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 Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 53,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 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.

* Source: Insurance Authority, based on gross premiums, 2016.

The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide.

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Fax: +852 2968 0639
Website: www.zurich.com.hk
Travel+ Insurance Plan

The Travel+ Insurance Plan offers all-round protection for your overseas trips so that you can enjoy a wonderful trip without worry!

New Features
- No age restriction for enrollment of any plan levels of single trip travel plan1
- Covers accidental loss of or damage to mobile phones2
- Personal accident benefit covers 18 different events of disablement and accidental death
- Covers follow up medical expenses incurred for the purposes of Chinese medicine, bone-setting, acupuncture or chiropractic treatments etc.
- Optional benefits to upgrade the medical expense cover up to an additional HKD2,000,0003

Other Plan Highlights
- No excess on any of the benefits
- 24-hour global emergency assistance services including emergency medical evacuation and hospital admission deposit guarantee
- Protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, etc.
- Rental Vehicle Excess benefit up to HKD10,000
- Enjoy premium discount when enrolling as a group: – 10% premium discount for 7 to 12 people
– 15% premium discount for over 12 people
- All accompanying children aged 17 or below will enjoy free cover provided that both parents are enrolled in the family plan
- Automatic extension of the period of insurance up to ten days should the insured person’s insured journey cannot be completed within the scheduled travel period stated in the itinerary; due to circumstances which are beyond the insured person’s control and arise after the insured journey has begun

Annual Travel Plan Highlight
- No limit on the frequency of travel for annual travel plan5
- MediCare China Medical Card Service provides guarantee for the admission to an appointed hospital in China6

Section 1 - Medical Cover
If the insured person suffers from injury or illness during the insured journey, this benefit covers:
- Medically necessary expenses including costs of outpatient treatment, hospitalization fees, surgery and doctor’s fees.
- Overseas hospital daily cash benefit.
- Follow-up medical expenses incurred within three months after return to Hong Kong, including the medical expenses paid to Chinese medicine practitioner, or medical expenses for Chinese medicine bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD3,000, and a per visit and per day limit of HKD200.

Major Exclusions:
1. any loss or medical expenses arising from any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment; 2. surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner; 3. any additional cost of single or private room or semi-private room accommodation at a hospital or charges incurred in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment (unless the use of special braces is resulting from accident only and it is recommended by qualified medical practitioner).

Section 2 - Zurich Emergency Assistance
Zurich Emergency Assistance shall provide the following services:
- Pre-payment of deposit guarantee for hospitalization.
- Transportation of the insured person to a suitable place or back to Hong Kong for treatment and medication.
- Payment for a one-way economy class travel ticket and the additional accommodation expenses incurred if the insured person resumes the insured journey to Hong Kong after using the Emergency Medical Evacuation service provided by Zurich Emergency Assistance.
- Payment for one economy class return travel ticket, and the accommodation expenses incurred by the insured person’s immediate family member to travel to the location of the insured person who suffers from serious illness or injury during the insured journey and is confined in a hospital outside Hong Kong for over three consecutive days.
- Payment for a one-way economy class travel ticket for returning the insured person’s unattended child aged below 17 year old back to Hong Kong in the event of the death of the insured person, or overseas hospital confinement for over three consecutive days as a result of serious illness or injury during the insured journey.
- Transportation of the insured person’s mortal remains back to Hong Kong if he/she passes away during the insured journey.
- 24-hour hotline for referral on medical service provider, doctors/lawyer/interpreter/embassy and pre-trip information assistance.

Major Exclusions:
1. the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable; 2. for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person’s prospect;

3. when the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 3 - Personal Accident
In the event that during the insured journey the insured person suffers from injury, this benefit covers:
- Maximum benefits up to HKD 1,500,000 if the insured person dies or sustains any of the specified disablement of different degree while the insured person is travelling on any public common carrier or is a victim in robbery, or up to HKD 1,000,000 as a result of other accidents.
- Maximum benefits up to HKD 200,000 if the insured person suffers from third degree burns due to an accident during the insured journey.

Special Condition:
If the insured person is insured under multiple policies issued by our company and/or our related companies, which include accidental death and permanent disablement cover, the maximum liability in respect of each insured person is HKD 5 million under all relevant policies.

