



ZURICH®

蘇黎世

「Live2Play」工作假期  
保險計劃



# Live2Play



1

保障所有工作假期的常見工種



2

工作假期  
國家常見  
海陸空冒險  
活動獲升級保障



3

綜合醫療保障高達 750,000 港元



保障多達 20 次門診及 10 次專科或物理治療

3a

住院及住院現金保障



3b

特設救傷車費用賠償



3c



賠償因未能出席已報讀課程所損失之學費

4

賠償因租用車輛被竊或損壞而引致的自負額



5

6

為申請簽證提供支援



## 工作假期

6a

隨附保險批核信，協助申請簽證

6b

若簽證不獲批核，退還已繳之保費

7

365 日工作假期的保障\*

7a

可預早 90 日投保以便申請簽證

8

透過手機應用程式 Zurich HK 的「我的旅程」功能，輕鬆索償



\* 如欲為長達兩年的工作假期投保，請與本公司聯絡。

★ 較坊間一般工作假期保險計劃有更佳保障  
★ 獨特之處



## 第一節 – 醫療保障

如受保人在受保旅程中蒙受損傷或感染疾病，本保障可提供：

- 醫療必須費用，包括門診、住院、手術、醫生等費用，最高達750,000港元
- 海外住院現金津貼每日最高500港元。
- 回港後三個月內的覆診費用，包括中醫治療費用，跌打及針灸治療費用。

### 主要不承保事項

1. 任何有違醫生之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用；
2. 任何未能提供合格醫生的醫療報告佐證的手術或治療；
3. 任何醫院內獨立或私人房間住宿、特別或私家看護的額外費用，惟緊急醫療運送或運返所需費用除外；非醫療用的個人服務，包括收音機、電話及類同的物品；採購或採用特別支架、儀器或裝置的額外費用。

## 第二節 – 蘇黎世緊急支援

蘇黎世緊急支援服務可提供以下服務：

- 代付入院保證金高達39,000港元。
- 接載受保人到適當地點或返回香港治療。
- 於受保人接受蘇黎世緊急支援所提供之緊急醫療運送服務後，支付一張單程旅行票及酒店住宿費用以繼續其受保旅程或返回香港。
- 如受保人因遭遇嚴重損傷或患上嚴重疾病而需入住香港境外醫院超過三天以上，支付受保人的一名直系親屬到該地的來回經濟客位旅行票費用及其在當地引起的酒店住宿費用。
- 如受保人於受保旅程期間不幸身故，其遺體運返香港的費用。
- 24小時熱線提供醫療服務機構、醫生/律師/傳譯/領事館轉介及啟程前諮詢資料等。

### 主要不承保事項

1. 如受保人身處的地點有爆發戰爭的危險或政治危機，以致無法或實際上不可提供本節訂明的服務；
2. 事前未經蘇黎世緊急支援書面同意及/或未經由蘇黎世緊急支援安排緊急醫療運送或遺體運返或其他費用。如受保人必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援，鑒於任何延誤可能危害受保人性命或構成嚴重影響，則屬例外；
3. 受保人離開香港旅行或居住之目的是為啟程前已發生的意外或疾病而接受治療、休養或療養。

## 第三節 – 個人意外

如受保人在受保旅程中發生意外而蒙受損傷，本保障可提供：

- 旅遊期間因意外導致死亡或永久傷殘，可獲高達750,000港元保障；若於公共交通工具上因發生意外導致死亡或永久傷殘，賠償額高達1,500,000港元。
- 工作期間因意外導致死亡或永久傷殘，可獲高達850,000港元保障。

- 參與冒險活動期間因意外導致死亡或永久傷殘，可獲高達850,000港元保障，涵蓋跳傘、笨豬跳、越野單車、潛水、潛水及滑水。

### 主要不承保事項

1. 本節並不承保一切由病毒及/或疾病引致的損傷。

### 特別條款

受保人如同時在本公司及/或與我們有關連的公司受保多張含有意外死亡及永久傷殘保障的保單，其所有簽發含有意外死亡及永久傷殘保障的保單的合共總賠償額為每人最高5,000,000港元。

## 第四節 – 身故恩恤金及緊急啟程

若受保人於旅遊期間不幸身故，本保障可提供：

- 10,000港元的身故恩恤金以表達我們的一點關懷。
- 一張來回經濟客位旅行票的費用（最高20,000港元）予一名直系親屬前往受保人身故當地，及其合理及必需的住宿費用。

