



ZURICH®

# Zurich Flight Protection Plan

## (Lite Plan - Online)

You are insured under this policy in relation to an *itinerary* subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, and provided we have fully received the premium of this policy prior to the departure date of the first flight shown on your *itinerary*.

### PART 1 – DEFINITIONS

Certain words in this policy have specific meanings. We have printed these words in italics and have given the meanings below:

<b>Accident/ Accidental</b>	a sudden and unforeseen event that happens unexpectedly and causes <i>injury to you</i> during a <i>flight journey</i> .
<b>Effective Date</b>	the enrollment date of this policy.
<b>Flight Journey</b>	means the period of travel commencing from the time after <i>you</i> passed the designated boarding gate of the scheduled flight in the airport shown on the <i>flight ticket</i> , until the time when <i>you</i> disembark and leave the aircraft at the scheduled destination of the flight.
<b>Flight Ticket</b>	airline tickets which are booked through and paid to travel agency or tour operator or airline, together with an official receipt and a ticket number assigned by the relevant airline.
<b>Hong Kong</b>	the Hong Kong Special Administrative Region of the People's Republic of China.
<b>Injury</b>	bodily injury sustained in an <i>accident</i> directly and independently of all other causes.
<b>Insured Person, You, Your or Yourself</b>	person named in the <i>schedule</i> or subsequently endorsed hereon as insured person(s) in this policy.
<b>Itinerary</b>	the detailed flight schedule for an <i>overseas</i> journey issued and confirmed by travel agency or tour operator or airline, together with an official receipt and a ticket number assigned by the relevant airline.
<b>Loss of Hearing</b>	permanent irrecoverable loss of hearing where: If a dB = Hearing loss at 500 Hertz If b dB = Hearing loss at 1,000 Hertz If c dB = Hearing loss at 2,000 Hertz If d dB = Hearing loss at 4,000 Hertz $1/6 (a+2b+2c+d)$ is above 80dB.
<b>Loss of Sight</b>	the entire and <i>permanent</i> irrecoverable loss of sight.
<b>Loss of Speech</b>	the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
<b>Loss of Use</b>	<i>permanent</i> total functional disablement or complete and <i>permanent</i> physical separation at the limb or organ.
<b>Mainland China</b>	the territorial limit of the People's Republic of China, but excluding Hong Kong and Macau.
<b>Maximum Benefits</b>	the benefit amount of each of the benefits covered under this policy as stated in the <i>table of benefits</i> .
<b>Overseas</b>	the destination(s) stated in the <i>itinerary</i> , except <i>Hong Kong</i> and the departure city.
<b>Pandemic</b>	<ul style="list-style-type: none"> <li>any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or</li> <li>a disease classified by the World Health Organization as pandemic.</li> </ul>
<b>Permanent</b>	lasting not less than 12 consecutive months from the date of an <i>accident</i> and at the expiry of that period being beyond hope of improvement.
<b>Pre-existing Condition</b>	<i>You, immediate family member, domestic partner or travel companion</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> before the <i>effective date</i> .
<b>Relevant Documents</b>	documents include <i>schedule</i> , enrollment form, <i>table of benefits</i> , declaration, optional benefits, endorsements, attachments and amendments (regardless verbally or in written or digital format).
<b>Schedule</b>	the schedule attached to and incorporated in this policy.
<b>Serious Physical Injury or Serious Illness</b>	an injury or illness which requires treatment by a <i>medical practitioner</i> and results in <i>you</i> being certified by that <i>medical practitioner</i> as being unfit to travel (or continue) with <i>your</i> original scheduled journey and having to be <i>confined</i> in a <i>hospital</i> . Serious physical injury or serious illness shall also include such injury or illness due to which <i>you</i> are being denied boarding the scheduled flight shown on the <i>itinerary</i> or is being denied entering into the scheduled destination by any legal, governmental or airport authorities.
<b>Table of Benefits</b>	the table of benefits attached to and incorporated in this policy stating the <i>maximum benefits</i> of each benefit section available in accordance with the type of plan.
<b>Terrorism</b>	an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from <i>war</i> , invasion, act of foreign enemy, hostilities (whether <i>war</i> is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.

<b>Total Disablement</b>	when as the result of <i>injury</i> and commencing within 12 consecutive months from the date of an <i>accident</i> you are totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which you are reasonably qualified by reason of your education, training or experience, or if you have no business or occupation, total disablement means your inability to perform any activities which would normally be carried out in your daily life.
<b>War</b>	a contest by force between two or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the respective sovereigns of such nations.
<b>We, Us or Our</b>	Zurich Insurance Company Ltd

## TABLE OF BENEFITS

Section	Benefits	Maximum benefits per itinerary per insured person (HKD)
1.	<b>Accident Cover</b>	
	Personal accident	
	<ul style="list-style-type: none"> <li>for insured person aged between 18 to 75 years old</li> <li>for insured person aged under 18 or over 75 years old</li> </ul>	1,000,000 500,000
2.	<b>Personal Property Cover</b>	
	Personal belongings	20,000
	Including sub-limits:	
	<ul style="list-style-type: none"> <li>per set/item/pair</li> <li>lap-top computer or tablet computer (1 per itinerary)</li> </ul>	3,000 5,000
3.	<b>Baggage Delay Cover</b>	
	Baggage delay allowance (delay over 5 hours)	800
4.	<b>Travel Delay Cover</b>	
	Travel delay allowance	4,500 (300 per 5 hours)
5.	<b>Cancellation Cover</b>	
	Cancellation of itinerary (cost of flight ticket only)	30,000

## PART 2 – BENEFITS

Section benefits contained hereunder are applicable in accordance with the *table of benefits* attached with the *schedule* and subject to the type of plan stated on the *schedule*.

