

Major Exclusions

1. Any event arising from war, act of foreign enemy, civil war, rebellion, insurrection, military force or coup.
2. Any pre-existing condition, congenital and hereditary condition; insanity, psychosis, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism or drug addiction.
3. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising the reform, venereal disease; Suicide or intentional self-inflicted injury; Any illness attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS.
4. Any terrorism except for Medical Cover, Global Emergency Assistance, Personal Accident, Travel Delay, Cancellation of Trip and Curtailment of Trip and MediExpress China Medical Card Service.
5. Any insured person who is a holder of the People's Republic of China passport and travels to/within China during the insured journey. However, this exclusion will be waived if the insured person mentioned in the aforesaid has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country of such government but traveling with a passport of the People's Republic of China.
6. Any losses due to diving to a depth greater than 30 meters below sea level.
7. The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

About Zurich

Zurich Insurance Group (Hong Kong) is part of Zurich Financial Services Group, the world's largest Swiss insurance-based financial services provider¹ and a Fortune Global 100 company². The Group achieved business operating profit of over US\$4.9 billion in 2010³. Our financial strength is built on a prudent and focused business strategy. We are rated "AA-" by Standard & Poor's⁴. In Hong Kong we offer a full range of general insurance solutions for individuals as well as companies.

¹ Measured by a composite ranking for sales, profits, assets and market value, source: The Forbes Global 2000, April 2011

² In terms of revenue, source: Fortune Global 500, July 2010

³ Zurich Annual Report 2010

⁴ As of March 2011

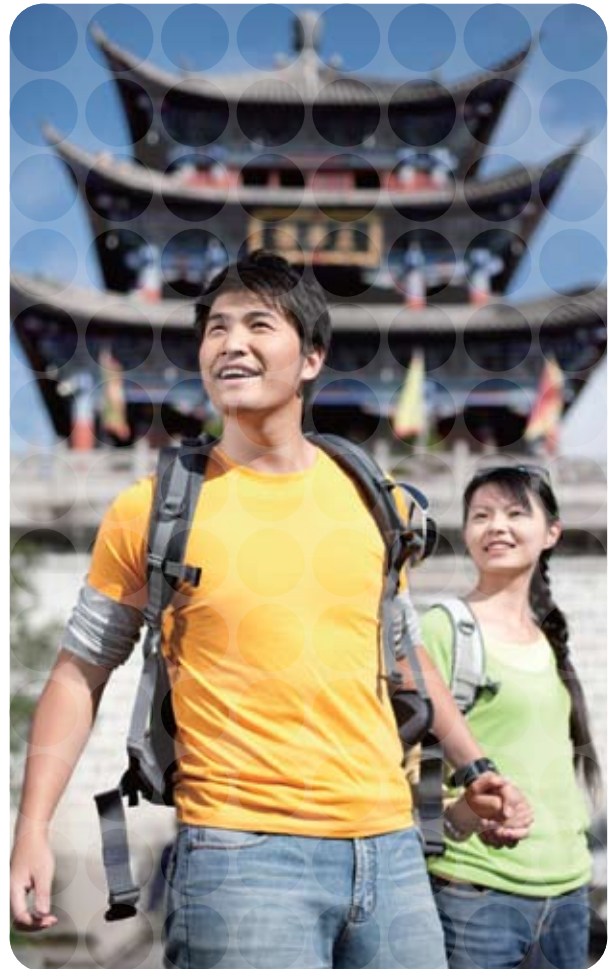
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Zurich HelpPoint®



TravelCare Insurance Plan



TravelCare Insurance Plan

When you're out of town, or on holiday, and you know that you and your family are protected by the most comprehensive travel insurance and emergency assistance service, you can have a complete peace of mind throughout your journey.

That's why Zurich brings you the TravelCare Insurance Plan (Worldwide/China & Macau). With extensive benefits and affordable premiums, it's the best travel companion you could possibly have!

New benefits

Rental Vehicle Excess

If during the period of insurance, the insured person rents or hires a rental vehicle in the course of a journey which is involved in a collision whilst under the control of the insured person or such vehicle is stolen or damaged and the rental agreement includes an excess which makes such insured person liable for the loss or damages of the rental vehicle, we will reimburse him/her for the rental vehicle excess up to the maximum benefits as stated in the Table of Benefits.

Unauthorized Use of Lost Credit Card

We will reimburse the insured person up to the maximum benefits as stated in the Table of Benefits for the monetary loss due to accidental loss of credit card leading to unauthorized use of such credit card.

