



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

全年無限旅遊保險
Annual Infinity Travel Insurance Pass



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2021年8月生效
With effect from August 2021

全年無限旅遊保險

www.bluecross.com.hk

盡情享受全年旅遊保障！

無論您到哪裡享受假期或外遊公幹，都應為旅程作好準備。藍十字「全年無限旅遊保險」為您提供全天候的周詳旅遊保障，讓您可隨時起行而無後顧之憂，外地旅遊時倍感安心，盡情享受無限次旅程。

全新保障

- ◆ 旅程延誤保障 – 賠償因延誤而引致的額外海外住宿費用或取消旅程費用
- ◆ 旅程取消及縮短旅程保障 – 賠償大型運動賽事、音樂劇、演唱會、博物館及主題公園入場券之費用
- ◆ 行李保障，包括手提電腦、商業樣本及運動用品
- ◆ 創傷輔導保障
- ◆ 航空公司倒閉特別津貼及機場關閉保障

計劃特色

- ◆ 全年保障無限次旅程
- ◆ 24小時全球緊急支援服務，包括不設上限的緊急運送及送返起保地點
- ◆ 全球醫療費用高達HK\$1,000,000及回港90天內覆診費用，包括跌打及針灸治療
- ◆ 保障因天然災難，或突然爆發廣泛性傳染病、工業行動、恐怖活動、暴動或內亂所引致的旅程取消或縮短旅程
- ◆ 保障消閒及非專業性質的運動，包括滑雪及其他冬季運動、潛水、高空彈簧跳繩（常稱笨豬跳）、高山遠足及各種水上活動
- ◆ 國內緊急現金援助
- ◆ 憑中國醫療卡於全國超過200間網絡醫院接受治療，無需入院保證金
- ◆ 所有保障均不設自負金額

自選附加保障

◆ 升級人身意外保障

除基本保障外，您可選擇更全面的升級保障

◆ 增加人身意外保障額

您可因應個人需要選擇增加人身意外的保障額，最高可達HK\$2,000,000

保障項目

最高賠償金額 (HK\$)

環球計劃 A

環球計劃 B

中國計劃

醫療保障

1) 醫療費用 ¹	1,000,000	500,000	300,000	於旅程期間感染疾病或意外受傷而引致的醫療、手術及住院費用。 (住院房間及膳食費用每天最高限額為HK\$3,000)
回港覆診費用	100,000 3,000	50,000 3,000	30,000 2,000	a. 如受保人曾於外地就醫，回港後90天內的合理醫療費用 (包括 b 項限額)。 b. 因意外受傷而引致的跌打及針灸治療費用。 (每天每次的最高限額為HK\$200)
創傷輔導	20,000	20,000	20,000	受保人在旅程中直接因發生嚴重意外或事故而被醫生診斷罹患創傷後壓力症，並須接受心理輔導服務的合理及必需的醫療開支。 (每天每次的最高限額為HK\$2,000)

2) 海外住院或隔離現金津貼

海外住院現金津貼

強制隔離現金津貼

全球緊急支援服務

3) 24 小時全球緊急支援服務

緊急運送

送返起保地點

入院押金保證

額外交通及住宿費用
(包括親屬探望)

子女護送

遺體運返

身故恩恤金

轉介服務

意外保障

4) 人身意外²

5) 嚴重燒傷

旅程阻礙保障

6) 旅程取消³

7) 縮短旅程

8) 旅程延誤

特別津貼 - 航空公司倒閉

9) 行李延誤

運送受保人至就近有足夠醫療設施的醫療中心。

在醫生建議下，將受保人送返起保地點。

保證為受保人提供入院所需的按金。

- 受保人因嚴重健康問題而須送返起保地點的交通費用，及受保人所需的額外住宿費用。
- 如受保人於外地住院超過3天或不幸身故，在以下情況可獲支付額外住宿及交通費用：
 - 最多兩名直系屬家庭成員前往照料受保人；或
 - 一名直系屬家庭成員前往探望及一名同行夥伴留下照料受保人。

