

Passenger Prime Protection

Frequently Asked Questions (FAQ)

1. I am a frequent traveler to nearby areas outside Hong Kong. Does the product cover cross-border public transport, such as vessel to Macau, high-speed train and flight to other location?

No. This product only covers accident that occurs in Hong Kong. To be specific, an accident is regarded as occurring outside of Hong Kong if, at the time of the accident, the insured person has completed the departure procedure at the Hong Kong immigration clearance points. Therefore, for outbound transportation, such as Macau vessel, flight or high-speed train, the journeys are excluded because you have already completed the Hong Kong departure clearance before you get on the vessel, plane or high-speed train. For other types of cross-border transport, such as Hong Kong-China cross-border bus, we will cover the journey before you complete the departure procedure at Hong Kong immigration clearance points if you are an outbound traveler.

2. Both my wife and I are the shared drivers of our 7-seater private car, does this product protect both of us too?

It depends on whether you or your wife is riding as a passenger or driver in the private car during your journey. If both your wife and you are the insured persons of this product, we will cover the person (you or your wife in this case) who is riding as a passenger in your private car during that journey. However, we do not provide coverage to the other person who is driving the car during that same journey.

3. I am a family of four who owns a private car, can I buy one policy for my whole family?

No. One policy only has one insured person. If you would like to get coverage for all your family members, you need to buy four policies in total for each of them as an individual insured person. But please be reminded that this product covers passengers only but not the driver.

4. If I got injured at the concourse inside the MTR station, am I also covered by this product?

No. This product only covers accident that happened in or on, boarding or alighting from any public transport, such as the MTR. Therefore, the accident is not covered if it happened at concourse.

5. I am a delivery worker who travels around on a light truck to deliver goods, can I buy this product and get protected?

This product only covers fare paying passengers of public transport and passengers of private car. Any goods vehicles, e.g. light good vehicles, light trucks, etc., will be excluded.

6. I am a cross-border commuter who resides in Shenzhen and commute daily to HK for work. If I am injured on a bus in Hong Kong, and would like to receive treatment in Mainland China, am I entitled to the hospital income benefit?

No, you can only receive the hospital income benefit if the accident occurs in Hong Kong and you are confined in a hospital in Hong Kong.

7. If I make appointment with a taxi or other private car through a ride-hailing App to commute, am I also protected by this product?

Yes, you will be protected given the accident occurs while you are riding on taxi as a fare-paying passenger or as a passenger on private car in Hong Kong.

8. If I am diagnosed with COVID-19, do I need to prove the infection happened at the public transport or private car in order to receive the COVID-19 cash allowance benefit?

For claims handling, we will consider all possible proof, such as medical report, news, government's announcement, self-declaration by the claimant, etc., available to determine the infection point. Our claims representatives will follow-up closely with you to ensure your case is handled appropriately and timely.

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