



ZURICH®

# Get “Z” Go+ Travel Insurance Plan Frequently asked questions (FAQ)

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| Get “Z” Go+ product features   |   |
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| 1. What is “1+1” offer?  | For individual applicants, adults aged 18 to 75 or elderly aged 76 or above can travel with an accompanied child aged 17 or below and enjoy coverage for free, the benefits of the accompanied child are 50% of the maximum benefits of an adult. You can also choose the full coverage for accompanied child as "optional benefit", so that the accompanied child(ren) can enjoy the same maximum benefits as the adult in your policy.  |
| 2. How can I obtain the “1+1” offer?   | You can apply easily through our website and get a quotation immediately by input the number of adults, elderly and child(ren) in your trip, without the need to calculate the premium yourself.  |
| 3. If the number of accompanied children in the trip is more than the number of adults, can I still enjoy the "1+1" offer?   | Yes, you can. Apart from the child(ren) who is/are enjoying the "1+1" offer, each additional accompanied child will only need to pay the "additional accompanied child" premium to be insured in the same policy. You also have the flexibility to choose the full coverage for accompanied child in the "optional benefit" so that the accompanied children in the policy can enjoy the same maximum benefit as adult.   |
| 4. We are going to travel in a group of ten, including my family of four (my wife and two children), my parents and my sister’s family of four. Do we need to buy travel insurance separately? | Different from the family plan under traditional travel insurance, Get "Z" Go+ does not have requirement on the applicants’ relationship, therefore you no longer need to apply the travel insurance separately for your parents and family members. Family of three generations can now be protected under one policy.   |
| 5. I am a silver-haired elderly, can I apply Get “Z” Go+?  | Yes, you can. Get “Z” Go+ single trip travel plan does not have age limit. Elderly can enjoy the same coverages and sum insured.  |
| 6. Why I need to apply Get “Z” Go+ and what is so special about this plan?   | In addition to the “1+1” offer mentioned above, which fits the need for a group of families and friends travel together, Get “Z” Go+ also has the following special features: <ul style="list-style-type: none"> <li>✓ Personal Accident Cover and Journey Inconvenience Cover to protect your pre-trip period and the journey home after returning to Hong Kong</li> <li>✓ Covers for “Travel delay allowance” and “Journey inconvenience cover” are not limited to specified events and provide you with a wide range of protection for Deluxe single trip travel plan</li> <li>✓ Flexibility to purchase optional cruise tour cover while applying for Deluxe single trip travel plan.</li> <li>✓ Rental vehicle excess cover includes non-operating charge (NOC)</li> <li>✓ No upper age limit for single trip travel plan. Elderly above age 75 enrolling Get "Z" Go+ can enjoy full coverage in the policy</li> <li>✓ Cover on losses and accident due to terrorism, if you become an innocent victim of in a terrorist attack and die or become disabled, you may receive personal accident benefits</li> <li>✓ The travel delay allowance for Deluxe Plan and Comprehensive Plan compensates for delays over every 5 hours</li> </ul> |
| General questions for application  |   |
| Age limit  |   |
| 7. Is there any age limit for insured person?  | There is no age limit for Single trip travel plan application. While Annual travel plan accepts application up to aged 75, and the issued policy can be renewed up to aged 80.  |
| Timing for buying travel insurance   |   |
| 8. When should I buy travel insurance?   | You should buy travel insurance immediately after confirming your travel schedule to enjoy maximized protection. If your trip is cancelled or interrupted before commencement because of the reasons listed on the policy, you can be protected based on the policy terms.  |

| <b>Choose the suitable plan level</b>  |   |
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| <b>9. Is it good enough if I buy the cheapest plan?</b>  | Apart from personal budget, you should consider your actual needs and protections. For example, the Get “Z” Go+ Deluxe Plan provides some specific coverage, including daily cash allowance due to unexpected compulsory quarantine, no limited to specified events for Travel delay allowance and Journey inconvenience cover. The maximum benefits for different benefits are also higher than other plans.   |
| <b>Policy effective date</b>   |   |
| <b>10. When will my policy become effective?</b>   | Get “Z” Go+ provides protection for cancellation of trip, mainly protect you from any unpredictable situations after you buy the travel insurance. In addition to cancellation of trip (after the policy effective date) and personal accident protection (three hours before departure from Hong Kong), other coverages will start protecting you from the time when you leave the Hong Kong Immigration counter. However, circumstances that have occurred or have been announced before the policy effective date will not be covered.   |
| <b>Protection period for the trip</b>  |   |
| <b>11. I am planning for a long holiday overseas, what is the maximum duration for Get “Z” Go+ protection?</b>                     | It depends if you are buying Single trip travel plan or Annual travel plan. Under Get “Z” Go+ single trip Deluxe plan and Comprehensive plan, the insured journey shall not exceed 180 days. Under Single trip travel Essential Plan, the insured journey shall not exceed 10 days. For Annual travel plan, there are no limit to the number of times traveling in a year, and each insured journey shall not exceed 90 days. You can choose either the Single trip travel plan or Annual travel plan base on your needs.   |
| <b>Multi-countries travel</b>  |   |
| <b>12. I am planning to travel to a few countries and across different continents. Is Get “Z” Go+ able to protect my trip?</b>     | Get “Z” Go+ does not have any geographical limitation, no matter how many countries you visit during your journey, both Get “Z” Go+ Single trip travel plan and Annual travel plan will provide protection to you. If you have enrolled for Annual travel plan, you must depart from and return to Hong Kong and each insured journey should not exceed 90 days. Insured period will be recalculated once you return to Hong Kong and set off again. For Single trip travel plan, all trips must depart from and return to Hong Kong, and the insured journey shall not exceed 180 days for Deluxe Plan and Comprehensive Plan or 10 days for Essential Plan.   |
| <b>Geographical limitation</b>   |   |
| <b>13. If I am planning to travel to Europe, America or Asia, what should I be aware of when choosing a travel insurance plan?</b> | Get “Z” Go+ does not have geographical limitation, no matter which country or region you visit, the coverage is the same. Please be aware of emergency assistance coverage in case you are planning to travel to some remote areas. Besides, as the medical expenses and transportation fee of Europe, America or remote area might be more expensive than Asian regions, you may consider purchasing travel insurance with higher coverage to ensure that you are better protected when accident happens.  |
| <b>Extend the trip after departure</b>   |   |
| <b>14. I want to stay longer after I arrive at the destination, can I extend the protection period of my plan?</b>                 | Yes, you can. Simply email us via enquiry@hk.zurich.com before the policy due date, we can extend your Single trip travel plan’s insured period for at most 180 days for Deluxe Plan and Comprehensive Plan, and not more than 10 days for Essential Plan. If you are forced to stay in the travel destination due to uncontrollable reasons (e.g. travel delay due to extreme weather condition), the insured period of Get “Z” Go+ will be automatically extended for maximum 10 days for free.   |
| <b>Travel purpose or activities coverage</b>   |   |
| <b>Exciting adventure</b>  |   |
| <b>15. What amateur activities are covered in Get “Z” Go+?</b>   | Get “Z” Go+ provides protection to popular tourist activities, for example, winter sports, hot air ballooning, scuba diving, water skiing, rafting, sailing, parachuting accompanied by professionals, sling jumping and horse riding, etc. For Get “Z” Go+ Single trip travel plan, our Amateur Sports Events and Training and Bike Tour Optional Benefit covers any loss when participating in amateur sports event, overseas marathon and bike tour. Please note that motor racing, self-driving flights, engaging in a sport in a professional capacity, any activities where you could earn income or remuneration, trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level, activities involves a high level of expertise, exceptional physical exertion, exposure in extreme environment, or use of specialized gear or equipment, are not covered by the insurance. |
| <b>16. I am planning to go to Tibet for hiking. I will take the Qinghai-Tibet</b>  | Get “Z” Go+ is suitable for both leisure and business travelers. Although the Qinghai-Tibet Railway passes through an area of over 5,000 meters above sea level, if the trip is for leisure/business only, Get “Z” Go+ will still provide   |

