

Sportily Sports Protection

Frequently Asked Questions (FAQ)

- 1. I am a sports lover who enjoy playing a few land and water sports regularly. Am I protected by this product when I engage in these different sports activities?**

Yes, this product protects you from engaging in any of the 76 covered sports activities during your insured period all in one policy. For the full list of covered sports, please refer to the product leaflet or the policy terms and conditions.

- 2. Am I able to receive benefits from both this product and my medical insurance in case of sports injury?**

Yes, this product is independent of other medical insurance and claimant may receive benefits from this product even if the medical expenses arose from the covered sports injury can be reimbursed by other medical policies.

- 3. If I had my ligament torn due to a sports injury and I received outpatient care only without hospitalization, am I still entitled to the benefit "Broken bone, ligament tear or tendon rupture"?**

Yes, you are entitled to the "without surgery" benefit given that 1) you have received either onsite medical treatment in the accident or confined or treated as an out-patient within 24 hours following the accident, 2) you are diagnosed with ligament tear supported by imaging evidence and 3) you have received non-surgical treatment from an orthopaedist, physiotherapist, Chinese medicine bone-setter or acupuncturist for a period of more than 30 days.

- 4. If I am a professional athlete, am I covered by this product for injuries during professional trainings and competitions?**

No, this policy does not cover insured person from engaging in a sport in a professional capacity or where the insured person could earn income or remuneration from engaging in such sport.

- 5. If I injured my eye or broke my teeth from a sports accident, am I covered by this product?**

It depends on whether you are required to be confined in a hospital. The daily hospital cash benefit will be payable if you are confined in a hospital in Hong Kong due to that injury.

- 6. If I suspect my pre-existing or congenital health condition has triggered a coma when I am engaging in sports, am I covered by this product?**

In general, this policy does not cover any pre-existing condition or congenital condition. However, our claims representatives will assess each claim on a case-by-case basis to ensure our customers are receiving the benefit they are entitled to.

7. If I am injured while working out in a gym in Hong Kong due to malfunction of gym equipment and is confined in a hospital in Hong Kong, am I protected by this product?

Yes, you will be covered under this plan. Hospital cash benefit will be payable according to the number of days you have stayed in the hospital.

8. If I scraped my knee when I jogged and received treatment at a nearby clinic, am I covered by this product?

Since the injury is not related to coma, cardiac arrest, broken bone, ligament tear or tendon rupture and you were not confined in a hospital due to the injury, the mentioned out-patient expenses will not be covered by this product.

9. I am a martial arts lover and I participate in various MMA, kick-boxing and free combat classes, am I still able to enjoy this sports protection? Is extra premium charged for engaging in such high-contact sports?

This product covers 76 sports including various martial arts and extreme sports, e.g. MMA, kick-boxing and free combat, with no extra charge required. For the full list of covered sports, please refer to the product leaflet or the policy terms and conditions.

10. I injured my leg during a soccer training and had my tendon partially teared and underwent a surgery as recommended by my doctor. Am I entitled to the "Broken bone, ligament tear or tendon rupture" benefit?

Yes, you will be entitled to the "with surgery" benefit given that 1) you have received either onsite medical treatment in the accident or you are confined or treated as an out-patient within 24 hours following the accident, 2) the diagnosis of tendon rupture is supported by imaging evidence and 3) you have received surgery, which is considered medically necessary by the doctor, within 30 days of diagnosis.

11. I broke my upper limb during a volleyball session, how much claims payout can I receive?

The amount of claims payout depends on the necessity of surgery. In case of a broken bone, you may receive HKD 20,000 if surgery is considered as medically necessary or HKD 4,000 if surgery is not required. Benefit shall only be payable for either "with surgery" or "without surgery" in respect of the same accident.

12. If I injured from both a ligament tear and a tendon rupture in the same accident, can I receive double benefit?

No, the benefit "Broken bone, ligament tear or tendon rupture" shall only be payable for once in respect of the same benefit. Same rule applies to the benefit "Cardiac arrest or coma".

13. I suffered from a partial ligament tear after the policy become effective and received claim payment successfully. Unfortunately, I suffered from ligament tear again in a subsequent accident, can I receive the “Broken bone, ligament tear or tendon rupture” benefit from this product again?

This depends on 1) whether the injury is due to causes which are related to the prior accident and 2) when the subsequent accident happens.

If the injury is not related to the prior accident, you can receive the benefit from this product again immediately. However, if the injury is related to the prior accident, the benefit is subject to a 3-year waiting period from your date of discharge from hospital, date of last curative treatment or surgical operation, date of last consultation, or date of last receiving medical treatment or prescribed drugs (whichever is the later) in respect of the prior accident. For example, if the tear is at the same site of a prior tear, we might consider it as related to the prior accident. However, our claims representatives will assess each claim on a case-by-case basis to ensure our customers are receiving the benefit they are entitled to.

14. When and what do I need to provide during claims filling in case of sports injury?

For claims submission, please notify us through eClaim (www.zurich.com.hk/eclaim) within 30 days from the date of accident causing injury or the completion and/or termination of treatment, whichever is later. Possible proof documents, such as medical receipt, medical report, proof of sports activity participation, self-declaration by the claimant, etc., might be required for claims handling. Our claims representatives will follow-up closely with you to ensure your case is handled appropriately and timely.

This FAQ is for reference only and does not constitute 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. This product is underwritten by Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability). Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters. The English version shall prevail in case of inconsistency between the English and Chinese versions.