## 第五節 – 行李保障\*

本保障賠償個人行李及隨身財物於旅遊期間意外遺失或損毀，包括平板電腦、高爾夫球用具、手提電腦、攝錄器材及其所有輔助配件或有關物品，每個項目均設最高賠償額。

\* 僅適用於豐盛計劃

### 主要不承保事項

1. 以下之物品：商業貨品或樣本、食品或飲料及/或藥物、煙草、隱形眼鏡、假牙及/或其配備、動物、汽車(包括配件)、電單車、單車、船、發動機、或任何交通工具、家用家具、古董、任何以黃金、白金、鑽石、翡翠或珍珠造成或配有以上物料的手飾或配件、任何手提電話(包括電子手帳電話，任何擁有對話功能之類似儀器及其他配件)、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
2. 任何在發現遺失後24小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失。

## 第六節 – 遺失旅遊證件及/或旅行票

本保障支付受保旅程期間意外遺失旅遊證件、信用卡或旅行票補領費用。

### 主要不承保事項

1. 任何在發現遺失後24小時內未向當地警方報失及未能提供有關報告的任何損失。
2. 沒有需要於是次受保旅程使用之任何旅遊證件及/或簽證及/或旅行票。

## 第七節 – 個人責任

本保障賠償受保旅程期間因意外而導致他人意外死亡或蒙受損傷或財物損失的法律賠償責任及/或任何法律費用。

### 主要不承保事項

1. 受保人任何故意、蓄意及不法行為或刑事行為；
2. 受保人對任何直系親屬或親友或僱主或僱員的責任；
3. 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物。

## 第八節-旅程延誤\*

如受保人安排乘坐及列明於原定行程表上之公共交通工具因罷工或其他工業行動、騷亂、暴亂、劫機、恐怖活動、惡劣天氣、天災、公共交通工具的機械及/或電路故障、機場關閉而延誤，受保人可獲賠償以下保障：

- 每滿六小時的延誤可獲賠償300港元
- 因旅程延誤超過六小時引致之香港境外的額外酒店費用

\* 僅適用於豐盛計劃

### 主要不承保事項

1. 於保單生效日已發生或已宣佈會引致受保旅程延誤的情況。
2. 任何因由當地政府或有關機構的航空管制而引致的損失。

## 第九節-行李延誤津貼\*

如受保人抵達海外目的地後，其已登記寄艙的行李超過六小時仍未送抵，受保人可獲一筆行李延誤津貼。

\* 僅適用於豐盛計劃

### 主要不承保事項

1. 並非與受保人所乘坐的公共交通工具一同付運之行李或獨立郵寄或付運的紀念品與物件。
2. 任何基於同一原因於第五節-行李保障同時提出的索償。

## 第十節-取消行程\*

### 取消行程

因下列情況必須取消受保旅程，受保人可獲賠償未有使用及無法追討但已支付的費用，包括旅行票及住宿費用：

- 受保人本身或其直系親屬於受保旅程開始日期前90天內身故、患嚴重疾病或蒙受嚴重損傷
- 受保人於受保旅程開始日期前90天內需出庭作供或出任陪審員
- 出發前90天內被強制隔離
- 出發前一星期內目的地發生受保人不可預見之罷工、騷亂、暴亂、恐怖活動、傳染病、惡劣天氣或天災等
- 受保人在香港的主要居所於受保旅程出發前一星期內因火災、水浸或盜竊而嚴重損毀。

### 境內旅程延申保障

因下列情況必須取消於工作假期期間的境內旅程<sup>1</sup>，受保人可獲賠償未有使用的旅行票及住宿開支之損失：

- 受保人本身或其直系親屬於境內旅程開始日期前90天內身故、患嚴重疾病或蒙受嚴重損傷
- 出發前一星期內目的地發生受保人不可預見之罷工、騷亂、暴亂、恐怖活動、傳染病、惡劣天氣或天災等

\* 僅適用於豐盛計劃

備註：

<sup>1</sup> 境內旅程指任何在同一國家境內的一個省份或州份到另一個省份或州份旅遊之旅程，並必須在受保旅程期間進行。

## 第十一節-縮短行程\*

因受保人本身或其直系親屬身故，患嚴重疾病或蒙受嚴重損傷、或受保人居所發生火災、水浸或盜竊等意外、或目的地發生受保人不能控制或不可預見之罷工、騷亂、暴亂、傳染病、恐怖活動、惡劣天氣或天災等而需縮短行程，受保人可獲賠償未有使用及不能退訂但已支付的旅遊費用、額外交通及酒店費用。

\* 僅適用於豐盛計劃

### 主要不承保事項

1. 於保單生效日已發生或已宣佈會引致受保旅程中斷的任何情況；
2. 任何未經航空公司、旅行社或其他有關機構證實的縮短行程的損失。

## 第十二節-租車自負額保障

如受保人在受保旅程中駕駛租用的出租車輛時發生碰撞，或該車輛被偷竊、及或遭到損毀，而在租用條款上包括自負額（及或扣減及或類似條款），本公司將根據保障表所列明的最高賠償額為上限賠償予受保人因該車輛被偷竊或遭到損毀而引致的自負額。本保障在每次工作假期中只可賠償一次。

