

## Major exclusions

1. Any event arising from war, act of foreign enemy, civil war, rebellion, insurrection, military force or coup.
2. Any pre-existing condition, congenital and hereditary condition; insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism or drug addiction.
3. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, prenatal care as well as post-natal care and other complications arising therefrom, venereal disease; suicide or intentional self-inflicted injury; any illness attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS.
4. Any losses due to terrorism except for Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 - Personal Accident, Section 11 - Travel Delay, Section 13(a) - Cancellation of Trip and Section 14 - Curtailment of Trip and Section 19 - MediExpress China Medical Card Service
5. Any insured person who is a holder of the People's Republic of China passport and travels to/within China during the insured journey. However, this exclusion will be waived if the insured person mentioned has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country of such government but traveling with a passport of the People's Republic of China.
6. Any losses due to trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.
7. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
8. Any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority.

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 itself 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)

Sun Annual Business Travel Insurance Plan is underwritten by Zurich Insurance Company Ltd.

### 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 three general insurance providers in Hong Kong.\*

Zurich Insurance Group is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. Our ambition is to be the best global insurer as measured by our shareholders, customers and employees.

\* Source: Office of the Commissioner of Insurance, based on gross premiums, 2014.

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## Sun Annual Business Travel Insurance Plan



# Sun Annual Business Travel Insurance Plan

The Sun Annual Business Travel Insurance Plan offers multiple coverage so that you can enjoy wonderful trips without any hassle.

## New Features

- New single occupancy benefit provides reimbursement of 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
- Enhanced medical cover which includes follow-up medical expenses paid to registered Chinese medicine practitioner
- Coverage for extra hotel cost and/or re-routing cost due to travel delay caused by airport closure

## 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.
- Follow-up medical expenses cover, including medical expenses incurred for the purposes of Chinese medicine bone-setting, acupuncture treatments etc.
- Protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.<sup>1</sup>
- Rental Vehicle Excess benefit up to HKD5,000.
- Automatic extension of the cover period up to 10 days if the insured person cannot complete the journey within the scheduled travel period due to circumstances beyond his/her control after the journey has begun.
- 5% premium discount for five to 10 employees enrolling as a group; 10% premium discount for 11 to 20 employees enrolling as a group; 15% premium discount for more than 20 employees enrolling as a group.
- Cover unlimited number of business trips throughout the year and up to 90 days per trip.
- Three benefit levels<sup>2</sup> for your choice with options for basic cover or comprehensive cover<sup>3</sup> under each benefit level.
- Accept enrollment from a minimum of only three employees aged between 18 and 70.
- Extended to cover personal leisure trips.

<sup>1</sup> Subject to the maximum benefit limit stated in the table of benefits and general exclusions and conditions.

<sup>2</sup> Diamond Plan is applicable for employees with director grade or above.

<sup>3</sup> Basic cover includes Section 1-3. Comprehensive cover includes Section 1-19.

## 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 six months after return to Hong Kong, including the medical expenses paid to registered Chinese Medicine Practitioner up to a maximum of five visits, or medical expenses for Chinese Medicine bone-setting, acupuncture or chiropractic treatments.

### 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 accommodation at a hospital or charges 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.

## 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 or return 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 years 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. when 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 HKD4,500,000 if the insured person dies or sustains any of the specified disablement while the insured person is travelling on any public common carrier or is a victim in robbery; or up to HKD3,000,000 as a result of other accidents.
- Maximum benefits up to HKD400,000 if the insured person suffers from third degree burns due to an accident during the insured journey.

### Major exclusion:

This section does not cover any loss caused by an injury which is a consequence of any kind of disease and/or illness.

### Special conditions:

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 HKD5,000,000 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 phone, tablets PC, sport equipment, lap-top computer, cameras and camcorders and their related accessories and equipment during the insured journey.

##### Major exclusions:

1. the following classes of property: 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 belong to and are carried by the insured person or in a locked hotel room due to robbery, burglary or theft occurring during the insured journey.

##### Major exclusion:

Any loss not reported to the local police, or hotel management or public authority, as appropriate, within 24 hours upon discovery of loss and for which a relevant report is not obtained at the place of loss.

#### 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.

##### Major exclusions:

1. any loss not reported to the local police within 24 hours upon discovery of loss and for which such police report is not obtained at the place of loss;
2. for loss of any travel document and/or visa and/or travel ticket which is not necessary for completing the insured journey.

#### Section 9 – Loss of home contents due to burglary<sup>4</sup>

This benefit covers the loss of or damage to home contents as a result of burglary whilst the insured person's home is unoccupied during the insured journey.

<sup>4</sup> Maximum of HKD 5,000 for any one article, pair, set or collection.

##### Major exclusion:

Any loss or damage of bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephones, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.

#### 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.

##### Major exclusions:

1. any willful, malicious or unlawful act of the insured person or any criminal acts;
2. any cause whatsoever due to any person who is the immediate family member or relative or employer or employee of the insured person;
3. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals.

#### 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 (except for missed departure allowance) 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 or derangement of the public common carrier, or airport closure, we will pay the following benefits to the insured person:

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

##### Major exclusion:

1. delay of the insured journey as of result of any circumstances which is existing or announced before the application date of the policy;
2. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act.

#### 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.

##### Major exclusion:

Any baggage not being on the same public common carrier of the insured person or souvenirs and articles mailed or shipped separately.

#### 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 cruise, 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 close business partner 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;
- unexpected derangement of the public common carrier specified in the itinerary which causes delay for at least 24 hours from the departure time specified in the insured person's original itinerary.

##### (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.

##### Special conditions:

The insured person may make a claim to either section 13(a) or 13(b), but not both sections, in respect of any losses arising from the same cause.

##### Major exclusions:

1. any circumstances leading to the cancellation of the insured journey which is existing or announced before the application date of the policy;
2. any loss in relation to cancellations to schedules that is not verified by the airline, travel agency or other relevant organizations.

#### 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.

##### Major exclusions:

1. any circumstances leading to the curtailment of the insured journey which is existing or announced before the application date of the policy;

2. any loss in relation to curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.

#### 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 are tickets to overseas business conference or exhibition, theme parks, or overseas sports events, music or performance events as caused by the following:

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

#### Section 16 – 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 17 – Replacement staff

If the insured person suffers serious injury or illness, we will pay for the hotel accommodation and travelling expenses necessarily incurred when sending out one staff to replace the insured person.

#### Section 18 – Black OTA cover

If Hong Kong Security Bureau has issued the Black Outbound Travel Alert (OTA) for the planned destination(s) of an insured journey, we will pay the following benefits:

##### (a) Cancellation of trip

If the Black OTA is hoisted within one week before the insured journey begins and the insured person has to cancel the trip, we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid or must be paid by the insured person and are not recoverable from other sources.

##### Special conditions:

The insured person must first recover the tour fees and/or travelling/accommodation fees from the respective travel agent and/or public common carrier follows by we pay the remaining irrecoverable costs.

##### (b) Curtailment of trip

If the Black OTA is hoisted during the insured journey and the insured person has to abandon the trip and return to Hong Kong, we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid or must be paid by the insured person and are not recoverable from other sources, or additional actual travel fare and accommodation expenses reasonably and necessarily incurred.

##### (c) Allowance for involuntarily journey extension

If the insured person cannot complete the insured journey within the period stated in the original itinerary due to the circumstances leading to the issuance of the Black OTA and needs to stay at the planned destination involuntarily, we will pay a daily allowance of HKD500 per day to the insured person, up to a maximum of ten calendar days.

##### Major exclusions:

1. any circumstances leading to the hoisting of the Black OTA which is existing or announced before the effective date;
2. if the insured person refuses to take the first available alternative transportation offered by the original public common carrier (applicable to Section 18(c));
3. any loss claimed under Section 11 – Travel Delay arising from the same cause (applicable to Section 18(c)).

#### Section 19 – MediExpress China Medical Card Service

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.