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| <b>Railway from Qinghai to Lhasa, will I be protected by Get “Z” Go+?</b>  | protection to you. However, be reminded that expeditions, adventures, treks (i.e. activities that require a long period of time without a clear path) and equipped mountaineering or similar activities are not covered.  |
| <b>Studying overseas</b>   |   |
| <b>17. I am going to study overseas for a few months to learn a foreign language. Can I purchase travel insurance?</b>   | Yes, you can. As long as you are not involved in any physical work or training during the study period, you can choose our Get “Z” Go+ Single trip travel plan to provide maximum 180 days of protection, or Annual travel plan for a maximum 90 days of protection with no limit on travel frequency. In addition, you can also consider our StudySmart+ Overseas Student Insurance Plan, which provides more specific protections for students, including miss school cover and cancellation of study protection etc. If you are interested in StudySmart+ Overseas Student Insurance Plan, please visit our company website: <a href="http://www.zurich.com.hk/en">http://www.zurich.com.hk/en</a> , or email to us via <a href="mailto:enquiry@hk.zurich.com">enquiry@hk.zurich.com</a> for more information. |
| <b>Marathon and bike tour</b>  |   |
| <b>18. I am going to participate in an overseas marathon, will I be protected by Get “Z” Go+?</b>  | Knowing that more and more Hong Kong people are participating in overseas marathon, Get “Z” Go+ Single trip plan provides optional Amateur Sports Event and Training and Bike Tour protection to general amateur marathon. In addition, bike tours that have emerged in recent years can also be protected by this optional cover. Amateur sports mean that you are participating in such sport activities for pleasure or as a hobby rather than for financial benefit or as a job, and you will not receive any payment or monetary prize from such sports activities.  |
| <b>About protection content</b>  |   |
| <b>Accident happened during the journey</b>  |   |
| <b>19. If I get involved in a traffic accident on my way to airport and my journey hasn’t started, will I be protected by Get “Z” Go+?</b>   | Yes, you will. If you get involved in a traffic accident when you are heading to the airport from home or working venue three hours before your departure, resulting in accidental death or physical disability, you will be protected by Get “Z” Go+ personal accident coverage.   |
| <b>20. I accidentally fell in my hotel lobby, not only was I hurt in the head, but I also pushed down the hotel properties. The hotel asked me for compensation, am I protected by Get “Z” Go+?</b>  | Yes, we will compensate you for the actual medical expenses of your head injury and the cost of the damaged hotel items according to the personal liability coverage.   |
| <b>Medical expenses</b>  |   |
| <b>21. I was injured and admitted to hospital during the trip. When I submit the claim after returning to Hong Kong, you ask me to provide more medical certificates. However, the overseas hospital charges for issuance of the additional documents one by one. Can I claim for these kinds of expenses?</b> | If you are injured and get admitted to hospital during your trip, remember to get all the medical reports before discharge to ensure you have sufficient documents to submit a claim. If the expenses regarding the medical reports are listed in the receipt, these expenses will be regarded as medical needs and can be included in your claim. If there are any additional expenses for extra reports after discharge, the expenses will not be included in the protection.   |
| <b>22. I accidentally broke my leg and consulted the overseas doctors, and I need to continue my physical therapy after I return to Hong Kong. Will these expenses be covered by medical protection of Get “Z” Go+?</b>  | Get “Z” Go+ does not only protect you from actual necessary medical expenses overseas, if you need follow-up treatment after you have returned to Hong Kong, we will compensate your actual medical expenses within the following three months.   |
| <b>Emergency assistance</b>  |   |
| <b>23. In the event of an emergency during the journey, how can I seek help?</b>   | If you have any emergency and need our help, you should call the Zurich 24-hour global emergency hotline at +852 2886 3977 for assistance. Our staff will provide assistance according to your actual situation. Remember to keep all document proof for related medical expenses, including medical certificate and receipts for submitting claim in the future.<br>If you need referral for medical services, lawyers or translation services, or need help for the loss of passport or luggage, you can call our 24-hour hotline at +852 2886 3977 for immediate assistance. Remember you need to provide your name, policy number as well as other personal information (if needed) during the call for us to verify your identity and provide necessary assistance to you.                                   |