### 主要不承保事項

1. 受保人違法或非法使用出租車輛、違反任何租車條款所引致的任何損失；
2. 受保人於受到酒精或藥物影響下去使用出租車輛所引致的任何損失；
3. 受保人沒有在當地的合法駕駛證件下駕駛出租車輛或沒有購買可保障有關出租車輛的汽車綜合保險保單所引致的任何損失。

### 特別條款

受保人必須購買由有關出租車輛機構安排的汽車綜合保險以保障於租車期間對出租車輛之損失。

## 第十三節-課程學費保障

如受保人因以下原因，無法出席在工作假期前或途中已報讀之課程，本保障將賠償已繳或須繳之學費：

- 受保人本身或其直系親屬於受保旅程開始日期前90天內身故、患嚴重疾病或蒙受嚴重損傷
- 受保人於香港的主要居所於課程開始前一周，因火警、水浸或盜竊而受到嚴重損壞



## 保障表

節數 / 保障範圍	每名受保人之最高賠償額 (港元)	
	豐盛計劃	簡約計劃
<b>第一節 - 醫療保障</b>		
(a) 醫療費用包括覆診費用：	750,000	250,000
— 門診限額	每日每次800 (最多20次)	每日每次500 (最多10次)
— 專科或物理治療限額	每日每次2,000 (最多10次)	每日每次1,500 (最多5次)
— 救傷車費用限額	每日每次1,000 (最多10次)	每日每次1,000 (最多5次)
(b) 海外住院現金津貼保障	5,000 (每日500)	3,000 (每日300)
(c) 傳染病引致的住院或隔離現金津貼	5,000 (每日500)	3,000 (每日300)
(d) 創傷輔導服務保障	15,000 (每日每次1,500)	15,000 (每日每次1,500)
<b>第二節 - 蘇黎世緊急支援</b>		
(a) 入院保證金	39,000	
(b) 緊急醫療運送	實際費用	
(c) 遺體運返	實際費用	
(d) 近親探望(每日700港元)	一張來回經濟客位旅行票	
(e) 額外交通及住宿費用(每日1,950港元)	一張單程經濟客位旅行票及實際酒店住宿費用最高至7,800	
(f) 24小時電話熱線諮詢及轉介服務	包括	
<b>第三節 - 個人意外</b>		
(a) 乘坐公共交通工具時發生之意外	1,500,000	500,000
(b) 進行冒險活動時發生之意外	850,000	350,000
(c) 工作時發生之意外	850,000	350,000
(d) 其他意外	750,000	250,000
<b>第四節 - 身故恩恤金及緊急啟程</b>		
— 身故恩恤金	10,000	
— 緊急啟程	一張來回經濟客位旅行票及實際酒店住宿費用最高至20,000	
<b>第五節 - 行李保障</b>		
包括：	20,000	
— 每件、每對、每套或每組物品限額	2,500	
— 每部手提電腦限額	10,000	不適用
— 所有相機及數碼攝錄機及其有關配件及裝備限額	5,000	
<b>第六節 - 遺失旅遊證件及/或旅行票</b>		
	3,000	
<b>第七節 - 個人責任</b>		
	2,000,000	1,000,000
<b>第八節 - 旅程延誤</b>		
(a) 旅程延誤(每滯六小時之延誤賠償300港元)	1,500	不適用
(b) 因旅程延誤超過6小時引致之額外酒店費用	2,000	不適用
<b>第九節 - 行李延誤津貼</b>		
	1,000	不適用
<b>第十節 - 取消行程</b>		
	20,000	不適用
<b>第十一節 - 縮短行程</b>		
	20,000	不適用
<b>第十二節 - 租車自負額保障</b>		
	5,000	
<b>第十三節 - 課程學費保障</b>		
	10,000	5,000

## 七天特快賠償承諾

若所需文件齊備，蘇黎世可在七個工作天內辦妥賠償事宜。而申報賠償只需以下簡單步驟：

- 事發後30天內以電話、傳真或郵遞通知蘇黎世有關情況。
- 填妥賠償申請表格連同一切所需文件寄回蘇黎世。

### 注意事項

1. 所有受保旅程均須(i)由香港開始及出發及(ii)必須在工作假期期間進行。
2. 受保人於保單生效日之年齡須介乎18至31歲(包括在內)。
3. 保險期是由保單生效日起計的12個月。
4. 工作假期是由受保人首次離開香港前往(i)工作假期國家，或(ii)到達工作假期的國家之前的其他海外國家，直至首次離開香港之離境日起計365日後完結。
5. 除非另有訂明，本保單一經簽發，恕不能延長保障期。
6. 如工作假期的首個離境日期是在保險期的起始日之後，則保險期的有效日期將自動延長至工作假期完結，惟工作假期完結日不得超出附表內訂明的保險期完結日後的六個月。
7. 除非另有訂明，保險單一經簽發，恕不退還任何保費。
8. 若工作假期簽證不獲批核，本公司將退還已繳之全部保費。
9. 如欲為長達兩年的工作假期投保，請與本公司聯絡。

