

Exclusions applicable to Section 6.2 - Satellite phone on cruise ship

This section does not cover:

1. for failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by the insured person;
2. for failure to obtain and provide a written report from the qualified medical practitioner certifying the injury or illness suffered by the insured person or travel companion whilst on board the cruise.

Exclusion applicable to Section 6.3 - Damage of evening wear for formal dinner on cruise ship

This section does not cover any damages which result from the use of self-service laundry on the cruise ship; or failure to follow the care symbols on the evening wear.

Exclusions applicable to Section 6.4 - Involuntary journey extension

This section does not cover:

1. any loss arising from any circumstances if the insured person refuses to take the first available alternative transportation offered by the original public common carrier;
2. any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise company, public common carrier and/or other provider of any service forming part of the scheduled itinerary;
3. any expenses incurred by the insured person for his/her pet to extend its stay in the pet hotel in Hong Kong during the insured person's involuntary journey extension if the pet does not reside in the pet hotel during the entire insured journey;
4. any expenses other than accommodation expenses incurred by the insured person for his/her pet to extend its stay in the pet hotel in Hong Kong during the insured person's involuntary journey extension; or
5. any expense incurred by the insured person as a result of his/her involuntary journey extension if the insured person's private vehicle is not parked in the car parks of Hong Kong International Airport for the entire insured journey.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

Zurich CruisePlus Insurance Plan

We go the extra mile to offer you a hassle free cruise holiday



About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com.

* Source: Insurance Authority, based on gross premiums, 2016.

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Boarding a cruise is the beginning of all sort of different experiences, enjoying sea breeze at exotic destinations, the shows on board and dinner with the Captain, this could be the most unforgettable vacation once in your life time.

To assure that you and your family members or friends will enjoy a hassle free cruise vacation, we have gone an extra mile to tailor made a comprehensive cruise vacation insurance plan - Zurich CruisePlus Insurance Plan.

- Personal accident coverage up to HKD 2 million, including accidents due to sinkage of cruise or kidnap by pirates during the voyage
- Benefit payable up to HKD 100,000 for cruise cancellation or curtailment
- Wide coverage of 18 types of personal accident compensation

Other special features of the plan

- Cruise interruption cover including allowance for shore excursion cancellation/curtailment or allowance for missed connection to cruise ship due to travel delay
- Cover for extra travel expenses in order to rejoin the cruise and/or accommodation expenses due to loss of travel document during shore excursion or missed boarding on ports of call during voyage
- Baggage allowance due to sinkage of cruise ship
- Zurich Personal Care Cover including the satellite phone call expenses on cruise ship, extra hotel cost due to involuntary journey extension, pet care cover and park and fly cover
- Cover for cruise cancellation due to travel delay
- Trip cancellation protection up to 180 days before departure, more likely to protect you even if you have made "Early bird" booking

Other plan highlights

- No excess on all benefits
- Open to applications of all ages, no age limit¹ for enrollment
- Two different plan levels to suit your travel needs
- Comprehensive medical coverage including trauma counseling expenses
- 24-hour global emergency assistance service including emergency medical evacuation and hospital admission deposit guarantee
- 100% protection² for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.

¹ Certain age groups are subject to additional terms and conditions

² Subject to the maximum benefit limit as stated in the Table of Benefits and general exclusions and conditions

Table of Benefits

Section	Coverage	Maximum Benefits Per Insured Person Per Insured Journey (HKD)	
		Elite Plan	Royal Plan
Section 1 – Personal Accident (The insured person can only make a claim under Section 1.1, 1.2 or 1.3 in respect of the same accident.)			
1.1	Accident due to Sinkage of Cruise Ship or Kidnap by Pirates during Voyage Extra Indemnity for Disappearance Pays extra indemnity to the estate of the insured person if the body of the insured person has not been found within one year.	1,500,000 100,000	2,000,000 200,000
1.2	Accident on Public Common Carrier or during Robbery	1,000,000	1,500,000
1.3	Other Accidents	500,000	1,000,000
1.4	Burns Cover Pays the specified percentage of maximum benefits to the insured person if he/she suffers from third degree burns resulting from accident during the insured journey.	200,000	400,000
Section 2 – Medical Cover			
2.1	Medical Expenses Reimburses the actual medically necessary expenses to the insured person. Follow-up Medical Expenses Follow-up medical expenses incurred within three months after the insured person's return to Hong Kong, including Chinese medicine, bone-setting and acupuncture treatment up to HKD200 per day per visit and up to HKD5,000 in aggregate. • Sub-limit for follow-up medical expenses due to injury – 100% • Sub-limit for follow-up medical expenses due to sickness – 10% Overseas Travelling Expenses for Seeking Medical Treatment	500,000	1,200,000
2.2	Overseas Hospital Daily Cash Benefit	1,000	2,000
	Quarantine Cash allowance due to Infectious Disease	2,500 (250 per day)	5,000 (500 per day)
2.3	Follow-up Hospital Daily Cash Benefit	2,500 (250 per day)	5,000 (500 per day)
2.4	Trauma Counseling Expenses	5,000	10,000
Section 3 – Emergency Assistance			
3.1	Compassionate Visit	One Economy Class round trip travel fare	
3.2	Emergency Medical Evacuation	Actual Cost	
3.3	Repatriation of Mortal Remains	Actual Cost	
3.4	Return of Unattended Children	One Economy Class one way travel fare	
3.5	Deposit Guarantee for Hospital Admission	78,000	
3.6	Additional Accommodation Expenses	7,800	
3.7	24-hour Telephone Hotline and Referral Services	Included	
Section 4 – Personal Effects and Liability			
4.1	Baggage and Personal Effects Covers the accidental loss of or damage to baggage or personal belongings including camera equipments and lap-top computer during the insured journey. • Sub-limit per article, pair, set or collection • Sub-limit per lap-top computer • An aggregate maximum limit of all cameras and camcorders and their related accessories and equipment	30,000	50,000
4.2	Baggage Allowance due to Sinkage of Cruise Ship Pays a lump sum allowance if the insured person has permanently lost his/her personal baggage due to sinkage of the cruise ship during the voyage.	1,500	3,000
4.3	Loss of Personal Money Covers any accidental loss of cash, cheques and traveller's cheques during the insured journey due to robbery, burglary or theft.	2,000	3,000
4.4	Loss of Travel Documents 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. Cruise Rejoining Expenses due to Loss of Travel Document during Shore Excursion • Accommodation Expenses (up to 5 days) • Travel Expenses	10,000	20,000
4.5	Unauthorized Use of Lost Credit Card	5,000	10,000
4.6	Personal Liability	1,000,000	2,000,000
Section 5 – Travel Inconvenience Cover			
5.1	Travel Delay Cover Covers part (a) to (c) which arises as a direct result of 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. (a) Travel delay (HKD300 for each and every 6 hours of delay) (b) Extra Hotel Cost due to Travel Delay (c) Extra Re-routing cost due to Travel Delay and Missed Connection to Cruise Ship	2,000 2,000 10,000	3,000 3,000 20,000