安排同行的18歲以下子女送返起保地點的合理額外住宿及交通費用。

運送受保人的遺體或骨灰返回起保地點的費用。

如受保人因身體嚴重受傷或患上嚴重疾病而身故，可獲發放恩恤金予其合法遺產承繼人。

提供法律援助、傳譯及補領遺失旅遊證件或交通票據等諮詢及轉介服務。

如受保人因意外不幸身故或永久傷殘 (包括恐怖活動)，將按本小冊子第5頁的「人身意外受保事項」之基本保障事項第1-2.7賠償。

遭受3級程度燒傷且燒傷部分佔受保人的頭部表面積5%或以上或其身體總表面積10%或以上。

如因下述原因，受保人可就已繳付但不能退回的預繳旅費、機票費用及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用提出索償：

- 受保人或其直系屬家庭成員、緊密業務夥伴或同行夥伴不幸身故，身體嚴重受傷或患上嚴重疾病；或
- 於出發前一星期內，目的地發生天然災難，突然爆發廣泛性傳染病或涉及公共交通工具的工業行動、恐怖活動、暴動或內亂，或在出發日期前10天內因受保人在香港的住所受到水災或火災嚴重損毀而不能成行。

如因下述原因，受保人可就已繳付但未使用的旅費及住宿訂金，及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用，及返回起保地點所需的額外公共交通工具費用提出索償：

受保人或其直系屬家庭成員、緊密業務夥伴或同行夥伴不幸身故，身體嚴重受傷或患上嚴重疾病；騷劫；目的地出現惡劣天氣、天然災難，突然爆發廣泛性傳染病或涉及公共交通工具的工業行動、恐怖活動、暴動或內亂而不能繼續行程。

因惡劣天氣、天然災難、突然爆發的暴動或內亂、恐怖活動、工業行動、騷劫、公共交通工具出現機件故障或機場關閉，而引致提早安排的公共交通工具延誤，受保人可作出以下一項索償：

- 每個行程及連續6小時的延誤可獲HK\$250現金津貼；或
- 額外旅遊費用；
- a. 公共交通工具費用；
- b. 海外住宿費用；或
- 在香港出發時旅程延誤連續超過10小時而取消旅程所引致的費用。

因航空公司破產或倒閉而購買替代機票的額外開支。

在旅程中因乘搭的公共交通工具把行李延誤或誤送而引致在抵達目的地後6小時或以上仍未能取回行李，受保人可獲賠償。

保障項目

最高賠償金額 (HK\$)

環球計劃 A 環球計劃 B 中國計劃

個人財物保障

10) 行李	20,000 5,000 3,000 10,000 3,000	10,000 3,000 2,000 5,000 2,000	5,000 3,000 2,000 5,000 2,000	因遭盜竊、搶劫、爆竊、意外或運送人員不小心處理所引致的行李或個人財物的遺失、破壞或毀壞。 運動用品：每件/對/套最高賠償限額 其他行李：每件/對/套最高賠償限額 手提電腦（最高限額） 商業樣本（最高限額）
11) 旅遊證件遺失	30,000 2,000	10,000 1,000	3,000 500	因遭盜竊、搶劫、爆竊或意外而須申請補領旅遊證件及機票的合理費用，以及因有關換領所引致的合理額外交通及住宿費用。 (交通及住宿費用的每天最高賠償限額)
12) 個人錢財 ⁴	3,000	2,000	1,000	因遭盜竊、搶劫或爆竊而導致鈔票、現金或旅遊支票的損失。
13) 家居物品損失	25,000 5,000	5,000 2,000	3,000 1,000	於旅遊期間，受保人在香港的空置住所遭爆竊，須重置或修理家居物品及個人財物的費用。
其他保障				
14) 個人責任	1,500,000	1,000,000	500,000	賠償因受保人疏忽導致他人身體意外受傷或財物損失而需負上的第三者法律責任。
15) 信用卡保障	30,000	15,000	5,000	如受保人在旅遊期間因意外身故，將賠償其於旅程中簽賬購物而未繳付之款項予受保人的遺產。
16) 高爾夫球「一桿入洞」	3,000	1,000	500	獎賞受保人在認可的高爾夫球場內成功「一桿入洞」而在酒吧慶祝的一次過消費。
17) 中國醫療卡	適用	適用	適用	如受保人在國內旅遊期間因意外或嚴重疾病而須要入住醫院，可憑中國醫療卡於全國超過2,000間網絡醫院或醫療單位接受治療，無須繳付任何入院保證金。

¹ 70歲以下的受保人的醫療費用最高賠償限額為所選計劃限額之50%。

² 18歲以下或70歲以上受保人的個人意外最高賠償限額為所選計劃限額之30%。

³ 如取消旅程是因受保人、其直系屬家庭成員、緊密業務夥伴或同行夥伴身體嚴重受傷或患上嚴重疾病，但並沒有入住醫院，取消旅程的賠償額將為不能退回金額的50%。

⁴ 個人錢財保障不適用於10歲以下的受保人。

升級人身意外保障

您可自選附加升級人身意外保障，以享更全面的保障項目，除基本保障外(受保事項第1至2.7)，更可兼享下列之升級保障(受保事項第2.8至2.18)。

人身意外受保事項		須付保障 (最高賠償額 百分比)
基本保障	1 意外身故	100%
	2 永久傷殘 (2.1 至 2.18)	
	2.1 永久完全傷殘	100%
	2.2 永久及無法治療的四肢癱瘓	100%
	2.3 永久完全喪失雙目視力	100%
	2.4 永久完全喪失單目視力	50%
	2.5 喪失或永久完全喪失兩肢功能	100%
	2.6 喪失或永久完全喪失一肢功能	50%
升級保障	2.7 永久完全喪失語言及聽覺能力	100%
	2.8 永久完全喪失聽覺能力	
	◆兩隻耳朵	75%
	◆一隻耳朵	15%
	2.9 永久完全喪失語言能力	50%
	2.10 永久完全喪失單目的晶狀體	30%
	2.11 通過外科手術切除下顎	30%
	2.12 喪失或永久完全喪失拇指及四隻手指功能*	
	◆右手	70%
	◆左手	50%
2.13 喪失或永久完全喪失四隻手指功能*		
◆右手	40%	
◆左手	30%	
2.14 喪失或永久完全喪失一隻拇指功能*		
◆兩個右指骨	30%	
◆一個右指骨	15%	
◆兩個左指骨	20%	
◆一個左指骨	10%	
2.15 喪失或永久完全喪失手指功能(拇指除外)*		
◆三個右指骨	10%	
◆兩個右指骨	7.5%	
◆一個右指骨	5%	
◆三個左指骨	7.5%	
◆兩個左指骨	5%	
◆一個左指骨	2%	
2.16 喪失或永久完全喪失腳趾功能		
◆全部腳趾(一隻腳掌)	15%	
◆大腳趾(兩個趾骨)	5%	
◆大腳趾(一個趾骨)	3%	
◆其他腳趾	2%	
2.17 折斷腿部或膝蓋而無法縫合	10%	
2.18 腿部縮短不少於5厘米	7.5%	

* 倘受保人為左撇子，於 2.12 至 2.15 列為適用於左右手之百分比將對調。

年繳保費表 (HK\$)

	環球計劃 A	環球計劃 B	中國計劃
基本計劃			
個人	1,880	1,480	980
個人及其子女	2,820	2,220	1,470
夫婦	3,572	2,812	1,862
家庭	4,324	3,404	2,254
基本計劃 + 升級人身意外保障			
個人	2,256	1,776	1,176
個人及其子女	3,384	2,664	1,764
夫婦	4,286	3,374	2,234
家庭	5,189	4,085	2,705

「個人及其子女」及「家庭」計劃並無限制18歲以下未婚子女的受保人數。

「家庭」計劃包括投保人、配偶及不限人數的18歲以下未婚子女。

「夫婦」計劃包括在有效婚姻中的丈夫及妻子。

年齡限制

受保人的年齡必須介乎6星期至70歲；18歲以下的兒童必須與家長或合法監護人一同投保。

增加人身意外保障額

您可自選繳付額外保費，以增加人身意外的保障額，提升旅遊保障。

自選增加人身意外保障額 (HK\$)	每位受保人之額外保費 (HK\$)	
	基本保障	基本+升級保障
環球計劃		
500,000	300	360
1,000,000	600	720
1,500,000	900	1,080
2,000,000	1,200	1,440
中國計劃		
300,000	200	240
600,000	400	480
900,000	600	720
1,200,000	800	960

只適用於18歲至70歲人士。

保費折扣優惠

無索償記錄折扣優惠

連續無索償年期	1年	2年	3年
折扣優惠	9折	85折	8折

團體折扣優惠#

投保人數	2人	3-4人	5-10人	10人以上
折扣優惠	9折	85折	8折	75折

團體折扣只適用於公司客戶投保「個人」計劃。此優惠可與無索償折扣同時使用。

重要事項

1. 環球計劃A及計劃B的旅程保障期每次最長90天，中國計劃則每次最長60天。而旅程必須由香港出發。
2. 在無任何索償情況下，保單持有人可取消保單。只要根據「短期保費率表」扣除應收保費（每張保單最低金額為HK\$500），保單持有人可獲退回保費餘額。
3. 如須使用任何24小時全球緊急支援服務，包括入院按金保證，須先獲藍十字核准。
4. 旅程取消保障會於保單發出日期起計24小時後及受保期生效前90天內生效。
5. 如受保人遺失中國醫療卡，須在48小時內致電3608 2988通知藍十字並盡快以書面確認。補發醫療卡須繳付HK\$50。
6. 如受保人在中國境內旅遊期間遭搶劫以致損失個人錢財或因遭搶劫或意外事故而遺失旅遊證件，即可透過指定東亞銀行國內分行提取緊急現金。環球計劃A/環球計劃B/中國計劃之最高預支賠償額分別為HK\$2,000/HK\$1,000/HK\$500（或同等值人民幣）。
7. 受保人於同一次旅程只可受到一份旅遊保險保障（由旅行社贈送的旅遊保險除外）。如受保人於同一旅程受保於超過一份由藍十字承保的保險證明書/保單，則藍十字對於任何一位受保人於該旅程的責任，亦只限於一份保險證明書/保單下的最高賠償額。
8. 本公司保留酌情權決定是否接受70歲以上受保人士的續保申請。
9. 此保險只適用於消閒或公幹（只限行政及非體力勞動）性質的旅程。
10. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動。
2. 為軍隊或其他執法機關執勤。
3. 任何蓄意、惡意、非法的行為。
4. 核裂變、核聚變或輻射污染。
5. 投保前已存在的任何病況、自殺、自傷身體、分娩、流產、牙齒護理（除非因意外而損壞健全的牙齒）、精神或神經紊亂、服用酒精或非由註冊醫生處方的藥物、性病及愛滋病或其有關病症。
6. 任何專業性質運動或比賽或受保人可從中獲得收入或酬勞的競賽。
7. 任何未能於24小時內向有關機構（例如航空公司、旅行社、警署等）報告及取回由該機構就相關損失發出的書面證明。
8. 因使用汽車、飛機、船隻或武器所引起的個人責任。
9. 以付費乘客以外的身份進行任何飛行活動。

索償手續

- ◆ 客戶可於事故發生後30天內向藍十字提交賠償申請表及所需文件，包括由醫院、醫生、警方、航空公司或有關機構發出的詳細報告（如適用）及其他有效及完整的證明文件，亦可透過 Blue Cross HK App 或藍十字網站 24/7 運作的「智」易 Claims 網上平台提交索償申請，只需3個簡單步驟（輸入、上傳及確認）便可完成。賠償款項將自動轉賬至指定戶口，大大縮短索償申請的時間。
- ◆ 如受保人需就個人責任保障提出索償申請，須就可能導致法律責任一事即時以書面知會藍十字，並連同證明文件一併提交。



「智」易 Claims
旅遊保險

注意

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Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2021年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期發行人信用評級分別為 A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽 www.ambest.com。

Annual Infinity Travel Insurance Pass

www.bluecross.com.hk

Enjoy year-round travel protection!

Whether you are travelling for business or pleasure, it's important to be prepared for any eventuality. Blue Cross **Annual Infinity Travel Insurance Pass** offers you comprehensive protection and peace of mind throughout the year – plus the convenience of year-round protection no matter how many trips you take.

New Benefits

- ◆ Travel delay benefit covering additional overseas accommodation costs or cancellation charges
- ◆ Cancellation charges and curtailment of trip benefits covering admission fees for major sports events, musicals, concerts, museums, and theme parks
- ◆ Baggage benefit covering loss of portable computers, business samples, and sports equipment
- ◆ Trauma counselling benefit
- ◆ Special allowance for airline bankruptcy or wind-up and coverage for closure of airport

Plan Highlights

- ◆ Full-year protection for an unlimited number of trips
- ◆ 24-hour worldwide emergency services including unlimited coverage for emergency evacuation and repatriation
- ◆ Up to HK\$1,000,000 for worldwide medical expenses and follow-up medical expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture treatment
- ◆ Coverage for cancellation charges or curtailment of trip due to natural disaster or unanticipated outbreak of epidemic disease/industrial action, act of terrorism, riot or civil commotion
- ◆ Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, bungee jumping, hiking, and all water sports
- ◆ Emergency cash assistance in China
- ◆ China Medical Card, which waives the need to pay a deposit at over 200 network hospitals in Mainland China
- ◆ No deductible for all benefits

Optional Benefits

- ◆ **Enhanced Personal Accident Benefit**
You can opt for extensive coverage in addition to the basic benefits
- ◆ **Increased Personal Accident Benefit Limit**
You can opt to increase the benefit limit and top up your personal accident coverage up to HK\$2,000,000 according to your own needs

Schedule of Benefits

Medical Coverage

	Maximum Limit (HK\$)		
	Worldwide Plan A	Worldwide Plan B	China Plan
1) Medical Expenses ¹	1,000,000	500,000	300,000
Follow-up Medical Expenses in Hong Kong	100,000	50,000	30,000
	3,000	3,000	2,000
Trauma Counselling	20,000	20,000	20,000
2) Overseas Hospital or Quarantine Cash Allowance			
Overseas Hospital Cash Allowance	10,000	5,000	2,000
Compulsory Quarantine Cash Allowance	10,000	10,000	10,000
Worldwide Emergency Aid			
3) 24-hour Worldwide Emergency Services			
Emergency Evacuation	Unlimited	Unlimited	Unlimited
Repatriation	Unlimited	Unlimited	Unlimited

Expenses for qualified medical treatment, surgery, and hospitalisation arising from sickness or accidental injury.

(Hospital room & board benefit is limited to HK\$3,000 per day)

a. Medical expenses reasonably incurred within 90 days after returning to Hong Kong provided that medical treatment has first been sought overseas. (Inclusive of sub-limit for item b)

b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. (Maximum benefit up to HK\$200 per visit per day)

Medical expenses reasonably incurred in the event that the insured person is diagnosed as suffering from a post-traumatic stress disorder by a physician as a direct result of serious accident or incident during the journey and requires counselling service. (Maximum benefit up to HK\$2,000 per visit per day)

For each complete day of hospital confinement during the journey, a daily hospital cash allowance of HK\$500 for Worldwide Plan and HK\$250 for China Plan will be payable.

For each complete day of compulsory quarantine due to infection with an infectious disease during the journey or within 7 days upon return to Hong Kong, a daily cash allowance of HK\$500 will be payable.

Evacuation of the insured person to the nearest medical facility capable of providing adequate medical care.

Repatriation of the insured person to the place of origin at physician's recommendation.

Schedule of Benefits

	Maximum Limit (HK\$)		
	Worldwide Plan A	Worldwide Plan B	China Plan
Hospital Deposit Guarantee	40,000	40,000	40,000
Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	20,000
Return of Insured Children	40,000	20,000	20,000
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
Compassionate Death	20,000	10,000	10,000
Referral Services	Included	Included	Included
Accident Coverage			
4) Personal Accident ²	1,000,000	500,000	300,000
5) Major Burns	300,000	100,000	100,000
Travel Interruption Coverage			
6) Cancellation Charges ³	30,000	10,000	5,000
7) Curtailment of Trip	50,000	25,000	5,000
8) Travel Delay	1,000 10,000 3,000 3,000	500 2,500 2,000 3,000	250 Not Applicable 1,000 1,000
Special Allowance – Airline Wind-up	2,000	1,000	500
9) Baggage Delay	1,000	500	500
Personal Property Coverage			
10) Baggage	20,000 5,000 3,000 10,000 3,000	10,000 3,000 2,000 5,000 2,000	5,000 3,000 2,000 5,000 2,000

Guaranteed payment of the required hospital admittance fees on behalf of the insured person.

- Travelling expenses of the insured person to return to the place of origin and the additional accommodation costs incurred by the insured person due to his/her serious medical condition.
- If the insured person is hospitalised for more than 3 days or has died abroad, additional accommodation and travelling expenses are payable for:
 - up to 2 immediate family members to join the insured person; or
 - one immediate family member and one travel companion to join or accompany the insured person.

Reasonable additional accommodation and travelling expenses to return the insured person's dependent children below the age of 18 to the place of origin.

Repatriation of mortal remains of the insured person to the place of origin.

Indemnity provided to the legal estate of the insured person in the event of death of the insured person as a result of serious bodily injury or serious sickness.

Enquiry and referral services including legal assistance, interpreter, replacement of lost travel document or travel ticket, etc.

In the event of the death or permanent disablement of the insured person as a result of an accident (including an act of terrorism), basic benefits (Insured events nos.1 to 2.7) are payable according to the Insured Events for Personal Accident on p.15.

Third-degree burns with a burnt area equal to or greater than 5% of the insured person's head or 10% of the insured person's total body surface area.

Irrecoverable prepaid tour costs, airfares, and admission fees for major sports events, musicals, concerts, museums, and theme parks in the event of:

- death, serious bodily injury or serious sickness of the insured person, immediate family members, close business partner or travel companion; or

- natural disaster or unanticipated outbreak of epidemic disease or industrial action involving public conveyance, act of terrorism, riot or civil commotion at the planned destination within 1 week before the scheduled departure date; or
- fire or flood damage to the insured person's home in Hong Kong within 10 days before the scheduled departure date.

Unused portion of the prepaid travel fare and accommodation deposit, and admission fees for major sports events, musicals, concerts, museums and theme parks, and the additional public conveyance expenses incurred for the insured person to return to the place of origin as a direct result of:

- death, serious bodily injury, or serious sickness of the insured person, immediate family members, close business partner, or travel companion; hijack; adverse weather conditions, natural disaster, or unanticipated outbreak of epidemic disease or industrial action involving public conveyance, act of terrorism, riot or civil commotion at the planned destination that prevents the insured person from continuing the journey.

In the event of delay of scheduled public conveyance due to adverse weather conditions, natural disaster, unanticipated riot or civil commotion, act of terrorism, industrial action, hijack, mechanical breakdown of public conveyance, or closure of airport, any one of the following benefits may be payable:

- cash allowance of HK\$250 for each and every completed 6 consecutive hours of delay; or
- additional travel expenses:
 - public conveyance expenses;
 - overseas accommodation costs; or
- cancellation charges due to travel delay of departure from Hong Kong for at least 10 consecutive hours.

Additional expenses for alternative travel ticket(s) purchased due to bankruptcy or wind-up of airlines.

Allowance in the event of deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery by a public conveyance.

Loss, physical breakage, or damage resulting from theft, robbery, burglary, accident, or mishandling by carriers of the insured person's baggage or property.

Sports equipment: maximum limit per article/pair/set of articles

Other baggage: maximum limit per article/pair/set of articles

Portable computers (maximum limit)

Business samples (maximum limit)

Schedule of Benefits

Maximum Limit (HK\$)

	Worldwide Plan A		Worldwide Plan B	China Plan	Reasonable costs incurred for obtaining replacements of travel documents and tickets, and additional transportation and accommodation expenses incurred to obtain such replacements arising from theft, robbery, burglary, or accidental loss. (Maximum limit for travel expenses and accommodation per day)
	30,000 2,000	3,000 25,000 5,000	10,000 1,000	3,000 500	
11) Loss of Travel Documents					
12) Personal Money ⁴			2,000	1,000	Loss of banknotes, cash or traveller's cheques due to theft, robbery, or burglary.
13) Loss of Home Contents			5,000	3,000 1,000	Cost of replacing or repairing household contents and personal effects of the insured person's unoccupied home in Hong Kong due to burglary during the journey. (Maximum limit per article/pair/set of articles)
Other Coverage					
14) Personal Liability	1,500,000		1,000,000	500,000	Indemnity against insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
15) Credit Card Protection	30,000		15,000	5,000	In the event of accidental death of the insured person during the journey, reimbursement to estate of the insured person for any outstanding balance charged to the insured person's credit card(s) for any goods purchased during the journey.
16) Golfer "Hole-in-One"	3,000		1,000	500	One-off bar expenses payable in the event of the insured person achieving a "hole-in-one" at any recognised golf course.
17) China Medical Card	Included		Included	Included	In the event of injury or sickness requiring hospitalisation in Mainland China, a China Medical Card admits entry to over 200 network hospital or medical units without paying any deposit.

