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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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Travel+ Insurance Plan



Travel+ Insurance Plan

The Travel+ Insurance Plan offers all-round protection for your overseas trips so that you can enjoy a wonderful trip without worry!

New Features



No age restriction for enrollment of any plan levels of single trip travel plan¹



Covers accidental loss of or damage to mobile phones²



Personal accident benefit covers 18 different events of disablement and accidental death



Covers follow up medical expenses incurred for the purposes of Chinese medicine, bone-setting, acupuncture or chiropractic treatments etc.



Optional benefits to upgrade the medical expense cover up to an additional HKD2,000,000³

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
- Protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.⁴
- Rental Vehicle Excess benefit up to HKD10,000
- Enjoy premium discount when enrolling as a group:
 - 10% premium discount for 7 to 12 people
 - 15% premium discount for over 12 people
- All accompanying children aged 17 or below will enjoy free cover provided that both parents are enrolled in the family plan
- Automatic extension of the period of insurance up to ten days should the insured person's insured journey cannot be completed within the scheduled travel period stated in the itinerary; due to circumstances which are beyond the insured person's control and arise after the insured journey has begun

Annual Travel Plan Highlight

- No limit on the frequency of travel for annual travel plan⁵
- MediExpress China Medical Card Service provides guarantee for the admission to an appointed hospital in China⁶

¹ Certain age groups are subject to additional policy terms and conditions

² Only applicable to gold plan

³ Applicable only to gold plan and to insured person aged 18 to 75

⁴ Subject to the maximum benefit limit stated in the Table of Benefits and general exclusions and conditions

⁵ The maximum period of the insured journey is 90 days

⁶ Applicable only to annual travel plan and to insured person aged above 17

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 three months after return to Hong Kong, including the medical expenses paid to Chinese medicine practitioner, or medical expenses for Chinese medicine bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD3,000 and a per visit and per day limit of HKD200.

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 or semi-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 (unless the use of special braces is resulting from accident only and it is recommended by qualified medical practitioner).

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 year 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 HKD 1,500,000⁷ if the insured person dies or sustains any of the specified disablement of different degree while the insured person is travelling on any public common carrier or is a victim in robbery; or up to HKD 1,000,000 as a result of other accidents.
- Maximum benefits up to HKD 200,000 if the insured person suffers from third degree burns due to an accident during the insured journey.

⁷ The maximum benefits for person aged 17 or below or aged 76 or above is up to HKD 500,000

Major Exclusion:

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

Special Condition:

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 HKD 5 million 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 phones⁸, tablets PC, golf equipment, laptop computer, cameras and camcorders and their related accessories and equipment during the insured journey.

⁸ Only applicable to gold plan

Major Exclusions:

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

Major Exclusion:

1. 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. any 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 Burglary⁹

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.

⁹ Maximum of HKD 5,000 for any one article, pair, set or collection.

Major Exclusion:

1. 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 wilful, 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 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 of the public common carrier, or airport closure, we will pay the following benefits to the insured person:

- HKD300 for each and every 6 hours of travel delay
- Extra hotel cost incurred outside Hong Kong due to travel delay
- Extra re-routing cost due to travel delay

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.

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. Same piece of delayed baggage can only be claimed by one insured person.

Major Exclusion:

1. 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 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 travel companion 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.

(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 Condition:

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 being tickets to overseas theme parks, or overseas sports events, music or performance events as caused by the following:

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

Section 16 - Unauthorized Use of Lost Credit Card

This benefit covers the monetary loss due to the unauthorized use of the insured person's credit card; provided that insured person's credit card is lost accidentally during the insured journey.

Section 17 - 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 18 - MediExpress China Medical Card Service

(Applicable only to annual travel plan and to insured person aged above 17)

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.

Optional Benefits - Additional Medical Expenses Cover

(Applicable only to gold plan and to insured person aged 18 to 75)

Insured person enrolling the gold plan can select one of the optional benefits to receive the respective amount of additional medical expenses cover.

