

Tour Escort Travel Insurance

Tour Escort Travel Insurance (“The Plan”) complies with the tour escort insurance basic requirements issued by the Travel Insurance Council of Hong Kong and provides overseas on-job insurance protections to tourist escorts of licensed travel agency in Hong Kong.

The Plan provides flexibility for you to choose the protection you need. It offers 6-month plan and 1-year plan, and also optional rider to cover your personal conventional leisure travel trips within the covered period of time, including personal baggage cover, travel delay, personal liability etc. For details, please refer to below table.



Plan type	Premium (HKD)	
	6-month plan	1-year plan
Basic plan	460	690
Basic plan + Optional upgrade to additional travel protection*	Not applicable	1,500

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*Extended to cover for personal conventional leisure travel of the insured person, please refer to policy documents for details.

Section	Coverage	Maximum benefits per insured person per insured journey (HKD), unless otherwise stated	
		Basic Plan	Basic + Rider Plan
1	Medical Cover		
	(a) Medical expenses	500,000	500,000
	Including:		
	Sub-limit for follow-up medical expenses due to injury	100% of maximum benefits	100% of maximum benefits
	Sub-limit for follow-up medical expenses due to illness	10% of maximum benefits	10% of maximum benefits
	Additional benefits: overseas travelling expenses for seeking medical treatment	500	500
2	(b) Income protection (accident only) (HKD 200 per day)	Max. 2,000 per period of insurance	Max. 2,000 per period of insurance (while assigned as tour escort only)
	(c) Overseas hospital daily cash benefit (HKD 500 per day)	Max. 5,000 per period of insurance	Max. 5,000 per period of insurance
	(d) Compulsory quarantine cash allowance due to infectious disease (HKD 300 per day)	Max. 3,000 per period of insurance	Max. 3,000 per period of insurance
	Zurich Emergency Assistance		
(a) Deposit guarantee for hospital admission		39,000	
(b) Emergency medical evacuation		Actual cost	
(c) Repatriation of mortal remains		Actual cost	

Section	Coverage	Maximum benefits per insured person per insured journey (HKD), unless otherwise stated	
		Basic Plan	Basic + Rider Plan
	(d) Compassionate visit	One economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (max. 5 days)	
	(e) Travelling and accommodation expenses	One economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (max. 5 days)	
	(f) 24-hour telephone hotline and referral services	Included	
3	Personal accident¹		
	(a) Accident on public common carrier or during robbery	600,000	600,000
	(b) Other accidents	400,000	400,000
	(c) Burns cover	200,000	200,000
4	Compassionate Death Cash	10,000	10,000
5	Funeral Expenses	5,000	5,000
6	Personal Baggage Cover	Not applicable	20,000 per period of insurance
	Sub-limits: per item, pair, set or collection		3,000
7	Loss of Personal Money		2,000 per period of insurance
8	Loss of Travel Document and/or Travel Ticket		10,000
9	Personal Liability		2,000,000
10	Travel Delay		
	(a) Travel delay (HKD 300 for each and every full 6 hours delay)		1,500
	(b) Extra hotel cost due to travel delay ²		2,000
	(c) Extra re-routing cost due to travel delay ²		5,000
11	Baggage Delay Allowance (for delay over six hours)		500
12	Cancellation of Trip²		20,000
13	Curtailed of Trip²		20,000

¹ In the event of death or permanent disablement caused within 12 months of an accident during the insured journey. Permanent disablement benefit will be reimbursed according to the percentage stated in the table of benefit in the policy.

² Not applicable for journey which the insured person is appointed as tour escort.

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 is the insurance underwriter of Tour Escort Travel Insurance and reserves the right of final approval and decision on all matters.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

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

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