

GBA Go! Travel Insurance Plan

Thank you for choosing Zurich. You are well prepared for your trip. Before you go:

- Take some time to read *your* policy. This way, *you* can travel with extra peace of mind.
- We will cover *you* during *your insured journey* in *GBA* as long as it's within the period of travel shown on *your* policy *schedule*.
- If *you* need to make any changes, like correcting a name or age, please let us know immediately.
- If there's any other change in *your* information, like *your* travel destinations or journey duration, please tell us immediately. *You* might need to pay a bit more for the policy changes.

Please note that:

- Some words in *your* policy have special meanings. *You* can find these in the "Definition" section. These words are in italics wherever they appear.
- *Your* policy is a legal agreement between *you* and us. *You're* covered when *you* pay the premium and follow the terms and conditions in the policy.
- Always check the *table of benefits* to see the coverage amounts and limits in each section. These details are based on the plan *you* paid for and are shown in *your* policy schedule.

What to do when *you* need help in an emergency:

- In a medical emergency or if *you* need other referral services, call our 24-hour Zurich Emergency Assistance hotline in Hong Kong at +852 2903 9496 Be sure to give *your* name and the policy number on *your* schedule. An experienced coordinator will assist *you* during *your* emergency.
- Please note, this hotline is for emergency help only. If *you* have questions about *your* policy coverage or claims, please contact our customer service .

How to contact *us* on policy or claims enquiry

- Customer service enquiry: enquiry@hk.zurich.com
- Claims procedures and documents required for submission of claims
- Claims submission through OneZurich Customer Portal

OneZurich Customer Portal

You can access and edit *your* policy information, update personal details, and check claims history and status on the portal with personalized 7x24 customer support. Go to OneZurich Customer Portal.

Here is a guide to *your* GBA Go! Travel Insurance Plan Policy

Section	Content	Page
Table of benefits	Summary of benefits and limits covered in this policy	2
Your benefits	Details of <i>your</i> policy benefit: when <i>you</i> are covered and when <i>you</i> are not	3-5
Definitions	Explanation of words in this policy with special meanings	5-7
Claims conditions and payment	Things <i>you</i> should know before submitting a claim and document <i>you</i> need	7
Policy general conditions	Important information: eligibility, travel purpose and period, and more.	8
Policy general exclusions	What we don't cover	8-9
Other general provisions to the policy	Other policy details <i>you</i> need to know	9-10

TABLE OF BENEFITS

Please refer to the “Plan” shown on the *schedule* for the respective sections and limits covered in *your* policy.

Section	Coverage	Maximum benefits (HKD)				
		Multiple trips			Single trip	
		Policyholder plan	Policyholder & 1 travel companion plan	Policyholder & 2 travel companions plan	Policyholder plan	
1	Food Lover Protection					
(a)	Cash allowance on acute gastroenteritis	Per insured person	500	500	500	500
		Per insured journey	500	1,000	1,500	
		Per policy limit	2,000	2,000	3,000	NA
2	Fun Seeker Protection					
(a)	Cash allowance on <i>serious injury</i> when participating in specific activities	Per insured person	3,000	3,000	3,000	3,000
		Per insured journey	3,000	6,000	9,000	
		Per policy limit	6,000	6,000	9,000	NA
(b)	Missing event	Per ticket	500	500	500	500
		No. of ticket per insured journey	1	2	3	1
		Per policy Limit	2,000	2,000	3,000	NA
3	Moving Around Protection					
(a)	Cash allowance on <i>serious injury</i> for Northbound Travel for Hong Kong vehicles and other traffic accident	Per insured person	3,000	3,000	3,000	3,000
		Per insured journey	3,000	6,000	9,000	
		Per policy limit	6,000	6,000	9,000	NA
(b)	Cash allowance on <i>accidental injury</i> as a passenger on ride hailing and taxi	Per insured person	300	300	300	300
		Per insured journey	300	600	900	
		Per policy limit	1,200	1,200	1,800	NA
(c)	Cash allowance on high-speed rail train delay	First 3 full hours per insured person per insured journey	350	350	350	350
		Each 6 full hours hereafter per insured person per insured journey	300	300	300	300
		Per policy limit	950	1,900	2,850	950
4	Your Extra Hand					
(a)	Loss of travel document	Per insured person	1,000	1,000	1,000	1,000
		Per insured journey	1,000	2,000	3,000	
		Per policy limit	2,000	4,000	6,000	NA
(b)	Emergency assistance service	Per insured person	Eligible	Eligible	Eligible	Eligible

YOUR BENEFITS

Please refer to the “Plan” shown on the *schedule* and the *table of benefits* above for the respective sections and limits covered in *your* policy.

Section 1 – Food Lover Protection

(a) Cash allowance on acute gastroenteritis

We will give *you* a cash allowance if *you*:

- Get acute gastroenteritis from eating or drinking contaminated food or drinks during *your insured journey*.
- Need to be *confined* in a *hospital* or get emergency outpatient treatment at *hospital* in *GBA*.
- Need to be *confined* in a *hospital* or consult a *medical practitioner* within one day after returning to Hong Kong.

What to know when making a claim:

- If treated in *GBA*: Provide a *hospital* certificate with the treatment date, cause, and diagnosis.
- If treated in Hong Kong: Provide a certificate from a *hospital* or *medical practitioner* with the treatment date, cause, and diagnosis.
- We might ask for travel records, like *your* ticket, to prove *you* were in *GBA*. Keep these documents handy.

Section 2 – Fun Seeker Protection

(a) Cash allowance on serious injury when participating in specific activities

We will give *you* a cash allowance if *you* are *confined* to a *hospital* in *GBA* due to an *injury* from participating in the following activities during *your insured journey*.

Covered activities:

- Go-kart
- Golf
- Kayaking
- Stand-up paddleboarding (SUP)
- Sailing
- Windsurfing
- Indoor adventure activities (up to ten meters above the ground)
- Rides and games in a theme park

What to know when making a claim:

- Provide a ticket for the activity or written proof from the organizer showing *your* participation.
- Provide a *hospital* certificate from *GBA* with the treatment date, cause, and diagnosis

(b) Missing event

If *you* can't attend a Covered Event listed below during *your insured journey* which *you* arranged and prepaid at least 1 day prior to the event because of:

1. A *serious injury* or *serious illness* within seven days before the event date on the ticket; or
2. typhoon, rainstorms or natural disaster on the event date.

We will reimburse the cost of *your* prepaid ticket if *you* bought it from:

1. The official ticketing box office; or
2. Authorized licensed dealers; or
3. The official website of the theme park or concert.

Covered events:

- Conference
- Exhibition
- Concert
- Music festival
- Sporting event
- Theme park
- Local tours

What to know when making a claim:

- Provide a receipt from the ticketing platform showing the event name, cost, and date of purchase. We can only pay claims for tickets bought from the approved platforms listed above.

