

蘇黎世旅遊保險 「外遊警示」保障指引

蘇黎世致力為旅遊保險客戶提供多方面可靠的保障，讓您能放心享受優悠假期。因應香港特別行政區政府保安局（下稱香港保安局）推出的「外遊警示」制度，我們銳意提供更優質更周詳的保障。

由即日起至**2018年12月31日**，投保本公司之旅遊保險計劃*的保單均已附加「外遊警示」保障。如於受保旅程內的旅程目的地於旅程出發前一星期內，或於受保旅程出發後，被香港保安局發出紅色或黑色警示，受保人可享有以下之「外遊警示」保障：

保障	紅色警示	黑色警示
出發前		
 取消行程 賠償未使用及不獲退款的旅程費用，包括機票及/或住宿費用	50% (不高於最高賠償額)	100% (不高於最高賠償額)
 退回行政及簽證費用 賠償因取消行程而由旅行社/公共交通工具機構/酒店所收取的行政費用及/或簽證費用	最高 300港元	最高 300港元
 更改或延遲保單承保日期 (最長達12個月) 只於受保人未有索償保單內任何保障時適用	✓	✓
出發後		
 提早結束旅程 賠償啟程後因「外遊警示」導致必須放棄行程返回香港而未使用及不獲退款的交通及/或住宿費用，或所產生的額外交通及/或住宿費用	50% (不高於最高賠償額)	100% (不高於最高賠償額)
 現金津貼 若受保人啟程後因黑色「外遊警示」而滯留行程目的地並未能如期返港，受保人每日可獲現金津貼	不適用	500港元 (最長達10日)
 自動延長保障最長達10天 若受保人啟程後因「外遊警示」而滯留行程目的地並未能如期返港，保障將自動延長最長達10天	✓	✓

*** 重要事項**

- 單次旅遊保險計劃之「外遊警示」保障只適用於有關的行程目的地於保單生效日當日並未被香港保安局發出紅色或黑色警示的受保旅程。
- 全年旅遊保險計劃之「外遊警示」保障只適用於有關的行程目的地於保單生效日或繳付旅程團費或機票(以較遲者為準)當日並未被香港保安局發出紅色或黑色警示的受保旅程。

如有任何查詢，請聯絡本公司之專業保險代理/保險顧問/旅遊保險代理人，或致電客戶服務部2968 2288查詢。

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將詳細列於保單之內，如有任何差異，均以保單內之條款細則為準。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。

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Outbound Travel Alert Benefit Guideline for Zurich Travel Insurance

Zurich sincerely provides multiple and reliable protection to all insured person covered under our travel insurance policy so you can enjoy yourself throughout the journey. In response to the Outbound Travel Alert (OTA) System by the HKSAR Security Bureau (HK Security Bureau), we aspire to provide more comprehensive and enhanced protection to our customers.

Additional cover for OTA is added to our Travel Insurance Policy* which is enrolled from **now to December 31, 2018**. If the Red or Black OTA is hoisted to the planned destination(s) by the HK Security Bureau within seven days before the scheduled departure date or during the insured journey, the insured person can enjoy the following OTA benefits:

Benefits	Red OTA	Black OTA
Before departure		
 Cancellation of trip Cover the unused and nonrefundable travel fare, including air tickets and/or accommodation expenses	50% (up to the maximum benefits)	100% (up to the maximum benefits)
 Return of admin and visa fee Cover the irrecoverable administration fee charged by the travel agent/public common carrier/hotel and/or visa fee	Up to HKD 300	Up to HKD 300
 Change/Postponement of travel period (max. 12 months) Only applicable if the insured person does not make any claims to the policy	✓	✓
During insured journey		
 Curtailement of trip Compensates the unused and non-refundable or additional travel and/or accommodation expenses incurred in the event that the insured person has to abandon the trip and return to Hong Kong due to the OTA	50% (up to the maximum benefits)	100% (up to the maximum benefits)
 Allowance For involuntary journey extension due to the Black OTA and unable to return to Hong Kong after the journey has begun	Not applicable	HKD 500 daily (up to 10 Days)
 Automatic extension of the period of insurance up to 10 days For involuntary stay behind due to the OTA after the journey has begun	✓	✓

*** Important notice**

- The OTA benefit of Single Trip Travel Policy is only applicable to the destination(s) in the insured journey where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date.
- The OTA benefit of Annual Travel Policy is only applicable to the destination(s) in the insured journey where the Red or Black OTA is not hoisted by the HK Security Bureau on policy effective date or payment date of the travel tour package or air ticket (whichever is later).

