



Optional benefits

Tailor your plan according to your needs

- **Full coverage for accompanied child²** – upgrade to same benefit as adult
- **Additional personal accident & medical expenses cover³** (Only applicable to adult) – upgrade your coverage to a maximum of HKD 2,000,000 per section

Group travel discount

Enjoy premium discount when enrolling as a group

- 10% premium discount for 7 to 12 persons
- 15% premium discount for over 12 persons

Want to know more?

View the Get "Z" Go video



Terms and conditions



Free Outbound Travel Alert (OTA) Benefit

Benefits	Red OTA	Black OTA
Before departure		
Cancellation of trip	Up to maximum benefits 50%	Up to maximum benefits 100%
During journey		
Interruption of trip	Up to maximum benefits 50%	Up to maximum benefits 100%
Cash allowance		
For involuntary stay behind due to Black OTA after the journey has begun	Not applicable	HKD 500/day (up to 10 days)

Remarks

- The OTA benefit is only applicable to the destination(s) where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date
- Benefit on cancellation or interruption of trip is in accordance to policy terms and conditions

Table of benefits

Section	Benefits	Maximum benefits per adult per insured journey (HKD)		
		Supreme Plan	Elite Plan	Breezy Plan
1	Medical Cover			
	(a) Medical expenses			
	– age 75 or below	1,500,000	1,000,000	500,000
	– age 76 or above	1,500,000	500,000	250,000
	Including:			
	– follow-up for injury	100%	100%	100%
	– follow-up for illness	10%	10%	10%
	– follow-up for Chinese medicine or chiropractic treatment	3,000	3,000	3,000
	– Overseas travelling expense for seeking medical treatment	300	300	300
	(b) Compassionate death cash	15,000	10,000	Not applicable
(c) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)	Not applicable	
(d) Compulsory quarantine cash allowance due to infectious disease	5,000 (500 per day)	Not applicable	Not applicable	
2	Zurich Emergency Assistance			
	(a) Deposit guarantee for hospital admission		39,000	
	(b) Emergency medical evacuation		Actual cost	
	(c) Repatriation of mortal remains		Actual cost	
	(d) Compassionate visit			
	(e) Travelling and accommodation expenses		One economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (Max. 5 days)	
	(f) Return of unattended children		One economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (Max. 4 days)	
	(g) 24-hour telephone hotline and referral services		One economy class one-way ticket and up to 30,000	
	(h) MediExpress China Medical Card service		Included	
			Included (Applicable to annual travel plan and adult only)	
3	Accident Cover			
	(a) Personal accident			
	(i) Accident on public common carrier or during terrorism			
	– age 75 or below	1,500,000	1,000,000	500,000
	– age 76 or above	1,500,000	400,000	200,000
	(ii) Other accidents			
	– age 75 or below	1,000,000	800,000	400,000
	– age 76 or above	1,000,000	400,000	200,000
	(b) Burns accident	500,000	200,000	Not applicable
	4	Personal Property Cover		
(a) Personal belongings		20,000	15,000	5,000
Sub-limits:				
– per set/item/pair		3,000	3,000	3,000
– mobile phone (one per insured journey)		3,000	3,000	Not applicable
– all cameras and camcorders and related accessories and equipment		5,000	5,000	3,000
– lap-top computer		10,000	10,000	Not applicable
(b) Loss of personal money		3,000	2,000	Not applicable
(c) Replacement cost for loss of travel document or travel ticket		3,000	2,000	Not applicable
5		Delay Cover		
	(a) Travel delay allowance (HKD 300 for every 6 hours)	2,000	1,000	300
	– Cover is not limited to specified events	Applicable	Not applicable	Not applicable
	(b) Baggage delay allowance (over 6 hours)	800	500	Not applicable
	(c) On-time guarantee allowance (over 3 hours)	300	Not applicable	Not applicable
6	Journey Inconvenience Cover			
	– Cover is not limited to specified events	Applicable	Not applicable	Not applicable
	(a) Cancellation of trip	40,000	20,000	5,000
	(b) Interruption of trip	40,000	20,000	5,000
	(c) Hotel cost due to travel delay (over 6 hours)	2,000	1,000	Not applicable
(d) Cancellation of trip due to travel delay (over 12 hours)	5,000	2,500	Not applicable	
7	Liability Cover			
	(a) Personal liability	2,500,000	2,000,000	1,000,000
	(b) Rental vehicle excess	15,000	10,000	Not applicable
Free Extended Cover on Bike Tour and Marathon		Applicable	Not applicable	Not applicable
Optional Benefits				
Additional personal accident & medical expenses cover		1,000,000 or 2,000,000	Not applicable	Not applicable

