

# 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
<b>Before departure</b>		
 <b>Cancellation of trip</b> 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)
 <b>Return of admin and visa fee</b> Cover the irrecoverable administration fee charged by the travel agent/public common carrier/hotel and/or visa fee	Up to HKD 300	Up to HKD 300
 <b>Change/Postponement of travel period (max. 12 months)</b> Only applicable if the insured person does not make any claims to the policy	✓	✓
<b>During the insured journey</b>		
 <b>Curtailment of trip</b> 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)
 <b>Allowance</b> 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)
 <b>Automatic extension of the period of insurance up to 10 days</b> 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).

For any enquiries, please contact your insurance intermediary or our Customer Services Hotline at 2968 2288.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

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