- The ticket should show the event date of the Covered Event listed above. We cannot process claims if the ticket does not show a specific event date.
- If you missed the event due to a *serious injury* or *serious illness*, provide a *hospital* certificate with the dates of *confinement* and the cause of the issue including diagnosis.

Section 3 – Moving Around Protection

(a) Cash allowance on *serious injury* for northbound travel for Hong Kong vehicles and other traffic accidents

We will give you a cash allowance if you are injured in one of the following *accidents* during your *insured journey* and are *confined* to a *hospital* in GBA, or to a *hospital* in Hong Kong within one day after returning to Hong Kong:

- A traffic *accident* while driving or riding a Northbound Travel for Hong Kong Vehicle during your *insured journey*.
- Being an innocent victim in a traffic *accident* in GBA.

What to know when making a claim:

- Provide a police report with the date and details of the *accident*.
- Provide a *hospital* certificate with the dates of *confinement* and the cause of your *injury*.
- We will pay for either Section 3(a) or Section 3(b) for the same traffic *accident*.

(b) Cash allowance on *injury* as a passenger in ride-hailing and taxi

We will give you a cash allowance if you are injured in a traffic *accident* during your *insured journey* while riding as a passenger in a taxi or app-based ride-hailing vehicle registered and licensed by the local government in GBA.

What to know when making a claim:

- Provide a police report with the date and details of the *accident*.
- We will pay for either Section 3(a) or Section 3(b) for the same traffic *accident*

(c) Cash allowance for high-speed rail train delay

We will give you a cash allowance if the China High-Speed Railway (CHSR) you planned to travel to GBA from Hong Kong during your *insured journey* is delayed from its scheduled departure time due to:

- *Terrorism*
- Riot or civil commotion
- Strike or other industrial action
- Typhoon, rainstorms or natural disaster
- Hijack
- Mechanical and/or electrical breakdown of the CHSR

What to know when making a claim:

- Provide a copy of the ticket showing your name, train number, date, and original departure time, and either one of the following documents:
 - i. Include a letter from the service provider explaining the delay and how long it lasted, or
 - ii. Provide a photo of the departure board or platform display showing the train number and new departure time.

Section 4 – Your Extra Help

(a) Loss of travel document

If you lose your travel document listed below during your *insured journey* and need to stay behind to get the replacement or emergency version of the lost travel document for returning to Hong Kong, we will reimburse you for:

- Replacement cost for the *accidental* loss or theft of travel document belonging to you which is lost during the *insured journey*.
- Additional accommodation expenses you reasonably and necessarily incur in GBA.

Travel document includes:

- Hong Kong Identity Card
- Mainland Travel Permit for Hong Kong and Macau Residents
- HKSAR Re-entry Permit (for children under 16 years old)

What to know when making a claim:

- Provide a police report obtained within 24 hours of discovering the loss.
- Include the receipt for the replacement travel document.
- Include the receipt for additional accommodation expenses.
- Note: We do not cover any fines or penalties for not replacing the documents on time.

(b) Emergency Assistance Services

If *you* suffer from an *injury* or *illness* during *your insured journey* Zurich Emergency Assistance will assist for help. These services are provided based on medical necessity and must be approved in advance and in writing or arranged by Zurich Emergency Assistance.

Zurich Emergency Assistance is provided by a service provider chosen by us.

i. **Hospital Admission Assistance**

If *you* need emergency *hospital* admission during *your insured journey*, we will help *you* admit to a *hospital* in *GBA*. We can also guarantee payment on behalf of *you* on the deposit during *your* stay, up to HKD 15,000. Such deposit is borne solely by *you* and *you* shall fully refund such amount to *us*

ii. **Emergency Medical Evacuation**

If *you* are *confined* in a *hospital* due to *injury* or *illness* during *your insured journey*, we can arrange transportation, medical services, and supplies needed to move *you* to *our* designated *hospital* with proper care.

We will also arrange to bring *you* back to Hong Kong when it is safe to do so.

iii. **Repatriation of Mortal Remains**

If *you* pass away during *your insured journey* we will arrange and cover the cost to bring *your* remains back to Hong Kong, or for a local burial where *you* passed away.

iv. **24-Hour Telephone Hotline and Referral Services**

You can call the Zurich Emergency Assistance hotline for help with pre-trip information, referrals to embassies, medical providers, lawyers, or interpreters, and advice on what to do if *you* lose *your* travel document or luggage.

Points to note:

1. No service will be provided if *you* are in a *war zone* or in areas with unstable political conditions.
2. We will not cover any service or costs that were not arranged by Zurich Emergency Assistance. The only exception is if *you* are in a remote area where Zurich Emergency Assistance cannot be contacted, and delaying *your* emergency medical evacuation could put *your* life at risk. In this case, Zurich Emergency Assistance will cover the reasonable cost of the medical evacuation that *you* arranged *yourself*.

DEFINITIONS

The words in italics throughout this policy have specific meanings given below.

Accident/Accidental	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to <i>you</i> during an <i>insured journey</i> .
Adult	any person who is at the age of 18 or above.
Confined/Confinement	<i>you</i> are registered as an in-patient in a <i>hospital</i> for a medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to <i>your</i> discharge from the <i>hospital</i> . <i>Hospital confinement</i> will be evidenced by a daily room and board charge by the <i>hospital</i> .
Domestic partner	an <i>adult</i> aged 18 or above who has chosen to live with <i>you</i> in an intimate and committed relationship, and has resided with <i>you</i> for at least three years, intends to do so indefinitely and is able to provide such proof of residence. <i>Domestic partner</i> does not include roommates or any <i>immediate family member</i> .
Effective date	means the enrollment date of this policy
Greater Bay Area ("GBA")	Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing (excluding Hong Kong).
Hospital	an establishment which meets all the following requirements: <ul style="list-style-type: none">• holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); and• operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and• provides 24-hour a day nursing service by registered or graduated nurses; and• has a staff of one or more licensed <i>medical practitioner</i> available at all times; and• provides organized facilities for diagnosis and major surgical facilities; and• is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
Illness	sickness or disease <i>you</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.

