



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

智遨遊  
TravelElite



With effect from Nov 2022

# TravelElite

## Hit the road stress-free!

Flight delays? Lost baggage? Theft while overseas?  
Overbooked public transport? Trip Cancellation?...  
Do all these common travel inconveniences ever cross your mind when travelling?

Blue Cross' **TravelElite** gives you peace of mind by protecting you against all these and more, whether you are embarking on your self-guided tour, joining a group tour or even for a business trip,

**TravelElite** ensures that your travels are nothing but safe and pleasant!

## All-round Coverage

- ◆ **Worldwide medical expenses benefit** and **personal accident benefit** up to HK\$1,500,000 each
- ◆ **Follow-up medical expenses** incurred within 90 days after returning to Hong Kong
- ◆ **24-hour Worldwide Emergency Aid services**, including unlimited coverage for emergency evacuation and repatriation to the place of origin
- ◆ **Comprehensive Outbound Travel Alert Extension** for all **Amber, Red, and Black** Travel Alerts
- ◆ **Cancellation of Local Tour Benefit** covers irrecoverable prepaid cost in the event of closure of the tourist spot
- ◆ **Trip Interruption Benefit** covers additional accommodation and meal expenses for failure of boarding the public conveyance due to overbooking
- ◆ **Trip Cancellation Benefit** covers the insured child and the insured person if the insured child is required to attend a school interview or a public examination being rescheduled to a date within the scheduled travel period
- ◆ **Baggage Benefit** covers loss of or damage to baggage, mobile phone, laptop computer, tablet computer and personal property and more
- ◆ **Travel Delay Benefit** offers cash allowance for arranged public conveyance delay and covers additional overseas accommodation costs or cancellation charges
- ◆ **Leisure and non-professional sports activities**, including skiing and other winter sports, diving, parachuting, bungee jumping and more
- ◆ **Single-trip Cover** provides **cruise plan** which covers cruise cancellation and interruption and more
- ◆ **Unlimited number of insured children** for "Family" package
- ◆ **No maximum insurable age limit** for Single-trip Cover

## Plan Summary

Cover Type	Single-trip Cover	Annual Cover
Plan Level	<ul style="list-style-type: none"> <li>▪ Worldwide Plan (1)</li> <li>▪ Worldwide Plan (2)                             <ul style="list-style-type: none"> <li>▪ China Plan</li> </ul> </li> <li>▪ Cruise Plan (for Single-trip Cover only)</li> </ul>	
Premium Package	<ul style="list-style-type: none"> <li>▪ Individual</li> <li>▪ Family*</li> </ul> (*Including the applicant and/or spouse and all unmarried children below age 18)	
Cover Period	<ul style="list-style-type: none"> <li>▪ 1 trip (for all plan levels)</li> <li>▪ Up to 90 days per trip (for China Plan)</li> <li>▪ Up to 180 days per trip (for all other plan levels)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited trips per year</li> <li>▪ Period of insurance: 1 year</li> <li>▪ Up to 60 days per trip (for China Plan)</li> <li>▪ Up to 90 days per trip (for all other plan levels)</li> </ul>
Automatic Extension of Period of Insurance	10-day extension of insurance coverage for unavoidable delay	
Optional Benefit	-	Increased Personal Accident Benefit Limit: up to HK\$2,000,000 (additional premium required)
Enrolment Age	6 weeks or above <sup>♦</sup>	6 weeks to age 70 <sup>♦+</sup>
Deductible	No	

<sup>♦</sup> Child below age 18 must obtain consent from the parent or guardian in order to be insured individually.

<sup>+</sup> For an insured person aged above 70, renewal is subject to individual consideration.



## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
<b>1. Medical Expenses Benefit<sup>1</sup></b>	<b>1,500,000</b>	<b>800,000</b>	<b>300,000</b>	<b>1,500,000</b>	
1.1 Medical Expenses during the Journey	1,500,000	800,000	300,000	1,500,000	Reimburse the expenses of medical treatment, surgery and hospitalisation arising from sickness or accidental injury.
- Room & Board (per day)	3,000	3,000	3,000	3,000	
1.2 Follow-up Medical Expenses in Hong Kong					Reimburse medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad.
- Due to injury	1,500,000	800,000	300,000	1,500,000	
- Due to sickness	150,000	80,000	30,000	150,000	
- Chinese Medicine Practitioner Treatment Expenses	3,000	3,000	2,000	3,000	
▪ per visit per day	200	200	200	200	
1.3 Trauma Counselling	20,000	20,000	20,000	20,000	Reimburse medical expenses for receiving counselling services during the journey and/or within 90 days after returning to Hong Kong upon the diagnosis of post-traumatic stress disorder.
- per visit per day	2,000	2,000	2,000	2,000	
<b>2. Overseas Hospital or Quarantine Cash Allowance Benefit</b>	Payable one of the following cash allowances due to the same cause.				
2.1 Overseas Hospital Cash Allowance	10,000	5,000	2,000	12,000	
- limit per day	500	500	250	500	
2.2 Compulsory Quarantine Cash Allowance	10,000	10,000	10,000	10,000	Payable if the insured person is compulsorily sent to quarantine due to an infectious disease suspected of suffering from or infected during the journey or within 7 days after returning to Hong Kong.
- limit per day	500	500	500	500	
<b>3. 24-hour Worldwide Emergency Aid</b>					
3.1 Emergency Evacuation <sup>2</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Arrange the emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
3.2 Repatriation to the Place of Origin <sup>2,3</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Cover the cost for repatriation of the insured person to the place of origin <sup>3</sup> at physician's and Blue Cross' recommendation.
3.3 Hospital Deposit Guarantee <sup>2</sup>	40,000	40,000	40,000	40,000	Cover the required admission deposit to hospital on behalf of the insured person.

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
3.4 Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	20,000	50,000	<ul style="list-style-type: none"> <li>▪ Reimburse additional travelling and accommodation expenses for repatriating the insured person to the place of origin<sup>3</sup> due to serious bodily injury or serious sickness.</li> <li>▪ Reimburse additional accommodation and travelling expenses incurred by the following persons if the insured person is hospitalised for more than 3 consecutive days or has passed away abroad:               <ol style="list-style-type: none"> <li>a. 2 immediate family members to join the insured person; or</li> <li>b. 1 immediate family member and 1 travel companion to join or stay behind to take care of the insured person.</li> </ol> </li> </ul>
3.5 Return of Unattended Dependent Children	40,000	20,000	20,000	40,000	Reimburse additional travelling and accommodation expenses for returning unattended children (under age 18) of the insured person to the place of origin <sup>3</sup> .
3.6 Repatriation of Mortal Remains <sup>2</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Reimburse transportation charges for the repatriation of mortal remains of the insured person to the place of origin <sup>3</sup> .
3.7 Burial and Funeral Expenses	20,000	10,000	10,000	20,000	Reimburse reasonable burial and funeral expenses incurred during the journey or within 180 days of the end of the journey if the insured person passes away as a result of serious bodily injury or serious sickness suffered during the journey.
3.8 Compassionate Payment on Death	20,000	10,000	10,000	20,000	Payable to the legal personal representative of the insured person's estate or named beneficiary (if applicable) in the event of death of the insured person during the journey due to serious bodily injury or serious sickness.
3.9 Referral Services	Included	Included	Included	Included	Referral services for legal assistance, interpreter and replacement of lost travel document or travel pass.

### 4. Personal Accident Benefit

4.1 Accident on Public Conveyance <sup>4,5</sup>	1,500,000	800,000	600,000	1,500,000	Payable according to the Table of Personal Accident Benefit if an accident occurs while the insured person is travelling as a fare-paying passenger on board a public conveyance or a mechanically propelled vehicle or vessel arranged by travel agency.
4.2 Other Accidents <sup>4,5</sup>	750,000	400,000	300,000	750,000	Payable according to the Table of Personal Accident Benefit if an accident occurs (other than an accident covered under Accident on Public Conveyance above).

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
<b>5. Major Burns Benefit</b>	<b>300,000</b>	<b>100,000</b>	<b>100,000</b>	<b>300,000</b>	Payable if the insured person suffers from third-degree burns due to an accident during the journey.
<b>6. Trip Cancellation Benefit</b>	<b>50,000</b>	<b>10,000</b>	<b>5,000</b>	<b>80,000</b>	<p>Reimburse the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park in the event of:</p> <ul style="list-style-type: none"> <li>▪ death, serious bodily injury or serious sickness of the insured person, his/her immediate family member, close business partner, foreign domestic helper or travel companion<sup>6,7</sup>; or</li> <li>▪ death of the insured person's pet occurred prior to the commencement of the journey<sup>6,7,8</sup>; or</li> <li>▪ insured child or the insured person who is a parent and a travel companion of an insured child if the insured child is required to attend school interview or public examination arranged by Hong Kong Examinations and Assessment Authority being rescheduled to a date within the scheduled travel period<sup>6</sup>; or</li> <li>▪ compliance with a witness summons, jury service or compulsory quarantine of the insured person<sup>9</sup>; or</li> <li>▪ fire or flood damage to the insured person's home in Hong Kong within 10 days before the departure date<sup>6</sup>; or</li> <li>▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion at the destination within 7 days before the departure date<sup>6</sup>; or</li> <li>▪ the Outbound Travel Alert for the destination is in effect within 7 days before the departure date (payable according to Outbound Travel Alert Extension).</li> </ul>