### Section 1 – Accident Cover

#### Personal accident

In the event of an *accident* which causes *injury* to you during the *flight journey*, and such *injury* alone solely results in any one of the events listed in the Compensation Table hereunder within 12 consecutive months after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the *table of benefits*.

Accidental Death and Disablement Compensation Table		
Events		Percentage of maximum benefits
1.	Accidental death	100%
2.	Permanent total disablement	100%
3.	Permanent and incurable paralysis of all limbs	100%
4.	Permanent total loss of sight of both eyes	100%
5.	Permanent total loss of sight of one eye	100%
6.	Loss of or the permanent total loss of use of two limbs	100%
7.	Loss of or the permanent total loss of use of one limb	100%
8.	Loss of speech and loss of hearing	100%
9.	Permanent total loss of hearing in (a) both ears	75%
	(b) one ear	15%

#### Maximum liability for personal accident

If you are insured under multiple insurance policies which include accidental death and permanent disablement covers as defined in each of these policies and are issued by us and/or our related companies, our maximum liability to you under all accidental death and permanent disablement covers shall not exceed HKD 5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

#### Conditions and exclusions applicable to Section 1 – Accident Cover

- If more than one of the events occur as a result of the same *accident*, only the event with the highest compensation will be payable under Section 1.
- No payment shall be made in respect of any disablement existed prior to an *injury* covered under this policy.

### Section 2 – Personal Property Cover

#### Personal belongings

We will pay you up to the *maximum benefits* and subject to the sub-limits as stated in the *table of benefits*:

- for the loss of or damage to the checked-in baggage by the airline, including personal belongings inside the checked-in baggage, which are normally worn or carried by and owned by you

- for the accidental loss of or damage to personal belongings during the *flight journey* which are normally worn or carried by and owned by *you*. We may make payment or, at *our* option, reinstate or repair the personal belongings as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

### Conditions and exclusions applicable to Section 2 – Personal Property Cover

1. This policy does not cover the following classes of property:
  - business merchandise or sample
  - foodstuffs/beverages including alcoholic beverages/medicine/tobacco
  - brittle or fragile items
  - antiques
  - bicycles
  - coupons
  - contact lenses, dentures and all relating appliances and accessories
  - item contains gold, platinum, diamond, jade or pearl
  - mobile phone with telecommunications function and all relating accessories
  - items that are mailed or shipped separately
  - plastic money (including the credit value in credit card, stored value in Octopus card)
  - cash or banknotes
  - documents such as Hong Kong Identity Card, passports, driving license, entry visas or permits
2. *You* must take all reasonable efforts to safeguard *your* property. The policy does not cover any property that is left unattended in public place; or any unexplained loss or mysterious disappearance; or loss due to fraud or deception.
3. Accidental loss or theft of personal belongings  
*You* must report the loss or theft of personal belongings to the local police within 24 hours upon discovery of the loss. If the loss of personal property is in custody of an airline, *you* must report such loss to the airline immediately. All claims for loss of personal property must be supported by a written report from the local police or the relevant organization. Otherwise, the loss will not be covered under this policy.  
 We will pay *you* the replacement cost for the lost personal property, less a deduction for wear and tear and depreciation as shown in the Depreciation Table below.
5. Accidental damage of luggage or personal belongings  
 When we pay a claim for damaged luggage or personal belongings, at *our* option, we do one of the following:
  - (a) For partial functional damage of luggage or suitcases such as broken wheels or handle or zipper, we will pay *you* an allowance of HKD 300 for such damage.
  - (b) If *you* can submit a repair quote or repair invoice to *us* for the repairment of *your* damaged luggage or suitcases or personal belongings. We will pay *you* the cost for the repairment, up to the per item sublimit stated in the *table of benefits*.
  - (c) If the luggage or suitcases or personal belongings is totally damaged and unrepairable, we will consider the item is lost and pay *you* the replacement cost for the item, less a deduction for wear and tear and depreciation as shown in the Depreciation Table below.
 If the damage to the personal property is in the custody of an airline, *you* must report such damage to the airline immediately. All claims for damage to personal property must be supported by a written report from the relevant organization. Otherwise, the loss will not be covered under this policy.
4. Depreciation table  
 Settlement of *your* claim for personal belongings is based on the value of an item at the time of loss. We will reduce the value of the item that has lost over time, and wear and tear. The table below shows how we apply depreciation to items.  
*You* must send *us* the original receipt with purchase date and price for the item. We will not pay for the claim if *you* cannot provide any proof on the purchase date and price of the item.

Item age	Depreciation deduction on the original item value
New to 24 months	15%
25 months to 48 months	35%
49 months to 60 months	45%
61 months or above	70%

### Section 3 – Baggage Delay Cover

#### Baggage delay allowance

If *your* checked-in baggage is being delayed for over five hours after *your* actual arrival at the *overseas* travel destination, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to *you*, and subject to the same delayed checked-in baggage can only be claimed once by one *insured person* in any one *flight journey*.

