

Sportifly Sports Protection



Did you know that sports accident is one of the three most common causes of injury¹?

Did you know that nearly 20% of injuries in Hong Kong occur during leisure sports¹?

Are you worried about the medical expenses incurred or income loss caused by temporary absence from work due to sports injuries?

Dedicated to sport lovers who embrace exercising amid your busy life

Whether you are playing leisure sports, training up your fitness and stamina, or pursuing extreme sports for excitement, Sportifly is your smart choice. Enjoy a full year of protection at a cost of less than HKD 1 per day.

Tailored for sport lovers, Sportifly provides protection while you are engaging in sports activities in Hong Kong. If you are injured accidentally during your routine training, Sportifly can subsidize your medical costs so that you can focus on recovery and regain your passion for sports as soon as possible.

Sportifly covers 76 most common sports in Hong Kong including aquatics, land sports, ball games, martial arts, aerobic exercise, and even extreme sports. We will provide you with appropriate protection if you are accidentally injured during sports, even in the unfortunate case of accidental death or permanent disablement.

Personal sports accident protection

If you sustain injury due to sports accident during the period of insurance, you are entitled to:

- HKD 200,000 accidental death or permanent disablement² benefit
- HKD 100,000 cardiac arrest or coma benefit³ per accident, up to one accident per year
- HKD 20,000 (with surgery) or HKD 4,000 (without surgery) broken bone, ligament tear or tendon rupture benefit^{4,5} per accident, up to three accidents per year

less than
HKD 1 per day

Daily hospital cash benefit

If you are confined in a hospital in Hong Kong due to injury sustained from sports accident during the period of insurance, you are entitled to:

- HKD 300 per day of hospital cash benefit⁶, up to a maximum of 10 days per accident and up to three accidents per year

covers 76
most common sports

Coverage of common sports-related injury

Jaw fractures (broken lower jawbone)

- MMA player
- Muay Thai player
- extreme sports advocates

Rotator cuff tear (shoulder tendon rupture)

- swimmer
- golfer
- rugby player
- volleyball player

Lateral epicondylitis (elbow tendon rupture)

- tennis player
- badminton player
- baseball player

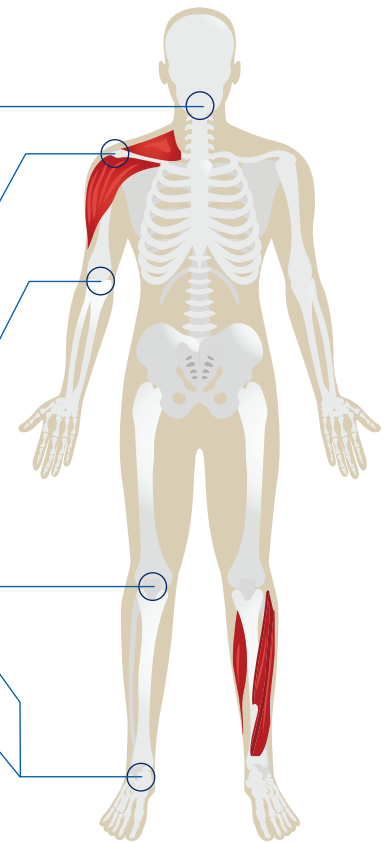
Anterior cruciate ligament tear (Knee joint ligament tear)

- soccer player
- basketball player
- runner

Achilles tendon rupture

Anterior talofibular ligament tear (ankle ligament tear)

- kickboxer
- dancer
- hiker



Covers 76 most common sports

Ball Games

Baseball
Volleyball
Sepak takraw
Golf
Football
Softball
Hockey
Ice hockey
Roller hockey
Tchoukball
Dodgeball
Handball



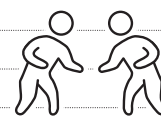
Aquatics

Swimming
Diving
Canoeing
Windsurfing
Surfing
Artistic swimming
Fishing
Water skiing
Wakeboarding
Wakesurfing
Snorkelling



Martial arts

Taekwondo
Karate
Judo
Aikido
Muay Thai
Sambo
Wrestling
Fencing
MMA
Free combat
Kickboxing



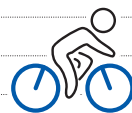
Land Sports

Skateboarding
Rock climbing
Hiking
Running
Pole vault
Shot put
Hammer throw
Discus
Javelin
Tug-Of-War



Aerobic exercise

Cycling
Yoga
Rope skipping
Dancing
Aerobics



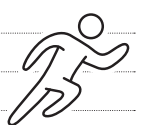
Extreme sports

BMX freestyle
Scooters freestyle
Paragliding



Others

Equestrianism
Ice skating
Roller skating
Weightlifting
Gymnastics
Triathlon
Archery
Gym workout



Plan overview

Sportifly Sports Protection	
Issue age	age 6 to 70
Renewal age	up to age 70
Geographical limitation	Hong Kong
Annual premium	HKD 298

Table of benefits

Coverage	Sum insured per insured person (HKD)	
1. Accidental death or permanent disablement	200,000	
2. Cardiac arrest or coma	100,000 per accident Up to 1 accident per year	
3. Broken bone, ligament tear or tendon rupture	With surgery	Without surgery
	20,000 per accident	4,000 per accident
4. Daily hospital cash benefit	Up to 3 accidents per year	
	300 per day Max. 10 days per accident, up to 3 accident per year	

Good protection supported with easy claim

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 and submit claims, the processing time can be shortened by up to 2 working days comparing to submission by post/email.

