



ZURICH®

# Endorsement (1) to HK Express Travel Protection Plan Travel Insurance Policy

Applicable to *insured journey* departing between 13 Mar 2020 to 31 May 2020

It is hereby declared and agreed that the following section is revised in HK Express Travel Protection Insurance Policy (the "*Policy(ies)*"). Unless otherwise specified, terms used in this endorsement shall have the meanings assigned to such terms in the *Policy*.

## Part 1 – Definitions

For the purpose of this endorsement, the following term shall have the meaning set out below:

### **Coronaviruses Disease ("COVID-19")**

means a confirmed diagnosis of coronavirus disease (COVID-19) and such diagnosis is evidenced by the medical report issued by a *hospital* under the relevant government authority.

## Part 2 – Benefits

The following section in the *Policy* is deemed to be deleted and replaced by the follows:

### Section 1 – Medical Cover

#### (c) **Compulsory Quarantine Cash Allowance due to Infectious Disease**

(i) If you are suspected or confirmed to have contracted *infectious disease* (other than *COVID-19*) during the *insured journey* and results in *compulsory quarantine* by the local government, or by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay a daily *compulsory quarantine* allowance up to the *maximum benefits* as stated in the *table of benefits*.

OR

(ii) If you are suspected or confirmed to have contracted *COVID-19* during the *insured journey* and results in *compulsory quarantine* by the local government, or by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay the daily *compulsory quarantine* allowance up to fourteen (14) days.

In the event that more than one (1) *compulsory quarantine* have been arising in the same *insured journey*, the maximum amount payable under this benefit shall not exceed the *maximum benefits* as stated in the *table of benefits*, or up to fourteen (14) days in the event that the *compulsory quarantine* is due to *COVID-19*.

## Exclusions

The following exclusions are applicable to the above Section 1(c) in addition to the exclusions applicable to the relevant Section of the *Policy*:

1. If the travel destination is *China*.
2. If quarantine measures have been announced, or quarantine order is issued by the relevant government authority before the *effective date*.
3. The following type of *confinement* or *compulsory quarantine*:
  - Dwelling quarantine; or
  - For the purpose of rest and/or convalescence.

Other benefits, terms and conditions as stated in the policy document remain unchanged.

# 「香港快運」旅程保障計劃旅遊保險保單批單(1)

(只適用於出發日期為 3 月 13 日至 5 月 31 日之「受保旅程」)



現特此聲明及同意，以下保障將修訂於「香港快運」旅程保障旅遊保險保單(「保單」)內。除非另有說明，本批單所使用的詞彙與「保單」所定義的詞彙具有相同含意。

## 第一部份 — 詞彙的定義

就此批單而言，以下詞彙具有以下列明之含意：

「**新型冠狀病毒**」是指確診新型冠狀病毒並以有關政府授權之「**醫院**」所發出的醫療報告作為證明。

## 第二部份 – 保障

於此聲明及同意，以下於「保單」內的保障已刪除及已由以下所取代：

### 第一節 — 醫療保障

#### (c) 「傳染病」引致的「強制隔離」現金津貼

(i) 如「你」於「受保旅程」中因被懷疑或確診感染「傳染病」(「新型冠狀病毒」除外)而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「我們」將支付每日「強制隔離」現金津貼，以「保障表」所載之「最高賠償額」為上限。

或

(ii) 如「你」於「受保旅程」中因被懷疑或確診感染「新型冠狀病毒」而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「我們」將支付每日「強制隔離」現金津貼，最長為 14 日。

如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共總賠償額不可超過「保障表」所載之「最高賠償額」，或 14 日(只限因「新型冠狀病毒」而被「強制隔離」)。

### 適用於本批單的不承保事項

除了列明於「保單」內有關保障項目的不承保事項外，以下是適用於上述第一節(c)的額外不承保事項：

1. 旅遊目的地為「中國」；
2. 於「生效日期」前，相關政府機構已宣佈的任何隔離措施或隔離令；
3. 以下類別的「住院」或「強制隔離」：
  - 家居隔離
  - 目的為休息及 / 或療養

「保單」內的其他保障，條款及條件則維持不變。



ZURICH®

## Endorsement (2) to HK Express Travel Protection Plan Travel Insurance Policy

Applicable to *insured journey* departing between 13 Mar 2020 to 31 May 2020 and journey destination to Thailand only

It is hereby declared and agreed that the following section is revised in Express Travel Protection Insurance Policy (the "*Policy(ies)*"). Unless otherwise specified, terms used in this endorsement shall have the meanings assigned to such terms in the *Policy*.

### Part 2 – Benefits

#### Section 1 – Medical Cover

##### (a) Medical Expenses

The *maximum benefit per insured person per insured journey* as stated in the Table of Benefits in the *Policy* is revised to HKD800,000, while the sub-limit for *follow-up* medical expenses shall remain unchanged.

Other benefits, terms and conditions as stated in the policy document remain unchanged.

## 「香港快運」旅程保障計劃旅遊保險保單批單(2)

(只適用於出發日期為 2020 年 3 月 13 日至 2020 年 5 月 31 日及行程目的地是泰國之「受保旅程」)

現特此聲明及同意，以下保障將修訂於「香港快運」旅程保障旅遊保險保單(「保單」)內。除非另有說明，本批單所使用的詞彙與「保單」所定義的詞彙具有相同含意。

### 第二部份 – 保障

#### 第一節 — 醫療保障

##### (a) 醫療費用

於「保單」的保障表內，每名「受保人」每次「受保旅程」之「最高賠償額」已更改為 800,000 港元，但「覆診」費用限額則維持不變。

「保單」內的其他保障，條款及條件則維持不變。