

醫療快線  
中國保證卡



MediExpress  
China Medical Card



# 「醫療快線中國保證卡」

## 全國通行

蘇黎世特別為經常穿梭中港兩地的人士，推出「醫療快線中國保證卡」計劃。一旦遇到意外或患病，只要持有「醫療快線中國保證卡」，您便能免付入院按金入住國內醫院，儘快接受治療。

- 於**超過150間的指定醫院**，只要出示「醫療快線中國保證卡」，便保證可即時入院治理，讓您在國內旅遊時能夠安枕無憂。
- 如入住其他非指定醫院，只要事前獲得本公司同意，「醫療快線中國保證卡」亦能夠為您提供入院按金，以所選擇的最高保障額為上限，讓您盡快入院接受治理。

## 保障表

醫療保障	每宗傷疾最高保障額 (港元)	
	標準計劃	優選計劃
在國內因疾病或意外受傷所需的醫療費用，包括門診及住院醫療費，例如住院病房、手術、醫生等費用		
疾病保障： 醫院門診部費用每日每次上限為200港元，全年上限為10次	350,000	500,000
醫療保障已包括返港後3個月內繼續接受治療的費用	87,500	125,000
<b>緊急醫療運送</b>		
如受保人病重或嚴重受傷，可致電蘇黎世24小時緊急支援熱線，即可獲得以下支援： <ul style="list-style-type: none"><li>接載受傷者或病人返回香港或至適當地點醫治</li><li>如遇事身故，將遺體或骨灰運返香港</li></ul>	不設上限	
<b>子女護送</b>		
如受保人在國內死亡、病重或嚴重受傷而連續住院超過3日，其17歲以下而無人照顧的同行子女可獲護送返港，而回港之單程交通費用（經濟客位）可獲賠償	10,000	15,000

親屬探望	每宗傷疾最高保障額 (港元)	
	標準計劃	優選計劃
如受保人在國內因病重或嚴重受傷而連續住院超過3日，可安排一名直系親屬前往照料，保障包括來回交通及住宿費用，而住宿費用最高賠償額為每日1,000港元，每次上限為5日	10,000	15,000
<b>接載出院</b>		
當受保人離開指定醫院時，可獲救護車由醫院接載往火車站、碼頭或機場	150	150
<b>法律責任賠償</b>		
代為賠償因意外導致他人身體損傷或財物損失而需要負上的法律責任	1,000,000	2,000,000

人身意外保障 (全球或中國)	最高保障額 (港元)	
	標準計劃	優選計劃
因意外導致死亡	350,000	500,000
因意外導致在12個月內永久傷殘、喪失肢體、肢體失去功用或失去視力	350,000	500,000
燒傷保障	100,000	100,000

## 團體折扣

受保人數	保費折扣
5-10	5%
11-20	10%
>21	15%

## 額外支援服務

只需致電蘇黎世24小時緊急支援熱線，便會免費為您安排或轉介以下額外服務\*：

- 為您預訂前往國內的任何飛機、火車或船票
- 安排緊急現金匯款，以應付急時之需
- 24小時免費醫療、傳譯員及律師轉介

\*只屬轉介服務，受保人需承擔有關費用。

## 保費表 (港元)

	標準計劃		優選計劃	
	一年保障	兩年保障	一年保障	兩年保障
<b>附人身意外保障 (全球)</b>				
文職人員	688	1,070	999	1,598
其他 <sup>^</sup>	998	1,578	1,388	2,220
<b>附人身意外保障 (中國)</b>				
文職人員	538	830	699	1,118
其他 <sup>^</sup>	638	990	888	1,420

<sup>^</sup> 本保單不承保以下職業或工作性質：離岸活動如商業潛水、油田鑽探、探礦或空中攝影處理爆炸品包括但不限於拆卸工人或爆炸品操作員、娛樂事業工作者、演員、特技人員、漁夫、導遊或領隊、從事或參與任何國家或國際機構的海陸空服務或行動或持械工作者、在碼頭倉庫工作、在船上起卸貨物、航空服務員、船員、空中工作人員、競賽駕駛員、貨櫃車司機、騎師、於地下或水底工作人員、建築地盤工人、高空工作者包括但不限於搭棚工人、雜技員、馬戲班訓練員、馴獸師、偵探、戰地記者及消防員。