Immediate Family Member	<i>your</i> spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, brother or sister, grandchild or legal guardian.
Injury	bodily injury sustained in an <i>accident</i> directly and independently of all other causes.
Insured journey	When applying to a multiple trips travel plan, it means the period of travel within <i>GBA</i> commencing from the time when <i>you</i> depart from an immigration counter in the territory of Hong Kong, until the time when <i>you</i> (i) arrive at any immigration counter in the territory of Hong Kong in order to re-enter Hong Kong, or (ii) the expiration of seven days beginning from the date of departure from Hong Kong for each journey, whichever is the earlier. When applying to a single trip travel plan, it means the period of travel within <i>GBA</i> commencing from the time when <i>you</i> depart from an immigration counter in the territory of Hong Kong, until the time when <i>you</i> (i) return to Hong Kong on the date specified in the <i>schedule</i> or (ii) arrive at any immigration counter in the territory of Hong Kong in order to re-enter Hong Kong, whichever is the earlier.
Insured person, You, Your or Yourself	policyholder named in the <i>schedule</i> and the <i>travel companion(s)</i> who is travelling with the policyholder during the <i>insured journey</i> .
Medical practitioner	a person other than <i>you</i> or <i>immediate family member</i> or <i>domestic partner</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
Pandemic	<ul style="list-style-type: none"> • any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or • a disease classified by the World Health Organization as pandemic.
Pre-existing Condition	<i>you</i> or <i>travel companion</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> before the <i>effective date</i> .
Relevant Documents	documents include <i>schedule</i> , enrollment form, <i>table of benefits</i> , declaration, optional benefits, endorsements, attachments and amendments (regardless verbally or in written or digital format).
Schedule	the <i>schedule</i> attached to and incorporated in this policy.
Serious Injury or Serious Illness	an <i>injury</i> or <i>illness</i> which requires treatment by a medical practitioner and results in <i>you</i> or travel companion being certified by that medical practitioner as being unfit to travel (or continue) with your original scheduled journey and having to be confined in a hospital. Serious injury or serious illness shall also include such <i>injury</i> or <i>illness</i> due to which <i>you</i> or travel companion is being denied boarding the scheduled public common carrier or is being denied entering into the scheduled destination by any legal, governmental or airport authorities. When serious injury or serious illness is applied to the immediate family member(s) or domestic partner, it shall mean <i>injury</i> or <i>illness</i> for which the immediate family member or domestic partner requires treatment, and which is certified by <i>medical practitioner</i> as being dangerous to life and having to be <i>confined</i> in a hospital, and which results the discontinuation or cancellation of your original scheduled journey.
Table of benefits	the table of benefits attached to and incorporated in this policy stating the maximum benefits of each benefit section available in accordance with the type of plan.
Terrorism	an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from <i>war</i> , invasion, act of foreign enemy, hostilities (whether <i>war</i> is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.
Travel Companion	the person who made the travel booking or reservation with <i>you</i> and accompanied <i>you</i> for the whole <i>insured journey</i> other than a tour guide or tour member. The number of <i>travel companion(s)</i> covered under this policy shall refer to the "Plan" shown on the <i>schedule</i> .
War	a contest by force between two or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is declared

or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the respective sovereigns of such nations.

We, Us or Our

Zurich Insurance Company Ltd

CLAIMS CONDITIONS AND PAYMENT

1. Eligibility and Time limits for claims submission

- (a) On the happening of any event which may give rise to a claim under this policy, the policyholder shall give notice to *us* by completing *our* claim form (or through *our* OneZurich Customer Portal) with all available documents as soon as possible and no later than 30 days of *your* return date from the *insured journey*, or the date shown on *your schedule*, whichever is earlier.
- (b) All outstanding proof of loss must be submitted to *us* within 180 days from the date of issuance of *our* receipt of the claim form.
- (c) *We* will not be liable to assess and pay any claim that is submitted after 12 months of *your* return date from the *insured journey*, or the date shown on *your schedule*, whichever is earlier.
- (d) All claims must be submitted by the policyholder.

2. Reasonable care

We expect *you* to take all reasonable care to avoid or prevent *illness* or *injury* and to avoid or prevent loss, theft or damage to everything covered in this policy.

Failure to take reasonable steps to avoid or prevent *illness*, *injury*, loss, theft or damage will result in a deduction from claim payment, or may result in *your* claim not being paid.

3. Your responsibility when applying for the policy and making a claim

When apply for the policy, *you* must act in an honest and truthful manner and not make any statement that is false, and *you* must disclose all *pre-existing conditions*.

When making a claim, *you* are responsible for assisting *us* and acting in an honest and truthful manner and co-operate fully in the assessment or investigation.

If *you* or anyone acting on behalf of *you* make or try to make a false, exaggerated or fraudulent statement or claim, or use any false, exaggerated or fraudulent means in trying to make a claim, *we* will not pay *your* claim. *Your* cover under this policy will cease immediately and *we* will not return any of the premiums *you* have paid. If any benefit has been paid by *us*, *you* need to refund such benefit to *us* within seven working days from the date of *our* notice of demand.

4. Cost on supporting documents

You must at *your* own expense, provide any documents in support of *your* claim which *we* may request, such as a police report, receipts, a death certificate, medical certificate and/or medical reports, or any other evidence in the form and nature as *we* may prescribe and acceptable to *us*.

5. Claims payment in Hong Kong dollars

All payment of claims in this policy is in Hong Kong dollars and are payable to *you* after the receipt of due proof and completion of claims assessment. In the event of death, the benefit will be payable to *your* estate. If *you* are aged 17 or below, payment of claims shall be made to *your* parents or the proposer of the policy.

Benefits payable under Section 4(b)(ii) - Emergency Medical Evacuation and Section 4(b)(iii) - Repatriation of Mortal Remains will be paid directly to the service provider.

6. Accidental loss or theft of travel documents

You must report the loss travel documents to the police within 24 hours upon discovery of the loss. All claims for loss of travel documents must be supported by a written report from the local police. Otherwise, the loss will not be covered under this policy.

7. Medical examination

We have the right to appoint an independent medical examiner to examine *you* during the pendency of a claim under the policy. In the unfortunate event that *you* have passed away, but there is insufficient evidence or documents for *us* to assess the claim, *we* have the right to have a postmortem examination where it is not forbidden by law. *We* will give *you* or *your* legal representative reasonable notice of the medical examination. The examination is at *our* expense and the result of such examination is *our* property.

8. Loss or costs covered by other insurance policy or third party

- (a) *We* won't cover *you* for claims, costs, losses or liabilities if *you* have another insurance policy that already covers *you* from another insurance company, *We* won't contribute to any claim under any other policy for Section 2(c) Missing Event and Section 4(a) Loss of travel document, if *you* receive a refund of all or part of the costs or expense from a third party such as ticketing platform or travel service provider, *we* will only pay *you* the excess of the amount unrecoverable from such third party.
- (b) If *you* are insured under more than one travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, *we* will only pay *you* under the travel insurance policy with the greatest compensation for the same cover.

9. Supporting documents when making a claim

Please visit *our* eClaims platform or *our* corporate website to refer to the list of documents *you* need to prepare when submitting a claim to *us*.

10. Recovery of incurred cost under Section 4 (b) (i) Hospital Admission Assistance

We will commence the recovery of all costs incurred during your hospital *confinement* from *you*, either at the time of your discharge or upon your return to Hong Kong.

POLICY GENERAL CONDITIONS

1. Purpose of the *insured journey*

- (a) *You* must be medically fit to travel at the time when *you* are applying this policy. *We* will not cover *you* if *your* purpose of the *insured journey* is to obtain medical treatment, or if the *insured journey* was undertaken while *you* were unfit to travel, or *you* are traveling against the advice of a *medical practitioner*.
- (b) The policy is valid only for conventional leisure travel.
- (c) Participation in indoor adventurous tourists activities are covered, provided that such activities are:
 - accessible to the general public without restriction, and
 - with safety measures and safety guidelines for participants to comply with, and
 - authorized by the relevant local authority, and
 - not one of the activities described in point 2 – Excluded activities under Policy General Exclusions.