#### Conditions and exclusions applicable to Section 3 – Baggage Delay Cover

1. Baggage delay allowance is only applicable to the baggage which is checked-in on the same flight shown on the *itinerary* with *you*.
2. Baggage delay claims must be supported by a written document from the airline on the number of hours of the delay, the reason for such delay and the identified checked-in baggage label, and any other proof as we may reasonably require.

### Section 4 – Travel Delay Cover

#### Travel delay allowance

If the flight shown on the *itinerary* in which *you* have arranged to travel is delayed from the scheduled departure time, we will pay the travel delay allowance to *you* up to the *maximum benefits* as stated in the *table of benefits*.

Please read the Conditions and Exclusions applicable to Travel Delay Cover and Part 3 below.

#### Conditions and exclusions applicable to Section 4 – Travel Delay Cover

1. The policy does not cover any loss due to *your* late arrival at the airport or port. It also does not cover for delay due to error or overbooking, bankruptcy or liquidation of the airline or any service provider forming part of the *itinerary*.
2. All delay claims must be supported by a written document from the relevant airline on the number of hours of the delay, the reason for such delay and any other proof as we may reasonably require.
3. If *you* decide to cancel the entire *itinerary* due to travel delay, *you* are no longer eligible to claim for Section 4 - Travel Delay Cover.

## Section 5 – Cancellation Cover

### Cancellation of *itinerary*

If *you* must cancel the entire *itinerary* due to the following events:

- (i) *Your* death, *serious physical injury* or *serious illness* within ninety (90) days before the departure date of the first scheduled flight shown on the *itinerary*;
- (ii) *you* are required for witness summons, jury service or *compulsory quarantine* within 90 days *before* the departure date of the first scheduled flight shown on the *itinerary*;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the scheduled travel destination in *overseas* arising within one week before the departure date of the first scheduled flight shown on the *itinerary*.

We will reimburse the cost of *flight ticket* which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

### Conditions and exclusions applicable to Section 5 – Flight Cancellation Cover

1. The policy does not cover any loss due to *your* late arrival at the airport or port; or cancellation of trip due to *your* own personal or financial reason. It also does not cover for any cancellation of trip due to air traffic control by local government, error, overbook, over-sale, operational reason, bankruptcy or liquidation of the airline or any service provider forming part of the *itinerary*.
2. *You* should always take the first available alternate transportation provided by the airline if such arrangement is within a reasonable time.
3. *Your* name must be shown on the *flight ticket* for claims under this section. If not, *you* are liable to provide the supporting documents which are required by and acceptable to *us* as proof of claims. We will not pay for expenses that are not settled by an official currency by any government, or any additional costs you paid separately from the *flight ticket*, such as payment for seat upgrade directly to the airline.

## PART 3 – GENERAL CONDITIONS AND EXCLUSIONS APPLICABLE TO THE POLICY

### 1. Known events and conditions

The policy does not cover any circumstance which is existing or announced before the *effective date*, or any *pre-existing conditions*.

### 2. Purpose of travel

*You* must be fit to travel at the time when *you* are applying this policy, otherwise we shall have the right to repudiate any liability under this policy. No coverage of the policy shall be provided and no benefits shall be paid if the purpose of the journey is to obtain medical treatment, or if the journey was undertaken while *you* were unfit to travel, or *you* are traveling against the advice of a *medical practitioner*, or *you* refuse to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuse to continue the journey whilst *your* physical condition at the time of recommendation is fit for travel.

### 3. Conditions and maximum travel period

All trips must depart from and return to *Hong Kong*. If your *itinerary* is one-way flight only, such flight must be departed from or arriving to *Hong Kong*.

No refund of premium is allowed once the policy has been issued and the insurance shall cease after arrival in the destination shown on the *itinerary*.

### 4. Multiple travel policies

If *you* are insured under more than one travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, only the travel insurance policy with the greatest compensation for the same cover shall apply.

### 5. Reasonable care

*You* shall exercise all reasonable care to avoid or prevent injury and to prevent loss, theft or damage to everything covered under the policy. Failure to exercise reasonable care steps to avoid or prevent injury, loss, theft or damage will result in a deduction from claim payment, or may result in your claim not being paid.

### 6. Other excluded events or conditions

- (i) If *you* are using the People's Republic of China passport or identity card to enter to / travel within *Mainland China*.
- (ii) Any loss in connection to: suicide or intentional self-inflicted injury; insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or abuse.
- (iii) *Your* participation in any illegal or unlawful act.
- (iv) Any conditions or complications arising or resulting from: pregnancy, childbirth, venereal disease and HIV (Human Immunodeficiency Virus); or any loss in connection to congenital and hereditary condition.
- (v) Any loss resulting directly or indirectly from *pandemic*, *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, revolution, usurped power, military force or coup, or action taken by government authorities in hindering, combating or defending against such an occurrence (including *terrorism*), any kinds of nuclear engineering.
- (vi) Any loss arising from any government's regulations control or act.
- (vii) *You* are unable to travel due to government or authorized regulatory authority have imposed restrictions on movement or isolation, or national lockdowns or border closure.
- (viii) *You* are unable to travel, or *you* refuse to travel, or any costs or expenses incurred, due to mandatory quarantine or isolation order is imposed on *you* within *your* home area or *your* travel destination by the local government or authorized regulatory authority.
- (ix) *You* cannot provide any valid important documents or other documentation such as vaccine certificates, medical tests/documents required by the airline or relevant government authority which are needed to travel.