## Table of benefits

Section / Coverage	Maximum benefits per insured person (HKD)		
	Diamond Plan	Ruby Plan	Crystal Plan
<b>Section 1 – Medical cover</b>			
(a) Medical expenses including sub-limit for:	1,500,000	1,250,000	1,000,000
– Follow-up medical expenses due to accidental injury	750,000	625,000	500,000
– Follow-up medical expenses due to illness	150,000	125,000	100,000
– Overseas travelling expenses for seeking medical treatment	300	300	300
(b) Overseas hospital daily cash Benefit	8,000 (500 per day)	5,000 (500 per day)	3,000 (500 per day)
(c) Hospital confinement or quarantine cash allowance due to infectious disease	5,000 (500 per day)	5,000 (500 per day)	5,000 (500 per day)
<b>Section 2 – Zurich Emergency Assistance</b>			
(a) Deposit guarantee for hospital admission		50,000	
(b) Emergency medical evacuation		Actual Cost	
(c) Repatriation of mortal remains		Actual Cost	
(d) Compassionate visit		One economy class round-trip travel ticket	
(e) Travelling and accommodation expenses		One economy class one-way travel ticket and hotel accommodation expenses up to 7,800	
(f) Return of unattended children		One economy class one-way travel ticket and up to 30,000	
(g) 24 - hour telephone hotline and referral services		Included	
<b>Section 3 – Personal accident</b>			
(a) Accident on public common carrier or during robbery	4,500,000	3,000,000	1,500,000
(b) Other accidents	3,000,000	2,000,000	1,000,000
(c) Burns cover	400,000	300,000	200,000
<b>Section 4 – Compassionate death cash and visit</b>			
(a) Compassionate death cash		10,000	
(b) Compassionate visit		One economy class round-trip travel ticket and hotel accommodation expenses up to 30,000	
<b>Section 5 – Personal baggage cover</b>	30,000	20,000	10,000
Sub-limits:			
– Per item, pair, set or collection	3,000	3,000	3,000
– Lap-top computer	10,000	10,000	10,000
– Aggregate limit of all cameras, camcorders and their accessories and related equipment	5,000	5,000	5,000
– Aggregate limit of sport equipment	5,000	5,000	5,000
– Mobile phone	2,000	2,000	2,000
<b>Section 6 – Loss of personal money</b>	3,000	2,500	2,000
<b>Section 7 – Credit card protection</b>	30,000	20,000	10,000
<b>Section 8 – Loss of travel document and/or travel ticket</b>	10,000	5,000	3,000
<b>Section 9 – Loss of home contents due to burglary</b>	100,000	80,000	50,000
<b>Section 10 – Personal liability</b>	2,500,000	2,000,000	1,000,000
<b>Section 11 – Travel delay</b>			
(a) Travel delay	4,200	3,000	2,400
(b) Extra hotel cost due to travel delay	2,000	2,000	2,000
(c) Extra re-routing costs due to travel delay	15,000	10,000	5,000
(d) Missed departure allowance	3,000	2,000	1,000
<b>Section 12 – Baggage delay allowance</b>	1,800	1,500	500
<b>Section 13 – Cancellation of trip</b>			
(a) Cancellation of trip;	40,000	30,000	20,000
(b) Single occupancy	10,000	7,500	5,000
<b>Section 14 – Curtailment of trip</b>	40,000	30,000	20,000
<b>Section 15 – Missed event cover</b>	3,000	2,000	1,000
<b>Section 16 – Rental vehicle excess</b>	5,000	5,000	5,000
<b>Section 17 – Replacement staff</b>	20,000	20,000	20,000
<b>Section 18 – Black OTA cover</b>		Included	
<b>Section 19 – MediExpress China Medical Card Service</b>		Included	

## Premium table

Premium per employee (HKD)					
Diamond Plan		Ruby Plan		Crystal Plan	
Basic	Comprehensive	Basic	Comprehensive	Basic	Comprehensive
2,300	3,800	1,650	2,700	1,150	1,900

### Notes:

Basic cover includes Section 1-3. Comprehensive cover includes Section 1-19.

## 7-day claims processing guaranteed

Zurich will settle your claims within seven working days, once we have received all the required documents. Simply follow the simple claim procedure:

- Inform Zurich after the incident by phone, fax or mail within 30 days
- Complete and return the claim form and all required documents to Zurich.

### Notes:

1. Application to insure a group of over 30 people under one policy is subject to our prior approval.
2. Insured persons must be aged between 18 and 70 inclusive on the policy commencement date or renewal date.
3. All insured journeys must depart from Hong Kong.
4. The maximum period of protection is 90 days per trip.
5. Any claim for the Missed Event Cover benefit must be submitted together with the actual ticket or payment receipts.
6. Diamond Plan is only available for employee at director grade or above. Documentary proof of director grade may be required upon any claim request.
7. The minimum number of covered employees per policy is three.