## 14個工作天賠償承諾

蘇黎世承諾在14個工作天內\* 完成理賠 -- 閣下只需於事發後30天內以「e索償」、電郵或郵件，連同所需文件通知蘇黎世。

\* 視乎颱風季節及文件的完整性



注意事項：

- 凡18至70歲人士皆可投保，續保更高達75歲。
- 投保人及受保人須持有有效之香港居民身份證。
- 每次旅程最長120日，全年旅程次數不限。
- 額外支援服務只屬轉介服務，受保人需承擔有關費用。
- 每名受保人之最低保費為200港元。

**主要不承保事項：**

因戰爭引發的意外、投保前已存在的傷疾或旅遊前已患之傷病、或因分娩、酗酒及濫用藥物導致的傷病、或有違醫生勸喻以及純粹以治療為目的之行程。

本材料中提及的保險產品由蘇黎世保險有限公司（「蘇黎世」）承保，並僅擬在香港特別行政區銷售。如根據該司法管轄區的法律，就任何保險產品或服務進行要約或邀約屬違法行為，本材料不應被視為在該司法管轄區銷售任何保險產品或服務的要約或邀約。

此處提供的產品資訊僅供參考，並不構成保險合約的一部分。有關詳細產品特點及詳細的條款及細則，請參閱相關的產品冊子及保單條款。如有任何不同之處，請以保單條款為準。蘇黎世保險保留對所有事項的最終批核和決定權。

（如中文譯本與英文有異，以英文本為準。）

# MediExpress China Medical Card

## Your medical passport to China

Zurich is pleased to present the MediExpress China Medical Card for frequent cross-border travellers. By holding the China Medical Card, you can stay in any hospitals in China without having to pay deposit for hospital admission out of pocket and receive prompt treatment in the unfortunate event of accident or sickness.

- With **over 150 appointed hospitals**, you can be worry free while travelling in China.
- If you stay in any other non-appointed hospitals in China, with our prior approval, we will provide deposit for hospital admission up to the maximum insured amount chosen to ensure prompt treatment without any delay.

## Table of Benefits

Medical cover	Maximum benefits per disability (HKD)	
	Standard plan	Premier plan
Medical expenses incurred due to sickness or accidental injury occurred in China, including out-patient & in-patient medical expenses, such as room & board, surgery, doctor's fees, etc.		
Sickness cover: out-patient consultation in hospital subject to HKD200 per visit per day, maximum 10 visits per year	350,000	500,000
Medical expenses including follow-up medical treatment within 3 months after return to Hong Kong	87,500	125,000

Emergency medical evacuation	Maximum benefits per disability (HKD)	
	Standard plan	Premier plan
Call Zurich 24-hour emergency assistance hotline for the following emergency help in the event of serious sickness or injury: <ul style="list-style-type: none"> <li>• Transport of the patient back to Hong Kong or to the nearest suitable place for treatment</li> <li>• Transport of mortal remains or ashes back to Hong Kong</li> </ul>	Unlimited cover	
Child escort		
On death, serious sickness or injury of the insured person who is confined in the hospital for over 3 consecutive days, the unattended accompanying child (aged below 17 years) will be brought home and the transportation cost (on economy class basis) of a single trip back to Hong Kong is covered	10,000	15,000
Compassionate visit		
On serious sickness or injury of the insured person who is confined in the hospital for over 3 consecutive days, the en-route transportation and accommodation expenses of an immediate family member for visiting the insured person will be covered. Subject to a maximum of HKD1,000 per day for accommodation expenses, maximum 5 days per trip	10,000	15,000
Compassionate transfer		
Upon discharge of the insured person from the appointed hospital, we will arrange an ambulance to transfer him/her directly from the hospital to the railway station, ferry harbour or airport	150	150
Personal liability cover		
Cover personal liability of the insured person to third party's bodily injury and property damage as a result of an accident	1,000,000	2,000,000