## PART 4 – GENERAL PROVISIONS

### 1. Entire contract

This policy including all *relevant documents* will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

### 2. Age limit

The insurance applies to any *insured person* at all ages.

Coverage and premium under this policy for each *insured person* is based on the *insured person's* age on the commencement date of the first flight shown on the *itinerary*.

### 3. Notice of claims

Written notice of claim must be given to *us* by the *insured person* within 30 days of the date of the incident causing such loss. In the event of *accidental* death, immediate notice thereof must be given to *us*.

All certificates, information and evidences required by *us* shall be furnished at *your* or *your* personal representative's expenses and shall be in such form and of such nature as *we* may prescribe. If *you* do not comply with this condition, *we* shall have the sole discretion to decide not to pay any benefits under this policy.

#### 4. Proof of loss

Written proof of loss must be furnished to *us* within 30 days from the date of issuance of *our* receipt of the claim form provided to *us*. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than 180 days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as *we* may reasonably require shall be furnished at *your* expense without any expense to *us*.

#### 5. Claims admittance

In no case shall *we* be liable in respect of any claim after the expiry of 12 months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.

#### 6. Medical examination

*We* shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by *us* if *we* deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.

#### 7. Payment of claims

*We* will pay all benefits to the *insured person* for their respective rights and interests. For *insured person* aged 17 or below, payment of claims shall be made to his/her parents or the proposer of the policy.

In the event of *accidental* death, *we* will pay all the pending benefits to *your* estate. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon *our* approval.

All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to *you* after the receipt of due proof upon *our* approval.

#### 8. Misrepresentation or non-disclosure

If *you* or anyone acting on behalf of *you* makes a statement in the enrollment or in connection with any claim knowing that the statement is false, or fail to disclose *pre-existing conditions* or fail to act in utmost good faith, *we* will not be liable for any claim and all covers and benefits under this policy shall cease immediately. *We* will not be liable to refund any premium paid. If any benefit has been paid by *us*, *you* shall refund such benefit to *us* within seven working days from the date of *our* notice of demand.

#### 9. Misstatement of age

If *your* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that *your* age has been misstated and if, according to the correct age, the coverage provided by this policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then *our* liability shall be limited to the refund of premium paid for this policy, and *we* will be entitled to void or terminate this policy totally.

#### 10. Other insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as the ones being claimed under this policy, *we* will only be liable for *our* proportionate share (except for Section 1 - *Accident* Cover, Section 3 – *Baggage Delay* Cover and Section 4 – *Travel Delay* Cover of Part 2 of this policy) which will be paid under this policy.

#### 11. Clerical error

*Our* clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

#### 12. Legal action

No legal action shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within one (1) year from the expiration of the time within which proof of claims is required.

#### 13. Subrogation

*We* have the right to proceed at *our* own expense in *your* name against third parties who may be responsible for an occurrence giving rise to a claim under this policy, and *you* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which *we* are entitled by virtue of *our* right hereunder.

#### 14. Alternative dispute resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if *we* deny or reject liability for any claim under the policy and *you* do not commence arbitration in the aforesaid manner within 12 calendar months from the date of *our* disclaimer, *your* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

#### 15. Right of third parties

Other than the proposer or the *insured persons* or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

#### 16. Compliance with policy provisions

Failure to comply with any of the provisions contained in this policy shall invalidate all claims hereunder.

#### 17. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the *insured person* from time to time and available at this website: <https://www.zurich.com.hk/en/services/privacy>

The *insured person* shall, and shall procure all other *insured person* covered under the policy to, authorize *us* to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the obligatory purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by the *insured person* to *us*, the *insured person* warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to *us*, enabling *us* to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

#### 18. Governing law and jurisdiction

The policy shall be governed by and interpreted in accordance with the laws and regulations of *Hong Kong*. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the *Hong Kong* courts.

## 19. Sanction

Notwithstanding any other terms under this policy, we shall not be deemed to provide coverage or make any payments or provide any service or benefit to *you* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of *you* would violate any applicable trade or economic sanctions law or regulation. The above clause shall also apply for any trade or economic sanction law or regulation that we deem applicable or if *you* or other party receiving payment, service or benefit is a sanctioned person.

## CLAIMS PROCEDURE

Through our "eClaim" online platform, *you* can submit a claim easily and conveniently. Simply scan the QR code to browse [www.zurich.com.hk/eclaim/en](http://www.zurich.com.hk/eclaim/en) and submit claims, the processing time can be shortened up to two working days comparing to submission by post/email.



Alternatively, *you* can submit the completed claim form with supporting documents by post/email.

- Email: [claims@hk.zurich.com](mailto:claims@hk.zurich.com)
- Post: Zurich Insurance Company Ltd, Claims Department, 26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

Please note that if *you* need to claim for your journey, please report *your* claim to *us* in 30 days. For enquiries, please call our Claims Hotline at +852 2903 9388 or email to [claims@hk.zurich.com](mailto:claims@hk.zurich.com).

(There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.)