2. Conditions and maximum travel period in different travel plan

- (a) For multiple trips travel plan: all trips must depart from and return to Hong Kong and the maximum travel period for each *insured journey* shall not exceed seven days.
- (b) For single trip travel plan: all trips must depart from and return to Hong Kong, and the *insured journey* shall not exceed ten days.
- (c) No refund of premium is allowed once the policy has been issued.

3. Multiple travel policies

If *you* are insured under more than one travel policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, only the travel insurance policy with the greatest compensation for the same cover shall apply.

4. Age limit

This travel insurance plan is applicable to any *insured person* at all ages, and the policyholder must be aged 18 or above.

5. Run-off clause (applicable to multiple trips travel plan only)

In the event that the completion date of an *insured journey* falls after the period of travel,, we shall at the same insurance terms and conditions of this policy provide cover for *insured journey* commenced within the period of travel until completion of such *insured journey*, or maximum up to six days after period of travel, whichever occurs first.

POLICY GENERAL EXCLUSIONS

These general exclusions apply to the whole policy. *We* won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

1. Known Events and Conditions

- (a) Any circumstance which is existing or announced before the *effective date* which could lead to *your* scheduled journey being delayed, cancelled or interrupted.
 - Example of publicly announced event on adverse weather would be the point which the Hong Kong Observatory officially issue the typhoon warning signal 1.
 - Another example of a publicly announced event on strike would be the labor union of a *public common carrier* made an announcement on an industrial action or strike.
 - An example of an existing event would be a place is having civil protests every weekend and often such protest turns into riot or civil commotion.
- (b) Any *pre-existing condition*.

2. Excluded Activities

Any loss caused by the below activities, unless *we* agreed otherwise in writing and shown as covered in the *schedule* or endorsement attached to the policy.

- (a) Any activity in the air, unless at the relevant time *you* are:
 - travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or
 - participating in such activity where the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
- (b) riding or driving in any kind of motor racing; or sports competition; or engaging in a sport in a professional capacity; or any activities where *you* would or could earn income or remuneration from engaging in such activities;
- (c) trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
- (d) expeditions, treks, equipped mountaineering or similar journey; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment;
- (e) marathon, sport training or course, or any tour with bicycle riding as the main transportation during the *insured journey*
- (f) *your* participation in any illegal or unlawful act.

3. Non-financial Loss

This includes losing the ability to enjoy or use something, or costs paid for using any reward scheme (for example mileage or loyalty points) unless evidence of specific monetary value can be provided.

4. Other Excluded Events or Conditions

- (a) If *you* are holding the People's Republic of China passport and travels to/within *China*, unless *you* have an official document issued by an overseas Government (other than *China*) as proof that *you* are a legal resident of the respective country but travelling with a passport of the People's Republic of China.
- (b) Any loss in connection to: suicide or intentional self-inflicted *injury*; insanity, mental or nervous disorders; any

condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or abuse.

- (c) Any conditions or complications arising or resulting from: pregnancy, childbirth, venereal disease and HIV (Human Immunodeficiency Virus); or any loss in connection to congenital and hereditary condition.
- (d) Any loss resulting directly or indirectly from *pandemic, war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil *war*, rebellion, insurrection, revolution, usurped power, military force or coup, or action taken by government authorities in hindering, combating or defending against such an occurrence (including *terrorism*), any kinds of nuclear engineering.
- (e) Any loss arising from any government's regulations control or act.
- (f) *You* are unable to travel due to government or authorized regulatory authority have imposed restrictions on movement or isolation, or national lockdowns or border closure.
- (g) *You* are unable to travel, or *you* refuse to travel, or any costs or expenses incurred, due to mandatory quarantine or isolation order is imposed on *you* within *your* home area or *your* travel destination by the local government or authorized regulatory authority.
- (h) *You* cannot provide any valid important documents or other documentation such as vaccine certificates, medical tests/documents required by the *public common carrier* or relevant government authority which are needed to travel.

OTHER GENERAL PROVISIONS TO THE POLICY

1. Entire Contract

This policy including *schedule*, enrollment form, declaration, riders, optional benefits, endorsements, attachments and amendments (regardless verbally or in written format or digital format) will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of such amendment. For avoidance of doubt, the *relevant documents* stated above will form part of the renewed policy contract and information contained are deemed to remain true and valid as at the time of renewal unless otherwise instructed by the policyholder.

2. Legal Action

No legal action shall be brought to recover on this policy prior to the expiration of 60 days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within one year from the expiration of the time within which proof of claims is required.

3. Subrogation

We have the right to proceed at *our* own expense in the name of the policyholder or *you* or against third parties who may be responsible for an occurrence giving rise to a claim under this policy.

4. Alternative Dispute Resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within 90 days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law and the seat of arbitration shall be Hong Kong. The number of arbitrators shall be one and the arbitration proceedings shall be conducted in English. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if *we* deny or reject liability for any claim under the policy and the policyholder or *you* do not commence arbitration in the aforesaid manner within 12 calendar months from the date of *our* disclaimer, *your* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

5. Right of Third Parties

Other than the policyholder or *you* or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

6. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this policy shall invalidate all claims hereunder.

7. Governing Law and Jurisdiction

The policy shall be governed by and interpreted in accordance with the laws and regulations of Hong Kong. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts.

8. Clerical Error

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

9. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the policyholder or *you* from time to time and available at this website: www.zurich.com.hk/en/services/privacy the policyholder shall, and shall procure all other *insured person* covered under the policy to, authorize *us* to use and transfer data (within or outside Hong Kong), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of Hong Kong, for the obligatory purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by the policyholder or *you* to *us*, the policyholder and *you* warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to *us*,

enabling *us* to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

10. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to *you* upon *your* request. *We* or any of *our* affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

11. Sanctions

Notwithstanding any other terms under this policy, *we* shall not be deemed to provide coverage or make any payments or provide any service or benefit to the policyholder or *you* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the policyholder or *you* would violate any applicable trade or economic sanctions law or regulation. The above clause shall also apply for any trade or economic sanction law or regulation that *we* deem applicable or if the policyholder or *you* or other party receiving payment, service or benefit is a sanctioned person.

There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese version, the provisions contained in the English version shall prevail.

