

# FlyAway Travel Insurance Plan

FlyAway Travel Insurance Plan offers a comprehensive travel protection for you and your family to enjoy a worry-free holiday.

## Key Features:

- Extensive coverage including medical expenses, global emergency assistance service, personal accident cover and other travel inconvenience protection.
- Selected coverage against losses due to acts of terrorism or natural disasters, including accidental injury/death, medical fees, cancellation of trips, travel delays or re-routing expenses.
- Cover dangerous amateur sports and outdoor activities, e.g. winter sports, scuba diving, water-skiing, bungee jumping and horseback riding at no extra premium.
- No age limit for Single Travel Plan – we offer you and every member of your family a comprehensive travel protection during your trip and let you have a hassle-free holiday.

## Table of benefit

		Maximum benefits per insured person per insured journey (HKD)	
Section	Coverage	Ordinary Plan	Premier Plan
<b>1.</b>	<b>Medical Cover</b>	500,000	1,250,000
(a)	<u>Including sub-limits of:</u>		
	- Follow-up medical expenses - 10% of maximum benefits		
	- Overseas travelling expenses for seeking medical treatment	300	300
(b)	Overseas hospital daily cash benefit (HKD 500 per day)	2,000	6,000
(c)	Hospital confinement or quarantine cash allowance due to infectious disease (HKD 300 per day)	3,000	3,000
<b>2.</b>	<b>Zurich Emergency Assistance</b>	39,000 Actual cost Actual cost One economy class round-trip travel ticket Hotel accommodation expenses up to four days and up to 7,800 One economy class one-way travel ticket and up to 30,000 Included	
(a)	Deposit guarantee for hospital admission		
(b)	Emergency medical evacuation		
(c)	Repatriation of mortal remains		
(d)	Compassionate visit		
(e)	Accommodation expenses (HKD 1,950 per day)		
(f)	Return of unattended children		
(g)	24-hour telephone hotline and referral services		
<b>3.</b>	<b>Personal Accident</b>		
(a)	Accident on public common carrier or during robbery	750,000	1,500,000
(b)	Other accidents	500,000	1,000,000
(c)	Burns cover	Not covered	200,000
<b>4.</b>	<b>Compassionate Death Cash</b>	10,000	10,000
<b>5.</b>	<b>Personal Baggage Cover</b>	10,000	35,000
	<u>Including sub-limits of:</u>		
	- Per item, pair, set or collection	3,000	3,000
	- Lap-top computer	10,000	10,000
	- Aggregate limit for all cameras, camcorders and their accessories and related equipment	5,000	5,000
	- Aggregate limit for all golf equipment	5,000	5,000
<b>6.</b>	<b>Loss of Personal Money</b>	1,000	3,000
<b>7.</b>	<b>Loss of Travel Document and/or Travel Ticket</b>	3,000	5,000
<b>8.</b>	<b>Loss of Home Contents due to Burglary</b>	15,000	25,000
<b>9.</b>	<b>Personal Liability</b>	1,000,000	2,000,000

<b>10.</b>	<b>Travel Delay</b>		
(a)	Travel delay (HKD 300 for each and every six hours of delay)	3,000	5,000
(b)	Extra hotel costs due to travel delay	2,000	2,000
(c)	Extra re-routing costs due to travel delay	5,000	10,000
<b>11.</b>	<b>Baggage Delay Allowance (over six hours)</b>	1,000	1,500
<b>12.</b>	<b>Cancellation of Trip</b>	10,000	30,000
<b>13.</b>	<b>Curtailement of Trip</b>	10,000	30,000
<b>Optional benefits</b> (for single trip travel plan and only applicable if it is shown as being operative in the schedule)		<b>Maximum benefits per insured person per insured journey (HKD)</b>	
<b>Optional Benefit 1</b>	<b>Damage of Mobile Phone</b>		
(a)	Coverage for accident damage for one mobile phone per traveler during insured journey	2,000	
<b>Optional Benefit 2</b>	<b>Driving Holidays</b>		
(a)	Extra hospital daily cash benefit to Section 1(b) due to car accident (HKD 500 per day)	3,000	
(b)	Extra personal accident indemnity to Section 3 due to car accident	200,000	
(c)	Roadside assistance allowance	500	
(d)	Baggage allowance due to car theft	2,000	
(e)	Rental vehicle excess	5,000	
<b>Optional Benefit 3</b>	<b>Sports Activities</b>		
(a)	Sub-limit for Chinese medicine bone-setting treatment due to injury caused by sports activities under follow-up medical expenses in Section 1(a)	150 per visit per day and up to 3,000	
(b)	Extra personal accident indemnity to Section 3 due to sports activities	200,000	
(c)	Additional personal baggage sub-limit in Section 5 for all sports equipment	Aggregate limit 5,000	
(d)	Rental of sports equipment due to baggage delay	1,000	
(e)	Closure of piste / sports center	1,000	
<b>Optional Benefit 4</b>	<b>Cruise Holidays</b>		
(a)	Extra personal accident indemnity to Section 3 due to sinkage of cruise ship or kidnap by pirates	400,000	
(b)	Baggage allowance due to sinkage of cruise ship	2,000	
(c)	Cruise cancellation due to travel delay	30,000	
(d)	Extra re-routing cost to Section 10(c) due to travel delay and missed connection to cruise ship	20,000	
(e)	Shore excursion cancellation allowance	1,000	