# 蘇黎世飛行保障

## (網上基本計劃)

當「我們」於「你」的「行程」出發前已收訖本保單的保費，即依據本保單或批註內的定義、不承保事項、限制、條款和條件，承保「你」及「你」的「行程」。

### 第一部份 – 詞彙的定義

本保險單內某些詞彙具有指定含意，釋義已分別列明於下。為方便識別有關詞彙，特將此等詞彙全部加上引號。

「意外」	在「航空旅程」中，任何不可預見或預料並導致「你」蒙受「損傷」之突發事件。
「生效日期」	是指本保險單的申請日期。
「航空旅程」	是指「你」於「機票」上列明的機場內通過原定航班指定的登機開口開始，直至你到達該航班原定目的地後離開該飛機為止。
「機票」	經旅行社或旅遊營運公司或航空公司預訂，並連同正式收據及有關航空公司的機票編號。
「香港」	中華人民共和國香港特別行政區。
「損傷」	「你」純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保人」或「你」	「附表」或批註內註明之為本單受保人之人士。
「行程表」/「行程」	由旅行社或旅遊營運公司或航空公司確定，並連同正式收據及有關航空公司的機票編號的「海外」行程。
「失聰」	「永久」及無法恢復之聽力，如： a - 分貝 = 500赫茲失聰 b - 分貝 = 1,000赫茲失聰 c - 分貝 = 2,000赫茲失聰 d - 分貝 = 4,000赫茲失聰 即 $1/6(a + 2b + 2c + d)$ 高於80分貝。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。
「殘廢」	「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。
「中國內地」	指中華人民共和國，但不包括「香港」及澳門。
「最高賠償額」	列於本保單的「保障表」內每項受保保障的賠償額。
「海外」	列明於「行程表」內的目的地，但不包括「香港」及旅程出發的城市。
「大流行病」	<ul style="list-style-type: none"> <li>當一種具有傳播性的疾病於全球數個國家內盛行及在有關當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或</li> <li>被世界衛生組織宣佈為大流行病的疾病。</li> </ul>
「永久」	「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。
「投保前已存在的傷疾」	指「你」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。
「有關文件」	包括「附表」、「保障表」、申請書、聲明、附加保障、批單、附件及修訂本（不論以口述或以書面或數碼形式）。
「附表」	隨附本保險單名為附表或“Schedule”並構成保單一部份之附表。
「嚴重損傷」或「嚴重疾病」	需經由「醫生」治療的損傷或疾病，並經「醫生」證實「你」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」住院。嚴重損傷或嚴重疾病亦包括「你」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上列明於「行程表」內的航班或拒絕入境。
「保障表」	隨附本保險單名為保障表或“Table of Benefits”並構成保單一部份之保障表，當中列明各保險計劃級別中不同保障的「最高賠償額」。
「恐怖活動」	任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面（不論曾正式宣戰與否）、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。
「完全傷殘」	「你」遭遇「意外」而蒙受「損傷」，並且於事發後連續12個月內完全不能從事任何根據「你」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「你」並無從事任何職業或工作，則指「你」喪失應付日常生活事務的能力。

「戰爭」	兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(i)宣佈終止和平關係；及(ii)陷入武裝敵對局面。
「我們」	蘇黎世保險有限公司。

## 「保障表」

節數	保障範圍	每名「受保人」每次「行程」之「最高賠償額」 (港元)
1.	「意外」保障	
	個人「意外」	
	<ul style="list-style-type: none"> <li>18 至 75 歲的「受保人」</li> <li>18 以下或 75 歲以上的「受保人」</li> </ul>	<p>1,000,000</p> <p>500,000</p>
2.	個人財物保障	
	個人物品	20,000
	包括以下限額：	
	<ul style="list-style-type: none"> <li>每件、每對、每套或每組物品</li> <li>手提電腦及平板電腦 (每次「行程」1 部)</li> </ul>	<p>3,000</p> <p>5,000</p>
3.	行李延誤保障	
	行李延誤津貼 (延誤超過 5 小時)	800
4.	旅程延誤保障	
	旅程延誤津貼	4,500 (每 5 小時 300)
5.	取消保障	
	取消「行程」(只限「機票」費用)	30,000

## 第二部份 – 保障內容

### 第一節 – 「意外」保障

#### (a) 個人「意外」

如「你」於「航空旅程」中因遭遇「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續12個月內直接引致以下賠償表內任何一項保障項目，「我們」將根據賠償表所載該項目的百分比作出賠償，最高至「保障表」所載之「最高賠償額」為上限。

「意外」死亡及傷殘賠償表		
保障項目		「最高賠償額」百分比
1.	「意外」死亡	100%
2.	「永久」「完全傷殘」	100%
3.	「永久」及無法痊癒之四肢癱瘓	100%
4.	雙眼「永久」完全「失明」	100%
5.	單眼「永久」完全「失明」	100%
6.	喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7.	喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	「永久」完全「失聰」：	
	(a) 雙耳	75%
	(b) 單耳	15%

#### 個人「意外」之最高賠償責任

如「你」同時受保於多張由「我們」及/或與「我們」有關公司所簽發之保單而每張均包括其個別定義之意外死亡及永久傷殘保障，「你」於所有有關之保單的意外死亡及永久傷殘保障合共總賠償額不可超過5,000,000 港元，而每份保單的賠償將根據總賠償額按比例分配。

#### 第一節 – 「意外」保障的承保條款及不承保事項

- 假如在同一次「意外」事件中遭受多於一項保障項目，只有最高賠償額的一項保障項目可個別根據第一節所列獲得賠償。
- 於保單所承保之「損傷」前已存在之殘缺，不會獲得任何賠償。

#### 第二節 – 個人財物保障

##### 個人物品

「我們」將根據「保障表」所列個別物品的限額上限至「最高賠償額」作出賠償：

- 「你」登記寄艙的行李，包括該行李內「你」一般會穿戴或攜帶屬於「你」的個人財物，被航空公司遺失或損毀
- 「你」一般會穿戴或攜帶屬於「你」的個人財物在「航空旅程」中意外遺失或損毀

「我們」有權根據有關財物之損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「我們」於處理該賠償申請時會視該物品已遺失。

## 第二節 – 個人財物保障的承保條款及不承保事項

1. 本保單並不保障以下類別之物品：

- 商業貨品或樣本
- 食品或飲料包括酒精飲料 / 藥物 / 煙草
- 脆弱或易碎物品
- 古董
- 單車
- 票券或證券
- 隱形眼鏡、假牙及所有其有關配備
- 含有黃金、白金、鑽石、翡翠或珍珠的物品
- 任何擁有對話功能之手提電話裝置及其有關配件
- 獨立郵寄或付運的物品
- 電子貨幣（包括信用卡的信用額或八達通的儲值額等）
- 現金或鈔票
- 文件包括香港身份證、護照、信用卡、駕駛執照、入境簽證等

2. 「你」須採取所有合理行動保障「你」的個人財物。本保單不會保障任何在公眾場所因無人看管而下遺失的物品；或任何原因未明的遺失或神秘失蹤；或任何因欺詐或行騙引致的損失。

3. 個人物品遺失或被盜取

「你」必須在發現「你」的個人物品遺失或被盜取後24小時內向當地警方報告。如財物是於航空公司的保管下遺失，「你」必須立即通知航空公司。所有個人財物的索償必須提供由當地警方或有關機構所發出的書面報告，否則，有關的遺失會不獲賠償。

4. 行李箱或個人物品損毀

當「我們」賠償行李箱或個人物品的損毀時，「我們」可選擇以下其中一項賠償方案：

- (a) 如行李箱或手提箱只是部份功能損毀，例如車輪、拉鍊或把手損壞，「我們」會賠償 300 港元的現金津貼。
- (b) 如「你」能提交損毀的行李箱或手提箱或「你」的個人物品的維修報價單或維修收據給「我們」，「我們」會賠償有關的維修費用，以「保障表」所列個別限額為上限。
- (c) 如行李箱或手提箱或個人物品完全損毀及無法維修，「我們」會視該物品已遺失，並根據下列的折舊率計算表，扣除該物品的折舊率後賠償其重置費用。

如財物是於航空公司的保管下損毀，「你」必須立即通知航空公司。所有個人財物的索償必須提供由有關機構所發出的書面報告，否則，有關的損毀會不獲賠償。

5. 折舊率計算表

個人物品的賠償金額是以該物品於遺失時的價值賠償，「我們」會扣減該物品隨時間及磨損所流失的價值，以下計算表列出「我們」怎樣使用折舊率。

「你」必須提交原本的收據給「我們」，上面列出物品的購買日期及價值，如「你」不能提供任何關於購買日期及價值的證明，「我們」不會作出賠償。

物品年齡	於物品原本價值上扣除的折舊率
全新至24個月	15%
25個月至 48個月	35%
49個月至 60個月	45%
61個月或以上	70%

## 第三節 – 行李延誤保障

### 行李延誤津貼

如「你」已登記寄艙的行李於「你」實際抵達「海外」目的地後超過六小時，該行李仍未送抵，不論已登記寄艙的行李數目多寡，「我們」將按「保障表」所載，向「你」發放一筆行李延誤津貼，但每件被延誤的相同寄艙行李只可由一名「受保人」索償一次。

### 第三節 – 行李延誤保障的承保條款及不承保事項

1. 行李延誤津貼只適用於與「你」所乘坐的「行程表」內列明的航班一同寄運的行李。
2. 所有延誤索償必須提供由航空公司發出的書面文件，列明其延誤時間及原因及附上有關之寄運行李標籤，或其他「我們」合理地要求提供作為證明的文件。

## 第四節 – 旅程延誤保障

### 旅程延誤津貼

如「你」安排乘坐列明於「行程表」內的航班的出發時間被延誤，「我們」會根據「保障表」所列及以「最高賠償額」為上限，賠償旅程延誤津貼給「你」。

請參閱以下列於延誤保障的承保條款及不承保事項及本保單第三部份。

#### 第四節 – 旅程延誤保障的承保條款及不承保事項

1. 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失。亦不保障因航空公司或任何於「行程表」中提供服務的機構 / 人士的錯誤、過量預訂、破產、清盤所引致的延誤。
2. 所有延誤索償必須提供由航空公司發出的書面文件，列明其延誤時間及原因，或其他「我們」合理地要求提供作為證明的文件。
3. 如由航空公司安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
4. 如「你」因旅程延誤而決定取消整個原定「行程」，則不會獲得第四節的賠償。

#### 第五節 – 取消保障

##### 取消旅程

如「你」因以下事故必須要取消整個「行程表」內的原定旅程：

- (i) 「你」於「行程表」內原定首個航班的出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
  - (ii) 「你」於「行程表」內原定首個航班的出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
  - (iii) 於「行程表」內原定首個航班的出發前一星期內，預定前往之「海外」行程目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；
- 「我們」會根據「保障表」列明的「最高賠償額」為上限，賠償「你」未有使用及無法從其他途徑追討但已支付的「機票」費用。