| <b>Properties and luggage</b>   |   |
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| <b>24. What electronic devices are covered in Get “Z” Go+?</b>  | Your personal laptop computer, tablet computer, camera drones, camera, camcorder and related accessories and equipment etc. will be covered according to the personal belongings sub-limits in your plan. In addition, if you have the Deluxe Plan or Comprehensive Plan, we would extend the coverage to the loss or damage of your mobile phone in the journey.   |
| <b>25. What is the “deductible amount” that I need to bear when I make a claim?</b>   | All plan levels in Get “Z” Go+ do not have deductible amount in any items and you do not need to pay any cost when you apply for a claim.   |
| <b>26. I found that my suitcase was damaged when I picked it up at the airport baggage carousel, what should I do?</b>  | If you are certain that the damage is caused by the airline, you can apply for a claim from the airline directly. Of course, you can still choose to claim from your travel insurance, but please note that you must report to the airline once you discovered the damage, and get a proof signed by airline and submit it together with the completed claim form to us within 30 days after your journey.  |
| <b>27. Can I submit a claim if my backpack was stolen in my car?</b>  | If your backpack or personal belongings were stolen from a locked storage area of a vehicle, you will be covered accordingly. You can submit a claim for your loss.   |
| <b>28. Can I submit a claim for the loss that the rental company asked me to pay for the broken windsurfing board?</b>  | Get “Z” Go+ does not cover properties that do not belong to the insured person, including rental equipment rented by the insured, for example skiing and diving equipment, etc. Therefore, you cannot claim for the loss of the damaged windsurfing board.<br>However, if you are in an accident when you use the rental equipment and cause any third parties’ injury and need to bear any third party liability legally, we will compensate for your loss according to the terms and conditions of Get “Z” Go+ Liability Cover section.   |
| <b>Travel delay</b>   |   |
| <b>29. If I was forced to stay at the Hong Kong International airport or overseas airport due to Typhoon Signal No.8, will I be protected by Get “Z” Go+?</b>                         | Yes, you will but it is subject to whether the policy is purchased before announcement of typhoon. No matter you are leaving or returning to Hong Kong, if there is a flight delay for more than five hours, you can be protected by Get “G” Go+ travel delay protection.   |
| <b>30. Can I submit a claim if the airport was closed and cause delay for my return to Hong Kong?</b>   | Yes, you can. If the airport is closed due to reasons such as security reason, causing delay of your trip for more than five hours, you can submit a claim.   |
| <b>31. Can I submit a claim, if the airport was closed due to the blizzard, I was forced to stay in an overseas hotel and I bought ticket myself on next day to return Hong Kong?</b> | Yes, you can make a claim for any additional hotel costs caused by a travel delay over six hours.<br>Also, you can claim for either “Travel delay allowance” or “Interruption of trip”. In other words, you can claim for the flight delay for over five hours (HKD 300 for every five hours), or the cost of the extra air ticket.   |
| <b>32. If I enroll for the Deluxe Plan, are there no limitation to the event for “Travel delay allowance” and “Journey inconvenience cover”?</b>                                      | Not really. For “Travel delay allowance”, the policy does not cover for any loss due to reasons such as late arrival at the airport or port, it also does not cover for delay due to error or overbooking, bankruptcy or liquidation of the public common carrier or any service provider.<br>For “Journey inconvenience cover”, the policy does not cover for any loss due to reasons such as late arrival at the airport or port, or cancellation/interruption of trip due to your own personal or financial reason, It also does not cover for any cancellation or interruption of trip due to air traffic control by local government, error, overbook, over-sale, operational reason, bankruptcy or liquidation of the public common carrier.<br>If you decide to arrange for another transportation to reach your scheduled travel destination, you can only claim either Section 5(a) – Travel delay allowance or Section 6(b) – Interruption of Trip. |
| <b>Cancellation of trip</b>   |   |
