Zurich Business Travel Insurance Plan



We know that as employers, business is about sending the right people to capture the best opportunities available round the world. With **Zurich Business Travel Insurance Plan**, we provide business trip protections for your employees from a variety of unexpected events—from loss of mobile phones and laptop computers to emergency medical treatment expenses. Enroll now to make sure your company explores the most out of every insured business journey.

Eligibility

- Registered Hong Kong company
- All insured employees must be the full-time employees of the applicant under Hong Kong employment contract
- Minimum of three full-time employees
- Acceptance age between 17 and 75 years

Unique features

- Pre-existing conditions can be covered if the person has been insured for more than six consecutive months[1]
- Covers emergency medical treatment due to pregnancy and/or childbirth
- Lump sum baggage delay allowance
- Additional hotel cost due to involuntary journey extension

Other product highlights[2]

- No excess for all benefits
- Baggage cover includes laptop computer and mobile phone
- Coverage extended to leisure travel immediately before or after the business trip
- No COVID-19 exclusion under the Medical Expenses section
- 24-hour global emergency assistance service

Note:

1 No coverage shall be provided for any medical conditions existed (whether known or unknown to the insured person) before the coverage effective day of any insured person as stated under the "Eligible Period" on the schedule. This condition shall be waived if such insured person has been insured under the policy for more than 6 consecutive months in respect to such insured person for any insured journey commencing from the 7th month onwards.

2 The benefits shown above are for set-plan only, tailor-made coverage and premium are also available upon request to best suit your business needs.

TTT-003-03-2022E

Benefit table

Section	Benefit	Sum insured per insured person per insured journey (HKD)	
		Plan 1	Plan 2
Accident Cover			
1(a)	Personal accident (If multiple events listed in the Compensation Table are sustained from one single accident, the total compensation for such single accident is up to 150% of the Personal accident sum insured)	1,000,000 per section	500,000 per section
1(b)	Double indemnity		
1(c)	Second or third degree burns	500,000	250,000
Assistance Service			
2	Zurich Emergency Assistance Service		
2(a)	Deposit guarantee for hospital admission	39,000	
2(b)	Emergency medical evacuation or repatriation	Actual cost	
2(c)	Repatriation of mortal remains		
2(d)	Compassionate visit	One economy class return travel ticket	
2(e)	Travel and accommodation expenses	One economy class one-way travel ticket and accommodation expenses, up to 1,950 per day and up to 7,800 per accident	
2(f)	Return of unattended dependent	One economy class one-way travel ticket up to 30,000	
2(g)	24-hour telephone hotline and referral services	Available	
Medical Cover			
3	Medical expenses (accident and sickness)	1,000,000	500,000
	Including: - Emergency medical treatment during the insured journey due to pregnancy up to 10% of the sum insured		
	- Follow-up medical treatment expenses within 12 months of returning to the station location		
	- Follow-up medical treatment expenses paid to Chinese medicine practitioner or chiropractor within 12 months of returning to the Station Location with sub-limit of:	Up to 200 per day per visit, 2,000 per accident/ sickness and 4,000 per year	
	- Overseas travelling expenses for seeking medical treatment	300	300
4(a)	Overseas hospital daily cash benefit (HKD 500 per day)	10,000	5,000
4(b)	Compulsory quarantine cash allowance due to infectious disease (HKD 300 per day)	6,000	3,000
Loss of Property Cover			
5	Baggage and personal effects	20,000	10,000
	Sub-limits:		
	- Per article, set or collection	3,000	
	- Laptop computer	10,000	
	- Mobile phone	2,000	
	- Per article, set or collection of sports equipment	5,000	
6	Loss of money	6,000 (Cash limit: 3,000)	2,000 (Cash limit: 1,000)
7	Loss of travel documents	30,000	10,000
Travel Inconvenience Cover			
8(a)	Travel delay allowance (HKD 400 for each and every full six hours delay)	4,000	2,000
8(b)	Extra hotel cost due to travel delay	2,000	1,000
8(c)	Re-routing	10,000	5,000
9	Baggage delay allowance (HKD 500 for full six hours of delay)	2,000	1,000
10	Cancellation of trip	30,000 per section	10,000 per section
11	Interruption of trip		
12	Hotel cost due to involuntary journey extension	5,000	2,500
Personal Liability			
13	Personal liability	3,000,000	1,500,000
Additional Benefits			
14(a)	Replacement staff	20,000	10,000
14(b)	Missed event	10,000 per section	3,000
14(c)	Compassionate death cash		10,000 per section
14(d)	Credit card protection	20,000	
14(e)	Loss of home contents due to burglary (HKD 3,000 per article, set or collection)	10,000	
14(f)	Funeral expenses benefits	20,000	
14(g)	Scarring of the face	25,000	
14(h)	Trauma counselling benefits (HKD 1,500/visit/day)	15,000	
14(i)	Education fund	10,000 per section	
14(j)	Recruitment expenses		
14(k)	Loss of teeth (HKD 1,000/tooth)		
14(l)	Search and rescue expenses		
14(m)	Clothing and personal effects damage compensation (HKD 3,000 per article, set or collection)		
Optional Cover – MediExpress China Medical Card (Additional HKD 50/card)			
15	MediExpress China Medical Card Service	Admission to over 100 appointed hospitals in China upon presentation of the MediExpress China Medical Card	