Please report your claim within 30 days from the date of accident or your date of discharge from the hospital.

For enquiries, please call our Claims Hotline at +852 2903 9388 or email to claims@hk.zurich.com



Remarks

- The policyholder and the insured person must be a Hong Kong resident holding a valid Hong Kong identity card (or a valid Hong Kong birth certificate), and with a residential address in Hong Kong.
- The insured person must be the policyholder him/herself, his/her spouse, child(ren), parent(s) or parent(s)-in-law.
- Only one insured person is covered in the plan.
- The insured person must be aged between 6 and 70 years old on the policy effective date.
- For insured person aged between 6 and 17 years old at the policy effective date, the policyholder of this plan must be his/her parent or legal guardian. However, when the insured person attains the age of 18, she/he will automatically become the policyholder upon renewal.
- Subject to the insurance cover of respective policies, any insured person can enjoy up to a maximum limit of HKD 10,000,000 for accidental death and permanent disablement benefit per life in aggregate under all policies issued by Zurich Insurance Company Ltd and/or its related companies.
- The plan is applicable to accidents, hospital confinements or out-patient consultations that occur in Hong Kong only.
- Levy collected by the Insurance Authority (if any) has been imposed on this policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit www.zurich.com.hk/ia-levy.
- There will be no refund of premium on the unexpired period whenever this policy is cancelled by you or Zurich.
- Zurich reserves the right to revise or adjust the premium at the time of policy renewal.

General exclusions

This policy does not cover:

1. any accident occurred, or hospital confinement or out-patient consultation outside Hong Kong;
2. participation by the insured person in any one of the sports listed in the Table of Covered Sports during the period of insurance against medical advice previously given by a medical practitioner or Chinese medicine bone-setter or acupuncturist (including advice given up to six (6) months prior to the date of application for this policy);
3. engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport;
4. non-essential medical treatment or any medical treatment for confinement that is not recommended by a medical practitioner;
5. any hospital confinement for the purpose of rest and/or convalescence;
6. any kinds of dental treatment whatsoever;
7. any pre-existing condition or congenital condition;
8. any kind of disease or sickness; or any loss caused by an injury which is a consequence of any kind of disease;
9. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by injury;
10. suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, any condition under the influence of alcohol or drugs (other than those prescribed by medical practitioner); any condition resulting from pregnancy or venereal disease;
11. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power,
12. any illegal or unlawful act by insured person or insured person's direct participation in strike, riot or civil commotion or terrorism;
13. any expenses or consequential loss directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.
14. any accident that has occurred as a result of participation of sports during a pandemic or epidemic where the government has mandated compulsory quarantine or where self-isolation arrangements have been breached.

¹ Source: Injury Survey, Department of Health, HKSAR, September 2010, https://www.chp.gov.hk/files/pdf/injury_survey_eng.pdf

² Permanent disablement means i) permanent total disablement, ii) permanent and incurable paralysis of all limbs or iii) loss of any one limb or the permanent total loss of use of any one limb.

³ Benefit shall only be payable for either cardiac arrest or coma in respect of the same accident. If a cardiac arrest or coma is due to causes which are related to a cardiac arrest or coma in a prior accident happened within three years and benefit is paid in the prior accident, the cardiac arrest or coma shall be considered as a result of a continuation of the prior accident and no further benefit shall be payable.

⁴ The benefit shall not be payable for more than one of the events: - broken bone; ligament tear; or tendon rupture in respect of the same accident. Also, the benefit shall only be payable for either "with surgery" or "without surgery" in respect of the same accident. In the event that surgery is required, it means the first time diagnosis of the injury for which surgical intervention is considered medically necessary by a medical practitioner who is an orthopaedic surgeon and provided that surgery is actually performed within 30 days of diagnosis. In the event that surgery is not required, it means the first time diagnosis of the injury by a medical practitioner who is an orthopaedist, physiotherapist, Chinese medicine bone-setter or acupuncturist which is managed by non-surgical methods for a period of more than 30 days. In both cases, the following conditions must be met: diagnosis must be supported by imaging evidence; and either onsite emergency medical treatment is received by the insured person, or the insured person is confined or treated for such condition as an out-patient within seven days immediately following the accident.

⁵ If a broken bone, ligament tear or tendon rupture is sustained at the same body part as in a prior accident happened within three years and benefit is paid in the prior accident, no benefit shall be payable to such broken bone, ligament tear or tendon rupture.

⁶ The first day of hospital confinement must be within 24 hours after the accident happened.

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 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.

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 five general insurance providers in Hong Kong*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at www.zurich.com

* Source: Insurance Authority, based on gross premiums, 2018.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)

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