

We have made a special arrangement for COVID-19 since 23 January 2020 and will update the information from time to time according to the situation of the COVID-19 epidemic, in order to make arrangements that better meet customers' needs.

Zurich Travel Insurance Plan – Special arrangement regarding to COVID-19

On January 23, 2020, China issued travel ban to control the COVID-19 situation in Wuhan, and there was a trend for the virus to spread globally. Therefore, Zurich Insurance Company Ltd regarded COVID-19 as “known events and conditions” in policy on the same date and offers the below special arrangements for customers who have purchased Zurich travel insurance plans.

(a) **Policy purchased on or before January 22, 2020**

- The coverage remains unchanged according to the policy terms and conditions.
- Please refer to the [Outbound Travel Alert \("OTA"\) issued by the Hong Kong Government](#) to determine if there is outbreak of COVID-19 at your travel destination. If you need to cancel your trip due to the outbreak of COVID-19 at your travel destination, you can make a claim for “Cancellation of Trip” according to your policy terms and conditions.

(b) **Policy purchased on or after January 23, 2020**

- Although COVID-19 has been regarded as “known events and conditions”, only claims related to the travel interruption is not covered, the other coverages in the policy terms and conditions remain unchanged.
- You are still entitled to the extended cover on OTA according to your policy terms and conditions if your policy is purchased before OTA is issued. Please [click here](#) for the Outbound Travel Alert Guideline for Zurich Travel Insurance.

If you want to know and get additional coverage for COVID-19, please [click here](#).

1. I have purchased Zurich's annual travel insurance plan, which date should I count for my protection?

The protection for annual travel plan will be distinguished by the payment date of your air ticket or travel tour, i.e.

- If the payment date is on or before January 22, 2020, your protection will be based on (a) above.
- If the payment date is on or after January 23, 2020, your protection will be based on (b) above.

2. If my trip is rearranged due to COVID-19, can I change or cancel my travel insurance?

No matter when you purchased the policy, if you need to rearrange your trip due to the cancellation of your flight due to COVID-19 or any personal reason (e.g. concern of get infected during the trip), as long as you have not yet departure and make any claims, you can apply to change the period of insurance for your travel insurance policy to within six months from the original insurance period¹.

If your trip needs to cancel due to the following situations, you can apply for cancellation of your travel insurance¹ and we will arrange full refund to you without restriction on the policy purchase date.

- Your public common carrier is cancelled due to COVID-19, and failed to rearrange another shift for your, and
- The public common carrier has not yet announced any arrangement regarding to COVID-19 when you purchase the travel insurance, and
- You can provide a written proof issued by the public common carrier to proof and cancellation reason, and
- You did not submit a claim before the request for policy cancellation.

How to apply for change/cancel of my travel insurance

Email your policy number, name of insured person/applicant and contact number to COVID19.policyservice@hk.zurich.com before the departure date for your scheduled trip to apply for change or cancellation of your travel insurance, please wait patiently and our designated staff will process it as soon as possible.

Kindly remind that you need to submit all the supporting documents if you are applying for cancellation of your travel insurance.

3. If one turn of my public common carrier (departure or arrival) (e.g. flight, high-speed train) is cancelled due to COVID-19 related reason, can I make a claim the related loss for cancellation/rearrangement of trip?

(i) For Get "Z" Go Travel Insurance Plan (Supreme Plan) purchased on or before January 22, 2020

- If you unsuccessfully request for refund from related organization (e.g. travel agent, airline company, hotel, theme park etc.) for your pre-paid travel expenses, you can submit a claim according to the interruption of trip according to the policy.
- You can [click here](#) to submit a claim first when you are waiting for the refund result and provide the required supporting document once it is available later.

(ii) For other Zurich travel insurance plan purchased on or before January 22, 2020

(e.g. Elite Plan and Breezy Plan of Get "Z" Go Travel Insurance Plan or any plan under Travel+ insurance plan)

- Please refer to the [OTA issued by the Hong Kong Government](#) to determine if there is outbreak of COVID-19 at your travel destination. If OTA is announced against your travel destination, you can [click here](#) to submit a claim for non-refundable travel expenses according to the interruption of trip according to the policy.

(iii) For Zurich travel insurance plan purchased on or after January 23, 2020 and before OTA is issued

- If your policy included the extended cover on OTA, you are still entitled to the coverage according to your policy terms and conditions. Please [click here](#) for the Outbound Travel Alert Guideline for Zurich Travel Insurance.

Except the above situations, if the cancellation of public common carrier is due to other operational reason or government restriction, it is not covered in the travel insurance policy, we apologize that we cannot provide you with relevant protections.

4. The destination rejected my entry, or send me back to Hong Kong, or put me in compulsory quarantine after I entered due to prevention of COVID-19 outbreak, can I submit a claim for trip cancellation or rearrangement?