#### 第五節 – 取消保障的承保條款及不承保事項

1. 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失；或因個人或經濟原因而引致的取消旅程。亦不保障由當地政府或有關機構的航空管制而引致的取消旅程，或因航空公司或任何於「行程表」中提供服務的機構 / 人士的錯誤、過量預訂、營運原因、破產、清盤所引致的取消旅程。
2. 如由航空公司安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
3. 「你」的名字必須列明於有關需要索償的機票，否則，「你」有責任提交「我們」要求及可接受之文件以作索償證明。本保單並不會賠償不是以任何政府的正式貨幣支付的費用，或任何向航空公司支付的額外費用，例如座位升級費用。

#### 第三部份 – 保單的承保條款及不承保事項

##### 1. 已知事項及狀況

本保單不會保障於「生效日期」前已發生或已宣佈會發生的任何情況；或任何「投保前已存在的傷疾」。

##### 2. 旅遊的目的

於申請本保單時，「你」的身體健康狀況必須適合旅遊；否則「我們」有權拒絕履行「我們」於本保單下的任何責任。任何「行程」目的為以接受醫療或手術治療，或「你」的身體健康狀況不適合旅遊，或有違「醫生」之勸喻出外旅遊，或在身體狀況許何下，「你」拒絕依循「醫生」之建議返回「香港」或繼續「你」的「行程」，均不會獲得保單內任何保障或賠償。

##### 3. 保障期及條款

所有旅程均需由「香港」啟程及返回「香港」，若「行程」為單程航班，則航班的啟程地點或到達地點必須為「香港」。

保險單一經簽發，恕不退還任何保費，及「行程」的期限於「你」抵達列於「行程表」內最後一個目的地的入境事務處 / 櫃檯辦理入境後完結。

##### 4. 持有份旅遊保單

如「你」為同一旅程購買多於一份由「我們」或「我們」之附屬公司承保的旅遊保險保單，及於同一事故索償相同之保障，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。

##### 5. 「你」必須合理地謹慎

「你」必須採取合理的謹慎措施以避免或防止疾病或受傷，及避免或防止所有受保於本保單的物品的損失或遺失，被盜取或損壞。如沒有採取合理的謹慎措施以避免或防止疾病或受傷，損失或遺失，被盜取或損壞可導致賠金額被扣減或不獲賠償。

##### 6. 其他不保事項或條款

- (i) 任何使用中華人民共和國護照或身分證並以此等證件進入「中國內地」境內之「受保人」。
- (ii) 因自殺或蓄意自我傷害、神經錯亂、心智或精神不正常、受到酒精或藥物影響（除非由合格「醫生」處方）、酗酒、濫用藥物或吸毒引致的損失。
- (iii) 「你」的任何違法或非法行為。
- (iv) 任何與懷孕、分娩、性病及HIV（人類免疫力缺乏症病毒）引致的狀況及有關之併發症；或與先天及遺傳性疾病有關。
- (v) 任何直接或間接因「大流行病」、「戰爭」、侵略、外敵行動、敵對局面（不論曾正式「戰爭」與否）、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件、或因政府意圖阻礙、反對或防禦此等動亂（包括「恐怖活動」）所引起的損失；任何類型之核子技術。
- (vi) 任何因政府法例及規條限制引致的損失。
- (vii) 因政府或授權的行政機構發出的出入境限制或隔離限制，或全國封鎖，導致「你」不能旅遊。
- (viii) 因「你」的居住地或「你」旅遊目的地的政府或授權的行政機構向「你」發出強制隔離或隔離令，導致「你」不能旅遊或「你」拒絕旅遊，或任何因此而引致的損失。
- (ix) 「你」未能提供航空公司或相關政府機構要求的重要及有效的旅遊文件如疫苗接種紀錄、醫療測試結果 / 證書。

#### 第四部份 – 基本條款

##### 1. 整體協議

本保險單包括所有「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保險單如有任何修改，必須獲得「我們」有關的負責人批准並簽發批單作實，方始生效。

## 2. 年齡限制

本保險提供保障予任何年齡之「受保人」。

每名「受保人」於「保障表」列明之「最高賠償額」及保費將根據「受保人」於「行程表」內原定首個航班的出發日期時之年齡為準。

## 3. 索償通知

如要申請索償，「你」必須於引致損失的事件發生後30日內以書面通知「我們」。倘因「意外」死亡之索償，「你」的合法代表必須立即通知「我們」。「我們」所需之任何證明書、資料及證據，須依據「我們」所定之形式及性質提交，而所需費用概由「你」或「你」的個人代表負責。如「你」不遵守本條款，「我們」將全權酌情決定不會支付本保單的任何保障。

## 4. 損失證明

所有損失證明文件需於「我們」收到賠償申報表後30日內呈交給「我們」。倘有合理的緣由不能於此限期內將有關證明文件送交「我們」，但已盡可能於限期後立即送出，且從需要該有關證明文件起計不超過180日之限，則不會被視為放棄申請賠償的權利。「我們」所需之證書、資料及證據，須依據「我們」所定之形式及性質提交，所有費用需由索償者負責，「我們」概不會負責任何費用。