## Premium table per insured person<sup>#</sup>

Days	Gross premium (HKD)					
	Ordinary Plan	Premier Plan	Optional Benefit 1 Damage of Mobile Phone	Optional Benefit 2 Driving Holidays	Optional Benefit 3 Sports Activities	Optional Benefit 4 Cruise Holidays
1	131	175	22	27	32	88
2	142	197	22	27	32	88
3	153	208	22	27	32	88
4	159	230	22	27	32	88
5	175	263	22	27	32	88
6	192	296	27	38	43	109
7	208	318	27	38	43	109
8	219	329	27	38	43	109
9	236	351	27	38	43	109
10	258	373	27	38	43	109
11	269	406	38	49	54	131
12	285	428	38	49	54	131
13	296	472	38	49	54	131
14	307	494	38	49	54	131
15	318	505	38	49	54	131
Each additional day	16	22	N/A	N/A	N/A	N/A
Each additional five days	N/A	N/A	11	16	16	33
Annual Travel Plan	1,538	2,176	N/A	N/A	N/A	N/A

#Note:

- The premium rates quoted in this table do not include any discount.
- The Family Plan covers up to two parents in addition to any number of children aged 17 or below. The premium will be equivalent to the premium of two Individual Plans.
- No refund of premium is allowed once the policy has been issued.

## FREE Outbound Travel Alert (OTA) Benefit (Only applicable to Single Trip Plan)

Benefits	Red OTA	Black OTA
<b>Before departure</b>		
<b>Cancellation of Trip</b>	Up to maximum benefits 50%	Up to maximum benefits 100%
<b>Refund of Administration Fee Charged by the Travel Agent or Visa Fee</b>	HKD 300	HKD 300
<b>During journey</b>		
<b>Curtailement of Trip</b>	Up to maximum benefits 50%	Up to maximum benefits 100%
<b>Allowance for Involuntary Journey Extension</b> For involuntary stay behind due to Black OTA after the journey has begun	Not applicable	HKD 500 per day (up to 10 days)

Remarks:

- The OTA benefit is only applicable to the destination(s) where the Red or Black OTA is not hoisted by the HK Security Bureau on the policy effective date.
- Benefit on Cancellation or Curtailement of Trip is accordance to the policy terms and conditions.

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### Important notes

1. For any air activity which the insured person will participate during the insured journey: (1) the insured person cannot be a crew member or an operator of any air carrier, or (2) the insured person must be at 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.
2. Only Ordinary Plan can be chosen for any insured person who is (a) aged 17 or below and not travelling with his/her parent or (b) aged 76 or above upon the commencement of the insured journey.
3. The additional benefit for Personal Accident under Optional Benefit 4(a) of Cruise Holiday Benefit for travelers aged (a) 17 or below or (b) 76 or above upon the commencement of the insured journey will be limited to 50% of the Sum Insured only.
4. For Annual Travel plan, the entry age limit is up to 70 years old and the maximum renewal age is 75 years old.
5. This insurance plan is only valid for trip departing from and returning to Hong Kong, and only valid for conventional leisure travel or business travel without any manual work.
6. Application for Single Travel Plan must be made within 90 days before departure and the maximum period of insurance coverage is 180 days per return trip.
7. Annual Travel Plan provides coverage for an unlimited number of return trips departing from Hong Kong within a 12-month period. The maximum period of insurance coverage for each trip is 90 days.
8. Section 3(a) – Accident on Public Common Carrier or during Robbery – is not applicable to persons aged 17 or below or any persons aged 76 or above.
9. For Family Plan, 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.

### 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; drug addiction or solvent abuse;
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 event arising from an act of terrorism, except for and including all relating benefits in the riders for the following Sections: Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 – Personal Accident, Section 10 - Travel Delay, Section 12 - Cancellation of Trip and Section 13 - Curtailment of Trip;
5. Any insured person who is a holder of the People's Republic of China passport and travels to/within China. 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 that other country and travelling with a passport of the People's Republic of China;
6. 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. 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;
9. Please refer to the policy document for details of other exclusions.

## Disclaimer

1. The above information is for reference only and does not constitute any part of the contract. For full terms and conditions of FlyAwayTravel Insurance Plan ("this Plan"), please refer to the policy document itself.
2. Zurich Insurance Company Ltd is the insurance underwriter of this Plan and is solely responsible for all approvals, coverage and compensations of this Plan.
3. Zurich Insurance Company Ltd is not a subsidiary or an affiliate of Citibank (Hong Kong) Limited or Citibank N.A., or Citigroup Inc.
4. Zurich Insurance Company Ltd is a company incorporated in Switzerland with limited liability and its principal place of business in Hong Kong is at 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong.
5. Zurich Insurance Company Ltd reserves the final right of approval of this Plan.
6. Zurich Insurance Company Ltd is an authorized insurer in Hong Kong and the above information is not intended to solicit business outside Hong Kong.

## Citibank (Hong Kong) Limited - Important notes from the insurance agent

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2. Citibank (Hong Kong) Limited's role is limited to introducing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided.
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8. For any policy service enquiries, please call your bank financial consultant or contact the Insurance Company.
9. In case of any discrepancy between the English and Chinese versions of this leaflet, the English version shall prevail.
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