¹ The maximum limit payable under medical expenses is 30% of the maximum benefit limit applicable to the plan selected for an insured person aged below 70.

² The maximum limit payable under personal accident is 30% of the maximum benefit limit applicable to the plan selected for an insured person aged below 18 or above 70.

³ The benefit payable will be based on 50% of the irrecoverable amount arising from the cancellation of a journey due to serious bodily injury or serious sickness suffered by the insured person, his/her immediate family members, close business partner, or travel companion not resulting in hospital confinement.

⁴ Personal money benefits are not applicable for person aged below 10.

Enhanced Personal Accident Benefit

You can opt for the Enhanced Personal Accident Benefit for more comprehensive insured events. Apart from the basic benefits (Insured events nos. 1 to 2.7), you can also enjoy the enhanced benefits (Insured events nos. 2.8 to 2.18) listed below.

Insured Events for Personal Accident		Benefits Payable (Percentage of Maximum Limit)
Basic Benefit	1 Accidental death	100%
	2 Permanent disablement (2.1 to 2.18)	
	2.1 Permanent total disablement	100%
	2.2 Permanent and incurable paralysis of all limbs	100%
	2.3 Permanent total loss of sight of both eyes	100%
	2.4 Permanent total loss of sight of one eye	50%
	2.5 Loss of or permanent total loss of use of two limbs	100%
	2.6 Loss of or permanent total loss of use of one limb	50%
	2.7 Permanent total loss of speech and hearing	100%
	Enhanced Benefit	2.8 Permanent total loss of hearing in ◆ both ears ◆ one ear
2.9 Permanent total loss of speech		50%
2.10 Permanent total loss of the lens of one eye		30%
2.11 Removal of the lower jaw by surgical operation		30%
2.12 Loss of or permanent total loss of use of thumb and four fingers of * ◆ right hand ◆ left hand		70% 50%
2.13 Loss of or permanent total loss of use of four fingers of * ◆ right hand ◆ left hand		40% 30%
2.14 Loss of or permanent total loss of use of one thumb* ◆ both right joints ◆ one right joint ◆ both left joints ◆ one left joint		30% 15% 20% 10%
2.15 Loss of or permanent total loss of use of fingers (except thumbs)* ◆ three right joints ◆ two right joints ◆ one right joint ◆ three left joints ◆ two left joints ◆ one left joint		10% 7.5% 5% 7.5% 5% 2%
2.16 Loss of or permanent total loss of use of toes ◆ all toes (one foot) ◆ great toe (both joints) ◆ great toe (one joint) ◆ other toe		15% 5% 3% 2%
2.17 Fractured leg or patella with established non-union		10%
2.18 Shortening of leg of not less than 5 cm		7.5%

* In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.

Annual Premium Table (HK\$)

	Worldwide Plan A	Worldwide Plan B	China Plan
Basic Plan			
Individual	1,880	1,480	980
Individual + Children	2,820	2,220	1,470
Couple	3,572	2,812	1,862
Family	4,324	3,404	2,254
Basic Plan + Enhanced Personal Accident Benefit			
Individual	2,256	1,776	1,176
Individual + Children	3,384	2,664	1,764
Couple	4,286	3,374	2,234
Family	5,189	4,085	2,705

No limit on the number of unmarried children below age 18 when enrolling in an "Individual and Children" or "Family" package.

The "Family" package includes applicant, spouse and any number of unmarried children below age 18.

The "Couple" package includes a legally married husband and wife.