大灣區 Go! 旅遊保險計劃

感謝「你」選擇蘇黎世保險！「你」的行程已準備就緒。出發前請注意：

- 花點時間閱讀「你」的保單，這樣「你」就可以安心出行。
- 「我們」會在「你」的保單保障期內為「你」在「大灣區」的「受保旅程」提供保障。
- 如果「你」需要修改任何資訊，例如更正名字或年齡，請立即與「我們」聯絡。
- 如果「你」投保時的其他資訊有變更，例如旅遊目的地或旅程日數，請立即告知「我們」。若保單因此更改，「你」可能需要支付額外費用。

請注意：

- 「你」的保單中有些詞彙有特別的含義，「你」可以在「詞彙的定義」部分找到這些詞彙。這些詞彙在出現時會用加上引號。
- 保單是「你」與「我們」之間的法律合同。只要「你」支付保費並遵守保單中的條款和細則，「你」將受到保障。
- 請務必查看「保障表」，以了解每個保障範圍的保障金額和限額。這些細節取決於「你」所購買的「計劃級別」，並顯示在你的「附表」上。

遇到緊急情況時該怎麼做：

- 如果遇到醫療緊急情況或需要其他轉介服務，請撥打香港蘇黎世 24 小時緊急支援熱線 +852 2903 9496。並提供「你」的姓名和「附表」上的保單號碼。經驗豐富的資深援助主任將協助「你」處理緊急情況。
- 請注意，此熱線僅用於緊急援助。如果「你」有關於保單保障或索賠的問題，請聯繫「我們」的客戶服務。

「我們」的聯絡方法

- 客戶服務查詢：enquiry@hk.zurich.com
- 查看索償項目及文件
- 經 OneZurich 客戶網上服務平台提交索償

OneZurich 客戶網上服務平台

「你」可以使用「我們」所提供的個人化客戶網上服務平台 OneZurich 查閱和編輯「你」的保單資訊、更新個人資料，以及查看「你」的索賠紀錄和狀態。

以下是「你」的大灣區 Go! 旅遊保險計劃保單內容的指引

章節	內容	頁數
「保障表」	本保單涵蓋的保障和賠償限額摘要	12
「你」的保障	「你」的保單保障詳情	13-16
詞彙的定義	本保單中具有特別含義的詞彙解釋	16-17
索償條件及支付賠償	提交索賠前需知及所需文件	17-18
保單的一般條件	重要資訊：受保資格、旅遊目的和旅遊期限等	18
保單的一般不保事項	「我們」絕不承保的事項	19
保單內的其他一般條款	「你」需要了解的其他保單詳情	20-21

「保障表」

請根據「附表」內列明「你」已選擇的「計劃級別」配對「你」保單的保障範圍及賠償限額。

節數	保障範圍		保障額 (港元)			
			多次旅遊			單次旅遊
			保單持有人 計劃	保單持有人及 一位「同行人士」計劃	保單持有人及 兩位「同行人士」計劃	保單持有人 計劃
1	饕客保障					
(a)	急性腸胃炎醫療津貼	每「受保人」	500	500	500	500
		每「受保旅程」	500	1,000	1,500	
		每保單	2,000	2,000	3,000	不適用
2	享樂保障					
(a)	於參與指定活動時「嚴重損傷」津貼	每「受保人」	3,000	3,000	3,000	3,000
		每「受保旅程」	3,000	6,000	9,000	
		每保單	6,000	6,000	9,000	不適用
(b)	缺席活動	每門票	500	500	500	500
		每「受保旅程」 所保障的門票數量	1	2	3	1
		每保單	2,000	2,000	3,000	不適用
3	交通出行保障					
(a)	港車北上或其他交通 「意外」「嚴重損傷」 津貼	每「受保人」	3,000	3,000	3,000	3,000
		每「受保旅程」	3,000	6,000	9,000	
		每保單	6,000	6,000	9,000	不適用
(b)	於乘搭網約車和的士 「意外」「損傷」津貼	每「受保人」	300	300	300	300
		每「受保旅程」	300	600	900	
		每保單	1,200	1,200	1,800	不適用
(c)	高鐵延誤津貼	首滿3小時 每「受保人」	350	350	350	350
		每「受保旅程」				
		之後每滿6小時 每「受保人」	300	300	300	300
每「受保旅程」						
每保單	950	1,900	2,850	950		
4	「你」的應急支援					
(a)	遺失旅遊證件	每「受保人」	1,000	1,000	1,000	1,000
		每「受保旅程」	1,000	2,000	3,000	
		每保單	2,000	4,000	6,000	不適用
(b)	緊急支援服務	每「受保人」	適用	適用	適用	適用

「你」的保障

查看「你」的「附表」中的「保障表」，以了解每個保單部分的保障內容和限額。

第 1 節 – 饕客保障

(a) 急性腸胃炎醫療津貼

「我們」將提供現金津貼如果「你」：

- 在「受保旅程」期間因食用或飲用受污染的食物或飲品而患上急性腸胃炎。
- 需要在「大灣區」「住院」或接受緊急門診治療。
- 需要在返回香港後一天內「住院」或求診。

提交索償時需注意：

- 如果在「大灣區」接受治療：提供「醫院」證明，治療日期、原因和診斷。
- 如果在香港接受治療：提供「醫院」或「醫生」證明，治療日期、原因和診斷。
- 「我們」可能會要求「你」提供旅行記錄，例如車票，以證明「你」曾在「大灣區」。請保留這些文件以便查證。

第 2 節 – 享樂保障

(a) 於參與指定活動時「嚴重損傷」津貼

如果「你」因參加以下活動而「損傷」，並且在「大灣區」「住院」，「我們」將提供現金津貼。

涵蓋活動：

- 高卡車
- 高爾夫球
- 獨木舟
- 直立板
- 風帆
- 滑浪風帆
- 室內歷奇活動（距地面不超過十米）
- 主題公園內的遊樂設施和遊戲

提交索償時需注意：

- 提供活動票券或活動主辦方的書面證明，證明「你」參加了該活動。
- 提供「大灣區」「醫院」的證明，治療日期、原因和診斷。

(b) 缺席活動

如果「你」因以下原因無法參加在「受保旅程」中「你」已安排並至少提前一天預付的下列受保活動：

1. 在活動日期前七天內「嚴重損傷」或「嚴重疾病」；或
2. 活動當天遇到颱風，暴雨或自然災害。

「我們」將賠償經由以下平台所購買的預付票費：

1. 官方售票處；或
2. 授權經銷商；或
3. 主題公園或音樂會的官方網站。

涵蓋活動：

- 會議
- 展覽
- 演唱會
- 音樂節
- 體育賽事
- 主題公園
- 本地旅遊團

申請索償時需注意：

- 提供來自上述售票平台的收據，收據上需顯示有活動名稱、費用和購票日期。「我們」僅能賠償來自以上提及的平台的票券索償。
- 票券上應顯示以上涵蓋活動的日期。「我們」不會賠償沒有具體的活動日期的票券。
- 如果「你」因「嚴重損傷」或「嚴重疾病」缺席活動，請提供「醫院」證明，「住院」日期和入院原因，包括診斷。

第3節 – 交通出行保障

(a) 港車北上或其他交通「意外」「嚴重損傷」津貼

如果「你」因以下「意外」受「損傷」，並且在「大灣區」「住院」，或從「大灣區」返回香港後一天內於「醫院」「住院」治療，「我們」將提供現金津貼：

- 在「受保旅程」期間駕駛或乘坐「港車北上」車輛時發生交通「意外」。
- 在「大灣區」成為交通「意外」的無辜受害者。

申請索償時需注意：

- 提供警方報告，「意外」日期和詳細情況。
- 提供「醫院」證明，「住院」日期和「損傷」原因。
- 對於同一交通「意外」，「我們」僅賠償第三部分(a)或第三部分(b)。