For detailed benefits description, please refer to the policy wording: http://info.zurich.com.hk/policy/TTT-002-03-2022E.pdf

Premium table

No. of Man Trips per year	Premium (HKD)	
	Plan 1	Plan 2
20 - 50	4,850	2,350
51 - 100	10,000	4,850
101 - 150	13,800	6,800
151 - 200	19,200	9,400
201 - 300	21,500	10,500
301 - 400	27,800	13,500
401 - 500	32,000	15,500
Over 500	Please submit the enrollment form to Zurich's business representative for quotation.	

Aggregate limit table

No. of Employees	Occurrence/Conveyance/Terrorism Limit (HKD)	
	Plan 1	Plan 2
3 - 50	10,000,000	5,000,000
51 - 100	20,000,000	10,000,000
101 - 150	30,000,000	15,000,000
151 - 200	40,000,000	20,000,000
201 - 300	50,000,000	25,000,000
Over 300		

The benefits and premium above are for set-plan only, tailor-made coverage and premium are also available upon request.

Major Exclusions of this Policy

Any injury or sickness the insured person contracted prior to the insurance effective date (unless the insured person has been insured under the policy for more than six consecutive months), war, participation in illegal acts, engage in professional sports, pregnancy (except for emergency treatment covered under Section 3) or childbirth, suicide, self-inflicted injury, venereal disease, AIDS, insanity, mental disorder, any illness or injury caused by alcohol or drug abuse, air travel (except as a passenger), ionizing radiation, travel against the advice of a medical practitioner or for the purpose of obtaining medical treatment, any loss not reported to the local police or relevant organizations within 24 hours of discovery.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market[1] and ranks fifth in the city's ILAS market[2]. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

1 Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.
2 Annual statistics of the Insurance Authority on Hong Kong long term insurance business from January to December 2021, based on the number of policies and premiums of in-force business of investment-linked life insurance.

TTT-003-03-2022E

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蘇黎世商務旅遊保險計劃

我們了解，作為僱主，經營生意需要派出適當人選，到世界各地捕捉最好機遇。**蘇黎世商務旅遊保險計劃**應對多種突發事件，為您的員工提供商務旅遊保障—包括手提電腦、手提電話保障，以至緊急醫療費用。請即投保，確保公司能在每次受保商務旅程中，獲享最佳成果！



申請資格

- 香港註冊公司
- 所有受保僱員必須為投保公司在香港僱員合約下聘請的全職僱員
- x3 三名或以上全職僱員
- 17 → 75 承保年齡為17歲至75歲

獨有特點

- 如果受保人已連續受保六個月以上，可以涵蓋已有的病症[1]
- 保障因妊娠及 / 或分娩引致的緊急醫療費用
- 一筆過行李延誤津貼
- Hotel 保障因滯留行程目的地而導致的額外酒店費用

其他計劃特點[2]

- 所有保障項目均不設自負額
- 行李保障包括手提電腦及手提電話
- 保障延伸至商務旅遊前或後之消閒旅遊
- 醫療費用部分不承保事項並不包括新冠肺炎
- 24 24小時全球緊急支援服務

註：

1 計劃不承保任何受保人在承保表內「適用期」所註明的保障生效日前，已存在的任何醫療狀況（不論受保人知悉與否）。如有關受保人已受此保單保障超過連續六個月，其在第七個月往後之受保旅程則可豁免此條件。

