

