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
<b>7. Trip Interruption Benefit</b>	<b>50,000</b>	<b>25,000</b>	<b>5,000</b>	<b>80,000</b>	
7.1 Trip Curtailment	50,000	25,000	5,000	80,000	<p>Reimburse on a pro-rata basis the unused portion of the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park and the additional travelling expenses incurred by the insured person for returning to the place of origin<sup>3</sup> by public conveyance in the event of:</p> <ul style="list-style-type: none"> <li>▪ death, serious bodily injury or serious sickness of the insured person, his/her immediate family member, close business partner, foreign domestic helper or travel companion; or</li> <li>▪ death of the insured person's pet occurred during the journey<sup>8</sup>; or</li> <li>▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion at the planned destination that prevents the insured person from continuing with the journey; hijack of an aircraft or conveyance in which the insured person is travelling; or</li> <li>▪ the Outbound Travel Alert for the destination is in effect during the journey (payable according to Outbound Travel Alert Extension).</li> </ul>
7.2 Re-routing	10,000	2,500	500	10,000	Cover the additional travelling and accommodation expenses incurred for the purpose of continuing the journey to the original planned destination or returning to the place of origin <sup>3</sup> if the itinerary has been confirmed before the commencement of the journey and the journey has to be re-routed after its commencement as a direct result of adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion which prevents the insured person from continuing the original itinerary.
- Accommodation Expenses (per day)	2,000	2,000	500	2,000	

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
7.3 Cancellation of Local Tour <sup>6</sup>	5,000	2,500	1,000	5,000	Reimburse the irrecoverable prepaid expenses of local tour, including purchase of travel and admission tickets to the tourist spots from the local tour operator, in the event of: <ul style="list-style-type: none"> <li>closure of the local tour operator due to bankruptcy or winding-up; or</li> <li>closure of the tourist spot specified in the itinerary provided by local tour operator due to unpredictable serious destruction.</li> </ul>
7.4 Overbooking	10,000	2,500	1,000	10,000	Reimburse the additional accommodation and meal expenses which are not provided, compensated or subsidised by the public conveyance provider or third party if the insured person fails to board the public conveyance during the journey due to overbooking.
7.5 Special Allowance – Closure of Designated Service Providers	2,000	2,000	1,000	2,000	Cover the additional expenses incurred by the insured person, who has prepaid for the accommodation or vehicle rental services, for purchasing the same services from an alternative designated service provider in the event of the closure of original designated service provider due to bankruptcy or winding-up.
<b>8. Travel Delay Benefit</b>	Cover one of the following benefits in the event of delay of the arranged public conveyance due to adverse weather condition, natural disaster, mechanical breakdown or hijack of the arranged public conveyance, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion or closure of airport.				
8.1 Cash Allowance <sup>10</sup>	2,000	900	300	2,500	
- limit for each period of 6 consecutive hours of delay	300	300	300	300	
8.2 Additional Travel Expenses <sup>10</sup>					Reasonable and inevitable additional travel expenses due to the delay of at least 6 consecutive hours.
a. Public conveyance expenses for delayed departure; and	10,000	2,500	-	10,000	
b. Overseas accommodation cost	3,000	2,000	1,000	3,000	
8.3 Cancellation of Journey <sup>10</sup>	3,000	3,000	1,000	3,000	Reimburse the irrecoverable prepaid expenses of travel tickets, accommodation or tour packages incurred by cancellation of or failure to proceed with the journey due to a departure delay of the arranged public conveyance from Hong Kong for at least 10 consecutive hours.



## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
<b>9. Baggage Delay Benefit - Cash Allowance</b>	<b>1,500</b>	<b>1,000</b>	<b>500</b>	<b>1,500</b>	Payable if the baggage is delayed for at least 6 hours after the insured person's arrival at a destination overseas due to misdirection or delivery delay by the public conveyance provider.
<b>10. Baggage Benefit</b>	<b>20,000</b>	<b>10,000</b>	<b>5,000</b>	<b>20,000</b>	Loss or physical breakage of, or damage to the baggage, mobile phone <sup>11</sup> , laptop computer, tablet computer <sup>12</sup> or personal property (excluding money) of the insured person resulting from theft, robbery, burglary, accident or mishandling by the carriers.
- Sports equipment (per article/per pair/per set)	5,000	3,000	3,000	5,000	
- Mobile phone <sup>11</sup> (per article/ per pair/ per set)	3,000	1,000	1,000	3,000	
- Laptop computer (per journey)	6,000	4,000	4,000	6,000	
- Other baggage (per article/ per pair/ per set)	3,000	2,000	2,000	3,000	
- Business sample – Annual Cover only (per journey)	3,000	2,000	2,000	-	
<b>11. Loss of Travel Documents Benefit</b>	<b>30,000</b>	<b>10,000</b>	<b>3,000</b>	<b>30,000</b>	Reimburse the replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary or accidental loss, and reasonable additional travelling and accommodation expenses incurred during the journey due to such replacement at the nearest location.
- Travel and Accommodation Expenses (per day)	2,000	1,000	500	2,000	
<b>12. Personal Money Benefit<sup>13</sup></b>	<b>3,000</b>	<b>2,000</b>	<b>1,000</b>	<b>3,000</b>	Reimburse the loss of banknotes, cash or traveller cheques due to theft, robbery or burglary during the journey.
<b>13. Loss of Home Contents Benefit</b>	<b>25,000</b>	<b>5,000</b>	<b>3,000</b>	<b>25,000</b>	Reimburse the replacement or repair cost of household contents and personal effects (excluding money) as a result of burglary occurred at the insured person's unoccupied home in Hong Kong during the journey.
- per article/per pair/ per set	5,000	2,000	1,000	5,000	
<b>14. Personal Liability Benefit</b>	<b>2,000,000</b>	<b>1,500,000</b>	<b>500,000</b>	<b>2,000,000</b>	Cover the insured person against claims for legal liability to third parties arising from accidental bodily injury or property damage due to negligence.

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
<b>15. Credit Card Protection Benefit</b>	<b>30,000</b>	<b>15,000</b>	<b>5,000</b>	<b>30,000</b>	In the event of accidental death of the insured person during the journey, reimburse the outstanding amount charged to the insured person's credit cards for goods purchased by the insured person during the journey.
<b>16. Golfer Benefit</b>	<b>5,000</b>	<b>3,000</b>	<b>1,000</b>	<b>5,000</b>	
16.1 Hole in One Benefit	3,000	1,000	500	3,000	Payable the one-off bar expenses charged at the same golf course to celebrate the insured person hitting a hole in one on the same day.
16.2 Prepaid Booking for Golf Course or Tuition	5,000	3,000	1,000	5,000	Reimburse on a pro-rata basis the irrecoverable and unused portion of prepaid booking fees of golf course and/or golf tuition fees if the insured person is unable to engage in any golf activities during the journey due to serious bodily injury or serious sickness.
<b>17. Rental Vehicle Excess Protection Benefit</b>	<b>12,000</b>	<b>10,000</b>	<b>-</b>	<b>12,000</b>	Reimburse the rental vehicle insurance excess or deductible and/or non-operation charge charged by the licensed vehicle rental company due to car accident, parking damage or theft of a rental vehicle during the journey.
<b>18. Cruise Cancellation and Interruption Benefit</b>					
18.1 Cruise Cancellation <sup>14,15</sup>	-	-	-	50,000	Reimburse irrecoverable and forfeited deposits or any payment made in advance for the cruise tour upon cancellation of the cruise tour as a direct result of: <ul style="list-style-type: none"> <li>▪ if the trip to the port of departure by public conveyance is delayed for at least 8 consecutive hours due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, hijack or mechanical breakdown of the arranged public conveyance during the journey, and the insured person failed to board the cruise at the designated boarding port; or</li> </ul>
	-	-	-	20,000	<ul style="list-style-type: none"> <li>▪ the port of call is changed due to adverse weather condition within 7 days before the scheduled departure date of the cruise tour.</li> </ul>

