

Passenger Prime Protection



Have you ever counted how many hours you spend commuting as a passenger in a year?

Do you know the average work travel time in Hong Kong is 90 minutes per day, longer than any other high-income world metropolitan area¹?

Do you know there are about 20,000 road traffic casualties per year in Hong Kong on average²?

Tailored for all breadwinners and city dwellers living in our beloved city, Passenger Prime Protection protects you against any unexpected accidents that may happen while you are commuting to your destinations every day. We could bring you and your loved ones extra peace of mind when you are riding as fare-paying passengers on public transportation, or as passengers on private car in Hong Kong.

An insurance plan tailored for Hong Kong passengers

In Hong Kong, traffic congestions and living in remote areas due to unaffordable housing costs in city centre leave workers with, on average, 90 minutes of commuting time to work every day.

As city dwellers, while you:

- Struggle to maintain your balance in an overcrowded bus or train during your routine morning commute to work;
- Drive your family in your own private car to the countryside for refreshment and outdoor activities in the weekends;
- Carry your tiring body home and try not to fall asleep in a minibus after your midnight work shift;
- Make use of the "\$2 concessionary fare" to have weekday excursions with your lifelong elderly friends; or
- Chill out with friends or colleagues and take a taxi home after your happy hour drinks.

Leave it to us to protect you and safeguard your loved ones shall the worst happen during your commute.

Financial protection for your family at a very affordable premium

You can never fully avoid accidents, and it is even more devastating if the accident comes in the wrong time at the wrong place, but you can make sure your family are prepared to face it. As a breadwinner, there is real peace of mind knowing your family is financially secure should the worst happen to you. At only HKD 148 a year, this plan serves as your legacy if you unfortunately pass away because of an accident³, and we would protect the financial well-being of your family at the time when they are most in need.

With Passenger Prime Protection plan, you can enjoy the following protections:

Personal accident

If you sustain injury as a result of an accident³ during the period of insurance, you are entitled to:

- Up to HKD 3,000,000 accidental death benefit; or
- HKD 100,000 permanent disablement benefit

Daily hospital income

If you are confined in a hospital in Hong Kong due to injury sustained as a result of an accident³ during the period of insurance, you are entitled to:

- HKD 750 per day of hospital income benefit, up to a maximum of 15 days per accident

¹ Source: The Countries with the Longest and Shortest Commutes, February 2017, Dalia Research.

² Source: Hong Kong Annual Digest of Statistics 2019, Census and Statistics Department, HKSAR.

³ Accident means a sudden and unforeseen event that happened unexpectedly and causes injury to the insured person in Hong Kong while riding solely as a fare paying passenger (not as operator or crew member) in or on, boarding or alighting from any public common carrier, or as a passenger on a private car, which is licensed to operate in Hong Kong. For the avoidance of doubt, an accident shall be regarded as not occurring in Hong Kong, if at the time of the accident, the insured person has departed from Hong Kong by completing the departure clearance procedure of the Hong Kong Immigration Department.

Plan overview

Passenger Prime Protection	
Issue age	6 months – age 80
Renewal age	Up to age 80
Geographical limitation	Hong Kong
Annual premium	HKD 148

Table of benefits

Coverage	Sum insured per insured person (HKD)
1. Personal accident	
(a) Accidental death	
- aged 18 to 59 years old	3,000,000
- aged 6 months to 17 or 60 to 80 years old	1,000,000
OR	
(b) Permanent disablement	100,000
2. Daily hospital income benefit	750 per day Max. 15 days per accident

Remarks

- The policyholder and the insured person must be a Hong Kong resident in Hong Kong holding a valid Hong Kong identity card (or a valid Hong Kong birth certificate), and with a residential address in Hong Kong.
- The insured person must be the policyholder him/herself, his/her spouse, child(ren), parent(s) or parent(s)-in-law.
- Only one insured person is covered in the plan.
- The insured person must be aged between 6 months and 80 years old on the policy effective date.
- For insured person aged between six months and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, she/he will automatically become the policyholder upon renewal.
- Subject to the insurance cover of respective policies, any individual insured person can enjoy up to a maximum limit of HKD 10,000,000 for accidental death and permanent disablement benefit per life in aggregate of all policies issued by Zurich Insurance Company Ltd and/or its related companies.
- The plan is applicable to accidents and hospital confinements that occur in Hong Kong only. For avoidance of doubt, an accident occurs after the insured person has departed from Hong Kong by completing the departure clearance procedure of the Hong Kong Immigration Department will not be covered.
- Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit <http://www.zurich.com.hk/ia-levy>.
- There will be no refund of premium on the unexpired period whenever this policy is cancelled by you or Zurich.
- Zurich reserves the right to revise or adjust the premium at the time of policy renewal.

General exclusions

This policy does not cover death, disablement, injury or loss directly or indirectly caused by, resulting from or in connection with any of the following:

1. any accident occurred or hospital confinement outside Hong Kong;
2. any kind of disease or sickness; or any loss caused by an injury which is a consequence of any kind of disease;
3. any hospital confinement for cosmetic surgery, or for the purpose of rest and/or convalescence;
4. the insured person's participating in any illegal or unlawful acts;
5. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport;
6. suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), childbirth, pregnancy, miscarriage or Acute Mountain Sickness;
7. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, direct participation in strike, riot or civil commotion or any kinds of participation in any act of terrorism;
8. any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immune Deficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named;
9. any expenses, consequential loss, legal liability or loss or damage directly or indirectly arising from:
 - ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

Good protection supported with easy claim

Through our "eClaim" online platform, you can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened by up to 2 working days comparing to submission by post/email.

Please report your claim within 30 days from the date of accident or your date of discharge from the hospital.

For enquiries, please call our Claims Hotline at +852 2903 9388 or email to claims@hk.zurich.com



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 which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

The English version shall prevail in case of inconsistency between the English and Chinese versions.

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 Kong⁴.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 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

⁴Source: Insurance Authority, based on gross premiums, 2018.

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