

Get “Z” Go Travel Insurance Plan

Get “Z” Go Travel Insurance Plan offers all-round protection for your journey and cares for a worry-free journey for traveling under the new normal.

Maximize 1+1 synergy

- Each adult can enjoy one accompanied child¹ covered for free to maximize 1+1 synergy²
- Enjoy unlimited number of 1+1 travellers
- No restriction on relationship to protect your families, friends and relatives in one single policy at ease



Protection without age limit

- No upper age limit for single trip travel plan
- Aged 76 or above can enjoy 100% sum insured without additional premium for single travel plan³



Accident and medical cover

Up to HKD 1,500,000 of cover for accidental death and serious injuries and HKD 1,500,000 of coverage for injuries and illnesses



Liability Cover

Up to HKD 2,500,000 of liability protection, and reimbursement of rental vehicle excess



Flexible protection options

- Offer Single trip⁵ and Annual coverage⁶ suitable for both leisure and frequent traveler
- Optional benefits: full coverage for accompanied child², additional personal accident and medical expenses cover³ available to tailor your plan according to your needs



Worry-free cover anytime anywhere

No matter you are a leisure traveller or an adventurer, you may enjoy your trip with extra peace of mind.

- free cover for Marathon and bike tour³
- cover various amateur activities
- cover on losses and accident due to terrorism
- Well covered follow-up medical expenses up to 100% sum insured for injury and no daily limit on Chinese medicine/chiropractic treatment
- cover all countries under the same premium
- cover for Outbound Travel Alert issued against the travel destination before or during the journey
- third party liability cover and rental vehicle excess including non-operating charge (NOC)
- cover accidental loss or damage of mobile phone⁴

Provide 24-hour global emergency assistance services to help you during difficult times

- Overseas hospital daily cash benefit
- Zurich Emergency Assistance

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No worries for travel interruption

Multiple protection covers your pre-trip period until your return to Hong Kong:

- pre-trip/during the journey
 - enjoy on-time guarantee allowance for over 3-hour delay³
 - enjoy travel delay allowance for a delay over 6 hours
 - cover irrecoverable prepaid and unused, or additional costs incurred due to journey cancellation or interruption (e.g. hotel costs, transportation or event tickets cost, car rental, etc.)
 - cover costs related to re-routing, journey cancellation, or overseas extra/forfeited hotel cost due to travel delay⁴
 - flexibility to change policy cover period if there is a change in travel plan (for same duration and same travellers)
- in case your trip is interrupted and you are unable to return to Hong Kong as scheduled
 - free travel insurance extension up to 10 days
 - cover all irrecoverable additional costs incurred due to journey interruption

Travel with extra peace of mind with our COVID-19 protection



Pre-trip



Cancellation of trip

- ✓ Cover your unrecoverable prepaid and unused overseas travel costs in case of **trip cancellation** due to:
 - **you or your travel companion have contracted COVID-19** within seven days before the departure date
 - your household member has contracted COVID-19 and you are classified as a **close contact** and are required to **undergo mandatory quarantine**⁷ within seven days before the departure date
 - your residential building is under **restriction-testing declaration** within one day before the departure date




During the trip

Medical cover

- ✓ Cover **medical expenses** incurred due to injury or illness (**including COVID-19**) and provide **overseas hospital daily cash benefit**⁴
- ✓ Provide **quarantine cash allowance**³ if you are required to undergo unexpected **compulsory quarantine**⁸


Interruption of trip

- ✓ Reimburse your unrecoverable prepaid and unused expenses or additional overseas travel costs if you have to abandon or rearrange your trip due to **contraction of COVID-19**
- ✓ Reimburse your **additional hotel cost**⁴ overseas due to **unexpected mandatory quarantine**⁷
- ✓ Our **Zurich Care Protection**  safeguards your beloved people, pets and home contents in Hong Kong during the extended period if your trip is interrupted^{8,9}



