Zurich Travel Insurance

in IDR - the limits apply per trip per person

Sect.	Benefit	Remarks	International									Domestic			International	Domestic	Domestic
			Worldwide			Europe			Asia						Student Guard		Inbound
			Prime	Edge	Lite	Prime	Edge	Lite	Prime	Edge	Lite	Boost	Joy	Roadtrip			
A	PERSONAL ACCIDENT																
1	Accidental Death and Permanent Disablement	age 18 and below	150,000,000	125,000,000	50,000,000	150,000,000	125,000,000	50,000,000	150,000,000	125,000,000	50,000,000	300,000,000	150,000,000	150,000,000	500,000,000	200,000,000	125,000,000
		age 19 - 65	1,500,000,000	1,250,000,000	500,000,000	1,500,000,000	1,250,000,000	500,000,000	1,500,000,000	1,250,000,000	500,000,000						1,000,000,000
		age 66 - 75	750,000,000	625,000,000	250,000,000	750,000,000	625,000,000	250,000,000	750,000,000	625,000,000	250,000,000						625,000,000
		age 76 and over	375,000,000	312,500,000	125,000,000	375,000,000	312,500,000	125,000,000	375,000,000	312,500,000	125,000,000						312,500,000
2	Child Education Fund	Per child	50,000,000	37,500,000	25,000,000	50,000,000	37,500,000	25,000,000	50,000,000	37,500,000	25,000,000	15,000,000	7,500,000	7,500,000	-	-	-
		Maximum	100,000,000	75,000,000	50,000,000	100,000,000	75,000,000	50,000,000	100,000,000	75,000,000	50,000,000	30,000,000	15,000,000	15,000,000	-	-	-
3	Credit Card Indemnity		10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	5,000,000	2,500,000	2,500,000	5,000,000	-	-
4	Study Interruption		-	-	-	-	-	-	-	-	-	-	-	-	50,000,000	25,000,000	-
5	Sponsor Protection		-	-	-	-	-	-	-	-	-	-	-	-	100,000,000	50,000,000	-
6	Leisure activities cover		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
7	Terrorism Cover		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
B	EMERGENCY MEDICAL AND ASSISTANCE (INCLUDING COVID-19)																
8	Emergency Medical Evacuation and Repatriation		Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	-	-	-
9	Medical Expenses	aged 65 and below	2,500,000,000	1,000,000,000	700,000,000	2,500,000,000	1,000,000,000	700,000,000	2,500,000,000	1,000,000,000	700,000,000	200,000,000	100,000,000	100,000,000	500,000,000	100,000,000	500,000,000
		aged 66 - 75	700,000,000	500,000,000	350,000,000	700,000,000	500,000,000	350,000,000	700,000,000	500,000,000	350,000,000						350,000,000
		aged 76 and over	250,000,000	250,000,000	175,000,000	250,000,000	250,000,000	175,000,000	250,000,000	250,000,000	175,000,000						175,000,000
10	Hospital Daily Benefit	Per day	1,000,000	1,000,000	500,000	1,000,000	1,000,000	500,000	1,000,000	1,000,000	500,000	-	-	-	-	-	-
		Maximum	20,000,000	15,000,000	5,000,000	20,000,000	15,000,000	5,000,000	20,000,000	15,000,000	5,000,000	-	-	-	-	-	-
11	Emergency Telephone Charges		5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000	5,000,000	5,000,000	2,500,000	-	-	-	-	-	-
12	Post Treatment Care		25,000,000	25,000,000	20,000,000	25,000,000	25,000,000	20,000,000	25,000,000	25,000,000	20,000,000	-	-	-	-	-	-
13	Companion Travel Cost		45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000	-	-	-	45,000,000		-
14	Return of children		45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000	45,000,000	45,000,000	30,000,000	-	-	-	-	-	-
C	TRAVEL ASSISTANCE																
15	Repatriation of Mortal Remains		Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	-	-	-
	Compassionate Death Visit		35,000,000	35,000,000	20,000,000	35,000,000	35,000,000	20,000,000	35,000,000	35,000,000	20,000,000	-	-	-	45,000,000	-	-
	Funeral Expenses		10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	-	-	-	-	-	-
16	Personal Liability		2,500,000,000	1,500,000,000	1,000,000,000	2,500,000,000	1,500,000,000	1,000,000,000	2,500,000,000	1,500,000,000	1,000,000,000	250,000,000	125,000,000	125,000,000	1,000,000,000	50,000,000	500,000,000
17	Legal Expenses		250,000,000	250,000,000	150,000,000	250,000,000	250,000,000	150,000,000	250,000,000	250,000,000	150,000,000	-	-	-	100,000,000	-	-
18	Zurich Emergency Road Assistance		-	-	-	-	-	-	-	-	-	-	-	5,000,000	-	-	
19	FlyEasy	Min 2 hours	Covered	Covered	-	Covered	Covered	-	Covered	Covered	-	-	-	-	-	-	-
D	TRAVEL INCONVENIENCE																