Section 4 - Compassionate Death Cash and Visit
In the event of death of the insured person during the insured journey, this benefit covers:
- Compassionate death cash to express our condolences.
- The cost of one economy class return travel ticket and reasonable hotel accommodation expenses necessarily incurred by one immediate family member to travel to the place where the insured person passes away.

Section 5 - Personal Baggage Cover
This benefit covers the accidental loss of or damage to baggage or personal belongings including mobile phones, tablets PC, golf equipment, laptop computer, cameras and camcorders and their related accessories and equipment during the insured journey.

Major Exclusions:
1. the following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl, money (including cheques, traveller’s cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents; 2. any loss not reported to the local police or public authority within 24 hours of discovery and such local report is not obtained.

Section 6 - Loss of Personal Money
This benefit covers any loss of cash, cheques and traveller’s cheques which belonging to and being carried by the insured person or in a locked hotel room due to robbery, burglary or theft occurring during the insured journey.
Section 7 - Credit Card Protection
In the event of accidental death of the insured person during the insured journey, this benefit covers the outstanding balance of the insured person’s credit card(s) as at the date of the accident.

Section 8 - Loss of Travel Document and/or Travel Ticket
This benefit covers the replacement cost incurred for the accidental loss of travel documents, credit cards, or travel ticket as well as additional transportation and accommodation expenses.

Section 9 - Loss of Home Contents due to Burglary
This benefit covers the loss or damage to home contents as a result of burglary whilst the insured person’s home is unoccupied during the insured journey.

Section 10 - Personal Liability
This benefit covers the insured person’s liability for any compensation and/or any legal expenses as a result of an accident which causes bodily injury to others or damage to other’s property during the insured journey.

Section 11 - Travel delay
In the event that the public common carrier in which the insured person has arranged to travel is delayed for at least six hours from the departure or arrival time specified in the insured person’s original itinerary as a result of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier, or airport closure, we will pay the following benefits to the insured person:

- HKD300 for each and every 6 hours of travel delay
- Extra hotel cost incurred outside Hong Kong due to travel delay
- Extra re-routing cost due to travel delay

Section 12 - Baggage Delay Allowance
We will pay a lump sum allowance if the insured person’s checked-in baggage is delayed for more than six hours after the insured person’s arrival at the scheduled destination abroad. Same piece of delayed baggage can only be claimed by one insured person.

Section 13 - Cancellation of Trip
(a) Cancellation of Trip
This benefit covers the unused and non-refundable charges which have been paid in advance, including expenses for air tickets and accommodation in the event that the insured journey has to be cancelled due to:

- death, serious physical injury or serious illness of the insured person, immediate family members or travel companion within 90 days before departure;
- the insured person’s attendance being required in court as a witness or for jury service within 90 days before departure;
- the insured person being held in compulsory quarantine within 90 days before the departure date;
- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destinations arising within one week before the departure date.

(b) Single Occupancy
We will reimburse the additional cost incurred as a result of a change in the per person occupancy rate applicable to the prepaid travel ticket and/or accommodation, or tour package, in the event of death, serious injury or serious illness of the insured person’s travel companion within one week before the departure date, if the insured person decides to travel as planned.

Section 14 - Curtailment of Trip
This benefit covers the loss of unused and non refundable travel fare, accommodation, or additional travel fare and accommodation incurred which have been paid in advance in the event that the insured person has to abandon the insured journey and return to Hong Kong due to death, serious physical injury or serious illness of the insured person or his/her immediate family members, or fire, flood or burglary at the his/her principle home in Hong Kong, or unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination.

Optional Benefits - Additional Medical Expenses Cover
(Applicable only to gold plan and to insured person aged 18 to 75)
This benefit covers the medical expenses incurred for the medical expenses of the insured person or his/her immediate family members or travel companion in Hong Kong or overseas in the event of death, serious injury or serious illness of the insured person or his/her immediate family members, or fire, flood or burglary at the his/her principle home in Hong Kong, or unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination.

Optional Benefits - Additional Medical Expenses Cover
(Applicable only to gold plan and to insured person aged 18 to 75)
This benefit covers the medical expenses incurred for the medical expenses of the insured person or his/her immediate family members or travel companion in Hong Kong or overseas in the event of death, serious injury or serious illness of the insured person or his/her immediate family members, or fire, flood or burglary at the his/her principle home in Hong Kong, or unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination.