(b) 於乘搭網約車和的士「意外」「損傷」津貼

如果「你」在「大灣區」的「受保旅程」期間乘坐經當地政府註冊和許可的網約車和的士時發生交通「意外」受「損傷」，「我們」將提供現金津貼。

申請索償時需注意：

- 提供警方報告，「意外」日期和詳細情況。
- 對於同一交通「意外」，「我們」僅賠償第三部分(a)或第三部分(b)。

(c) 高鐵延誤津貼

如果「你」在香港所乘坐的高速鐵路（高鐵）在預定出發時間因以下原因延誤，「我們」將提供現金津貼：

- 「恐怖活動」
- 暴動或內亂
- 罷工或其他工業行動
- 颱風，暴雨或自然災害
- 劫持

- 高鐵的機械及/或電路故障

申請索償時需注意：

- 提供有顯示「你」的姓名、列車編號、日期和原定出發時間的票券複印件或圖像，和以下其中一項文件：
 - i. 提供服務供應商的信件，解釋延誤原因和延誤時間，或
 - ii. 提供顯示列車編號和新出發時間的出發牌或月台顯示屏的照片。

第 4 節 – 「你」的應急支援

(a) 遺失旅行證件

如果「你」在「受保旅程」期間遺失了旅行證件，並需要滯留以補領或獲取臨時回程旅行證件，「我們」將賠償以下費用：

- 在「受保旅程」中，「你」的旅行證件因「意外」遺失或被盜而引致的補領費用。
- 在「大灣區」合理和必要的額外住宿費用。

旅行證件包括：

- 香港身份證
- 港澳居民往來內地通行證
- 回港證（16 歲以下兒童）

申請索償時需注意：

- 提供在發現遺失後 24 小時內的警方報告。
- 附上補領旅行證件的收據。
- 附上額外住宿費用的收據。
- 注意：「我們」不承擔因未按時補領證件而產生的罰款。

(b) 緊急支援服務

如果「你」在「受保旅程」期間遇到「損傷」或感染「疾病」，蘇黎世緊急支援將安排以下保障及支付有關所需費用。

所有服務必須由蘇黎世緊急支援根據醫療需要作出最終決定，及預先得到蘇黎世緊急支援以書面同意。

蘇黎世緊急支援是由「我們」選定的服務供應商。

i. 入院保證金

如果「你」在「受保旅程」期間需要緊急入院，「我們」將協助「你」在「大灣區」的「醫院」入院治療。「我們」還可以協助「你」暫代繳付「住院」期間的保證按金，最高達 15,000 港元。該按金由「你」自行承擔，並且「你」需要全額退還給「我們」。

ii. 緊急醫療運送

如果「你」在「受保旅程」期間因「損傷」或感染「疾病」需「住院」，「我們」可以安排運送、醫療服務和所需的醫療用品，將「你」送往「我們」指定提供適當護理的「醫院」。

當「你」的身體健康狀況適合，「我們」亦會安排將「你」送回香港。

iii. 遺體運返

如果「你」在「受保旅程」期間死亡，「我們」將安排並承擔遺體運送回香港的費用，或在「你」死亡地點的當地安葬費用。

iv. 24 小時電話熱線和轉介服務

「你」可以撥打蘇黎世緊急支援熱線，獲取出發前資訊、使領館轉介、醫療服務提供者轉介、律師或翻譯的轉介，或在丟失旅行證件或行李時的建議。

注意：

1. 如果「你」身處戰區或政治不穩定的地區，「我們」將不能提供服務。
2. 「我們」不承擔未經蘇黎世緊急支援安排的服務或費用。唯一例外是如果「你」在偏遠地區，蘇黎世緊急支援無法聯繫，並且延遲醫療撤離可能危及生命。在這種情況下，蘇黎世緊急支援將承擔由「你」安排的合理醫療撤離費用。

詞彙的定義

本保險單內加上引號的詞彙其釋義於下。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「你」蒙受「損傷」之突發事件。
「成人」	任何 18 歲或以上之人仕。
「住院」	因「損傷」或「疾病」而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「你」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「同居伴侶」	一名年齡 18 歲或以上、選擇以親密和忠誠的關係與「你」共同生活的未婚成年人，與「你」同居於一起最少三年或以上並以此為長遠目標，以及能提供相關住址證明。同居伴侶並不包括室友或任何「直系親屬」。
「生效日期」	是指本保險單的申請日期。
「大灣區」	澳門、廣州、深圳、珠海、佛山、惠州、東莞、中山、江門及肇慶（不包括香港）。
「醫院」	符合下列條件的機構： <ul style="list-style-type: none">• 持牌醫院（如所在國家或司法管轄區規定領有牌照）；• 主要業務為接受患病、染恙或受傷人士「住院」及提供醫療護理服務；• 駐有註冊護士或合格護士每天24小時提供看護服務；• 一名或以上持牌「醫生」時刻駐院；• 提供有組織的設施為「住院」病人進行醫學診斷及大型外科手術；及• 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「你」於「受保旅程」中感染或開始患上的疾病或病症，以致構成本保險單所承保的損失。
「直系親屬」	「你」的配偶、父母、配偶父母、祖父母、配偶的祖父母、子女、兄弟姐妹、孫兒女或合法監護人。
「損傷」	「你」純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保旅程」	於多次旅遊計劃中，是指每次由「你」離開香港入境事務處 / 櫃檯開始於「大灣區」內的旅行期間，直至(i)「你」返回香港境內抵達香港入境事務處 / 櫃檯或(ii)每次旅程由香港出發日起計七天為止的一段期間，二者以較先為準。 於單次旅遊計劃中，是指「你」離開香港入境事務處 / 櫃檯開始「大灣區」內的旅行期間，直至「你」(i)於列明於「附表」內之日期返回香港或(ii)返回香港境內抵達香港入境事務處 / 櫃檯為止，二者以較先為準。
「受保人」或「你」	「附表」註明為保單持有人及於「受保旅程」中的「同行人士」。
「醫生」	擁有西方醫藥學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，但醫生不包括「你」或「直系親屬」或「同居伴侶」。
「大流行病」	<ul style="list-style-type: none">• 當一種具有傳播性的疾病於全球數個國家內盛行及在有關當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或• 被世界衛生組織宣佈為大流行病的疾病。
「投保前已存在的傷疾」	指「你」、「直系親屬」、「同居伴侶」或「同行人士」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。
「有關文件」	包括「附表」、申請書、「保障表」、聲明、附加保障、批單、附件及修訂本（不論以口述或以書面或數碼形式）。
「附表」	隨附本保險單名為附表或“Schedule”並構成保單一部份之「附表」。