2 上述保障只適用於固定計劃，本公司亦可應要求提供度身訂造的保障，切身附合　貴公司的業務需要。

TTT-003-03-2022C

保障表

節數	保障	每次受保旅程中每位受保人的保障額（港元）	
		計劃 1	計劃 2
意外保障			
1(a)	個人意外 （如賠償表中多個保障項目由單一意外引致，此宗意外的總賠償額最高至保障額的150%）	每節 1,000,000	每節 500,000
1(b)	雙倍賠償		
1(c)	二度或三度燒傷保障	500,000	250,000
支援服務保障			
2	蘇黎世緊急支援服務		
2(a)	入院保證金	39,000	
2(b)	緊急醫療運送	實際費用	
2(c)	遺體運返		
2(d)	近親探望	一張來回經濟客位旅行票	
2(e)	交通及住宿費用	一張單程經濟客位旅行票及住宿費用， 每宗意外最高至7,800（每日1,950）	
2(f)	隨行受養人遣送	一張單程經濟客位旅行票，最高至30,000	
2(g)	24 小時電話熱線諮詢及轉介服務	包括	
醫療保障			
3	醫療費用（意外及疾病）	1,000,000	500,000
	包括： - 在受保旅程中由妊娠而引起的緊急醫療費用，最高至保障額的10%		
	- 返回常駐工作地點後12個月內的覆診費用		
	- 返回常駐工作地點後12個月內的中醫或脊醫治療覆診費用	最高至每日每次200，每宗意外 / 疾病2,000，每年4,000	
	- 海外求診之交通費用	300	300
4(a)	海外住院現金津貼（每日500港元）	10,000	5,000
4(b)	傳染病引致的強制隔離現金津貼（每日300港元）	6,000	3,000
財物損失保障			
5	行李及個人物品	20,000	10,000
	限額：		
	- 每件、每套或每組物品	3,000	
	- 手提電腦	10,000	
	- 手提電話	2,000	
	- 每件、每套或每組運動用品	5,000	
6	遺失金錢	6,000（現金上限：3,000）	2,000（現金上限：1,000）
7	遺失旅行證件	30,000	10,000
行程受阻保障			
8(a)	旅程延誤（每滿六小時之延誤賠償400港元）	4,000	2,000
8(b)	因旅程延誤引致之額外酒店費用	2,000	1,000
8(c)	更改行程	10,000	5,000
9	行李延誤津貼（每滿六小時之延誤賠償500港元）	2,000	1,000
10	取消行程	每節 30,000	每節 10,000
11	旅程阻礙		
12	滯留行程目的地之酒店費用	5,000	2,500
個人責任保障			
13	個人責任	3,000,000	1,500,000
額外保障			
14(a)	替代僱員保障	20,000	10,000
14(b)	缺席活動保障	每節 10,000	3,000
14(c)	身故恩恤金		每節 10,000
14(d)	信用卡保障	20,000	
14(e)	家居財物盜竊保障（每件、每套或每組物品3,000港元）	10,000	
14(f)	殮葬費用保障	20,000	
14(g)	臉部疤痕保障	25,000	
14(h)	創傷輔導服務保障（每日每次1,500港元）	15,000	
14(i)	教育基金	每節 10,000	
14(j)	招聘費用		
14(k)	喪失牙齒（每隻牙齒1,000港元）		
14(l)	搜索及救援服務費用		
14(m)	衣服及個人物品損毀賠償（每件、每套或每組物品3,000港元）		
附加保障 — 醫療快線中國保證卡（每張額外50港元）			
15	醫療快線中國保證卡服務	出示醫療快線中國保證卡即可於國內超過100間 指定醫院接受治療	

如欲了解保障詳情，請參閱保單文件：http://info.zurich.com.hk/policy/TTT-002-03-2022E.pdf（只提供英文版本）

保費表

以人數計之每年旅程次數	保費（港元）	
	計劃1	計劃2
20 - 50	4,850	2,350
51 - 100	10,000	4,850
101 - 150	13,800	6,800
151 - 200	19,200	9,400
201 - 300	21,500	10,500
301 - 400	27,800	13,500
401 - 500	32,000	15,500
超過 500	請遞交投保表格予蘇黎世業務代表以取得報價。	

總限額表

僱員人數	事件 / 交通工具 / 恐怖活動限額	
	計劃1	計劃2
3 - 50	10,000,000	5,000,000
51 - 100	20,000,000	10,000,000
101 - 150	30,000,000	15,000,000
151 - 200	40,000,000	20,000,000
201 - 300	50,000,000	25,000,000
超過 300		

上述保障及保費只適用於固定計劃，度身訂造的保障及保費也可應要求提供。

主要不承保事項

受保人在保單生效前已存在之損傷或疾病（除非受保人已受此保單保障超過連續六個月）、戰爭、參與一切違法行為、參與職業運動、懷孕（受保於第3節的緊急治療費用除外）或分娩、自殺、自我傷害、性病、愛滋病、神經失常、精神病、酗酒及濫用藥物導致的傷病、空中旅遊（以乘客身份例外）、核能輻射、有違醫生勸喻以及純粹以治療為目的之行程、未有在24小時內向當地警局或有關機構報告的任何損失。

關於蘇黎世保險

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一[1]及於投連險業務排名為香港第5位[2]。
請瀏覽www.zurich.com.hk了解有關蘇黎世保險（香港）的更多資訊。

[1] 保險業監管局2021年1月至12月香港一般保險業務的年度統計數字，以毛保費計算。
[2] 保險業監管局2021年1月至12月香港長期保險業務的年度統計數字，以投資相連壽險業務的有效直接業務保單數目及保費計算。

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

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TTT-003-03-2022C