Section 15 - Missed Event Cover
We will reimburse the ticket cost which has been paid in advance, if the insured person is unable to use such ticket(s) which being tickets to overseas theme parks, or overseas sports events, or music or performance events as caused by the following:

- death, serious physical injury or serious illness of the insured person, immediate family member or travel companion within 90 days before the departure date;
- witness summons, jury service or compulsory quarantine of the insured person within 90 days before the departure date;
- mechanical and/or electrical breakdown of the public common carrier occurred before the scheduled start time of the aforesaid event.

Section 16 - Unauthorized Use of Lost Credit Card
This benefit covers the monetary loss due to the unauthorized use of the insured person’s credit card; provided that insured person’s credit card is lost accidentally during the insured journey.

Section 17 - Rental Vehicle Excess
If the insured person rents or hires a rental vehicle during the insured journey which is involved in a collision whilst under his/her control or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the excess payable in respect of the loss of or damage to such vehicle will be reimbursed. This benefit shall be payable only once per insured journey.

Special Condition:
The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.

Section 18 - MediExpress China Medical Card Service
(Applicable only to annual travel plan and to insured person aged above 17)
The benefit provides guarantee for the medical expenses incurred if the insured person is admitted to an appointed hospital, in the event that the insured person suffers from injury or illness during the insured journey in China and requires hospitalization.

Optional Benefits - Additional Medical Expenses Cover
(Applicable only to gold plan and to insured person aged 18 to 75)
Insured person enrolling the gold plan can select one of the optional benefits to receive the respective amount of additional medical expenses cover.
## Benefit Table

### Core Benefits

#### Section 1 – Medical Cover

- **Section 1 – Medical Cover**
  - (a) Medical expenses including follow-up medical expense
    - Insured person aged 18 to 75
      - Maximum benefits: 1,000,000
    - Insured person aged 17 or below or 76 or above
      - Maximum benefits: 500,000
  - Including sub-limit for follow-up medical expense due to:
    - Accidental injury: 100% of maximum benefits
    - Illness: 10% of maximum benefits
    - Chinese medicine practitioner, Chinese bone-setting, acupuncture, chiropractic treatment: 200 per visit per day, up to 3,000
  - (b) Overseas hospital daily cash benefit (HKD250 per day)
    - Gold Plan: 5,000
    - Silver Plan: 3,000
    - Bronze Plan: 1,000
  - (c) Hospital confinement or quarantine cash allowance due to infectious disease (HKD500 per day)
    - Gold Plan: 5,000
    - Silver Plan: 3,000
    - Bronze Plan: 1,000
  - (d) Hotel room accommodation for convalescence and travelling expenses (HKD1,500 per day for hotel)
    - Gold Plan: 30,000
    - Silver Plan: 10,000
    - Bronze Plan: 5,000

#### Section 2 – Zurich Emergency Assistance

- **Section 2 – Zurich Emergency Assistance**
  - (a) Deposit guarantee for hospital admission
    - Gold Plan: 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
      - Hotel accommodation expenses up to 700/day (Max. 5 days)
    - Gold Plan: 30,000
    - Silver Plan: 10,000
    - Bronze Plan: 5,000
  - (e) Travelling and accommodation expenses
    - One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day)
    - Gold Plan: 39,000
    - Silver Plan: 30,000
    - Bronze Plan: 15,000
  - (f) Return of unattended children
    - One economy class one-way travel ticket and up to 30,000
    - Gold Plan: 39,000
    - Silver Plan: 30,000
    - Bronze Plan: 15,000
  - (g) 24-hour telephone hotline and referral services
    - Included

#### Section 3 – Personal Accident

- **Section 3 – Personal Accident**
  - (a) Accident on public common carrier or during robbery
    - Insured person aged 18 to 75
      - Maximum benefits: 1,500,000
    - Insured person aged 17 or below or 76 or above
      - Maximum benefits: 500,000
  - (b) Other Accidents
    - Insured person aged 18 to 75
      - Maximum benefits: 1,000,000
    - Insured person aged 17 or below or 76 or above
      - Maximum benefits: 500,000
  - (c) Burns Cover
    - Maximum benefits: 200,000