20	Trip Cancellation & Alteration		65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000	65,000,000	50,000,000	35,000,000	10,000,000	5,000,000	5,000,000	35,000,000	5,000,000	-
21	Trip Curtailment		45,000,000	35,000,000	15,000,000	45,000,000	35,000,000	15,000,000	45,000,000	35,000,000	15,000,000	-	-	-	-	-	-
22	Trip Interruption		5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	-	-	-	-	-	-
23	Travel Delay	Per 4 hours	1,000,000	750,000	500,000	1,000,000	750,000	500,000	1,000,000	750,000	500,000	500,000	250,000	-	500,000	250,000	250,000
		Maximum	4,000,000	3,750,000	3,000,000	4,000,000	3,750,000	3,000,000	4,000,000	3,750,000	3,000,000	2,000,000	1,500,000	-	2,000,000	1,000,000	1,500,000
24	Missed Flight Connection		10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	-		-	5,000,000	-	-
25	Flight Diversion		10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	-	-	-	-	-	-
26	Hijack		10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	5,000,000	-	-	-	-	-	-
27	Loss of Hotel Reservation		5,000,000	3,000,000	2,000,000	5,000,000	3,000,000	2,000,000	5,000,000	3,000,000	2,000,000	-	-	-	-	-	-
28	Special Events		5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	2,000,000	1,000,000	-	-	-	-
29	Missed Study Events		-	-	-	-	-	-	-	-	-	-	-	-	2,500,000	1,000,000	-
30	Rental Vehicle Own Risk		10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	5,000,000	10,000,000	10,000,000	5,000,000	-	-	-	-	-	-
31	Credit Card Fraud Coverage		10,000,000	10,000,000	3,500,000	10,000,000	10,000,000	3,500,000	10,000,000	10,000,000	3,500,000	-	-	-	-	-	-
E	PERSONAL PROPERTY																
32	Baggage Delay	Per 4 hours	1,000,000	750,000	500,000	1,000,000	750,000	500,000	1,000,000	750,000	500,000	500,000	250,000	-	500,000	250,000	250,000
		Maximum	3,000,000	2,250,000	1,500,000	3,000,000	2,250,000	1,500,000	3,000,000	2,250,000	1,500,000	1,000,000	500,000	-	1,500,000	1,000,000	500,000
33	Baggage and Personal Belongings	3,000,000/item/set, 7,500,000 for laptop	30,000,000	25,000,000	15,000,000	30,000,000	25,000,000	15,000,000	30,000,000	25,000,000	15,000,000	5,000,000	2,500,000	2,500,000	25,000,000	5,000,000	5,000,000
34	Loss of Personal Money		5,000,000	3,500,000	3,000,000	5,000,000	3,500,000	3,000,000	5,000,000	3,500,000	3,000,000	-	-	-	-	-	
35	Loss of travel document and Payment Card		10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	10,000,000	7,500,000	5,000,000	-	-	-	2,500,000	-	2,500,000
36	House Protection	3,000,000/movable item	20,000,000	15,000,000	12,000,000	20,000,000	15,000,000	12,000,000	20,000,000	15,000,000	12,000,000	-	-	-	-	-	-
37	Overseas Residence Guard		-	-	-	-	-	-	-	-	-	-	-	-	25,000,000	-	-
F	ADD-ON BENEFITS																
1	Visa Protection		9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	9,000,000	-	-	-	-	-	-
2	Snow Sport Cover		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	-	-	-	Covered	-	-
3	Cruise Cover																
	Cabin Confinement	Per day	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	-
		Maximum	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	-	-	-	-	-	-
	Itinerary Change	Per port	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	-
		Maximum	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	-	-	-	-	-	-
	Missed shore excursions		5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	-	-	-	-	-	-
	Cruise Trip Interruption		10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	-	-	-	-	-	-
4	Adventure Activities		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
5	Business Travel																
	Staff Replacement		15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	-	-	-	-
	Business Equipment		20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	-	-	-	-
	Missed Event Fees		15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000	-	-	-	-
6	Amateur Sports Event																
	Missed sport's activities event		5,000,000	5,000,000	5,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	2,500,000	-	-	-	-	-
	Loss or Damage to sports equipment	3,000,000/item/set (incl. golf equipment)	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	6,000,000	-	-	-	-	-
	Exertional heat stroke		10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	-	-	-	-	-
	Bone Fracture		10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	5,000,000	-	-	-	-	-

INTERNAL USE ONLY