## 保費表

保費 (港元)	
豐盛計劃	簡約計劃
5,680	3,780

## 主要不承保事項

1. 戰爭、外敵行動、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件。
2. 任何投保前已存在的傷疾、先天及遺傳性疾病；神經錯亂、心智或精神不正常、服用酒精或藥物（但由合資格醫生處方之酒精或藥物除外）、酗酒、濫用藥物等病症。
3. 妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；自殺、蓄意自我傷害；由於HIV（人類免疫力缺乏症病毒）及/或愛滋病與HIV有關的任何疾病。
4. 任何由恐怖活動所致的損失，惟第一節-醫療保障、第二節-蘇黎世緊急支援、第三節-個人意外、第八節-旅程延誤、第十節-取消行程及第十一節-縮短行程除外。
5. 任何在海拔5,000米以上進行高山遠足，或在40米水深以下潛水所引致的損失。
6. 從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、需要高空或地底工作之地盤工人、從事或參與海陸空服務或行動或持械工作。
7. 任何因出任為任何空中乘載工具的機務人員或操作員所引致的損失或責任。
8. 任何因受保人進行或涉及任何空中活動所引致的損失或責任，除非當時受保人(i)是以付費乘客身份在持牌航空公司航機或包機上，或(ii)所參予之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權。

本宣傳資料只供參考之用，並不構成保險合約的一部分。有關此項保障計劃的內容細則及不承保事項將詳細列於保單之內，如有任何差異，均以保單內之條款細則為準。如中文譯本與英文有任何歧異，均以英文本為準。蘇黎世保險有限公司對所有事項保留最終批核及決定權。

## 關於蘇黎世

蘇黎世保險（香港）是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為三大保險公司之一。\*

蘇黎世保險集團是一家全球領先的多險種保險公司，為全球及本地市場的客戶提供服務。蘇黎世現有僱員逾55,000名，為客戶提供各種一般保險和人壽保險產品及服務。公司客戶包括遍及170多個國家的個人、大中小型企業及跨國公司。集團成立於1872年，總部設於瑞士蘇黎世。我們矢志成為我們的客戶、員工和股東眼中的最佳環球保險公司。

\* 來源：保險業監理處，按毛保費計算，2014年。

蘇黎世保險有限公司  
(於瑞士註冊成立之公司)

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ZURICH®

蘇黎世



ZURICH®

## Live2Play Working Holiday Insurance Plan





# Live2Play



1

Cover all common types of work for working holiday



2

Enhanced protection for air, land and sea adventure activities common in working holiday countries



Compensate your lost tuition fee if you are unable to attend an enrolled course

4

Reimburse the excess payable by you in respect of loss or damage of a rental car



5

6

Support for visa application



6a

Attached insurance approval letter to support your visa application

6b

Refund of premium for unsuccessful visa application

7

365 days coverage for your working holiday\*

3

Multiple medical cover up to HKD750,000



3a

Hospitalization cover and hospital cash benefit



3b

3c

Cover ambulance services expenses



# Working Holiday



7a

Enroll the insurance plan 90 days in advance to facilitate visa application

8

Easy claim submission via Zurich HK mobile app under My Trip

- ★ Enhanced coverage compared with typical working holiday insurance plans in the market
- ★ Unique features

\*If you would like to apply for insurance on a two-year working holiday, please contact Zurich for further details.



## 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 up to HKD750,000.
- Overseas hospital daily cash benefit up to HKD500 per day.
- Follow-up medical expenses incurred within three months after return to Hong Kong, including the medical expenses paid to registered Chinese Medicine Practitioner or medical expenses for Chinese Medicine bone-setting, acupuncture or chiropractic treatments.

### 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 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.

## Section 2 - Zurich Emergency Assistance

Zurich Emergency Assistance shall provide the following services:

- Pre-payment of deposit guarantee for hospitalization up to HKD39,000.
- 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 hotel 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 round-trip travel ticket and hotel 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
- 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 HKD1,500,000 if the insured person dies or sustains any of the specified disablement while the insured person is travelling on any public common carrier; or up to HKD 750,000 as a result of other accidents.

- Maximum benefits up to HKD850,000 if the insured person suffers from injuries while actively working as a working holiday traveler.
- Maximum benefits up to HKD850,000 if the insured person suffers from injuries while engaging in adventure activities including skydiving, bungee-jumping, mountain biking, skiing, diving and surfing.