Section	Coverage	Maximum Benefits Per Insured Person Per Insured Journey (HKD)	
		Elite Plan	Royal Plan
	(d) Cruise Cancellation due to Travel Delay Reimburses the forfeited fees which are irrecoverable from any other sources if the public common carrier which the insured person has arranged for traveling to the cruise ship is delayed in excess of 10 hours from the scheduled arrival time specified in the itinerary due to adverse weather conditions, natural disaster, terrorism or strike or other industrial action by the employees of the public common carrier, as a direct result of which the insured person fails to board the scheduled cruise ship and cancel the cruise, provided that the cruise ship is located overseas at the relevant time.	30,000	100,000
5.2	Baggage Delay Cover		
	(a) Baggage Delay Allowance Pays a lump sum allowance if the insured person's checked-in baggage is delayed for over six hours after his/her arrival at the scheduled destination abroad.	1,000	2,000
	(b) Additional Allowance for Baggage Delay after Boarding the Cruise Ship Additional lump sum allowance if the insured person's checked-in baggage is delayed by his/her connecting public common carrier to the scheduled cruise ship, and the baggage is not delivered over 24 hours after he/she has boarded the cruise ship.	500	1,000
5.3	Cancellation of Trip Pays the unused and non-refundable charges including cruise, air tickets and accommodation in the event of cancellation of the insured journey due to: <ul style="list-style-type: none"> death, serious physical injury or serious illness of the insured person, immediate family members or travel companion within 180 days before departure; the insured person's attendance being required in court as a witness or for jury service; the insured person being in compulsory quarantine arising within one week before the departure date; unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destinations arising within one week before the departure date. 	30,000	100,000
5.4	Curtailement of Trip Compensates the unused and nonrefundable charges for cruise, air tickets and accommodation, or the additional travel and accommodation expenses in the event of curtailment of the insured journey due to: <ul style="list-style-type: none"> death, serious physical injury or serious illness of the insured person, immediate family members or travel companion; fire, flood or burglary at the principle home of the insured person; unexpected outbreak of strike, riot, civil commotion, terrorism, infectious diseases, adverse weather conditions or natural disaster at the planned destinations. 	30,000	100,000
5.5	Cruise Tour Interruption Cover		
	(a) Allowance for Missed Connection to Cruise Ship due to Travel Delay Allowance up to three days for missed connection to cruise ship due to travel delay for more than six hours, as a result of which the insured person fails to board the scheduled cruise ship.	1,500 (500 per day)	3,000 (1,000 per day)
	(b) Missed Boarding on Ports of Call during voyage Covers the additional costs of travel ticket for rejoining the cruise at the next scheduled port of call and/or accommodation expenses at the relevant port of call incurred by the insured person if the insured person fails to board the cruise ship after shore excursion due to: <ul style="list-style-type: none"> unexpected strike or other industrial action of the public common carrier on which the insured person is travelling during the shore excursion; unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions or natural disaster at the destination of the shore excursion; serious traffic accident of the public common carrier on which the insured person is travelling during the shore excursion; injury during the shore excursion which requires the insured person to be confined in the hospital at the scheduled departure time of the cruise ship at the place of loss. 	5,000	10,000
	(c) Shore Excursion Cancellation Allowance Pays a lump sum allowance for the cancellation of pre-booked and pre-paid shore excursion due to: <ul style="list-style-type: none"> death, serious physical injury or serious illness of the insured person or travel companion during voyage; unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the destinations of the excursion occur one day before the departure date of the shore excursion. 	5,000 (1,000 per excursion)	10,000 (2,000 per excursion)
	(d) Shore Excursion Curtailement Allowance Pays a lump sum allowance if the insured person has to abandon the shore excursion and return to the voyage after the excursion has begun due to: <ul style="list-style-type: none"> unexpected adverse weather conditions or natural disaster at the place of the excursion. 	500	1,000
Section 6 – Zurich Personal Care Cover			
6.1	Compassionate Death Cash	15,000	30,000
6.2	Satellite Phone on Cruise Ship Covers the satellite phone call expenses incurred by the insured person whilst on board a cruise ship after the occurrence of injury or illness which prevents him/her from continuing the insured journey.	1,500	3,000
6.3	Damage of Evening Wear for Formal Dinner on Cruise Ship Pays a lump sum allowance if the evening wear which the insured person has worn for the formal dinner on cruise ship is permanently damaged by the laundry service provided on the cruise ship.	500	500
6.4	Involuntary Journey Extension		
	(a) Hotel Cost due to Involuntary Journey Extension Reimburses the actual accommodation expenses up to five days; if the insured person needs to stay in the planned destination involuntarily due to: <ul style="list-style-type: none"> unexpected outbreak of strike, riot, civil commotion, terrorism; compulsory quarantine; adverse weather conditions or natural disaster at the planned destination which prevent the insured person to complete the insured journey within the period stated in the original official itinerary.	5,000 (1,000 per day)	10,000 (2,000 per day)
	(b) Pet Care Cover Reimburses for the actual accommodation cost incurred by the insured person for his/her pet to extend the stay in a pet hotel in Hong Kong during the insured person's involuntary journey extension up to a maximum of five days.	500 (100 per day)	750 (150 per day)
	(c) Park and Fly Cover Reimburses for the actual parking fee incurred to the insured person if his/her private vehicle is parked in the car parks of Hong Kong International Airport during his/her involuntary journey extension up to a maximum of five days.	500 (100 per day)	750 (150 per day)

Premium table

No. of Travel Days	Elite Plan		Royal Plan	
	Adult (HKD)	Child (HKD)	Adult (HKD)	Child (HKD)
1-5 days	299	150	780	390
6 – 10 days	429	215	980	490
11 – 15 days	599	300	1,280	640
16 – 20 days	699	350	1,480	740
21 – 25 days	799	400	1,680	840
26 – 30 days	929	465	1,880	940
Each additional 5 days	200	100	600	300

Remarks

- Child must be below 18 years old (as of departure date)
- The maximum insured period is 180 days
- No age limit for enrollment, however insured person who is aged above 75 or below 18 and travel alone can only select the Elite Plan.

14 Working Days Claims Settlement and eClaim service

Zurich promises to complete your claim process within 14 working days* – simply report the claim to Zurich with all required documents by eClaim, "Zurich HK" App, email or mail within 30 days after the incident. eClaim supports mobile devices and computers. Within a few clicks, users can complete an online claim application anytime, anywhere.

*Subject to typhoon season and the completeness of documents.



Notes

- Application by a group of over 30 people traveling on the same trip is subject to our prior approval.
- Loss of money or personal belongings, including travel documents and travel tickets, which are not reported to the local police or public authority within 24 hours upon discovery of loss and for which a relevant report is not obtained at the place of loss, will not be compensated.
- Cancellations or alterations to itinerary must be verified by the airline, travel agency, cruise ship management or any other relevant organizations.
- Insured person who is aged above 75 or below 18 and travel alone can only select the Elite Plan.
- For insured journey which is not departing from Hong Kong, all the words "Hong Kong" which appears in the policy (Except for the definitions of "China" and "Hong Kong" under Part 1, Section 6.4(b) and 6.4(c) under Part 2 and Part 5) shall be changed to read as "Departure Country" except for the currency, and provided that the travel arrangements must be made and paid in Hong Kong. The following benefits shall not be available unless the insured journey is departing from and returning to Hong Kong: follow-up Medical Expenses under Section 2.1 – Medical Expenses, Section 2.3 - Follow-up Hospital Daily Cash Benefit and Section 6.4 (b) – Pet Care Cover and Section 6.4(c) – Park and Fly Cover.
- The maximum insured period is 180 days.
- No extension of period of insurance is allowed once the policy has been issued.
- No refund of premium is allowed once the policy has been issued.