Personal accident cover (Worldwide or China)	Maximum benefits (HKD)	
	Standard plan	Premier plan
Accidental death	350,000	500,000
Permanent total disablement, loss/loss of use of limb(s) or loss of sight of eye(s) as a result of an accident occurring within 12 months	350,000	500,000
Burns benefits	100,000	100,000

## Group discount

No. of insured persons	Premium discount
5-10	5%
11-20	10%
>21	15%

## Special support service

Call Zurich 24-hour emergency assistance hotline for the following free arrangement and referral services\*:

- Arrange booking of air, railway and ferry tickets
- Arrange telegraphic transfer of emergency cash
- 24-hour free medical, interpretation and legal services referral

\*These are referral services only; the insured person shall bear the related cost.

## Premium table (HKD)

	Standard plan		Premier plan	
	1-year cover	2-year cover	1-year cover	2-year cover
With personal accident cover (Worldwide)				
Non-manual work	688	1,070	999	1,598
Others <sup>^</sup>	998	1,578	1,388	2,220
With personal accident cover (China)				
Non-manual work	538	830	699	1,118
Others <sup>^</sup>	638	990	888	1,420

<sup>^</sup> This policy does not cover any of the following occupations or job duties: engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives including but not limited to explosive worker or demolition worker, entertainer, performing as an actor/actress, stunt man, fisherman, tour guide or tour escort; naval, military or airforce service or operations or armed force services of any country or international authority; loading or unloading objects on ships, being stevedore; aircrew, ship crew, aerial worker; racing driver, truck driver; jockey; underground and underwater worker; construction site worker; worker at height including but not limited to scaffolding worker; acrobat, circus trainer, wild animal trainer; detective; war correspondent and fireman.

## 14 Working Days Claims Settlement

Zurich promises to settle your claim within 14 working days\*  
-- simply report the claim to Zurich with all required documents by eClaim, email or mail in 30 days after the incident.

\*Subject to typhoon season and the completeness of documents.



### Notes:

1. Persons aged between 18 and 70 years are eligible for application and the maximum renewal age is up to aged 75 years.
2. The proposer and the insured person must have a valid HKID card.
3. Maximum duration for every single trip is 120 days. No limit for frequency of travel within one year.
4. Special support service is arrangement services only; the insured person shall bear the related cost.
5. Minimum premium per insured person is HKD200.

### Major exclusions of this policy:

Accidents caused by war, pre-existing injury or illness, injury or illness caused by childbirth, alcoholism or abuse of drugs, or travel against the advice of medical practitioner or the purpose of obtaining medical treatment.

The insurance product mentioned in this material is underwritten by Zurich Insurance Company Ltd ("Zurich") and is intended only for sale in the Hong Kong SAR. This material should not be regarded as an offer or solicitation to sell any insurance products or services in any jurisdiction in which such offer or solicitation would be unlawful in such jurisdiction.

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.

(The English version shall prevail in case of inconsistency between the English and Chinese versions)

### About Zurich

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 market<sup>1</sup>. Please visit [www.zurich.com.hk](http://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 2022, based on gross premium.

### 關於蘇黎世

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一<sup>1</sup>。請瀏覽 [www.zurich.com.hk](http://www.zurich.com.hk) 了解有關蘇黎世保險（香港）的更多資訊。

1 保險業監管局2022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。

Zurich Insurance Company Ltd

(a company incorporated in Switzerland)

蘇黎世保險有限公司

(於瑞士註冊成立之公司)

25-26/F, One Island East,  
18 Westlands Road, Island East, Hong Kong  
香港港島東華蘭路18號港島東中心25-26樓  
Website 網址：[www.zurich.com.hk](http://www.zurich.com.hk)

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