Post-trip quarantine in Hong Kong

Medical cover

- ✓ Provide **compulsory quarantine cash allowance**³ due to unexpected compulsory quarantine by the Hong Kong Government within three days upon completion of the insured journey and returning to Hong Kong
- ✓ Our Zurich Care Protection  also protects you if such compulsory quarantine is required
- ✓ Cover **follow-up medical expenses** for illness (**including COVID-19**) within 3 months upon your return to Hong Kong



Zurich Care Protection

- **Home:** protect your home contents against burglary or fire
- **Pets:** cover the additional accommodation expenses of your pets
- **Child and Elderly:** reimburse the additional costs of hiring a personal care worker or temporary accommodation in a childcare or elderly care centre
- **Missed event:** cover prepaid, unused and non-recoverable costs of your missed events, such as staycation, concert, etc.



Important notes

- The policy does not cover any loss resulting directly or indirectly from COVID-19 which is diagnosed **within seven days after the enrollment date**. For annual travel plan, it means in respect of each insured journey, either (i) the date of our acceptance of the enrollment for this policy or (ii) the date stated on the receipt issued by the travel agent or public common carrier for the confirmation of payment of travel ticket or tour, whichever is the later.
- The insured must fulfil the entry rules and conditions including vaccination requirement both in Hong Kong and your planned travel destination(s), otherwise, no coverage of the policy shall be provided, and no benefits shall be paid under this policy.

Table of benefits

Section	Benefits	Maximum benefits per adult per insured journey (HKD)		
		Supreme Plan	Elite Plan	Breezy Plan
1.	Medical Cover			
	(a) Medical expenses			
	– age 75 or below	1,500,000 ⁰	1,000,000	500,000
	– age 76 or above	1,500,000 ⁰	500,000	250,000
	Including:			
	– follow-up for injury		100% of maximum benefits	
	– follow-up for illness		10% of maximum benefits	
	– follow-up for Chinese medicine or chiropractic treatment		3,000	
	– Overseas travelling expense for seeking medical treatment		300	
	(b) Compassionate death cash	15,000	10,000	Not applicable
(c) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)	Not applicable	
(d) Daily cash allowance due to unexpected compulsory quarantine	5,000 (500 per day)	Not applicable		
2.	Zurich Emergency Assistance			
	(a) Deposit guarantee for hospital admission		39,000	
	(b) Emergency medical evacuation		Actual cost	
	(c) Repatriation of mortal remains		Actual cost	
	(d) Compassionate visit		One economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (Maximum five days)	
	(e) Travelling and accommodation expenses		One economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (Maximum four days)	
	(f) Return of unattended children		One economy class one-way ticket and up to 30,000	
	(g) 24-hour telephone hotline and referral services		Included	
	(h) MediExpress China Medical Card service		Included (applicable to annual travel plan and insured person aged 18 or above only)	
3.	Accident Cover			
	(a) Personal accident			
	(i) Accident on public common carrier or during terrorism			
	– age 75 or below	1,500,000	1,000,000	500,000
	– age 76 or above	1,500,000	400,000	200,000
	(ii) Other accidents			
	– age 75 or below	1,000,000	800,000	400,000
	– age 76 or above	1,000,000	400,000	200,000
(b) Burns accident	500,000	200,000	Not applicable	
4.	Personal Property Cover			
	(a) Personal belongings	20,000	15,000	5,000
	Sub-limits:			
	– per set/item/pair		3,000	
	– mobile phone (one per insured journey)		3,000	Not applicable
	– all cameras and camcorders and related accessories and equipment		5,000	3,000
	– lap-top computer		10,000	Not applicable
	(b) Loss of personal money	3,000	2,000	Not applicable
(c) Replacement cost for loss of travel document or travel ticket	3,000	2,000	Not applicable	
5.	Delay Cover			
	(a) Travel delay allowance (HKD 300 for every six hours) ¹¹	2,000	1,000	300
	– Cover is not limited to specified events	Applicable	Not applicable	
	(b) Baggage delay allowance (over six hours)	800	500	Not applicable
(c) On-time guarantee allowance (over three hours)	300	Not applicable		

Table of benefits

Section	Benefits	Maximum benefits per adult per insured journey (HKD)		
		Supreme Plan	Elite Plan	Breezy Plan
6.	Journey Inconvenience Cover¹¹			
	– Cover is not limited to specified events	Applicable (subject to policy exclusions)	Not applicable	
	(a) Cancellation of trip	40,000	20,000	5,000
	(b) Interruption of trip	40,000	20,000	5,000
	(c) Hotel cost due to travel delay (over six hours)	2,000	1,000	Not applicable
	(d) Cancellation of trip due to travel delay (over 12 hours)	5,000	2,500	Not applicable
(e) Hotel cost in overseas due to unexpected quarantine	50% of hotel cost up to 1,000 per room per day (maximum seven days)		Not applicable	
7.	Liability Cover			
	(a) Personal liability	2,500,000	2,000,000	1,000,000
	(b) Rental vehicle excess	15,000	10,000	Not applicable
8.	Zurich Care Protection (Applicable to Single trip travel plan only)			
	(a) Home protection	5,000		Not applicable
	(b) Pet protection			
	(c) Child and elderly protection			
	(d) Missed event protection			
Free Extended Cover on Bike Tour and Marathon	Applicable	Not applicable		
Optional Benefits¹²				
Optional Benefit 1 - full coverage for accompanied child		Applicable		
Optional Benefit 2 - additional personal accident & medical expenses cover		As per shown on schedule	Not applicable	

Single trip travel plan

Day	Premium (HKD)					
	Supreme Plan		Elite Plan		Breezy Plan	
	Adult ¹³ /Child ¹⁴	Option benefit 1/ Additional accompanied child ¹⁵	Adult ¹³ /Child ¹⁴	Option benefit 1/ Additional accompanied child ¹⁵	Adult ¹³ /Child ¹⁴	Option benefit 1/ Additional accompanied child ¹⁵
1	178	53	143	43	80	25
2	208	63	153	46	90	30
3	238	73	173	53	100	35
4	308	93	233	73	120	40
5	348	103	273	83	160	55
6	398	113	323	96	210	60
7	418	123	348	103	220	65
8	438	133	383	113	230	70
9	468	143	393	116	240	75
10	498	153	413	123	260	80
11	558	163	458	136	270	85
12	578	173	493	146	290	90
13	618	183	523	156	300	95
14	658	193	553	166	310	100
15	718	213	613	183	350	105
16 - 20	758	233	643	193	400	120
21 - 25	848	253	713	213	450	135
26 - 30	948	283	813	243	480	145
Each additional day	42	13	30	9	22	7



Optional benefit 2 – Additional personal accident & medical expenses cover (Applicable to adult for Supreme Plan)

Day	Premium (HKD)	
	HKD 1,000,000 per section	HKD 2,000,000 per section
1 - 5	65	100
6 - 10	140	200
11 - 15	210	320
16 - 20	270	420
21 - 25	330	530
26 - 30	400	650
Each additional 5 days	80	120

Annual travel plan¹⁶

	Premium (HKD)		
	Supreme Plan	Elite Plan	Breezy Plan
Adult ¹³ /Child ¹⁴	2,890	2,280	1,480
Option benefit 1/Additional accompanied child¹⁵	868	688	448
Optional benefit 2 – Additional personal accident & medical expenses cover (Applicable to adult for Supreme Plan)			
HKD 1,000,000 per section	980	Not applicable	
HKD 2,000,000 per section	1,480		

Free Outbound Travel Alert (OTA) Benefit

Benefits	Red OTA	Black OTA
Before departure		
Cancellation of trip	Up to maximum benefits 50%	Up to maximum benefits 100%
During journey		
Interruption of trip	Up to maximum benefits 50%	Up to maximum benefits 100%
Cash allowance		
For involuntary stay behind due to Black OTA after the journey has begun	Not applicable	HKD 500/day (up to 10 days)

Remarks

- The OTA benefit is only applicable to the destination(s) where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date
- Benefit on cancellation or interruption of trip is in accordance to policy terms and conditions

Group travel discount

Enjoy premium discount when enrolling as a group

- 10% premium discount for 7 to 12 persons
- 15% premium discount for over 12 persons

View the Get "Z" Go video



Footnotes:

- Benefits of accompanied child is 50% of an adult (unless selected "Full coverage for accompanied child" in optional benefit).
- Not applicable to group or corporate application.
- Only applicable to Supreme Plan.
- Only applicable to Elite Plan and Supreme Plan.
- Single trip plan offers all age cover for trip within 180 days.
- Annual travel plan covers up to aged 75 with unlimited trip throughout a year, subject to maximum 90 days for each journey.
- Mandatory quarantine means that you must undergo such quarantine or else you will be liable on conviction of a fine and/or imprisonment if you do not comply with such quarantine restriction and regulation. You must submit a written notice from the relevant government with details of the quarantine requirements including your name, reason, dates and duration.
- Compulsory quarantine means that you are being confined in an isolated ward of a hospital or kept in an isolated site appointed by the government for at least one full day and continuously stay in there until discharged from the quarantine.
- Please refer to Section 6(b) in the policy document for details of the covered events, including both COVID-19 related perils and other covered perils.
- The maximum amount insured for COVID-19 related medical expense is HKD 1,500,000.
- You can only claim for one of these benefits.
- Not applicable to COVID-19 relating losses.
- Adult refers to any insured person aged 18 or above, each accompanied child travelling with an adult can enjoy coverage for free and the benefits of accompanied child is 50% of an adult (unless selected "Full coverage for accompanied child" in optional benefit).
- Child refers to insured person aged 17 or below who travel alone.
- Each accompanied child travelling with an adult can enjoy free coverage while additional accompanied child will be charged according to the premium table (if any).
- Age limit for annual travel plan is up to 70 years old and the maximum renewal age is 75 years old.

Major exclusions:

Any known events and conditions; riding or driving in any kind of motor racing; or competition; or engaging in a sport in a professional capacity; or any activities where you would or could earn income or remuneration from engaging in such activities; trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment; suicide or intentional self-inflicted injury; mental disorders; under the influence of alcohol or drugs, pregnancy, childbirth; war, civil war, rebellion, insurrection, revolution, usurped power, military force or coup.

Important notes:

1. The insurance is not applicable to person holding the People's Republic of China passport and travels to/within China, unless he/she has an official document issued by the overseas Government (other than China) as proof that he/she a legal resident of the respective country but travelling with a passport of the People's Republic of China.
2. For annual travel plan: all trips must depart from and return to Hong Kong.
3. For single trip travel plan: if the insured journey is not departing from Hong Kong, the travel arrangements must be made and paid in Hong Kong. However, any follow-up medical expenses under Section 1(a) – Medical expenses of the policy shall not be available to insured journey which is not departing from and returning to Hong Kong.
4. For one-way single trip travel plan: the insured journey shall not exceed seven days upon arrival at the declared overseas final destination. If the declared final destination is Hong Kong, the policy shall cease after the insured person checks out from the Hong Kong immigration counter upon arrival.
5. No refund of premium is allowed once the policy issued for single trip travel plan.
6. The policy does not cover any loss resulting directly or indirectly from COVID-19 which is diagnosed **within seven days after the enrollment date**. For annual travel plan, it means in respect of each insured journey, either (i) the date of our acceptance of the enrollment for this policy or (ii) the date stated on the receipt issued by the travel agent or public common carrier for the confirmation of payment of travel ticket or tour, whichever is the later.
7. The insured must fulfil the entry rules and conditions including vaccination requirement both in Hong Kong and your planned travel destination(s), otherwise, no coverage of the policy shall be provided, and no benefits shall be paid under this policy.

How to make a claim?

Things unexpected could happen during your trip, if you need to make a claim for your loss or accident, we are here to help! With our online services, we would like to make your claims experience as smooth and effortless as possible.

To learn more on claims procedure and required supporting documents, please visit <https://www.zurich.com.hk/en/make-a-claim/travel-insurance> to get all the information you need.

While 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 two working days comparing to submission by post/email.

Please note that if you need to claim for your journey, report your claim to us in 30 days.

For claims enquiries, please visit <https://www.zurich.com.hk/contactclaims> for making a reservation, we will get in touch shortly.



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 Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.

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