Benefit Table

Core Benefits Section / Coverage	Maximum Benefits per Insured Person (HKD)		
	Gold Plan	Silver Plan	Bronze Plan
Section 1 – Medical Cover			
(a) Medical expenses including follow-up medical expense			
– Insured person aged 18 to 75	1,000,000	500,000	250,000
– Insured person aged 17 or below or 76 or above	500,000	250,000	125,000
Including sub-limit for follow-up medical expense due to:			
– Accidental injury		100% of maximum benefits	
– Illness		10% of maximum benefits	
– Chinese medicine practitioner, Chinese bone-setting, acupuncture, chiropractic treatment		200 per visit per day, up to 3,000	
– Additional benefits: Overseas travelling expense for seeking medical treatment	500	300	300
(b) Overseas hospital daily cash benefit (HKD250 per day)	5,000	3,000	1,000
(c) Hospital confinement or quarantine cash allowance due to infectious disease (HKD500 per day)	5,000	3,000	1,000
(d) Hotel room accommodation for convalescence and travelling expenses (HKD1,500 per day for hotel)	30,000	10,000	5,000
Section 2 – Zurich Emergency Assistance			
(a) Deposit guarantee for hospital admission		39,000	
(b) Emergency medical evacuation		Actual cost	
(c) Repatriation of mortal remains		Actual cost	
(d) Compassionate visit		One economy class round-trip travel ticket	
		Hotel accommodation expenses up to 700/day (Max. 5 days)	
(e) Travelling and accommodation expenses		One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 (1,950 per day)	
(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	
Section 3 – Personal Accident			
(a) Accident on public common carrier or during robbery			
– Insured person aged 18 to 75	1,500,000	750,000	375,000
– Insured person aged 17 or below or 76 or above	500,000	250,000	125,000
(b) Other Accidents			
– Insured person aged 18 to 75	1,000,000	500,000	250,000
– Insured person aged 17 or below or 76 or above	500,000	250,000	125,000
(c) Burns Cover	200,000	200,000	100,000
Section 4 – Compassionate Death Cash and Visit			
– Compassionate death cash		10,000	
– Compassionate visit		One economy class round-trip travel ticket and hotel accommodation expenses up to 30,000	
Section 5 – Personal Baggage Cover			
Sub-limits:			
– Per item, pair, set or collection	3,000	3,000	3,000
– Lap-top computer	10,000	10,000	5,000
– Aggregate limit of all cameras, camcorders and their accessories and related equipment	5,000	5,000	5,000
– Mobile phone	3,000	N/A	N/A
– Aggregate limit of golf equipment	5,000	5,000	5,000
Section 6 – Loss of Personal Money	3,000	2,500	1,000
Section 7 – Credit Card Protection	30,000	15,000	5,000
Section 8 – Loss of Travel Document and/or Travel Ticket	20,000	10,000	3,000
Section 9 – Loss of Home Contents due to Burglary	100,000	50,000	10,000
Section 10 – Personal Liability	2,500,000	2,000,000	1,500,000
Section 11 – Travel Delay			
(a) Travel Delay (HKD300 for each and every full 6 hours' delay)	1,500	1,500	300
(b) Extra hotel cost due to travel delay	2,000	2,000	500
(c) Extra re-routing cost due to travel delay	10,000	7,500	1,000
Section 12 – Baggage Delay Allowance (For delay over 6 hours)	1,000	500	N/A
Section 13 – Cancellation of Trip			
(a) Cancellation of Trip; or	40,000	20,000	3,000
(b) Single Occupancy	10,000	5,000	1,000
Section 14 – Curtailment of Trip	40,000	20,000	3,000
Section 15 – Missed Event Cover	2,000	1,000	N/A
Section 16 – Unauthorized Use of Lost Credit Card	3,000	3,000	N/A
Section 17 – Rental Vehicle Excess	10,000	5,000	N/A
Section 18 – MediExpress China Medical Card Service (applicable to annual travel plan only)		Included	

Optional Benefits (Applicable only to gold plan and to insured person aged 18 to 75)	Maximum Benefits per Insured Person (HKD)		
	Gold Plan	Silver Plan	Bronze Plan
Option 1 - Additional Medical Expenses Cover*	1,000,000	N/A	N/A
Option 2 - Additional Medical Expenses Cover*	2,000,000	N/A	N/A