Major Exclusions and Special Conditions

The following highlights the major exclusions and conditions applicable to the benefits of this plan and adopt the same numbering as the Table of Benefits above. The exclusions and conditions set out below are not an exhaustive list of all applicable exclusions and conditions. Please refer to the policy document for a full list of all applicable exclusions and conditions.

Exclusions applicable to all sections

This plan does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

- Any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup.
- Any pre-existing condition, congenital and hereditary condition.
- Insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism, drug addiction or solvent abuse.
- Any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefore, venereal disease.
- Suicide or intentional self-inflicted injury.
- Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named.
- Any losses due to terrorism except for Section 1 – Personal Accident, Section 2 – Medical Cover, Section 3 – Emergency Assistance, Section 5 – Travel Inconvenience Cover and Section 6.4 – Involuntary Journey Extension as stated in the Table of Benefits.
- 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.
- Any losses arising from trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 30 meters below sea level.

Exclusion applicable to Section 1 - Personal accident

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

Special condition applicable to Section 1 - Personal accident

- Where any individual life is insured under multiple policies which contain accidental death and permanent disablement covers and are issued by Zurich and/or Zurich's related companies, the maximum liability in respect of any one individual life under all accidental death and permanent disablement covers shall not exceed HKD5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Exclusions applicable to Section 2 - Medical cover

This section does not cover:

- 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; or
- surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner.

Exclusions applicable to Section 3 - Emergency assistance

No service will be provided or paid under this section:

- 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;
- 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;
- 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.

Exclusion applicable to Section 4.1 - Baggage and personal effects

This section does not cover, among others, the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made 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), tickets or documents.

Exclusion applicable to Section 4.2 - Baggage allowance due to sinkage of cruise ship

This section does not cover any loss of property not being on the same cruise of the insured person, or souvenirs and articles mailed or shipped separately.

Exclusion applicable to Section 4.3 - Loss of personal money

This section does not cover any unexplained loss or mysterious disappearance.

Exclusion applicable to Section 4.4 - Loss of travel document and/or travel ticket

This section does not cover loss of any travel document and/or visa and/or travel ticket which is not indispensable for completing the insured journey.

Exclusion applicable to Section 4.5 - Unauthorized use of lost credit card

This section does not cover loss of credit card not immediately reported to the local branch or agent of the issuing authority.

Exclusions applicable to Section 4.6 - Personal liability

This section does not cover liability arising directly or indirectly from:

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

Exclusions applicable to Section 5.1 - Travel delay cover

This section does not cover:

- any circumstances leading to the relevant delay of the insured journey which is existing or announced before the application date of this policy.
- any loss arising from any circumstances if the insured person refuses to take the first available alternative transportation offered by the original public common carrier.

Special Conditions applicable to Section 5.1 – Travel delay cover

- The insured person may make a claim to either Section 5.1(d) or Section 5.3 but not both sections, in respect of any losses arising from the same cause.
- The insured person may make a claim pursuant to either Section 5.1(c) or 5.1(d), but not both sections, in respect of any losses arising from the same cause.
- The insured person must check-in in accordance with the original public common carrier.

Exclusions applicable to Section 5.2 - Baggage delay cover

This section does not cover:

- any baggage not being on the same public common carrier of the insured person or souvenirs and articles mailed or shipped separately;
- any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, terrorism, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade.

Special Condition applicable to Section 5.2 - Baggage delay cover

- All claims must be substantiated by written confirmation from the public common carrier on duration and the reason of such delay.

Exclusions applicable to Section 5.3 - Cancellation of trip and 5.4 – Curtailment of trip

These sections do not cover:

- any circumstances leading to the cancellation or curtailment of the insured journey which is existing or announced before the application date of this policy; or
- any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise ship company, public common carrier and/or other provider of any service forming part of the scheduled itinerary.

Exclusion applicable to Section 5.5 - Cruise tour interruption cover

This section does not cover any loss arising from any circumstances leading to the relevant delay or interruption of the insured journey or voyage or shore excursion which is existing or announced before the date the exclusion is booked and paid as shown on the confirmation issued by the travel agency, tour operator or cruise company.