

# 蘇黎世旅遊保險

## 「外遊警示」保障指引

蘇黎世致力為旅遊保險客戶提供多方面可靠的保障，讓您能放心享受優悠假期。因應香港特別行政區政府保安局（下稱香港保安局）推出的「外遊警示」制度，我們銳意提供更優質更周詳的保障。

凡投保本公司之旅遊保險計劃\*的保單均已附加「外遊警示」保障。如於受保旅程內的旅程目的地於旅程出發前一星期內，或於受保旅程出發後，被香港保安局發出紅色或黑色警示，受保人可享有以下之「外遊警示」保障：

保障	紅色警示	黑色警示
<b>出發前</b>		
 <b>取消行程</b> 賠償未使用及不獲退款的旅程費用，包括機票及/或住宿費用	50% (不高於最高賠償額)	100% (不高於最高賠償額)
 <b>退回行政及簽證費用</b> 賠償因取消行程而由旅行社/公共交通工具機構/酒店所收取的行政費用及/或簽證費用	最高300港元	最高300港元
 <b>更改或延遲保單承保日期 (最長達12個月)</b> 只於受保人未有索償保單內任何保障時適用	✓	✓
<b>出發後</b>		
 <b>提早結束旅程</b> 賠償啟程後因「外遊警示」導致必須放棄行程返回香港而未使用及不獲退款的交通及/或住宿費用，或所產生的額外交通及/或住宿費用	50% (不高於最高賠償額)	100% (不高於最高賠償額)
 <b>現金津貼</b> 若受保人啟程後因黑色「外遊警示」而滯留行程目的地並未能如期返港，受保人每日可獲現金津貼	不適用	每日500港元 (最長達10日)
 <b>自動延長保障最長達10天</b> 若受保人啟程後因「外遊警示」而滯留行程目的地並未能如期返港，保障將自動延長最長達10天	✓	✓

### \* 重要事項

- 單次旅遊保險計劃之「外遊警示」保障只適用於有關的行程目的地於保單生效日當日並未有被香港保安局發出紅色或黑色警示的受保旅程。
- 全年旅遊保險計劃之「外遊警示」保障只適用於有關的行程目的地於保單生效日或繳付旅程團費或機票(以較遲者為準)當日並未有被香港保安局發出紅色或黑色警示的受保旅程。

如有任何查詢，請聯絡您的保險中介人，或致電客戶服務部 2968 2288 查詢。

本宣傳資料只供參考之用，並不構成保險合約的一部分。有關此項保障計劃的內容細則及不承保事項將詳細列於保單之內，如有任何差異，均以保單內之條款細則為準。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。







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**ZURICH**<sup>®</sup>  
 蘇黎世

# Outbound Travel Alert Benefit Guideline for Zurich Travel Insurance

Zurich sincerely provides multiple and reliable protection to all insured persons covered under our travel insurance policy so you can enjoy yourself throughout the journey. In response to the Outbound Travel Alert (OTA) System by the HKSAR Security Bureau (HK Security Bureau), we aspire to provide more comprehensive and enhanced protection to our customers.

Additional cover for OTA is added to our Travel Insurance Policies\*. If the Red or Black OTA is hoisted to the planned destination(s) by the HK Security Bureau within seven days before the scheduled departure date or during the insured journey, the insured person can enjoy the following OTA benefits:

Benefits	Red OTA	Black OTA
<b>Before departure</b>		
 <b>Cancellation of trip</b> Cover the unused and non-refundable travel fare, including air tickets and/or accommodation expenses	50% (up to the maximum benefits)	100% (up to the maximum benefits)
 <b>Return of admin and visa fee</b> Cover the irrecoverable administration fee charged by the travel agent/public common carrier/hotel and/or visa fee	Up to HKD 300	Up to HKD 300
 <b>Change/Postponement of travel period (max. 12 months)</b> Only applicable if the insured person does not make any claims to the policy	✓	✓
<b>During the insured journey</b>		
 <b>Curtailment of trip</b> Compensate the unused and non-refundable or additional travel and/or accommodation expenses incurred in the event that the insured person has to abandon the trip and return to Hong Kong due to the OTA	50% (up to the maximum benefits)	100% (up to the maximum benefits)
 <b>Allowance</b> For involuntary journey extension due to the Black OTA and unable to return to Hong Kong after the journey has begun	Not applicable	HKD 500 daily (up to 10 Days)
 <b>Automatic extension of the period of insurance up to 10 days</b> For involuntary stay behind due to the OTA after the journey has begun	✓	✓

**\* Important notice**

- The OTA benefit of Single Trip Travel Policy is only applicable to the destination(s) in the insured journey where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date.
- The OTA benefit of Annual Travel Policy is only applicable to the destination(s) in the insured journey where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date or payment date of the travel tour package or air ticket (whichever is later).

For any enquiries, please contact your insurance intermediary or our Customer Services Hotline at 2968 2288.

The information contained herein is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

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