* Only 1 of the optional benefits can be selected

Premium Table

For Single Trip Travel Plan						
Premium (HKD)						
Day	Gold		Silver		Bronze	
	Individual	Family	Individual	Family	Individual	Family
1	118	236	92	184	58	116
2	132	264	115	230	68	136
3	150	300	132	264	78	156
4	205	410	160	320	92	184
5	235	470	178	356	118	236
6	268	536	198	396	160	320
7	285	570	208	416	168	336
8	310	620	218	436	182	364
9	325	650	238	476	190	380
10	348	696	250	500	198	396
11	388	776	268	536	208	416
12	400	800	280	560	218	436
13	435	870	300	600	228	456
14	460	920	322	644	240	480
15	500	1000	340	680	275	550
16	522	1044	360	720	282	564
17	530	1060	365	730	288	576
18	540	1080	370	740	290	580
19	550	1100	380	760	295	590
20	570	1140	388	776	298	596
21	588	1176	398	796	300	600
22	600	1200	405	810	305	610
23	610	1220	412	824	310	620
24	622	1244	425	850	315	630
25	628	1256	435	870	320	640
26	648	1296	448	896	325	650
27	660	1320	460	920	332	664
28	670	1340	472	944	338	676
29	682	1364	488	976	342	684
30	705	1410	505	1010	350	700
Each additional days	25	50	20	40	18	36

Optional Benefits

Additional Premium (HKD)

Day	Optional Benefit 1		Optional Benefit 2	
	Individual	Family	Individual	Family
1 - 5 Days	40	80	65	130
6 - 10 Days	85	170	130	260
11 - 15 Days	130	260	210	420
16 - 20 Days	190	380	290	580
21 - 25 Days	250	500	370	740
26 - 30 Days	300	600	460	920
Each additional 5 days	65	130	85	170

For Annual Travel Plan

Premium (HKD)

Gold		Silver		Bronze	
Individual	Family	Individual	Family	Individual	Family
1980	3960	1500	3000	1000	2000

Optional Benefits

Additional Premium (HKD)

Optional Benefit 1		Optional Benefit 2	
Individual	Family	Individual	Family
800	1600	1200	2400

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. For annual travel plan, age limit is 70 year old and the maximum renewal age is 75 year old. All insured journeys must depart from Hong Kong.
3. For single trip travel plan and insured journey which is not departing from Hong Kong, all the words "Hong Kong" which appears in the policy document (except for the definitions of "China" and "Hong Kong" under Part 1-Definition and all provisions under Part 5 - General Provisions) shall be changed to read as "Departure Country" except for the currency, provided that the travel arrangements must be made and paid in Hong Kong. The following benefits shall not be available unless the insured journey is departing from and returning to Hong Kong: follow-up Medical Expenses under Section 1(a) – Medical Expenses and Section 9 – Loss of Home Contents due to Burglary.
4. For insured person who does not return to Hong Kong and has purchased a one-way single trip travel plan, the insured journey shall end within seven days upon the insured person's arrival at the declared final destination.
5. The maximum period of protection is 180 days for single trip travel plan and 90 days per trip for annual travel plan.
6. No extension of period of insurance is allowed once the policy has been effected.
7. If a family is insured by one single policy under which both parents are premium paying insured person(s) and the accompanying child(ren) aged at or under 17 years are non-premium paying insured person(s), our maximum liability to the whole family for a claim arising from the same cause shall not exceed 300% of the relevant section's maximum benefits as stated in the Table of Benefits.
8. No refund of premium is allowed once the policy has been effected (For single trip travel plan and one way travel plan only).
9. The Optional Benefits are only applicable to insured person enrolling the gold plan.
10. Any claim for the Missed Event Cover benefit must be submitted together with the actual ticket or payment receipts.

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 illegal or unlawful act by the insured person or the insured person's direct participation in strike, riot or civil commotion or terrorism.
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 such insured person 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 but travelling 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.