| <b>33. There is a riot in the area I am going, I decided to cancel the trip for safety reason, can I submit a claim for the accommodation and airfare that I have already paid?</b>   | If unpredictable riot occurred in the area you are going within one week before departure, causing cancellation of your journey, Get “Z” Go+ will compensate you for the irrecoverable prepaid and unused fees, including accommodation and airfare.  |
| <b>34. I am diagnosed with serious illness after purchasing travel insurance, as the doctor said I am not fit for travel, can I be covered for the cancellation of the trip?</b>      | If you are diagnosed with a serious illness or injury within 90 days before departure, your illness or injury is not “pre-existing conditions” and you must stay in the hospital for treatment (for Comprehensive plan & Essential plan only), a written certificate is required from a medical practitioner which states the sudden on-set of the medical condition suffered and requires continuous medical treatment on the departure date of the scheduled journey.   |
| <b>Travel interruption</b>  |   |
| <b>35. My son suddenly got sick seriously during the trip and needs to return to</b>  | In this situation, if your son got a medical proof from an overseas doctor stating that the serious illness is triggered during the trip and is not “pre-   |



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| <p><b>Hong Kong for treatment, and I need to accompany him, can we submit a claim in this case?</b></p>  | <p>existing conditions”, and the medical proof states that your son needs to return to Hong Kong immediately for treatment with your accompany, we will follow the terms and conditions for travel interruptions to compensate for your loss.</p> <p>If you have bought the Get “Z” Go+ for your son as well, apart from the actual medical expenses that need to be paid overseas and the coverage for follow-up treatment within three months after returning to Hong Kong, we will also compensate your son for travel interruption. Get “Z” Go+ will compensate you for the prepaid and unused fees that you have not used and cannot recover, including accommodation and airfare.</p> |
| <p><b>36. The HKSAR government issued the Black Outbound Travel Alert to the place I that I am about to travel to, how am I protected by Get “Z” Go+?</b></p>                                | <p>If the Black Outbound Travel Alert is issued within seven days before your departure and after you have enrolled for Get “Z” Go+, you can choose to cancel your trip and claim for the relevant loss. If the alert is issued during your trip and causes travel interruption, we will also apply the related terms and conditions for Outbound Travel Alert to compensate your loss.</p>   |
| <p><b>37. What does 'reasonable and necessary travel ticket cost and accommodation expenses' mean in the Journey Interruption cover?</b></p>   | <p>We will pay the additional travelling expenses and/or accommodation expenses incurred due to journey interruption, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for accommodation as stated in the itinerary. For example, if the travel ticket of your original itinerary is economy class, but you have purchased business class after an interruption incident happened. Under this circumstance, it will not be considered as reasonable.</p>   |
| <p><b>Self-driving travel protection</b></p>   |   |
| <p><b>38. I had a slight collision with another vehicle when I was driving the rental vehicle during my trip, can I submit a claim for the loss?</b></p>                                     | <p>If you have purchased the motor insurance from the rental company when you rent the vehicle, and there are deductible amount and non-operating charge in the terms and conditions, Get “Z” Go+ will cover the related fees. If you are injured in an accident, the personal accident benefits and medical expenses can also be compensated. However, as the rental vehicle was controlled by you during the accident, you are not covered for any personal liability loss due to the accident.</p>   |
| <p><b>Cruise Tour Cover (Optional benefits)</b></p>  |   |
| <p><b>39. I have purchased the optional cruise tour cover and arranged for shore excursions, but if they are canceled due to adverse weather during the trip, will I be compensated?</b></p> | <p>If you have purchased the optional cruise tour cover under the Get “Z” Go+ Deluxe Plan and adverse weather occurs within one day before the commencement date of the excursion, you may be eligible for the cancellation of shore excursion allowance for the prepaid shore excursions, provided that the shore excursion was arranged before the insured journey. However, if the shore excursion was arranged and paid after the cruise departure, it is not covered under the policy and we will not provide compensation.</p>  |

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