Plan highlights

- No excess on all benefits
- 24-hour global emergency assistance service with emergency medical evacuation and hospital admission deposit guarantee
- Follow-up medical cover, including Chinese medicine bone-setting, acupuncture treatment, etc.
- Personal accident cover, including accident on public common carrier or due to terrorism or robbery
- Travel delay and re-routing due to terrorism, natural disaster, adverse weather conditions, etc.
- 100% protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.
- No age limit¹
- All accompanying children aged at or below 17 years will enjoy free cover while both parents are enrolled in the family plan
- Automatic extension for involuntary delay up to 10 days

¹ Certain age groups are subject to the policy terms and conditions.

Comprehensive coverage on medical and personal accident and 24-hour emergency assistance

Medical cover

- Necessary medical expenses, including outpatient treatment, hospitalization fees, surgery and doctor fees, incurred due to sickness or accidental injury during the period of travel, up to HK\$1,000,000. It also covers overseas hospital daily cash benefit of HK\$500 per day.
- Follow-up medical expenses incurred within 3 months after return to Hong Kong, including Chinese medicine bone-setting and acupuncture treatment.
- Chinese medicine bone-setting, acupuncture or chiropractic treatments are subject to an aggregate limit of HK\$3,000 and a per visit and per day limit of HK\$150.

Major Exclusions:

1. any loss or medical expenses arising from any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment;
2. surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner;
3. any additional cost of single or private room accommodation at a hospital or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

24-hour global emergency assistance service

- Hospitalization arrangement and pre-payment of hospitalization deposit up to HK\$39,000.
- Transportation of medical personnel and supplies by all types of suitable transportation.
- Transportation of the insured person to a suitable place or back to Hong Kong for treatment and medication.
- Additional accommodation expenses incurred due to an incident requiring emergency evacuation to return the insured person to Hong Kong.
- Arrange and pay for one economy class return airfare for the insured person's immediate family member to accompany the insured person in the event of the insured person becomes confined in a hospital for over 3 days.
- Arrange and pay for a one-way economy class airfare for returning the insured person's unattended child aged below 17 years back to Hong Kong in the event of the insured person becomes confined in a hospital for over 3 days.
- Transportation of mortal remains or ashes back to Hong Kong in the event of death.
- 24-hour hotline for medical enquiries, doctors/legal/interpreter/embassy referral, customs information and quarantine regulations.

Major Exclusions:

1. when the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
2. for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person's prospect;
3. when the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Personal accident

- Maximum benefits up to HK\$600,000 in the event of death or disablement as a result of injury sustained by the insured person during the period of travel. Maximum benefits up to HK\$1,200,000² if death or disablement is

sustained by the insured person on any public common carrier or during robbery.

- In the event of burns cover, maximum benefits up to HK\$600,000.
- Subject to the insurance cover of respective policies, any individual insured can enjoy up to a maximum limit of HK\$5,000,000 personal accident cover per life in aggregate of all multiple policies issued by our company and/or related companies.

² It is not applicable to person aged at or below 17 years or over 65 years.

Major Exclusion:

1. This section does not cover any loss caused by an injury which is a consequence of any kind of disease and/or illness.

Compassionate death cash and visit

- In the event of death of the insured person during the period of travel, HK\$10,000 will be offered to express our condolences.
- In the event of death of the insured person during the period of travel, indemnity for one economy class return airfare and actual hotel accommodation expenses necessarily incurred by one immediate family member up to HK\$30,000.

Loss of property protection

Personal baggage cover

Covers the accidental loss of or damage to baggage or personal belongings including golf equipment and lap-top computer during the period of travel.

- Baggage or personal belongings (includes tablets PC of any kind):
Up to HK\$3,000 per article, pair, set or collection
- Golf equipment:
Up to HK\$2,500 per article, pair, set or collection and maximum HK\$5,000 per insured journey
- Lap-top computer:
Up to HK\$10,000, subject to the maximum benefits as stated in the Table of Benefits

Major Exclusions:

1. the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories make of or contain of any kind of gold, platinum, diamond, jade or pearl, mobile phone (including PDA phone, similar device with telecommunication function and other accessories), money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
2. any loss not reported to the local police or public authority within 24 hours of discovery and such local report is not obtained.

Loss of personal money

Covers any accidental loss of cash, cheques and traveller's cheques during the period of travel due to robbery, burglary or theft.

Major Exclusion:

1. In respect of loss not reported to the local police, or hotel management or public authority within 24 hours from the occurrence of the incident and for which a relevant report is not obtained at the place of loss.

Credit card protection

In the event of accidental death of the insured person, we will pay up the unpaid credit card outstanding balance.

