



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

智醒工作假期保
Working Holiday Safe



2024年2月生效
With effect from Feb 2024

智醒工作假期保

工作假期計劃讓您可從旅程、學習及工作中體驗不同國家的文化，令您擴闊視野，豐富人生經歷。藍十字「智醒工作假期保」能確保您在這難忘旅途上獲得周全保障。



計劃特點

- 住院及手術費用高達HK\$1,000,000及回港後90天內覆診費用，包括跌打及針灸
- 賠償海外門診費用
- 個人意外保障高達HK\$500,000，包括嚴重燒傷保障
- 個人責任保障高達HK\$2,000,000
- 保障工作假期目的地以外之其他消閒旅程
- 24小時全球緊急援助 — 包括不設上限的緊急運送及送返香港（有關費用不會從「醫療費用保障」的賠償額中扣除）
- 旅程阻礙保障 — 包括旅程取消、縮短及延誤
- 所有保障均不設自負金額

保障項目	最高賠償額 (HK\$)	
醫療費用保障		
1. 旅程期間之住院及手術費用	1,000,000	於旅程期間感染疾病或意外受傷而引致住院醫療、手術及住院的合理費用。（包括回港覆診及緊急啟程費用）
回港覆診費用	100,000 3,000	a. 如受保人曾於外地就醫，回港後90天內的合理醫療費用（包括下列b項之限額） b. 因意外受傷而引致的跌打及針灸治療費用。 （每天1次，每次最高賠償額為HK\$200）
緊急啟程	100,000	如受保人於外地住院連續超過3天或不幸身故，可獲支付合理的額外住宿及交通費用予一名親屬或朋友前往探望及照顧受保人。
2. 門診費用	20,000	合理的海外門診費用，包括診症及處方藥物。 （每天最高賠償額為HK\$700）
全球緊急援助		
3. 24小時全球緊急援助[†]		
緊急運送	不設上限	緊急運送受保人至就近合適的醫療中心進行治療。
送返起保地點	不設上限	在醫生建議下，將受保人送返香港治療。
入院按金保證	40,000	為受保人提供入院所需的按金保證。
遺體運返	不設上限	運送受保人的遺體或骨灰返回香港的合理費用。
身故恩恤金	20,000	如受保人因嚴重身體受傷或疾病而身故，可獲發放恩恤金予其合法遺產承繼人。
轉介服務	適用	提供法律援助、傳譯及補領遺失旅遊證件或交通票據之轉介服務。
個人意外保障		
4. 意外身故及永久傷殘	500,000	如受保人因意外（包括恐怖活動）不幸身故或永久傷殘，將按「意外身故及永久傷殘項目表」賠償。（包括嚴重燒傷保障）
嚴重燒傷	200,000	賠償受保人遭受3級程度燒傷。
旅程阻礙保障		
5. 旅程取消[^]	50,000	如因下述原因，可就不獲退款的預繳交通票據或住宿費用提出索償： <ul style="list-style-type: none"> ▪ 受保人或其直屬家庭成員不幸身故、嚴重身體受傷或疾病^{*#}；或 ▪ 受保人須出任審判證人、陪審員或遭強制性隔離^{*#}；或 ▪ 於出發前7天內，工作假期之目的地發生天然災難、突然爆發廣泛性傳染病、恐怖活動、暴動或內亂而不能展開工作假期[*]；或 ▪ 於出發前7天內，工作假期之目的地獲發黑色「外遊警示」^{*▲}。