### 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 conditions:

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 HKD5,000,000 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 of HKD10,000 to express our condolences.
- The cost of one economy class round-trip travel ticket and reasonable hotel accommodation expenses necessarily incurred by one immediate family member up to HKD20,000 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 tablets PC, golf equipment, lap-top computer, cameras and camcorders and their related accessories and equipment during the insured journey subject to sub-limits for each cover.

\* Available to the Enhanced Plan only.

### 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, mobile phone (including PDA phone, similar device with telecommunication function and other accessories), 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 travel document and/or travel ticket

This benefit covers the replacement cost incurred during the insured journey for the accidental loss of travel documents, credit cards, or travel ticket.

### 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. for loss of any travel document and/or visa and/or travel ticket which is not necessary for completing the insured journey.

## Section 7 - 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 accidental death or injury to others or damage to other's property during the insured journey.

### Major exclusions:

1. any willful, 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 8 - 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 six hours of travel delay
- Extra hotel cost incurred outside Hong Kong due to travel delay over six hours

\* Available to the Enhanced Plan only.

### Major exclusion:

1. delay of the insured journey as of result of any circumstances which is existing or announced before the effective date of the policy;
2. any loss arising from airport closure due to air traffic control by local government or relevant authorities.

## Section 9 - 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.

\* Available to the Enhanced Plan only.

### 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;
2. any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

## Section 10 - Cancellation of trip\*

This benefit covers the unused and non-refundable charges which have been paid in advance, including expenses for travel 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 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;
- serious damage to the insured person's principle home in Hong Kong due to fire, flood, burglary within one week before departure.

### Extension to domestic travel:

This benefit is extended to cover the loss of unused travel ticket and accommodation expenses which have been paid in advance for domestic journeys<sup>1</sup> during the period of working holiday which have to be cancelled as a result of the following:

- death, serious physical injury or serious illness of the insured person, immediate family members within 90 days before the commencement of the domestic travel;

- 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.

\* Available to the Enhanced Plan only.

## Section 11 - Curtailment of trip\*

This benefit covers the loss of unused travel fare that is not recoverable 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 insured person's 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.

\* Available to the Enhanced Plan only.

### Major exclusions:

1. any circumstances leading to the curtailment of the insured journey which is existing or announced before the policy effective date;
2. any loss in relation to curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.

## Section 12 - 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 working holiday.

### Major exclusion:

1. any loss arising from illegal or unlawful use of the rental vehicle; or any use of the rental vehicle in violation of the terms of the rental agreement;
2. the insured person being in charge of a rental vehicle while under the influence of alcohol or drugs;
3. the insured person not holding a driving license that is valid in the country where the rental vehicle is used or failing to purchase a comprehensive motor vehicle insurance policy that covers the rental vehicle.

### 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 13 - Course tuition fee cover

If the insured person is unable to attend the course enrolled prior to or during working holiday due to the following reasons, we will reimburse the tuition fee which has been paid in advance or must be paid:

- death, serious injury or serious illness of the insured person or the immediate family member within 90 days before the course start date;
- serious damage to the insured person's principle home in Hong Kong due to fire, flood, burglary within one week before the course start date.

<sup>1</sup> Domestic journey is any journey that involves travelling from one province or state to another province or state within the same country. Such domestic journey must take place during an insured journey.



## Benefit table

Section / Coverage	Maximum benefits per insured person (HKD)	
	Enhanced Plan	Essential Plan
<b>Section 1 – Medical cover</b>		
(a) Medical expenses including follow-up medical expense:	750,000	250,000
– Sub-limit for outpatient visit	800/visit/day (Max. 20 visits)	500/visit/day (Max. 10 visits)
– Sub-limit for specialist or physiotherapy expenses	2,000/visit/day (Max. 10 visits)	1,500/visit/day (Max. 5 visits)
– Sub-limit for ambulance services expenses	1,000/visit/day (Max. 10 rides)	1,000/visit/day (Max. 5 rides)
(b) Overseas hospital daily cash benefit	5,000 (500 per day)	3,000 (300 per day)
(c) Hospital confinement or quarantine cash allowance due to infectious disease	5,000 (500 per day)	3,000 (300 per day)
(d) Trauma counselling benefits	15,000 (1,500 visit/day)	15,000 (1,500/visit/day)
<b>Section 2 – Zurich Emergency Assistance</b>		
(a) Deposit guarantee for hospital admission		39,000
(b) Emergency medical evacuation		Actual Cost
(c) Repatriation of mortal remains		Actual Cost
(d) Compassionate Visit (HKD700 per day)		One economy class round-trip travel ticket
(e) Travelling and Accommodation Expenses (HKD1,950 per day)		One economy class one-way travel ticket and hotel accommodation expenses up to 7,800
(f) 24 - hour telephone hotline and referral services		Included
<b>Section 3 – Personal accident</b>		
(a) Accident on public common carrier	1,500,000	500,000
(b) Accident while engaging in adventure activities	850,000	350,000
(c) Accident while at work	850,000	350,000
(d) Other Accidents	750,000	250,000
<b>Section 4 – Compassionate death cash and visit</b>		
– Compassionate death cash		10,000
– Compassionate visit		One economy class round-trip travel ticket and hotel accommodation expenses up to 20,000
<b>Section 5 – Personal baggage cover</b>		
Sub-limits:	20,000	
– Per item, pair, set or collection	2,500	
– Per laptop computer	10,000	N/A
– Aggregate limit of all cameras, camcorders and their accessories and related equipment.	5,000	
<b>Section 6 – Loss of travel document and/or travel ticket</b>		
		3,000
<b>Section 7 – Personal liability</b>		
	2,000,000	1,000,000
<b>Section 8 – Travel delay</b>		
(a) Travel Delay (HKD300 for each and every full 6 hours' delay)	1,500	N/A
(b) Extra Hotel Cost due to Travel Delay over 6 hours	2,000	N/A
<b>Section 9 – Baggage delay allowance (for delay over 6 hours)</b>		
	1,000	N/A
<b>Section 10– Cancellation of trip</b>		
	20,000	N/A
<b>Section 11– Curtailment of trip</b>		
	20,000	N/A
<b>Section 12– Rental vehicle excess</b>		
		5,000
<b>Section 13– Course tuition fee cover</b>		
	10,000	5,000

## 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. All insured journey must (i) commence and depart from Hong Kong and (ii) fall within the period of working holiday.
2. The insurance applies to insured person aged between 18 and 31 years both inclusive on the policy effective date.
3. The period of insurance is the twelve months period starting from the date when the policy becomes effective.
4. The working holiday starts from the date when the insured person first departs from Hong Kong to (i) the country of working holiday, or (ii) to any other overseas country before arriving in the country of working holiday, and until the expiration of 365 days later from such first departure date from Hong Kong.
5. Unless specifically mentioned in the contrary, no extension of period of insurance is allowed once the policy has been effected.
6. If the first departure date of the working holiday is on a date after the commencement date of the period of insurance, the expiration of the period of insurance shall be automatically extended up to the expiration of the working holiday, provided that the expiration of working holiday shall not exceed six months from the expiration of the period of insurance as stated in the schedule.
7. Unless specifically mentioned in the contrary, no refund of premium is allowed once the policy has been issued.
8. For unsuccessful visa application, we will refund the full payment of premium.
9. If you would like to apply for insurance on a two-year working holiday, please contact Zurich for further details.

## Premium table

Premium (HKD)	
Enhanced Plan	Essential Plan
5,680	3,780

## 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, pre-natal 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 losses due to terrorism except for Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 - Personal Accident, Section 8 - Travel Delay, Section 10 - Cancellation of Trip and Section 11 - Curtailment of Trip.
5. 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.
6. Engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker involving height or underground works, naval, military or airforce service or operations or armed force services.
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.

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. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Insurance Company Ltd reserves the right of final approval and decision on all matters.

### 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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# 蘇黎世「Live2Play」工作假期保險計劃投保表格

## Zurich Live2Play Working Holiday Insurance Plan Enrollment Form

查詢電話 Enquiry no.: +852 2903 9391

您可透過電郵或傳真遞交已填妥的申請表格。

You may submit the completed enrollment form to us via email or fax.

電郵地址 Email: enquiry@hk.zurich.com 傳真 Fax: +852 2968 0639

請✓適用方格及於\*號刪去不適用者。 Please tick the appropriate box and \* delete where is inappropriate.

請以英文正楷大寫填報。 Please complete in BLOCK LETTERS.

所有項目必須填報，惟\*號之項目除外。 All fields are mandatory, except the fields marked with \*.



### 投保人資料 Proposer's information <sup>1</sup>

先生/太太/女士\* 英文姓名  中文姓名   
 Mr/Mrs/Ms Full name in English Full name in Chinese

香港身份證號碼  出生日期  日  月  年   
 HKID card no. Date of birth D M Y

性別  男  女 婚姻狀況#   
 Gender Male Female Marital status#

通訊地址   
 Correspondence address

聯絡電話(請填寫最少一項) 流動電話號碼  日間聯絡電話   
 Contact number (Please fill in at least one) Mobile phone no. Day time telephone no.

電郵地址#   
 Email address#

**Note:**

<sup>1</sup> The proposer and the insured person must be the same person.

投保人與受保人必須為同一人。

### 繳付保費 Premium payment

以支票繳付 **By cheque** (Crossed cheque made payable to "Zurich Insurance Company Ltd" 劃線支票抬頭請寫「蘇黎世保險有限公司」)。  
 支票號碼  銀行名稱   
 Cheque no. Bank name

若支票發出人非投保人，請填寫以下資料。 If the cheque issuer is not the proposer, please fill in the following information.

與投保人關係   
 Relationship with the proposer

以信用卡繳付 **By credit card**

信用卡類別 Credit card type  VISA  MasterCard  American Express  Diners Club International

持卡人姓名   
 Cardholder's name:

信用卡號碼  信用卡有效日期至  日  月  年   
 Credit card no. Credit card expiry date D M Y

持卡人茲授權蘇黎世保險有限公司從他/她上述之信用卡以直接轉賬自動支付應繳保費金額及同意因該等轉賬而令他/她信用卡出現透支，持卡人願承擔全部責任。  
 The cardholder hereby authorizes Zurich Insurance Company Ltd to charge automatically the premium due from his / her credit card stated above and accepts full responsibility for any overdraft on his / her credit card which arises as a result of such transfer.

若信用卡持有人並非投保人，請填寫以下資料。 If credit cardholder is not the proposer, please fill in the following information.

與投保人關係   
 Relationship with the proposer

信用卡持卡人簽署  日期  日  月  年   
 Signature of credit cardholder Date D M Y

### 計劃詳情 Plan details

計劃 Plan	保費(港元) Premium (HKD)	工作假期目的地/國家 Destination/ Country of working holiday
<input type="checkbox"/> 豐盛計劃 Enhanced Plan	5,680 港元 HKD5,680	
<input type="checkbox"/> 簡約計劃 Essential Plan	3,780 港元 HKD3,780	
生效日期 Effective date	日 D	月 M 年 Y

### 聲明 Declaration

- 本人/吾等現投保「Live2Play」工作假期保險計劃(「此計劃」)。本人/吾等謹此聲明本投保表格所列全部資料乃就本人/吾等所知一切據實填報，並經本人/吾等核實正確無誤，上述受保人是次出外旅遊並未違背專業醫生勸告或以為受保人尋求醫療為目的。本人/吾等明白本投保表格及聲明將構成本人/吾等與蘇黎世保險有限公司(「貴公司」)之間的合約依據。
- 本人/吾等明白所有保障範圍、不承保事項、條款及細則概以此計劃保單為準。
- 本人/吾等明白本人/吾等必須完成及提供此表格之所有資料，貴公司將不會受理本人/吾等資料不全之保單申請。

- I/We hereby apply for the Live2Play Working Holiday Insurance Plan ("this Plan"). I/We declare that to the best of my/our knowledge and belief the information given on this enrollment form is true and complete in every respect and all information disclosed have been verified by me/us as true and correct, and that no person listed hereon is travelling against the advice of any medical practitioner or for the purpose of obtaining medical treatment of such person. I/We agree that this enrollment form and declaration shall form the basis of the contract between me/us and Zurich Insurance Company Ltd ("the Company").
- I/We understand that I/we shall refer to the policy of this Plan for details of the insurance coverage, exclusion clauses and terms and conditions.
- I/We understand I/we must complete and provide all information requested in this form, failing which the Company cannot process my/our application for this Plan.

此保險申請須待 貴公司覆核，接納投保書及收訖保費後才能生效。  
 This insurance application will not be in force until it has been accepted by the Company and the premium has been paid.



有關個人資料(私隱)條例(「私隱條例」)的客戶通知  
Notice to Customers relating to the Personal Data (Privacy)  
Ordinance (“Ordinance”)

- 由 Zurich Insurance Company Ltd (「本公司」) 收集或持有的客戶(包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人)個人資料, 均可供本公司使用作以下**強制性用途**, 以便為客戶提供服務(否則本公司將無法為未能提供所需資料的客戶提供服務):
  - 辦理、調查(及協助他人調查)和決定保險申請、保險索償及提供持續的保險服務;
  - 辦理付款要求及直接付款授權;
  - 處理任何對客戶的索償、訴訟及/或司法程序; 以及行使本公司的權利(詳情見適用保單條款所定), 包括但不限於代位權;
  - 編撰統計數字, 或作會計及精算用途;
  - 符合對本公司及/或其所屬集團(「蘇黎世保險集團」)具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序;
  - 遵循香港法院及監管機構作出的合法要求或指令, 包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構;
  - 債務追討;
  - 便利本公司的認可服務供應商, 就上述目的為本公司及/或客戶提供服務; 及
  - 使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
- 本公司可就**強制性用途**, 向以下於香港境內或境外的人士提供**任何**客戶個人資料:
  - 蘇黎世保險集團成員公司, 或任何進行保險或再保險相關業務的其他公司或中介人;
  - 任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商;
  - 第三方服務供應商, 包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者;
  - 信貸諮詢機構、而在客戶欠賬時, 任何債務追收代理或進行索償或調查服務的公司;
  - 根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例, 及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言, 蘇黎世保險集團有責任向其作出披露的任何人士;
  - 根據主管司法權區的法院的任何頒令的任何人士; 及
  - 蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。
- 由本公司收集或持有的保單持有人及受保人的某些個人資料, 特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等, 均可供本公司使用作以下**自願性用途**:
  - 為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務, 及/或其他商業合作伙伴之相關服務, 提供市場推廣資料及進行直接市場推廣活動;
  - 進行客戶研究分析及分層; 及
  - 就蘇黎世保險集團的服務及保險產品發展進行市場調查及保險研究。未經客戶同意, 本公司不得使用任何客戶的個人資料作上述自願性用途。在未有收到任何「反對」要求, 本公司將把有關保險申請及持續投保, 視作有關保單持有人及受保人之不反對本公司使用其個人資料作上述自願性用途。
- 經保單持有人及受保人書面同意後, 本公司可就上述**自願性用途**, 向以下於香港境內或境外的人士提供其某些個人資料, 特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等:
  - 蘇黎世保險集團成員公司;
  - 與本公司維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織;
  - 第三方市場推廣服務供應商及保險中介人。未經客戶書面同意, 本公司不得向任何第三方提供有關客戶(特別指保單持有人及受保人)的個人資料作上述自願性用途。
- 所有客戶均有權以書面向本公司之個人資料私隱主任(地址如下)要求查閱、修正及/或更改由本公司所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對本公司使用及提供其個人資料作上述自願性用途, 亦可向本公司提出, 並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和地址。保單持有人及受保人亦可同時劃以上第3及4段(見斜字)以提出有關所有自願性用途之反對要求。

個人資料私隱主任  
香港港島東華蘭路18號  
港島東中心26樓

- 根據私隱條例, 本公司有權收取合理費用, 藉以處理任何資料的查閱要求。
- 本通知的中英文版本如有任何歧異或不一致, 概以英文版為準。

- The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by Zurich Insurance Company Ltd (“Company”) may be used by the Company for the following **obligatory purposes** necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
  - to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
  - to process requests for payment, and for direct debit authorization;
  - to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company’s rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
  - to compile statistics or use for accounting and actuarial purposes;
  - to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or its group (“Zurich Insurance Group”) and conduct matching procedures where necessary;
  - to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
  - to collect debts;
  - to facilitate the Company’s authorized service providers to provide services to the Company and/or the customers for the above purposes; and
  - to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
- The Company may provide **any** personal information of customers to the following parties, within or outside of Hong Kong, for the **obligatory purposes**:
  - companies within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
  - any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
  - third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
  - credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
  - any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
  - any person pursuant to any order of a court of competent jurisdiction;
  - any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group’s rights in respect of the policy owners.
- Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following voluntary purposes:**
  - to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements;
  - to perform customer analysis, profiling and segmentation; and
  - to conduct market research and insurance surveys for the Zurich Insurance Group’s development of services and insurance products.The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer’s consent. In the absence of any “opt-out” request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no

objection of such policy owner and insured person to the Company’s use of their personal information for the above voluntary purposes.

- The Company may provide **certain** personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner’s and insured person’s written consent, to the following parties, within or outside of Hong Kong, for the **voluntary purposes**:
  - companies within the Zurich Insurance Group;
  - other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements;
  - third party marketing service providers and insurance intermediaries.The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent.
- All customers have the right to access, correct, or change any of their own personal information held by the Company, and in the case of policy owners and life insured, opt-out of the Company’s use and transfer of their personal information for the voluntary purposes, by request in writing to the Company’s Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise delete both the above paragraphs 3 and 4 (*in italics*) to indicate their wish to opt-out altogether.

Personal Data Privacy Officer  
26/F, One Island East,  
18 Westlands Road,  
Island East,  
Hong Kong
- In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
- In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.

本人/吾等確認由本人/吾等於此投保表格提供之所有資料均為事實正確無誤。本人/吾等更確認同意本投保表格內之所有部分, 包括但不限於上列之聲明細則及有關個人資料(私隱)條例的客戶通知。

I/We confirm that all information provided by me/us in this enrollment form is true, correct and accurate. I/We further confirm my/our agreement to all sections in this enrollment form, including without limitation, the above Declaration and the Notice to Customers relating to the Personal Data (Privacy) Ordinance.

(申請人無須填寫)(For official use only)

代理人姓名  
Agent Name



代理人編號  
Agent No.

投保人簽署 Signature of proposer

[Signature box]

日期 Date

日	月	年
D	M	Y

Zurich Insurance Company Ltd  
(a company incorporated in Switzerland)  
蘇黎世保險有限公司(於瑞士註冊成立之公司)

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