#### Section 4 – Compassionate Death Cash and Visit

- **Section 4 – Compassionate Death Cash and Visit**
  - Compassionate death cash
    - Gold Plan: 10,000
  - Compassionate visit
    - One economy class round-trip travel ticket
      - Hotel accommodation expenses up to 30,000
      - Gold Plan: 39,000
      - Silver Plan: 30,000
      - Bronze Plan: 15,000

#### Section 5 – Personal Baggage Cover

- **Section 5 – Personal Baggage Cover**
  - Maximum benefits: 20,000
  - Sub-limits:
    - Per item, pair, set or collection: 3,000
    - Lap-top computer: 10,000
    - Aggregate limit of all cameras, camcorders and their accessories and related equipment: 5,000
    - Mobile phone: 3,000
    - Aggregate limit of golf equipment: 5,000

#### Section 6 – Loss of Personal Money

- **Section 6 – Loss of Personal Money**
  - Maximum benefits: 3,000

#### Section 7 – Credit Card Protection

- **Section 7 – Credit Card Protection**
  - Maximum benefits: 30,000

#### Section 8 – Loss of Travel Document and/or Travel Ticket

- **Section 8 – Loss of Travel Document and/or Travel Ticket**
  - Maximum benefits: 20,000

#### Section 9 – Loss of Home Contents due to Burglary

- **Section 9 – Loss of Home Contents due to Burglary**
  - Maximum benefits: 100,000

#### Section 10 – Personal Liability

- **Section 10 – Personal Liability**
  - Maximum benefits: 2,500,000

#### Section 11 – Travel Delay

- **Section 11 – Travel Delay**
  - (a) Travel Delay (HKD300 for each and every full 6 hours’ delay)
    - Gold Plan: 1,500
    - Silver Plan: 1,500
    - Bronze Plan: 300
  - (b) Extra hotel cost due to travel delay
    - Gold Plan: 2,000
    - Silver Plan: 2,000
    - Bronze Plan: 500
  - (c) Extra re-routing cost due to travel delay
    - Gold Plan: 10,000
    - Silver Plan: 7,500
    - Bronze Plan: 1,000

#### Section 12 – Baggage Delay Allowance (For delay over 6 hours)

- **Section 12 – Baggage Delay Allowance (For delay over 6 hours)**
  - Maximum benefits: 1,000

#### Section 13 – Cancellation of Trip

- **Section 13 – Cancellation of Trip**
  - (a) Cancellation of Trip; or
    - Single Occupancy
      - Maximum benefits: 40,000
      - Gold Plan: 20,000
      - Silver Plan: 10,000
      - Bronze Plan: 3,000
  - (b) Single Occupancy
    - Gold Plan: 10,000
    - Silver Plan: 5,000
    - Bronze Plan: 1,000

#### Section 14 – Curtailment of Trip

- **Section 14 – Curtailment of Trip**
  - Maximum benefits: 40,000

#### Section 15 – Missed Event Cover

- **Section 15 – Missed Event Cover**
  - Maximum benefits: 2,000

#### Section 16 – Unauthorized Use of Lost Credit Card

- **Section 16 – Unauthorized Use of Lost Credit Card**
  - Maximum benefits: 3,000

#### Section 17 – Rental Vehicle Excess

- **Section 17 – Rental Vehicle Excess**
  - Maximum benefits: 10,000

#### Section 18 – MediExpress China Medical Card Service (applicable to annual travel plan only)

- **Section 18 – MediExpress China Medical Card Service (applicable to annual travel plan only)**
  - Included

### Optional Benefits (Applicable only to gold plan and to insured person aged 18 to 75)

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* Only 1 of the optional benefits can be selected
**Premium Table**

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</tbody>
</table>

**For Annual Travel Plan**

<table>
<thead>
<tr>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>Family</td>
<td>Individual</td>
</tr>
<tr>
<td>1980</td>
<td>3960</td>
<td>1500</td>
</tr>
</tbody>
</table>

**Optional Benefits**

<table>
<thead>
<tr>
<th>Optional Benefit 1</th>
<th>Optional Benefit 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td>800</td>
<td>1600</td>
</tr>
</tbody>
</table>