保障項目	最高賠償額 (HK\$)	
6. 縮短旅程	50,000	如因下述原因，可就未使用但不獲退款的預繳交通票據、住宿及返回香港所需的合理額外公共交通工具費用提出索償： <ul style="list-style-type: none"> 受保人或其直屬家庭成員不幸身故、嚴重身體受傷或疾病；或 工作假期之目的地出現惡劣天氣、天然災難、突然爆發廣泛性傳染病、恐怖活動、暴動或內亂而不能繼續工作假期；或 於旅程期間，工作假期之目的地獲發黑色「外遊警示」。
7. 旅程延誤 [^]	3,000	如因惡劣天氣、天然災難、突然爆發的工業行動、暴動或內亂、恐怖活動、機場關閉、公共交通工具遭騎劫或機件故障，而引致原定啟程時間／或抵達時間遭延誤，可作出以下索償： <ul style="list-style-type: none"> 每個完整及連續6小時的延誤可獲HK\$300現金津貼。
個人財物保障		
8. 行李延誤 [^]	500	因乘搭的公共交通工具把行李誤送或延誤，令受保人在抵達工作假期之目的地後6小時或以上仍未能取回行李，可獲現金津貼。
9. 行李及個人財物	10,000	因盜竊、搶劫、爆竊、意外或運送人員不小心處理，令行李或個人財物（金錢、手提電話、平板電腦及手提電腦除外）的遺失、破損或毀壞。
	3,000	(每件／對／套的限額)
10. 旅遊證件遺失	5,000	補領因盜竊、搶劫、爆竊或意外而遺失的旅遊證件及交通票據的費用，以及前往最近地點補領該遺失文件所需的合理額外交通及住宿費用。
其他保障		
11. 個人責任	2,000,000	賠償因受保人疏忽導致他人意外身體受傷或財物損失而須負上的第三者法律責任。

[†] 如須使用任何24小時全球緊急援助服務，包括入院按金保證，須先獲藍十字核准。

^{*} 有關事項必須於保單續發日24小時後發生，此保障才會作出賠償。

[‡] 有關事項必須於工作假期之預定出發日期前90天內發生，此保障才會作出賠償。

[▲] 旅程必須在(i)不早於工作假期之預定出發日期前7天及(ii)黑色外遊警示生效期間取消，此保障才會作出賠償。

[^] 此保障只會為受保人由香港出發前往工作假期目的地之旅程作出1次賠償，並不會就任何隨後出發之旅程作出賠償。

意外身故及永久傷殘項目表

受保事項	須付保障 (最高賠償額之百分比)
1 意外身故	100%
2 永久傷殘	
2.1 永久完全傷殘	100%
2.2 永久及無法治癒的四肢癱瘓	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 喪失兩肢或永久完全喪失其功能	100%
2.6 喪失一肢或永久完全喪失其功能	50%
2.7 永久完全喪失語言及聽覺能力	100%

保費表 (HK\$)

保障期	6 個月	1 年
保費	\$3,320	\$5,250



重要事項

1. 受保人必須為18歲以上香港居民，並計劃申請或已申請由香港及參與國家合辦之工作假期計劃發出的簽證。
2. 旅程必須由香港出發。
3. 此保單不能延長或續保。
4. 如受保人沒有工作假期計劃發出之有效簽證，藍十字將不會提供有關保障。
5. 保單持有人可於任何時候取消保單，惟需向藍十字發出不少於7天的書面通知。若取消1年期之保單，(i) 於沒有任何索償及(ii) 保單餘下之受保期為6個月以上，保單持有人將可獲退回30%之已繳保費。
6. 如受保人就同一旅程受保於超過一份由藍十字承保的保單（由旅行社贈送的旅遊保險除外），藍十字只會根據可獲較高賠償額的一份保單作出賠償。
7. 如需指定受益人，請填妥受益人委任表。有關表格可於 www.bluecross.com.hk 下載。
8. 藍十字保留隨時調整保費表的權利。

主要不保事項

任何有關下列事項引起的索償、費用或支出均不會獲得賠償：

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. 受保人或其直屬家庭成員的任何蓄意、惡意、非法或故意的行為。
4. 核裂變、核聚變或輻射污染。
5. 投保前任何已存在、先天或遺傳的病況、自殺、企圖自殺或蓄意自傷身體、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、服用酒精或非由註冊醫生處方的藥物、牙齒護理（除非因意外而損壞健全的牙齒）、性病、人類免疫力缺乏症病毒（HIV）及/或其相關之病症包括愛滋病或其有關的病症。
6. 任何未能於發現遺失後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。
7. 因使用汽車、飛機、船隻或武器所引起的個人責任。
8. 受保人以專業性質參與任何可獲得收入或酬勞的運動或競賽、或參與任何速度賽（步行以外）和比賽時發生的意外事故。
9. 從事離岸活動包括商業潛水、石油開採、開礦、處理爆炸物、工地工作、特技工作及空中攝影時發生的意外；或當受保人受僱為潛水員、騎師、記者、武裝警衛或於賭場、舞廳、建築工地或夜總會工作時發生的意外。
10. 在海拔5千米以上進行高山遠足或在超過30米水深範圍潛水。
11. 任何空中活動，除非受保人(i) 以付費乘客身份在認可及持牌航空公司的航機上，或(ii) 所參與之活動是由一位持牌人士負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權（但不包括任何涉及及由動力驅動的飛行器械的活動）。

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，包括工作假期簽證副本及由醫院、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，須就可能會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

- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此小冊子的中英文版本如有差異，以英文版本為準。此小冊子只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「智醒工作假期保」由香港獲授權之保險商－藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。

Working HolidaySafe

The Working Holiday Scheme provides you with an opportunity to gain invaluable experience and widen your horizons while vacationing, studying and working in a foreign country with different culture. Blue Cross **Working HolidaySafe** is here to ensure you are fully protected in every way throughout your journey.



Plan Highlights

- Up to HK\$1,000,000 for Hospitalisation and Surgical Expenses and Follow-up Medical Expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture
- Cover expenses for overseas outpatient visit
- Coverage for Personal Accident up to HK\$500,000, including major burns benefit
- Coverage for Personal Liability up to HK\$2,000,000
- Cover all other leisure trips outside the working holiday destination
- 24-hour Worldwide Emergency Aid including unlimited coverage for emergency evacuation and repatriation to Hong Kong (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- Travel Interruption Benefit covering Trip Cancellation, Curtailment of Trip and Travel Delay
- No deductible for all benefits

Schedule of Benefits	Maximum Limit (HK\$)	
Medical Expenses Benefit		
1. Hospitalisation and Surgical Expenses during the Journey	1,000,000	Reasonable expenses for qualified inpatient medical treatment, surgery, and hospitalisation arising from sickness or accidental injury during the Journey. (Including Follow-up Medical Expenses in Hong Kong and Compassionate Visit expenses)
Follow-up Medical Expenses in Hong Kong	100,000	a. Reasonable medical expenses within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad. (Including the sub-limit of item b below)
	3,000	b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. (Maximum daily limit: 1 visit up to HK\$200)
Compassionate Visit	100,000	If the insured person is hospitalised for more than 3 consecutive days or has passed away abroad, reasonable additional accommodation and travelling expenses are payable for a relative or a friend to fly over and, where appropriate, to take care of the insured person.
2. Outpatient Expenses	20,000	Reasonable expenses for overseas outpatient visit including outpatient consultation and prescribed medicine. (Maximum daily limit: HK\$700)
Worldwide Emergency Aid		
3. 24-hour Worldwide Emergency Aid[†]		
Emergency Evacuation	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation	Unlimited	Repatriation of the insured person to Hong Kong for treatment at physician's recommendation.
Hospital Deposit Guarantee	40,000	Provide the required admission deposit to hospital on behalf of the insured person.
Repatriation of Mortal Remains	Unlimited	Reasonable transportation charge for the repatriation of mortal remains of the insured person to Hong Kong.
Compassionate Payment on Death	20,000	Indemnity provided to the legal estate of the insured person in the event of death as a result of serious bodily injury or sickness.
Referral Services	Included	Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.
Personal Accident Benefit		
4. Accidental Death and Permanent Disablement	500,000	In the event of the death or permanent disablement of the insured person as a result of an accident (including an act of terrorist), payable according to the Table of Accidental Death and Permanent Disablement. (Including Major Burns benefit)
Major Burns	200,000	Payable if the insured person suffers from third-degree burns.