Insurable Age Limit

Insurable age is from 6 weeks to 70 years. All children under the age of 18 must enrol with their parent(s) or legal guardian.

Increased Personal Accident Benefit Limit

By paying an additional premium, you can top up your Personal Accident benefit limit and enhance your travel protection.

Optional Increased Personal Accident Benefit Limit (HK\$)	Additional Premium Per Insured Person (HK\$)	
	Basic Benefit	Basic + Enhanced Benefit
Worldwide Plan		
500,000	300	360
1,000,000	600	720
1,500,000	900	1,080
2,000,000	1,200	1,440
China Plan		
300,000	200	240
600,000	400	480
900,000	600	720
1,200,000	800	960

For persons aged 18 to 70.

Premium Discount

No Claim Discount

Consecutive No Claim Periods	1 year	2 years	3 years
Premium Discount	10%	15%	20%

Group Discount[#]

No. of Insured Persons	2	3 – 4	5 – 10	Over 10
Premium Discount	10%	15%	20%	25%

[#] The Group Discount is only applicable to corporate client enrolling for an "individual" plan. This offer can be enjoyed in conjunction with the No Claim Discount.

Important Notes

1. The maximum duration per journey is 90 days for the Worldwide Plan A and Plan B, and 60 days for the China Plan. The journey must depart from Hong Kong.
2. The policyholder may cancel the policy provided that no claim has been made. In this event, the policyholder will be entitled to a partial refund of the premium paid, following a deduction according to the Short Period Rate and subject to a minimum premium charge of HK\$500 per policy.
3. Prior approval from Blue Cross is required before any of the 24-hour worldwide emergency services is provided, including the Hospital Deposit Guarantee.
4. Coverage on cancellation charges will be effective 24 hours after the date of policy issuance and within 90 days prior to the commencement of the insurance period.
5. If the China Medical Card is lost, the insured person should inform Blue Cross within 48 hours by phone at 3608 2988 and follow up with a written notice as confirmation. A card replacement fee of HK\$50 will apply.
6. When travelling in China, the insured person is eligible to receive Emergency Cash Assistance at designated branches of The Bank of East Asia in China, in the event that the insured person loses personal money in a robbery, or travel documents in a robbery or accident. The maximum cash advances are HK\$2,000/HK\$1,000/HK\$500 (or its equivalent amount in RMB) for the Worldwide Plan A/ Worldwide Plan B/China Plan respectively.
7. An insured person can only be covered under one certificate of insurance/policy for the same insured journey (except for free insurance provided by a travel agent). If the insured person is covered under more than one certificate of insurance/policy underwritten by Blue Cross for the same journey, the liability of Blue Cross in respect of any one insured person for the same journey is limited to the maximum benefits payable under one certificate of insurance/policy.
8. The Company may at its sole discretion accept or decline renewal applications for insured persons aged above 70.
9. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and non-manual works only).
10. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

1. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power.
2. Performing duties as a member of the armed forces or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act.
4. Nuclear fission, nuclear fusion, or radioactive contamination.
5. Any pre-existing conditions, suicide, self-inflicted injuries, childbirth, miscarriage, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), mental or nervous disorders, the use of alcohol or drugs other than those prescribed by a physician, venereal diseases, and AIDS or AIDS-related complex.
6. Any professional sports or games where an insured person would or could earn income or remuneration from engaging in such sport or game, racing of any kind, or competition.
7. Losses not reported within 24 hours to the relevant authorities (e.g. airlines, travel agents, police, etc.) and failure to provide the report certified by such authorities.
8. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
9. Flying other than as a fare-paying passenger in a licensed aircraft.

Claim Procedure

- ◆ Within 30 days after the occurrence of the event giving rise to a claim, customers can submit their claim by returning the claim form with the required documents, such as reports from hospitals, physicians, police, airlines, or other responsible authorities (if applicable) & other satisfactory proofs and complete supporting information to Blue Cross, or simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.
- ◆ For claim under Personal Liability Benefit, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.



Smart eClaims
Travel Insurance

Notes

- ◆ This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit www.bluecross.com.hk, Blue Cross HK App or call Blue Cross Customer Service Hotline on 3608 2988.
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Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross’ success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.



Blue Cross HK App



客戶服務熱線
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