



Zurich FlyAway Travel Insurance Plan - Single Trip Travel Plan Promotional Offer

Terms & Conditions:

1. Unless otherwise specified, the promotion period of the Offer (as defined in Clause 2) starts from July 1, 2023 and ends on December 31, 2023 (both dates inclusive) ("Promotion Period").
2. To be eligible to enjoy 30% premium discount on purchasing the FlyAway Travel Insurance Plan Single Trip Travel Plan ("Offer"), the applicants ("Eligible Customers") must be the primary card holder of a valid Visa or Master credit card issued by Citibank (Hong Kong) Limited ("Citi").
3. Only Eligible Customers who made their applications on Zurich's application portal during the Promotion Period will be entitled to the Offer.
4. The Offer is applicable to the Premier Plan, Ordinary Plans and Option Benefits under the FlyAway Travel Insurance Plan Single Trip Travel Plan.
5. The applicable premium discount will be displayed upfront during the insurance application. The premiums indicated on Citi's Travel Insurance webpage and Zurich's application portal refer to the after-discount price.
6. For detailed features, terms, conditions and exclusions of the FlyAway Travel Insurance Plan, please refer to the product factsheet(s) and policy wording(s).
7. FlyAway Travel Insurance Plan Single Trip Travel Plan is underwritten by Zurich. Zurich reserves the right to change any terms and conditions of this Offer without advance notices. All promotional offers are valid only when the insurance products under promotion are available for application. In the event of any disputes or any matters in connection with the Offer, Zurich's decision shall be final.
8. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Citibank (Hong Kong) Limited – Important Notes from the insurance agent:

1. Citibank (Hong Kong) Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an appointed insurance agent of Zurich Insurance Company Ltd (the "Insurance Company") for distribution of general insurance products in the Hong Kong SAR.
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations only of the Insurance Company but not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. In respect of any eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance product should be resolved directly between you and the Insurance Company.
5. All insurance applications are subject to Insurance Company's underwriting and acceptance.
6. The Insurance Company is responsible for providing insurance coverage and handling claims of their insurance products.
7. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
8. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
9. For any policy service enquiries, please call Zurich customer service hotline (852) 2903 9338.
10. In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

蘇黎世「傲遊悠」旅遊保障計劃單次旅遊保險推廣優惠

條款及細則：

1. 除非另有說明，此優惠（定義見條款 2）的推廣期由 2023 年 7 月 1 日開始直至 2023 年 12 月 31 日（包含首尾兩天）（「推廣期」）。
2. 客戶（「合資格客戶」）必須為花旗銀行（香港）有限公司（「花旗」）發行的有效 Visa 或萬事達信用卡的主卡持有人才可享有「傲遊悠」旅遊保障計劃單次旅遊計劃的 7 折保費優惠（「優惠」）。
3. 在推廣期期間，合資格客戶需透過蘇黎世申請網站投保才可獲得此優惠。
4. 優惠適用於「傲遊悠」旅遊保障計劃單次旅程計劃的尊貴計劃、標準計劃及附加保障。
5. 花旗旅遊保險網頁和蘇黎世申請網站上顯示的保費價格皆為折後的價格。
6. 有關於「傲遊悠」旅遊保障計劃的保障範圍，條款，細則和不承保事項，詳情請參閱產品小冊子和保單內容。
7. 「傲遊悠」旅遊保障計劃單次旅遊計劃由蘇黎世承保，蘇黎世保留在沒有預先通知的情況下更改此推廣活動條款及細則的權利。所有推廣優惠僅在指定保險產品可供投保時有效。如有任何爭議或任何與推廣有關的事項，蘇黎世將保留最終決定權。
8. 如果中英文版本的條款及細則之間存在任何差異，則以英文版本為準。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項：

1. 花旗銀行（香港）有限公司乃根據保險業條例（香港法例第 41 章）註冊為蘇黎世保險有限公司（「保險公司」）於香港特別行政區分銷一般保險產品之授權保險代理商。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品只是保險公司之產品和責任，並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。
4. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可與花旗銀行（香港）有限公司根據適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
5. 所有投保申請以保險公司的核保及接納為準。
6. 保險公司負責按其保險產品的保單條款提供保險保障以及處理索償事宜。
7. 花旗銀行（香港）有限公司並不會為閣下提供任何法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下之專業顧問之意見。
8. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
9. 如欲獲得進一步保單詳情，請致電蘇黎世顧客服務熱線 (852) 2903 9338。
10. 如本文件之英文版與中文版有任何歧異，一概以英文版為準。