We are offering following protection for customers who have purchased Get "Z" Go Travel Insurance Plan (Supreme Plan) on or before January 22, 2020.

(i) For Get "Z" Go Travel Insurance Plan (Supreme Plan)

- If you unsuccessfully request for refund from related organization (e.g. travel agent, airline company, hotel, etc.) for your pre-paid travel expenses, you can submit a claim according to the interruption of trip according to the policy.
- You can [click here](#) to submit a claim first when you are waiting for the refund result and provide the required supporting document once it is available later

(ii) For other Zurich travel insurance plan

(e.g. Elite Plan and Breezy Plan of Get "Z" Go Travel Insurance Plan or any plana under Travel+ insurance plan.)

The above situation is not covered in the travel insurance policy. We apologize that we cannot provide you relevant protections.

5. Recently, some countries or regions have suddenly suspended flights to and from Hong Kong, and some Hong Kong tourists were forced to stay there. Can I claim for the loss if the same happens?

For above situation, we provide a free travel insurance extension up to ten days until you return to Hong Kong.

For transportation cost, in general, the airline will arrange flights to return to Hong Kong through other countries or regions. If you need to pay for any additional transportation cost, we are offering following protection for customers who have purchased Get "Z" Go Travel Insurance Plan (Supreme Plan) on or before January 22, 2020.

(i) For Get "Z" Go Travel Insurance Plan (Supreme Plan)

- If your request for refund from related organization (e.g. travel agent, airline company, hotel etc.) for your pre-paid travel expenses is unsuccessful, you can submit a claim according to the interruption of trip according to the policy.
- You can [click here](#) to submit a claim first when you are waiting for the refund result and provide the required supporting document once it is available later

(ii) For other Zurich travel insurance plan

(e.g. Elite Plan and Breezy Plan of Get "Z" Go Travel Insurance Plan or any plana under Travel+ insurance plan.)

The above situation is not covered in the travel insurance policy. We apologize that we cannot provide you relevant protections.

6. If I or my travel companion unfortunately suffers from serious illness and need to be confined in hospital (such as diagnosed with COVID-19) before travelling, can I claim for "Cancellation of Trip"?

Yes, if your immediate family member, domestic partner, travel companion or yourself suffers from serious illness within 90 days before departure including diagnosed with COVID-19, you can claim for "Cancellation of Trip" according to your policy terms and conditions. However, please be reminded that "serious illness" need to be certified by medical practitioner as being unfit to travel and having to be confined in a hospital.

7. If I am under compulsory quarantine by government authority before departure, can I make a claim for trip cancellation or rearrangement?

If you are under compulsory quarantine by Hong Kong government within seven days before your departure date, and forced to admit to an isolation ward in a hospital or an isolation center designated by the government, and you unsuccessfully request for refund from related organization (e.g. travel agent, airline company, hotel, etc.) for your pre-paid travel expenses, you can submit a claim for trip cancellation or rearrangement.

You can [click here](#) to submit a claim first when you are waiting for the refund result and provide the required supporting document once it is available later.

If the compulsory quarantine is not performed at a hospital or government designated quarantine center, e.g. quarantine at home or a hotel arranged by yourself, the above situation is not covered by the policy. We apologize that we cannot provide you with relevant protections.

8. If I have contracted COVID-19 during my journey, can I submit a claim for my related medical expenses?

You can submit a claim based on the Medical Cover of your policy, despite the issue date of the policy. We will cover you for medical expenses during your trip and for follow-up medical expenses within three months after returning to Hong Kong according to the terms and conditions of the policy.

9. If I feel unwell after returning to Hong Kong and have been diagnosed with COVID-19, can I make a claim?

If you are diagnosed with COVID-19 which was contracted during your insured journey within 10 days after your return to Hong Kong, your follow-up medical expenses within 90 days after returning to Hong Kong can be claimed based on the Medical Cover of your policy.

10. If I am diagnosed with COVID-19 overseas, will Zurich assist me to return to Hong Kong for treatment?

You can call Zurich 24-hour Emergency Assistance Hotline at +852 2886 3977 for assistance. After medical evaluation, if it is possible to return to Hong Kong for treatment, Zurich Emergency Assistance will arrange the most suitable medical delivery method. The 90 days follow-up medical expenses fee after returning to Hong Kong will also be covered.

11. What can I do if I have been diagnosed with COVID-19 overseas, but I do not have enough cash to pay the hospital deposit?

You can call Zurich 24-hour Emergency Assistance Hotline at +852 2886 3977 for assistance and we can offer you with a hospital deposit according to policy terms and conditions.

¹Zurich reserves the right of final decision to change or cancel the policy.

The above arrangements are only for reference and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. The English version shall prevail in case of inconsistency between the English and Chinese versions. Zurich Insurance Company Ltd reserves the right of final approval and decision.

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong