

HKUGA College			
Learning trips 25th to 30th January, 2010			
Travelplus Insurance Policy numbers			
No.	Destination	Plan	Travelplus Insurance Policy No.
1	Beijing	Gold	ZXS0106 179ZC
2	Shanghai & Nanjing - A	Gold	ZXS0106 209ZC
3	Shanghai & Nanjing - B	Gold	ZXS0106 210ZC
4	Shanghai, Suzhou & Hangzhou	Gold	ZXS0106 181ZC
5	Xian	Gold	ZXS0106 182ZC
6	Japan - A	Gold	ZXS0106 183ZC
7	Japan - B	Gold	ZXS0106 183ZC
8	Korea - A	Gold	ZXS0106 184ZC
9	Korea - B	Gold	ZXS0106 184ZC
10	Malaysian	Gold	ZXS0106 185ZC
11	Taiwan	Gold	ZXS0106 186ZC



Travelplus Insurance Policy

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, we agree to insure the *insured person(s)* named in the *schedule* issued in relation to an *insured journey* and promise to pay indemnity for loss to the extent provided herein.

Part 1 – Definition

Certain words in this policy have specific meanings. We have printed these words in italics throughout this policy and have given the meanings below:

- Accident** a sudden and unforeseen event that happens unexpectedly and causes *injury* during an *insured journey*.
- China** the territorial limit of the People's Republic of China, but excluding *Hong Kong* and *Macau*.
- Close Business Partner** a close business partner of the *insured person* proved as such to the satisfaction of us on the basis of business registration or corporate registration documentation, which is acceptable to us.
- Compulsory Quarantine** the *insured person* is being confined in an isolated ward of a *hospital* or an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
- Confined/Confinement** a person is registered as an in-patient in a *hospital* for a medical treatment for an injury or illness upon the recommendation of a *medical practitioner* and continuously stays in the *hospital* prior to his/her discharge from the *hospital*. *Hospital* confinement will be evidenced by a daily room and board charge by the *hospital*.
- Effective Date** when applying to single trip travel plan, it means the application date of this policy. When applying to annual travel plan, it means either (1) the application date of this policy or (2) the date stated on the receipt issued by the travel agent or *public common carrier* for the confirmation of payment of *travel ticket* or tour, whichever is the later.
- Hong Kong Hospital** the Hong Kong Special Administrative Region of the People's Republic of China, an establishment which meets all the following requirements:
 - holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and
 - operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and
 - provides 24-hour a day nursing service by registered or graduated nurses; and
 - has a staff of one (1) or more licensed physicians available at all times; and
 - provides organized facilities for diagnosis and major surgical facilities; and
 - is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
- Illness** sickness or disease of the *insured person* contracted and commenced during the *insured journey* and which results in a loss covered by this policy.
- Immediate Family Member** the *insured person's* spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
- Infectious Disease** any kinds of infectious disease which are publicly announced and require quarantine by the government.
- Injury** bodily injury sustained in an *accident* directly and independently of all other causes. When applying to single trip travel plan, it means the period of travel commencing from the time when the *insured person* departs from the *Hong Kong* Immigration Department office/counter and until the time when the *insured person* (1) returns to *Hong Kong* on the date specified in the *schedule* or (2) arrives at any immigration department office/counter for returning to *Hong Kong*, whichever first occurs. However, any period of insurance should not exceed one hundred and eighty (180) days for single trip travel plan.
- Insured Journey** When applying to annual travel plan, it means the period of travel commencing from the time when the *insured person* departs from *Hong Kong* Immigration Department office/counter and until (1) the time when the *insured person* arrives at any immigration department office/counter for returning to *Hong Kong* or (2) the expiration of ninety (90) days period beginning from the date of each journey, whichever first occurs.
- Insured Person** the person named in the *schedule* or subsequently endorsed hereon as insured person.
- Lap-top Computer** a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA) and hand-held computer (HHC) are excluded from this category.
- Loss of Hearing** permanent irrecoverable loss of hearing where:
 - If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1,000 Hertz
 - If c dB = Hearing loss at 2,000 Hertz
 - If d dB = Hearing loss at 4,000 Hertz
 - 1/6 (a+2b+3c+d) is above 80dB.
- Loss of Limb** loss by physical separation at or above the wrist or ankle joint.
- Loss of Sight** the entire and permanent irrecoverable loss of sight.
- Loss of Speech** the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveolar sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
- Loss of Use** permanent total functional disablement or complete and permanent physical separation at or above the wrists or ankle joints.
- Maximum Benefits** the benefit amount of each of the benefits covered under this policy as stated in the Table of Benefits.