## 5. 索償時限

除非索償已被「我們」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「我們」概不會就「你」引致損失的事件發生後滿12個月方提出之索償支付賠償。

## 6. 身體檢查

如「你」蒙受非致命「損傷」，「我們」有權按需要要求由「我們」指定的醫療機構為「你」進行身體檢查。如「你」身故，「我們」有權自費進行驗屍。「我們」亦擁有該等調查結果之所有權。

## 7. 支付索償

「我們」將按照「受保人」各自之權利及權益向彼等支付賠償。如「受保人」是17歲或以下，賠償會支付予其父母或保單投保人。

如「你」「意外」死亡，「我們」會將所有尚未支付之賠償額支付予「你」的遺產承繼人。當「我們」收受所需的證明文件並批核後，將根據本保單立即作出合理賠償。

## 8. 虛報或漏報資料

若「你」或任何代表「你」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述、或未如實地申報任何「投保前已存在之傷疾」或未能遵行最高誠信，「我們」概不就任何索償進行理賠責任，本保單規定之所有保障亦即時停止生效。「我們」亦不會就已付保費作出任何退款。如「我們」已支付本任何保障賠償，「你」必須於收到「我們」發出之還款通知書後七日內退還有關之保障賠償予「我們」。

## 9. 年齡錯誤陳述

如「你」年齡被錯誤陳述，「我們」會按正確年齡應付之保費而退回或收取保費的差額。若「你」投保時的正確年齡未符合本保單的要求或已超出限制，「我們」只會退回保費而不負責任何承保責任，「我們」亦有權完全取消此保單。

## 10. 其他保險

如「你」於索償時同時受保於其他保險公司保單或保險證書內的相同保障，「我們」只會負責按照本保單以比例作出賠償（但不包括以下保障：第一節－「意外」保障、第三節－行李延誤保障及第四節－旅程延誤保障）。

## 11. 筆誤

「我們」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

## 12. 法律訴訟

當索償證明文件依據本保單規定送交「我們」後，60日內不得向本保單進行法律訴訟以求賠償。此外，「你」亦不得在「我們」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

## 13. 代位權

「我們」有權自費以「你」名義對任何有可能導致本保單索償的承保事件的第三者進行追討，「你」需同意執行並允許「我們」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。

## 14. 替代性爭議解決方案

如有任何關乎本保單出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為「香港」法律，而仲裁地應為「香港」。仲裁員人數為一名，而仲裁程序應以英語進行。

現明文述明，在爭議各方根據本保單行使任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「我們」否認或否決「你」追索本保單之任何責任，而並未能於「我們」所發出之通知12個月內按以上規定展開仲裁，「你」的賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

## 15. 第三者權利

除保單持有人或「受保人」或本保單以明示方式指明以外，任何人士如非本保單之一方並沒有權利執行或享有本保單條款的保障。任何有關合約第三者權益之法例將不適用於本保單。不論本保單任何條款所列，任何保單變更（包括任何解除責任或責任妥協）或終止均不須第三者同意。

## 16. 遵從基本條款

如「你」違反本保險單任何條款，所有就本保險單提出的索償均告無效。

## 17. 個人資料收集目的

「我們」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「你」亦可透過此網址查閱有關私隱政策：<https://www.zurich.com.hk/zh-hk/services/privacy>。

「受保人」會，及會促使保單內其他「受保人」，授權「我們」根據「我們」於不時適用之私隱政策所詳列的強制性用途，使用及轉發（至「香港」境內或境外）包括屬敏感性如「香港」法例第486章《個人資料（私隱）條例》中所定義之個人資料。

如「受保人」向「我們」提供任何第三者資料，「受保人」必須保證於提供此等個人資料予「我們」前已獲得有關資料當事人之正式同意，使「我們」可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。

## 18. 管轄法律及司法裁判權

本保單受「香港」法律管轄及按其詮釋。而受本保單中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」法院的專有司法裁判權。

## 19. 制裁

若本「保單」提供的保險、款項、服務、保障及 / 或受保人的任何業務或活動會違反任何適用的貿易或經濟制裁法律或監管要求，不論本「保單」任何其他條款所列，保險公司則不得被視為向任何受保人或其他一方提供任何保險或將向受保人或任何其他一方支付任何款項或提供任何服務或保障。以上條文亦適用於任何被保險公司視為適用的貿易或經濟制裁法律或監管要求，或若受保人或其他接受款項、服務或保障的一方是受制裁人士。

## 賠償程序

透過我們的「e 索償」網上平台以方便快捷的方式申請索償，只需掃描二維碼瀏覽[www.zurich.com.hk/eclaim](http://www.zurich.com.hk/eclaim) 遞交申請，相比以電郵或郵寄方法申請，可節省多達兩個工作天的處理時間。



你亦可以填妥索償申請表，連同有關證明文件電郵 / 郵寄至本公司賠償部。

- 電郵：[claims@hk.zurich.com](mailto:claims@hk.zurich.com)
- 地址：香港港島東華蘭路18號港島東中心26樓蘇黎世保險有限公司賠償部

請注意，如您需要就旅程申請索償，請於事故發生後30日內遞交申請。如有任何查詢，請致電我們的賠償熱線+852 2903 9388 或電郵至 [claims@hk.zurich.com](mailto:claims@hk.zurich.com)。（本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。）