「嚴重損傷」或 「嚴重疾病」	需經由「醫生」治療的「損傷」或「疾病」，並經「醫生」證實「你」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「你」或「同行人士」因「損傷」或「疾病」而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」或「同居伴侶」，是指「直系親屬」或「同居伴侶」的「損傷」或「疾病」，經「醫生」證明他們會有生命危險及必須於「醫院」「住院」，以致「受保人」需要停止或取消原定「受保旅程」。
「保障表」	隨附本保險單名為保障表或“Table of Benefits”並構成保單一部份之保障表，當中列明各保險計劃級別中不同保障的「最高賠償額」。
「恐怖活動」	任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面（不論曾正式宣戰與否）、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。
「同行人士」	與「你」一同報名參加或預訂旅遊行程的人士，於整個「受保旅程」一直與「你」同行，而非導遊或團友。「同行人士」的受保數目請參閱「附表」內列明所選擇的「計劃級別」。
「戰爭」	兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(i)宣布終止和平關係；及(ii)陷入武裝敵對局面。
「我們」	蘇黎世保險有限公司。

索償條件及支付賠償

1. 申請資格及索償期限

- (a) 當發生任何會向本保單索償的事故，保單持有人必須盡快於事件發生後及不多於「你」「受保旅程」完結後 30 日內（或「附表」內的回程日期，以較先者為準）填妥及提交「我們」的賠償表格，並連同所有已獲得的證明文件通知「我們」（或透過「我們」的 OneZurich 網上客戶服務平台提交）。
- (b) 所有損失證明文件需於「我們」收到賠償申報表後 180 日內呈交給「我們」。
- (c) 「我們」不會處理或支付任何在「你」「受保旅程」完結後 12 個月後（或「附表」內的回程日期，以較先者為準）方提出之索償。
- (d) 所有索償必須由保單持有人提交。

2. 合理地謹慎

「我們」要求「你」必須採取合理的謹慎措施以避免或防止「疾病」或「損傷」，及避免或防止所有受保於本保單的物品的損失或遺失，被盜取或損壞。如沒有採取合理的謹慎措施以避免或防止「疾病」或「損傷」，損失或遺失，被盜取或損壞可導致賠金額被扣減或不獲賠償。

3. 於申請本保單及索償時「你」的責任

於申請本保單，「你」必須誠實及真誠地投保及不可作出任何虛假陳述，「你」亦必須如實地申報任何「投保前已存在之傷疾」。

於索償時，「你」必須負責協助「我們」並以誠實及真誠的態度與「我們」合作處理或調查「你」的索償。

若「你」或任何代表「你」之人士在索償時作出任何與事實不符、誇大事件、欺騙及不誠意的申報，或使用任何虛假、誇大事件、欺騙及不誠意的方法索取賠償，「我們」概不就任何索償進行理賠責任，本保單規定之所有保障亦即時停止生效。

「我們」亦不會就已付保費作出任何退款。如「我們」已支付本任何保障賠償，「你」必須於收到「我們」發出之還款通知書後七日內退還有關之保障賠償予「我們」。

4. 證明文件的費用

「你」需負責所有「我們」要求的證明文件的費用，例如報案紙、收據、死亡證、醫療證明及/或報告、或任何「我們」所需之證據，須依據「我們」要求之形式及性質提交。

5. 以港幣賠償

本保單之所有索償將以港元支付及將在收到所有「我們」承認之必須證明後支付予「你」。如「你」「意外」死亡，「我們」會將所有尚未支付之賠償額支付予「你」的遺產承繼人。如「你」是 17 歲或以下，賠償會支付予「你」的父母或保單投保人。

第 4 節(b)(ii) - 緊急醫療運送及第 4 節(b)(iii) - 遺體運返之保障則直接付予服務提供者。

6. 旅遊證件遺失或被盜取

「你」必須在發現「你」的旅遊證件遺失或被盜取後 24 小時內向當地警方報告。所有旅遊證件遺失或被盜取的索償必須提供由當地警方發出的書面報告，否則，有關的遺失會不獲賠償。

7. 身體檢查

「我們」有權在索償申請進行期間委派獨立的醫務人員替「你」進行驗身。如「你」不幸死亡，而「我們」並沒有足夠的證明或文件處理有關索償，「我們」有權在法律容許及充份的通知情況下要求進行驗屍。有關費用由「我們」負責，「我們」亦擁有該等調查結果之所有權。

8. 已獲得第三者或其他保險保單保障或支付的費用

(a) 如「你」的索償、費用、損失或責任已獲另一間保險公司的保單賠償，「我們」便不會作賠償或與該保單分擔賠償。

如「你」可從第三方例如旅遊承辦商或售票平台取回第 2 節(b)缺席活動和第 4 節(a)遺失旅遊證件的費用，「我們」則根據保險單條款負責賠償剩餘未能取回的費用。

(b) 如「你」為同一「受保旅程」購買多於一份由「我們」或「我們」之附屬公司承保的旅遊保險保單，及於同一事故索償相同之保障，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。

9. 索償時需提交的證明文件

請瀏覽「我們」的「e 索償」平台了解及查看「你」於索償時需提交的證明文件。

10. 追溯第 4 節(b)(i) 入院保證金

「我們」將在「你」出院時或返回香港時，開始向「你」追回「住院」期間產生的所有費用。

保單的一般條件

1. 「受保旅程」的目的

(a) 於申請本保單時，「你」的身體健康狀況必須適合旅遊；否則「我們」有權拒絕履行「我們」於本保單下的任何責任。任何「受保旅程」目的為以接受醫療或手術治療，或「你」的身體健康狀況不適合旅遊，或有違「醫生」之勸喻出外旅遊，均不會獲得保單內任何保障或賠償。

(b) 本保險只適用於常規的假期旅遊。

(c) 一般遊客會參與的歷奇活動亦可受保，但該活動必須：

- 沒有限制公眾使用，及
- 具有參與者需遵守的安全措施和安全指南，及
- 得到當地有關政府授權，及
- 並非於“保單的一般不保事項”第2點列明的不受保活動。

2. 各旅遊種類的保障期及條款

(a) 多次旅遊計劃：所有旅程均需由香港啟程及返回香港，而每次「受保旅程」的期限最長七天。

(b) 單次旅遊計劃：所有旅程均需由香港啟程及返回香港，而「受保旅程」的期限最長十天。

(c) 保險單一經簽發，恕不退還任何保費。

3. 持有份旅遊保險

如「你」為同一「受保旅程」購買多於一份由「我們」或「我們」之附屬公司承保的旅遊保險，及於同一事故索償相同之保障，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。

4. 年齡限制

此旅遊保險計劃適用於任何年齡的「受保人」，而保單持有人必須為18歲或以上。

5. 保險責任延續條款（只適用於多次旅遊計劃）

若「受保旅程」的完成日期在保障期之後，「我們」將按照本保單的相同保險條款，為在保障期內出發的「受保旅程」提供保障，直至該「受保旅程」完成，或最多至保障期結束後第六天，以較早者為準。