For any enquiries, please contact our Agent/Broker/Travel Insurance Agency or Customer Services Hotline 2968 2288.

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 reserves the right of final approval and decision on all matters.

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保單批單

於此聲明及同意，以下之保障已新增於上述之保單內：

如「香港」保安局於「受保人」已支付任何旅遊費用後向「受保旅程」之目的地發出黑色外遊警示或紅色外遊警示，儘管警示是因第三部份 – 不承保事項第 13 點所述之事故引致，「本公司」會賠償以下保障：

(a) 取消行程

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必需要取消該「受保旅程」，或旅行社因黑色外遊警示或紅色外遊警示必需要取消該團體旅遊，「本公司」會賠償「受保人」未有使用及無法從其他途徑追討但已支付及須依法支付或預付的旅行費用及/或住宿費用，賠償根據以下限額：

1. 黑色外遊警示 - 100% 實際已支付的旅行費用及/或住宿費用，或至「保障表」內第十一節 - 取消行程所載之「最高賠償額」，以較低者為準。
2. 紅色外遊警示 - 50% 實際已支付的旅行費用及/或住宿費用，或至「保障表」內第十一節 - 取消行程所載之「最高賠償額」，以較低者為準。

(b) 縮短行程

如黑色外遊警示或紅色外遊警示是於「受保旅程」啟程後才發出(即出發當日並未有黑色外遊警示或紅色外遊警示)而「受保人」決定縮短行程返回「香港」，「本公司」將賠償因縮短行程所引致的損失包括所有預付而未使用的旅程及/或「住宿」費用，而該等費用為「受保人」依法必須支付而且無法從其他途徑追討；及/或額外所衍生的實際而合理的交通及「住宿」費用，賠償根據以下限額：

1. 黑色外遊警示 - 100% 未使用的旅程及/或「住宿」費用及/或額外所衍生的實際而合理的交通及「住宿」費用，或至「保障表」內第十二節 - 取消行程所載之「最高賠償額」，以較低者為準。
2. 紅色外遊警示 - 50% 未使用的旅程及/或「住宿」費用及/或額外所衍生的實際而合理的交通及「住宿」費用，或至「保障表」內第十二節 - 取消行程所載之「最高賠償額」，以較低者為準。

如「受保旅程」是由旅行社安排之旅行團，縮短行程保障內之未使用的旅程及/或「住宿」費用賠償是根據「受保旅程」中斷後，按比例計算賠償剩餘「受保旅程」日數中未享用的團費。

適用於以上 (a) 及 (b) 的特別條款

「受保人」必須先向旅行社及/或「公共交通工具」機構及/或有關機構取回團費及/或交通及/或住宿費用之退款，「本公司」只負責賠償剩餘不能退回的費用。

(c) 退回由旅行社收取的行政費用及/或簽證費用

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必須取消該「受保旅程」，「本公司」會賠償「受保人」由旅行社/「公共交通工具」機構/酒店收取而不獲退回的行政費用及/或已支付之行程目的地的人境簽證費用，合共賠償額至 300 港元。

(d) 非自願性滯留津貼

如黑色外遊警示是於「受保旅程」啟程後才發出(即出發當日並未有黑色外遊警示)而發出該黑色外遊警示之事故或事件導致「受保人」未能於原定「行程表」的日期內完成「受保旅程」及於黑色外遊警示懸掛期間需要非自願性地滯留於預定之目的地，「本公司」將支付每日 500 港元現金津貼予「受保人」，最長至十日。

不承保事項

本批單並不承保：

1. 列明於「行程表」內的目的地於「生效日期」前已被發出或已宣佈會發出紅色或黑色外遊警示；
2. 「受保人」拒絕登上由原本之「公共交通工具」機構安排之首班代替交通工具(只適用於(d))；
3. 基於同一原因於第九節(a) - 行程延誤同時提出的索償(只適用於(d))。

保單內的其他保障，條款及條件則維持不變。

(此中文譯本乃供參考之用，如有異議，均以英文版本為準。)

Endorsement to the Policy



It is hereby declared and agreed that the following benefits are added to the policy:

Notwithstanding point 13 under Part 3 – General Exclusions, in the event that the *Hong Kong Security Bureau* has hoisted the Black Outbound Travel Alert (hereinafter called "OTA") or Red OTA against the planned destination(s) of an *insured journey* after the *insured person* has paid for any travel expenses of such *insured journey* as covered under this policy, we will pay the following benefits to the *insured person*:

(a) Cancellation of Trip

If the Black OTA or Red OTA is hoisted within one (1) week before the commencement date of the *insured journey* and the *insured person* has to cancel such *insured journey*, or the travel agent has to cancel the group tour travel due to Black OTA or Red OTA, we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources, subject to the sub-limits below:

1. Black OTA – reimburse up to 100% of the loss of unused travel fare and/or accommodation expenses which have been paid in advance or up to the *maximum benefits* stated in the table of benefits under Section 11 – Cancellation of Trip, whichever is lower.
2. Red OTA - reimburse up to 50% of the loss of unused travel fare and/or accommodation expenses which have been paid in advance or up to the *maximum benefits* stated in the table of benefits under Section 11 – Cancellation of Trip, whichever is lower.

(b) Curtailment of Trip

If the Black OTA or Red OTA is hoisted during the *insured journey* (provided that the Black OTA or Red OTA was not hoisted on the departure date) and the *insured person* has to abandon the *insured journey* and return to *Hong Kong*, we will pay for the loss of unused travel fare and/or accommodation expenses for which the *insured person* is legally liable and which are not recoverable from any other sources, and/or additional actual travel fare and accommodation expenses reasonable and necessarily incurred, subject to the sub-limits below:

1. Black OTA – reimburse up to 100% of the loss of unused travel fare and/or accommodation expenses and/or additional actual travel fare and accommodation expenses or up to the *maximum benefits* stated in the table of benefits under Section 12 – Curtailment of Trip, whichever is lower.
2. Red OTA - reimburse up to 50% of the loss of unused travel fare and/or accommodation expenses and/or additional actual travel fare and accommodation expenses or up to the *maximum benefits* stated in the table of benefits under Section 12 – Curtailment of Trip, whichever is lower.

In the event that the *insured journey* is a packaged group tour arranged by travel agent, the benefit payable for the curtailment expenses in relation to the loss of unused travel fare and/or accommodation expenses forfeited will be calculated in proportion of the packaged group tour cost to the number of days remaining after the relevant interruption of the *insured journey*.

Special Condition applicable to the above (a) and (b):

The *insured person* must first recover the tour fees and/or travelling/accommodation fees from the travel agent and/or public common carrier and/or provider of any service before we pay the remaining irrecoverable costs.

(c) Refund of administration fee charged by the travel agent or visa fee

If the Black OTA or Red OTA is hoisted within one (1) week before the commencement date of the *insured journey* and the *insured person* has to cancel such *insured journey*, we will pay the irrecoverable administration fee charged by the travel agent/public common carrier/hotel and/or visa fee paid for the entry into the planned destination(s), up to HKD300 in aggregate to the *insured person*.

(d) Allowance for Involuntary Journey Extension

If the circumstance(s) or incident(s) leading to the issuance of the Black OTA being hoisted during the *insured journey* (provided that the Black OTA was not hoisted on the departure date) prevent(s) the *insured person* from completing the *insured journey* within the period stated in the original *itinerary* and cause(s) the *insured person* to stay at the planned destination involuntarily while the Black OTA to be hoisted, we will pay a daily allowance of HKD500 to the *insured person*, up to a maximum of ten (10) calendar days.

Exclusions:

This endorsement does not cover:

1. if the Red or Black OTA is hoisted or announced to the destination(s) listed in the *itinerary* 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 (d) only);
3. any loss claimed under Section 9(a) – Travel Delay (including any extension benefit to this section) arising from the same cause (applicable to (d) only).

Other benefits, terms and conditions as stated in the policy remain unchanged.