

Tour Escort Travel Insurance (2022 Edition)



Tour Escort Travel Insurance (“The Plan”) complies with the tour escort insurance basic requirements issued by the Travel Industry Authority and provides overseas on-job insurance protections to tourist escorts of licensed travel agency in Hong Kong.

The Plan provides flexibility for you to choose the protection you need. It offers 6-month plan and 1-year plan, and also optional rider to cover your personal conventional leisure travel trips within the covered period of time, including personal baggage cover, travel delay, personal liability etc. For details, please refer to below table.

Plan type	Premium (HKD)	
	6-month plan	1-year plan
Basic plan	460	690
Basic plan + Optional upgrade to additional travel protection*	Not applicable	1,500

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*Extended to cover for personal conventional leisure travel of the insured person, please refer to policy documents for details.

Section	Coverage	Maximum benefits per insured person per insured journey (HKD), unless otherwise stated	
		Basic Plan	Basic + Rider Plan
1	Medical Cover		
	(a) Medical expenses [#]	500,000	500,000
	Including:		
	Sub-limit for follow-up medical expenses due to injury	100% of maximum benefits	100% of maximum benefits
	Sub-limit for follow-up medical expenses due to illness (except COVID-19 medical expenses paid to the Chinese medicine treatments)	10% of maximum benefits	10% of maximum benefits
	Additional benefits: overseas travelling expenses for seeking medical treatment	500	500
	(b) Income protection (accident only) (HKD 200 per day) [#]	Max. 2,000 per period of insurance	Max. 2,000 per period of insurance (while assigned as tour escort only)
	(c) Overseas hospital daily cash benefit (HKD 500 per day)	Max. 5,000 per period of insurance	Max. 5,000 per period of insurance
	(d) Compulsory quarantine cash allowance due to infectious disease (HKD 300 per day)	Max. 3,000 per period of insurance	Max. 3,000 per period of insurance

[#] Covers hospitalization expenses and overseas hospital daily cash caused by COVID-19 contraction during the insured journey

2	Zurich Emergency Assistance (Losses resulting directly from COVID-19 during the insured journey are covered)	
	(a) Deposit guarantee for hospital admission	39,000
	(b) Emergency medical evacuation	Actual cost
	(c) Repatriation of mortal remains	Actual cost

Section	Coverage	Maximum benefits per insured person per insured journey (HKD), unless otherwise stated	
		Basic Plan	Basic + Rider Plan
	(d) Compassionate visit	One economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (max. five days)	
	(e) Travelling and accommodation expenses	One economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (max. five days)	
	(f) 24-hour telephone hotline and referral services	Included	
3	Personal accident¹		
	(a) Accident on public common carrier or during robbery	600,000	600,000
	(b) Other accidents	400,000	400,000
	(c) Burns cover	200,000	200,000
4	Compassionate Death Cash (Passed away due to COVID-19 contraction during the insured journey)	10,000	10,000
5	Funeral Expenses	5,000	5,000
6	Personal Baggage Cover	Not applicable	20,000 per period of insurance
	Sub-limits: per item, pair, set or collection		3,000
7	Loss of Personal Money		2,000 per period of insurance
8	Loss of Travel Document and/or Travel Ticket		10,000
9	Personal Liability		2,000,000
10	Travel Delay		
	(a) Travel delay (HKD 300 for each and every full 6 hours delay)		1,500
	(b) Extra hotel cost due to travel delay ²		2,000
	(c) Extra re-routing cost due to travel delay ²		5,000
11	Baggage Delay Allowance (for delay over six hours)		500
12	Cancellation of Trip² (COVID-19 induced losses are not covered)		20,000
13	Curtailed Trip² (COVID-19 induced losses are not covered)		20,000

¹ In the event of death or permanent disablement caused within 12 months of an accident during the insured journey. Permanent disablement benefit will be reimbursed according to the percentage stated in the table of benefit in the policy.

² Not applicable for journey which the insured person is appointed as tour escort.

The information contained herein is for reference only 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. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd is the insurance underwriter of Self-employed Tour Escort Travel Insurance and reserves the right of final approval and decision on all matters.