- Medically Necessary Expenses** expenses incurred from the first day of sustaining an *injury* or *illness* during the *insured journey* which are paid by the *insured person* to a legally qualified *medical practitioner*, physiotherapist, nurse, *hospital* and/or ambulance service for medical, surgical, X-ray, *hospital* or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses incurred under Section 2(b) - Emergency Medical Evacuation or Section 2(c) - Repatriation of Mortal Remains of this policy. All treatments must be prescribed by a qualified *medical practitioner* in order for expenses to be reimbursed under this policy. In the event an *insured person* becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.
- Medical Practitioner** a person other than the *insured person* or *immediate family member*, qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
- Permanent** the period of twelve (12) consecutive months from the date of an *accident* and at the expiry of that period being beyond hope of improvement.
- Permanent Total Disablement** when as the result of *injury* and commencing within twelve (12) consecutive months from the date of an *accident* in which the *insured person* is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the *insured person* is reasonably qualified by reason of the *insured person's* education, training or experience, or if the *insured person* has no business or occupation, it means the inability of the *insured person* to perform any activities which would normally be carried out by the *insured person* in his/her daily life.
- Pre-existing Condition** the *insured person* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.
- Principal Home** the house or building located in *Hong Kong* occupied as a private dwelling by the *insured person* as his/her only permanent residence.
- Public Common Carrier** any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.
- Schedule** the schedule attached to and incorporated in this policy.
- Serious Physical Injury or Serious Illness** an injury or illness which requires treatment by a *medical practitioner* and which results in the *insured person* or *travel companion* being certified by that *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement and having to be confined in a *hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* or *travel companion* is being denied to board the scheduled *public common carrier* or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)* or *close business partner*, it shall mean injury or illness for which the *immediate family member* or *close business partner* requires treatment, and which is certified by *medical practitioner* as being dangerous to life and having to be confined in a *hospital*, and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.
- Terrorism** an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes, including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which
 - involves violence against one or more persons; or
 - involves damage to property; or
 - endangers life other than that of the person committing the action; or
 - creates a risk to the health or safety of the public or a section of the public; or
 - is designed to interfere with or disrupt an electronic system.
- Third Degree Burns** full thickness skin destruction due to burns.
- Travel Companion** the person made the travel booking or reservation together with the *insured person* and accompanied the *insured person* for the whole *insured journey* other than the tour guide or the tour member.
- Travel Ticket** a travel ticket purchased for travelling on any *public common carrier*.
- Voluntary Travel Insurance Policy** travel insurance policy actually paid by the *insured person* or the proposer as stated on the application form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the *insured person* shall be excluded in this definition.
- War** a contest by force between two or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (1) an interruption of peaceful relations and (2) a general contention by force, both authorized by the sovereign.
- We, Us or Our** Zurich Insurance Company Limited.

Part 2 – Table of Benefits

Section	Coverage	Maximum Benefits Per Insured Person Per Insured Journey (HK\$)		
		Gold Plan	Silver Plan	Bronze Plan
1.	Medical Cover			
	(a) Medical Expenses including: - Sub-limit for follow-up medical expenses due to accidental <i>injury</i> - 100% of maximum benefits - Sub-limit for follow-up medical expenses due to <i>illness</i> - 10% of maximum benefits - Additional benefits: Overseas travelling expenses for seeking medical treatment	\$1,000,000	\$500,000	\$250,000
	(b) Overseas <i>Hospital</i> Daily Cash Benefit (\$250 per day) - Additional benefits: <i>Hospital</i> confinement or quarantine cash allowance due to <i>infectious disease</i>	\$5,000 \$5,000 (\$500 per day)	\$3,000 \$5,000 (\$500 per day)	\$300 \$1,000 \$5,000 (\$500 per day)
	2. Global Emergency Assistance			
	(a) Compassionate Visit (b) Emergency Medical Evacuation (c) Repatriation of Mortal Remains (d) Return of Unattended Children (e) Deposit Guarantee for <i>Hospital</i> Admission (f) Additional Accommodation Expenses (g) 24-hour Telephone Hotline and Referral Services		One economy class round-trip airfare Actual Cost Actual Cost One economy class one-way airfare and up to max. \$30,000 \$39,000 \$7,800 Included	
3.	Personal <i>Accident</i>			
	(a) <i>Accident</i> on <i>Public Common Carrier</i> or during Robbery	\$1,500,000	\$750,000	\$375,000
	(b) Other <i>Accidents</i>	\$1,000,000	\$500,000	\$250,000
	(c) Burns Cover (d) Loss of Income (up to 12 weeks)	\$200,000 \$1,000 per week	\$200,000 \$1,000 per week	\$200,000 \$1,000 per week
4.	Compassionate Death Cash and Visit		\$10,000	
			One economy class round-trip travel ticket and actual hotel accommodation expenses up to max. \$30,000	
5.	Personal Baggage Cover - Sub-limits: \$2,500 per item \$10,000 for lap-top computer	\$20,000	\$10,000	\$5,000
6.	Loss of Personal Money	\$3,000	\$2,500	\$1,000
7.	Credit Card Protection	\$30,000	\$15,000	\$5,000
8.	Loss of Travel Document and/or <i>Travel Ticket</i>	\$3,000	\$3,000	\$1,000
9.	Loss of Home Content due to Burglary	\$100,000	\$80,000	\$50,000
10.	Personal Liability	\$2,500,000	\$2,000,000	\$1,500,000
11.	Travel Delay			
	(a) Travel Delay (\$300 for each and every full 6 hours' delay)	\$1,500	\$1,500	\$1,500
	(b) Extra Hotel Cost due to Travel Delay (c) Extra Re-routing Costs due to Travel Delay	\$2,000 \$10,000	\$2,000 \$7,500	\$2,000 \$5,000
12.	Baggage Delay / Emergency Purchases (for delay over 6 hours)	\$1,500	\$1,000	\$500
13.	Cancellation of Trip	\$30,000	\$20,000	\$10,000
14.	Curtailement of Trip	\$30,000	\$20,000	\$10,000
15.	Missed Event Cover	\$2,000	\$1,000	-
16.	MediExpress China Medical Card Service (applicable to annual travel plan only)		Included	