Loss of travel document and/or travel ticket

Covers the replacement cost incurred for the accidental loss of travel documents, credit cards, or ticket during the period of travel as well as extra transportation and accommodation expenses.

Major Exclusion:

1. any loss not reported to the local police within 24 hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.

Loss of home contents due to burglary³

Covers the loss of or damage to home contents as a result of burglary whilst the insured person's home is unoccupied during the period of travel.

³ Maximum of HK\$5,000 for any one article, pair, set or collection.

Major Exclusion:

1. any loss or damage of bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephones, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.

Personal liability

Covers the insured person's liability of the compensation and litigation expenses as a result of an accident which causes bodily injury to others or damage to other's property during the period of travel.

Major Exclusions:

1. any wilful, malicious or unlawful act of the insured person or any criminal acts;
2. liability to any person who is the immediate family member or relative or employer or employee;
3. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals.

Travel inconvenience compensation

Travel delay & re-routing

- If your public common carrier is delayed for more than 6 hours due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster or the mechanical/electrical breakdown of the public common carrier, HK\$250 will be paid for each 6 hours thereafter.
- In the event of the consequent cancellation of the planned public common carrier after delay for more than 6 hours due to strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster or the mechanical/electrical breakdown of the public common carrier, the additional charges for alternative public common carrier to the original destination will be reimbursed to you.

Major Exclusion:

1. any circumstances leading to the relevant delay of the insured journey which is existing or announced before the effective date.

Baggage delay/ Emergency purchases

Covers the expenses for necessary personal clothing and other necessities if baggage is delayed for more than 6 hours after your arrival at the destination abroad.

Major Exclusion:

1. any loss for which the insured person fails to submit receipts for the purchase of emergency items or requisites.

Cancellation of trip

On cancellation of the trip due to death, serious physical injury or serious illness of the insured person or immediate family members, the insured person's attendance being required in court as a witness or for jury service, the insured person being in quarantine, residential fire, flood or burglary arising within one week before the departure date, unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions or natural disaster at the planned destination arising within one week before the

departure date, the non-refundable charges for tours, air tickets and hotels will be compensated.

Major Exclusions:

1. any circumstances leading to the cancellation of the insured journey which is existing or announced before the effective date;
2. any loss in relation to cancellations that is not verified by the airline, travel agency or other relevant organizations.

Curtailment of trip

On curtailment of the trip due to death, serious physical injury or serious illness of the insured person or immediate family members, residential fire, flood or burglary, unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions or natural disaster at the planned destination, the non-refundable charges for tours, air tickets and hotels will be compensated.

Major Exclusions:

1. any circumstances leading to the curtailment of the insured journey which is existing or announced before the effective date;
2. any loss in relation to curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.

Unauthorized use of lost credit card

We will reimburse the insured person up to the maximum benefits as stated in the table of benefits for the loss of money due to accidental loss of credit card leading to unauthorized use of credit cards.

Rental vehicle excess

If during the insurance period, the insured person rents or hires a rental vehicle in the course of a journey which is involved in a collision whilst under the control of the insured person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition) which makes such insured person liable for the loss or damaged of the rental vehicle, we will reimburse him/her for the rental vehicle excess chosen up to the maximum benefits as stated in the table of benefits. This benefit shall only be payable once per journey.

Special Condition:

The insured person must take out relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the rental vehicle during the rental period.

Table of Benefits

Coverage	Maximum benefits per insured person (HK\$)		
	Alpine plan	Vantage plan	China plan
Medical cover			
• Medical expenses	1,000,000	300,000	250,000
Sub-limit for follow-up medical expenses within 3 months of returning to Hong Kong			
- Sub-limit for follow-up medical treatment due to accidental injury	1,000,000	300,000	250,000
- Sub-limit for follow-up medical treatment due to illness	50,000	15,000	12,500
• Overseas hospital daily cash benefit	5,000 (500/day)	5,000 (500/day)	Not available
- Additional benefits: Hospital confinement or quarantine cash allowance due to infectious disease	3,000 (300/day)	3,000 (300/day)	1,500 (150/day)
• Hotel room accommodation for convalescence and return ticket	30,000 (daily room rate 1,000)	10,000 (daily room rate 1,000)	10,000 (daily room rate 1,000)
24-hour global emergency assistance service			
• Deposit guarantee for hospital admission		39,000	
• Emergency medical evacuation		Actual cost	
• Repatriation of mortal remains		Actual cost	
• Compassionate visit		One economy class return airfare	
• Additional hotel accommodation expenses		7,800 (1,950/ day)	
• Return of unattended children		One economy class one-way airfare up to 30,000	
• 24-hour telephone hotline and referral services		Available	
Personal accident			
• Accident on public common carrier or during robbery	1,200,000	600,000	600,000
• Other accidents	600,000	300,000	300,000
• Burns cover	600,000	300,000	150,000
Compassionate death cash and visit			
• Compassionate visit - One economy class return airfare and actual hotel accommodation costs	10,000 30,000	10,000 5,000	10,000 5,000
Personal baggage cover	20,000	5,000	3,000
Loss of personal money	3,000	1,000	2,000
Credit card protection	15,000	10,000	5,000
Loss of travel document and/or travel ticket	40,000	2,000	2,000
Loss of home contents due to burglary	100,000	50,000	5,000
Personal liability	2,500,000	1,500,000	1,500,000
Travel delay & re-routing			
• Travel delay	2,000	750	250
• Extra hotel cost due to travel delay	1,000	1,000	Not available
• Extra re-routing cost due to travel delay	12,500	5,000	Not available
Baggage delay / Emergency purchases	1,000	500	500
Cancellation of trip	30,000	7,500	3,000
Curtailment of trip	30,000	7,500	3,000
Unauthorized use of lost credit card	3,000	3,000	3,000
Rental vehicle excess	5,000	5,000	5,000

Premium table

Number of days	Worldwide travel				China & Macau only	
	Alpine Plan		Vantage Plan		China Plan	
	Individual	Family	Individual	Family	Individual	Family
Single trip travel plan						
1	98	196	87	174	43	86
2	113	226	96	192	53	106
3	135	270	106	212	60	120
4	172	344	119	238	74	149
5	189	378	129	258	87	174
6	225	450	147	294	100	200
7	244	488	168	336	112	224
8	291	582	182	364	122	244
9	313	626	187	374	135	270
10	339	678	203	406	148	296
11	371	742	233	466	156	313
12	393	786	239	478	167	333
13	408	816	251	502	169	338
14	427	854	259	518	176	352
15	443	886	281	562	202	404
16	465	930	294	588	202	404
17	480	960	304	608	202	404
18	494	988	311	622	202	404
19	514	1,028	320	640	202	404
20	524	1,048	342	684	202	404
21	539	1,078	351	702	229	458
22	547	1,094	363	726	229	458
23	553	1,106	375	750	231	462
24	564	1,128	384	768	231	462
25	574	1,148	396	792	231	462
26	605	1,210	406	812	267	534
27	618	1,236	418	836	267	534
28	632	1,264	430	860	270	540
29	649	1,298	440	880	270	540
30	659	1,318	459	918	270	540
Each additional 5 days	115	230	80	160	65	130

7-day claims processing guaranteed

Zurich will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:

- Inform Zurich after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich.

Notes:

1. For a group of over 30 people traveling on the same trip is subject to our prior approval before enrolment.
2. Family plan shall include the insured person, his/her spouse and all accompanying children aged at or below 17 years. The insured person's spouse and each child will receive the same benefit amount as the insured person except under Personal Accident where the maximum benefit for each child is HK\$300,000 for Alpine Plan, HK\$150,000 for Vantage Plan and HK\$125,000 for China Plan respectively.
3. The maximum liability in aggregate for any one accident in a family plan shall not exceed 300% of each section's benefit.
4. Double Indemnity on death or disablement on any public common carrier or during robbery is not applicable to insured person aged at or below 17 years or over 65 years.
5. For insured person aged over 75 years, Medical Cover is limited to 50% of the original sum insured.
6. For insured person aged over 65 years or aged at or below 17 years, personal accident cover is limited to 50% of the original sum insured.
7. For travellers not departing from Hong Kong, all the words "Hong Kong" which appears in the policy shall be changed to read as "Departure Country" except for the currency, and provided that the insured person's itinerary must include "Hong Kong" or such travel arrangements must be made and paid in Hong Kong.
8. The following cover is not applicable for trip not returning to Hong Kong: Follow-up medical expenses; Loss of home contents due to burglary; Curtailment of trip.
9. The period of insurance can be up to 180 days.
10. For one-way travel, cover is valid for a maximum of 7 days after arrival at the final destination.
11. No extension of period of insurance is allowed once the policy has been effected.
12. Loss of money, property or travel documents must be reported to the local police within 24 hours.
13. No compensation will be paid for the cancellation or curtailment of trips without verification by airlines, travel agents or other relevant organization.
14. The actual destination(s) for the insured journey shall refer to the insured person's itinerary issued by travel agent/ service provider/ public common carrier.
15. Coverage available under the Worldwide and China & Macau Insurance Plans may vary according to the terms and conditions.
16. No refund of premium is allowed once the policy has been effected.