Schedule of Benefits	Maximum Limit (HK\$)	
Travel Interruption Benefit		
5. Trip Cancellation [^]	50,000	Irrecoverable prepaid travel ticket or accommodation in the event of: <ul style="list-style-type: none"> death, serious bodily injury or sickness of the insured person or his/her immediate family members*[#]; or compliance with a witness summons, jury service or compulsory quarantine of the insured person*[#]; or natural disaster or unanticipated outbreak of epidemic disease, act of terrorist, riot or civil commotion at the working holiday destination within 7 days before the departure date that prevents the insured person from commencing the working holiday*[#]; or the issuance of Black Outbound Travel Alert for the working holiday destination is in effect within 7 days before the departure date*[^].
6. Curtailment of Trip	50,000	Unused portion of the irrecoverable prepaid travel ticket, accommodation and the reasonable additional travel expenses incurred for returning to Hong Kong by public conveyance as a direct result of: <ul style="list-style-type: none"> death, serious bodily injury or sickness of the insured person or his/her immediate family members; or adverse weather condition, natural disaster, unanticipated outbreak of epidemic disease, act of terrorist, riot or civil commotion at the working holiday destination that prevents the insured person from continuing the working holiday; or the issuance of Black Outbound Travel Alert for the working holiday destination during the journey.
7. Travel Delay [^]	3,000	In the event that the arranged public conveyance is delayed from the scheduled time of departure or arrival due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action, riot/civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown of the public conveyance, the insured person will be entitled to : <ul style="list-style-type: none"> cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours.
Personal Property Benefit		
8. Baggage Delay [^]	500	Cash allowance in the event of baggage delay for at least 6 hours after arrival at the working holiday destination due to misdirection or delivery delay by public conveyance.
9. Baggage and Personal Property	10,000 3,000	Loss or physical breakage of, or damage to baggage or properties (excluding money, mobile phones, tablets and laptop computers) resulting from theft, robbery, burglary, accident or mishandling by carriers. (Sub-limit per article/pair/set of articles)
10. Loss of Travel Documents	5,000	Replacement cost of travel documents and travel tickets which are lost due to theft, robbery, burglary or accidental loss, and reasonable additional travel and accommodation expenses incurred due to such replacement.
Other Benefit		
11. Personal Liability	2,000,000	Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.

[†] Prior approval from Blue Cross is required before any of the services under the 24-hour Worldwide Emergency Aid are provided, including the Hospital Deposit Guarantee.

* The benefit is payable only if the relevant event takes place 24 hours after the issue date of the policy.

[#] The benefit is payable only if the relevant event takes place within 90 days prior to the scheduled date of departure for the working holiday.

[^] The benefit is payable only if cancellation of the journey takes place (i) not earlier than 7 days before the scheduled date of departure for the working holiday; and (ii) while the Black Outbound Travel Alert is in force.

[^] These benefits are only payable in respect of the travel from Hong Kong to the working holiday destination for once and are not payable for any subsequent trip.

Table of Accidental Death and Permanent Disablement

Insured Events	Benefits Payable (Percentage of Maximum Limit)
1 Accidental Death	100%
2 Permanent Disablement	
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%

Premium Table (HK\$)

Period of Insurance	6 months	1 year
Premium	\$3,320	\$5,250



Important Notes

1. The insured person must be a Hong Kong resident aged over 18 who intends to apply or has applied for a working holiday visa pursuant to the Working Holiday Scheme between Hong Kong and the participating countries.
2. The journey must commence from Hong Kong.
3. The policy cannot be extended or renewed.
4. In the absence of a valid visa issued under the Working Holiday Scheme to the insured person, no coverage will be provided by Blue Cross.
5. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. The policyholder shall be entitled to a refund of 30% of the actual premium paid upon cancellation of 1-year coverage of policy, provided that (i) no claim has been made under the policy and (ii) the remaining period of insurance of the policy is more than 6 months.
6. If the insured person is covered under more than one policy underwritten by Blue Cross for the same journey (except for free travel insurance provided by travel agent), only the one with the greatest compensation will apply and benefits thereunder be payable.
7. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at www.bluecross.com.hk.
8. Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

Any claims, costs, or expenses in relation to or arising out of the following will not be payable:

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 armed forces or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member.
4. Nuclear fission, nuclear fusion, or radioactive contamination.
5. Any pre-existing, congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted injuries, mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, child-birth, the use of alcohol or drugs other than those prescribed by a physician, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), venereal diseases, HIV and/or any HIV related illness including AIDS or AIDS-related complex.
6. Losses not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
7. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
8. Accidents whilst engaging in any sport or game in a professional capacity where the insured person would or could earn income or remuneration from engaging in such sport or game, racing of any kind, or competition.
9. Accidents whilst engaging in offshore activities including commercial diving, oil rigging, mining, handling of explosives, site working, stunt works, aerial photography; or accidents whilst the insured person is being employed as a diver, jockey, reporter, armed guard; or working in a casino, disco, construction site or night club.
10. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level.
11. Any activities in the air unless the insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by a licensed person and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).

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 a copy of the working holiday visa, 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 brochure is for distribution in Hong Kong only. The distribution of this brochure 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 brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
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Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，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。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

藍十字在2023年獲標普全球評級分別授予財務實力評級A+（展望穩定）及發行人信用評級A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. 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 distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.