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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領隊旅遊保險 (2022 版)



領隊旅遊保險 (「此計劃」) 符合旅遊業監管局就領隊旅遊保險的基本要求，為香港持牌旅行社領隊於海外執行職務期間提供保障。

此計劃讓您可靈活選擇所需保障，並設有六個月計劃及一年計劃。您亦可以為個人休閒之旅選擇附加保障，包括行李保障，旅程延誤，個人責任等。有關詳情請參閱下表。

計劃類別	保費 (港元)	
	六個月計劃	一年計劃
基本計劃	460	690
基本計劃+自選升級額外旅遊保障*	不適用	1,500

立即掃描
投保



*延伸至保障受保人的個人常規假期旅遊，詳情請參閱保單文件。

節數	保障範圍	每名受保人每次受保旅程之最高賠償額 (港元) · 除非另有說明	
		基本計劃	基本及附加保障計劃
1	醫療保障		
	(a) 醫療費用#	500,000	500,000
	包括：		
	損傷之覆診費用限額	最高賠償額之100%	最高賠償額之100%
	疾病之覆診費用限額 (感染新冠病毒的中醫治療除外)	最高賠償額之10%	最高賠償額之10%
	額外保障：海外求診之交通費用	500	500
	(b) 入息保障 (只限意外) (每日 200 港元)	每保險期最高2,000	每保險期最高2,000 (只限獲指派為領隊工作時)
	(c) 海外醫院現金津貼保障 (每日 500 港元) #	每保險期最高5,000	每保險期最高5,000
	(d) 傳染病引致的強制隔離現金津貼 (每日 300 港元)	每保險期最高3,000	每保險期最高3,000
# 保障於海外旅程期間感染新冠病毒之住院醫療費用及海外醫院現金津貼			
2	蘇黎世緊急支援 (包括因旅程中感染新冠病毒所引起的以下損失)		
	(a) 入院保證金		39,000
	(b) 緊急醫療運送		實際費用
	(c) 遺體運返		實際費用
	(d) 近親探望		一張來回經濟客位旅行票及酒店住宿費用 最高至每日700 (最長至五日)

節數	保障範圍	每名受保人每次受保旅程之最高賠償額 (港元) · 除非另有說明	
		基本計劃	基本及附加保障計劃
	(e) 交通及住宿費用	一張單程經濟客位旅行票及酒店住宿費用 最高至每日1,950 (最長至五日)	
	(f) 24小時電話熱線諮詢及轉介服務	包括	
3	個人意外¹		
	(a) 乘坐公共交通工具或遇劫時發生之意外	600,000	600,000
	(b) 其他意外	400,000	400,000
	(c) 燒傷保障	200,000	200,000
4	身故恩恤金 (於海外旅程期間感染新冠病毒並身故)	10,000	10,000
5	殮葬費用	5,000	5,000
6	行李保障	不適用	每保險期20,000
	每件、每對、每套或每組物品限額		3,000
7	遺失個人現金		每保險期2,000
8	遺失旅遊證件及 / 或旅行票		10,000
9	個人責任		2,000,000
10	旅程延誤		
	(a) 旅程延誤 (每滿六小時之延誤賠償 300 港元)		1,500
	(b) 因旅程延誤引致之額外酒店費用 ²		2,000
	(c) 因旅程延誤引致之更改行程費用 ²		5,000
11	行李延誤津貼 (延誤超過六小時)		500
12	取消旅程² (不承保因新冠病毒引致的情況)		20,000
13	縮短旅程² (不承保因新冠病毒引致的情況)		20,000

1 如受保旅程期間因意外事故導致受保人於12個月內死亡或永久傷殘。永久傷殘保障的賠償額將根據保單上的賠償保額百分比作出賠償。

2 不適用於受保人獲指派以領隊身份進行之受保旅程。

本宣傳資料只供參考之用，並不構成保險合約的一部分，有關此項保障計劃的內容細則及不承保事項請參閱保單文件，如有任何差異，均以保單內之條款細則為準，蘇黎世保險有限公司保留最終批核及決定權。如宣傳資料的中文譯本與英文有異，概以英文文本為準。

關於蘇黎世保險

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一¹。請瀏覽www.zurich.com.hk了解有關蘇黎世保險 (香港) 的更多資訊。

¹ 保險業監管局2021年1月至12月香港一般保險業務的年度統計數字，以毛保費計算。

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。