保單的一般不保事項

以下的不保事項適用於整份保單，「我們」不會賠償任何直接或間接因以下事故引致的索償、費用或損失或責任。

1. 已知事項及狀況

- (a) 本保單不會保障於「生效日期」前已發生或已宣布會發生而可能導致「你」的原定旅程延遲、取消或受到阻礙的任何情況；
- 已宣布會發生的例子：香港天文台已正式懸掛 1 號風球戒備信號
 - 另一個已宣布會發生的例子：某「公共交通工具」的工會已宣布工業行動或罷工
 - 已發生的例子：某地方每個週末都會有民眾示威遊行，但這些示威遊行經常性地會演變為騷亂或暴亂
- (b) 任何「投保前已存在的傷疾」。

2. 不受保活動

除非已列明於隨保單附帶的「保障表」或批單內為受保活動，否則本保單決不承保因以下活動所引致的任何損失：

- (a) 任何空中活動，除非當時「你」：
- 是以付費乘客身份在持牌航空公司航機或包機上，或
 - 所參與之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權。
- (b) 以乘客或司機身份參與任何形式的賽車，或體育比賽，或參加職業體育活動，或「你」參與可以賺取收入或報酬的活動；
- (c) 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- (d) 探險、跋涉、附有裝備之登山運動或類似旅程；需要高度專業技術、或使用極度體力、或於極端環境下進行、或需使用特別器材或工具的活動；
- (e) 馬拉松或運動訓練或課程或任何以騎踏單車為主要交通工具的「受保旅程」；
- (f) 「你」的任何違法或非法行為。

3. 非經濟損失

包括「你」未能享用某些東西或事件，或以獎賞計劃換取的費用（例如飛行里數或會員積分計劃），除非「你」能證明特定的金錢支出。

4. 其他不保事項或條款

- (a) 任何持有中華人民共和國護照及以此往返「中國」之「受保人」，除非「受保人」同時擁有由其他海外國家政府（「中國」除外）所簽發的法定文件證明為該地合法居民，則本項不適用。
- (b) 因自殺或蓄意自我傷害、神經錯亂、心智或精神不正常、受到酒精或藥物影響（除非由合格「醫生」處方）、酗酒、濫用藥物或吸毒引致的損失。
- (c) 任何與懷孕、分娩、性病及HIV（人類免疫力缺乏症病毒）引致的狀況及有關之併發症；或與先天及遺傳性「疾病」有關。
- (d) 任何直接或間接因「大流行病」、「戰爭」、侵略、外敵行動、敵對局面（不論曾正式「戰爭」與否）、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件、或因政府意圖阻礙、反對或防禦此等動亂（包括「恐怖活動」）所引起的損失；任何類型之核子技術。
- (e) 任何因政府法例及規條限制引致的損失。
- (f) 因政府或授權的行政機構發出的出入境限制或隔離限制，或全國封鎖，導致「你」不能旅遊。
- (g) 因「你」的居住地點或「你」旅遊目的地的政府或授權的行政機構向「你」發出強制隔離或隔離令，導致「你」不能旅遊或「你」拒絕旅遊，或任何因此而引致的損失。
- (h) 「你」未能提供「公共交通工具」或相關政府機構要求的重要及有效的旅遊文件如疫苗接種紀錄、醫療測試結果 / 證書。

保單內的其他基本條款

1. 整體協議

本保險單包括「附表」、申請書、聲明、附加保障、批單、附件及修訂本（不論以口述，或書面形式或網上提交形式），乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保險單如有任何修改，必須獲得「我們」有關的負責人批准並簽發批單作實，方始生效。為避免爭議，上述的「有關文件」亦會組成續保合約的部份，除非收到「你」在續約時的通知，所有資料會於續保時被視為真確及有效。

2. 法律訴訟

當索償證明文件依據本保單規定送交「我們」後，60日內不得向本保單進行法律訴訟以求賠償。此外，「你」亦不得在「我們」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

3. 代位權

「我們」有權自費以保單持有人或「你」名義對任何有可能導致本保單索償的承保事件的第三者進行追討，「你」需同意執行並允許「我們」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。

4. 替代性爭議解決方案

議當時所適用之有關實務指示，真誠進行調解。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為香港法律，而仲裁地應為香港。仲裁員人數為一名，而仲裁程序應以英語進行。現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「我們」否認或否決「你」追索本保單之任何責任，而並未能於「我們」所發出之通知12個月內按以上規定展開仲裁，「你」的賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

5. 第三者權利

除「你」或「受保人」或本保單以明示方式指明以外，任何人士如非本保單之一方並沒有權利執行或享有本保單條款的保障。任何有關合約第三者權益之法例將不適用於本保單。不論本保單任何條款所列，任何保單變更（包括任何解除責任或責任妥協）或終止均不須第三者同意。

6. 遵從基本條款

如「你」違反本保險單任何條款，所有就本保險單提出的索償均告無效。

7. 管轄法律及司法裁判權

本保單受香港法律管轄及按其詮釋。而受本保單中之替代性爭議解決方案條文所限下，爭議各方同意受香港法院的專有司法裁判權。

8. 筆誤

「我們」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

9. 個人資料收集目的

「我們」將根據本公司不時通知保單持有人及「你」的私隱政策使用所有已收集及持有的個人資料，「你」亦可透過此網址查閱有關私隱政策：www.zurich.com.hk/zh-hk/services/privacy。

「你」會，及會促使保單內其他受保人士，授權「我們」根據「我們」於不時適用之私隱政策所詳列的強制性用途，使用及轉發（至香港境內或境外）包括屬敏感性如香港法例第486章《個人資料（私隱）條例》中所定義之個人資料。

如保單持有人或「你」向「我們」提供任何第三者資料，保單持有人及「你」必須保證於提供此等個人資料予「我們」前已獲得有關資料當事人之正式同意，使「我們」可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。

10. 蘇黎世緊急支援服務

受委任提供服務之蘇黎世緊急支援機構乃是一間獨立服務供應商，在「你」要求下為「你」提供服務。「我們」、「我們」的附屬機構、代理或旗下的員工不會就蘇黎世緊急支援的有關服務供應商、該機構之員工、代理或代表的任何行為、違責、疏忽錯誤或遺漏負責。

11. 制裁

若本保單提供的保險、款項、服務、保障及/或保單持有人或「你」的任何業務或活動會違反任何適用的貿易或經濟制裁法律或監管要求，不論本保單任何其他條款所列，保險公司則不得被視為向任何保單持有人或「你」或其他一方提供任何保險或將向保單持有人或「你」或任何其他一方支付任何款項或提供任何服務或保障。以上條文亦適用於任何被保險公

司視為適用的貿易或經濟制裁法律 或監管要求，或若保單持有人或「你」或其他接受款項、服務或保障的一方是受制裁人士。

本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）
香港港島東華蘭路 18 號港島東中心 25-26 樓

GBT-002-10-2024



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