

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



With a minimum of 3 full-time employees



All insured employees must be the full-time employees of the applicant under Hong Kong employment contract



Acceptance age limit is between 17 and 75 years

Unique features



Pre-existing conditions can be covered¹



Baggage delay allowance in place of reimbursement on emergency purchase of essential clothing or toiletries



Covers emergency medical treatment due to pregnancy and/or childbirth



Additional hotel cost due to involuntary journey extension

Other product highlights



No excess for all benefits



Coverage extended to leisure travel immediately before or after the business trip



Baggage cover includes laptop computer and mobile phone



24-hour global emergency assistance service

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		

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.

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 each Section	500,000 per each 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) 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: - Overseas travelling expenses for seeking medical treatment	1,000,000	500,000
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 Sub-limits: - Per article, set or collection - Laptop computer - Mobile phone - Per article, set or collection of sports equipment	20,000	10,000
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 6 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 6 hours of delay)	2,000	1,000
10	Cancellation of trip		
11	Interruption of trip	30,000 per each Section	10,000 per each Section
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		3,000
14(c)	Compassionate death cash	10,000 per each 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	10,000 per each Section
14(f)	Funeral expenses benefits	20,000	
14(g)	Scarring of the face	25,000	25,000
14(h)	Trauma counselling benefits (HKD 1,500/visit/day)	15,000	15,000
14(i)	Education fund		
14(j)	Recruitment expenses		
14(k)	Loss of teeth (HKD 1,000/tooth)	10,000 per each Section	10,000 per each Section
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-002-12-2017E.pdf>

Major Exclusions of this Policy

Any injury or sickness contracted prior to the insurance effective date, war, participation in illegal acts, engage in professional sports, pregnancy 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, etc.

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