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
18.2 Cruise Interruption <sup>14,15</sup>					If the trip to the port of departure by public conveyance is delayed for at least 8 consecutive hours due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, hijack or mechanical breakdown of the arranged public conveyance during the journey, and the insured person failed to board the cruise ship as a direct result, the insured person will be reimbursed:
a. Additional Travel Expenses	-	-	-	50,000	a. Reasonable and inevitable additional travelling expenses incurred for travelling from the port of departure to the next scheduled port of call to catch up with the cruise tour; and
b. Cash Allowance - limit per day, max. 4 days	-	-	-	750	b. Payable from the day the insured person missed the port of departure until the day he/she boards the cruise ship at the next scheduled port of call.
<b>19. Post-Departure Cruise Benefit</b>					
19.1 Shore Excursion Cancellation	-	-	-	10,000	Reimburse the irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour in the event of: <ul style="list-style-type: none"> <li>▪ serious bodily injury or serious sickness of the insured person or his/her travel companion; or</li> <li>▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action, riot or civil commotion or act of terrorist at the scheduled destination of the shore excursion tour.</li> </ul>
19.2 Missed Port of Call Boarding after Shore Excursion	-	-	-	5,000	Reimburse reasonable and inevitable additional travelling and accommodation expenses for travelling to the next scheduled port of call if the insured person failed to board the cruise ship by the scheduled time of departure at the relevant port of call after a shore excursion tour due to: <ul style="list-style-type: none"> <li>▪ serious traffic accident, adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion or act of terrorist at the relevant port of call; or</li> <li>▪ serious bodily injury or serious sickness of the insured person or his/her travel companion and hospital confinement is required.</li> </ul>

## Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	China Plan	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
19.3 Cash Allowance for Arrival Delay at Final Destination	-	-	-	1,500	Payable for arrival delay at the final destination of the cruise ship of at least 12 consecutive hours due to adverse weather condition, natural disaster or mechanical breakdown of the cruise ship.
19.4 Satellite Phone Expenses	-	-	-	3,000	Reimburse the satellite phone call expenses incurred on the cruise ship if the insured person must return directly to Hong Kong due to serious bodily injury or serious sickness of the insured person or his/her travel companion during the journey which prevents the insured person from continuing the journey.
<b>Other Benefit</b>					
China Medical Card – Annual Cover only	Included	Included	Included	-	

- <sup>1</sup> For an insured person aged above 70, the maximum amount of benefit payable under Medical Expenses Benefit shall be 50% of the limit applicable to the plan selected.
- <sup>2</sup> Prior approval from Blue Cross is required before any assistance or hospital admission deposit is guaranteed. The insured person or his/her representative should call the "24-hour Worldwide Emergency Aid" hotline to provide the insurance certificate number (applicable to Single-trip Cover) or the policy number (applicable to Annual Cover), the name and HKID card or passport number of the insured person, and the nature and the location of the emergency for validation.
- <sup>3</sup> Place of origin shall mean Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.
- <sup>4</sup> For an insured person aged below 18 or above 70, the maximum amount of benefit payable under Accident on Public Conveyance and Other Accidents shall be 50% of the limit applicable to the plan selected.
- <sup>5</sup> A claim can only be made once under either Accident on Public Conveyance or Other Accidents in respect of the same accident.
- <sup>6</sup> Payable only if the relevant event takes place at least 24 hours after the issue of the certificate of insurance (applicable to Single-trip Cover) or the policy (applicable to Annual Cover).
- <sup>7</sup> Payable only if the relevant event takes place within 90 days prior to the scheduled date of departure of the journey.
- <sup>8</sup> Pet shall mean any dog or cat which is owned by the insured person or any person residing with the insured person and is named as an insured pet in the policy schedule or the subsequent endorsement of designated pet insurance policy upon its death. This benefit is applicable where the insured person (i) is the policyholder of; or (ii) is residing with the policyholder of an in-force designated pet insurance policy upon the death of the pet. For definition of designated pet insurance policy, please refer to the policy for details.
- <sup>9</sup> Payable only if the witness summons, jury service or compulsory quarantine notice or order has been served on the insured person (i) at least 24 hours after the issue of the certificate of insurance (applicable to Single-trip Cover) or the policy (applicable to Annual Cover), and (ii) within 90 days prior to the scheduled date of departure of the journey.
- <sup>10</sup> If the arranged public conveyance for commencing the journey is cancelled or delayed due to mechanical breakdown and the provider of such arranged public conveyance is unable to provide an alternative transportation, the insured person can only claim either the Cash Allowance Benefit or the Cancellation of Journey Benefit once under Travel Delay Benefit. No Additional Travel Expenses Benefit shall be payable in such circumstances.
- <sup>11</sup> Applicable to mobile phone with telecommunications function, including smartphone and personal digital assistant and only one mobile phone for each insured person will be covered in the same period of insurance.
- <sup>12</sup> Applicable to tablet computers with a screen size 7 inches or above (measured diagonally).
- <sup>13</sup> Personal Money Benefit is not applicable to the insured person aged below 10.
- <sup>14</sup> Should a loss arise for which a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Trip Cancellation Benefit and Trip Interruption Benefit in respect of the same cause.
- <sup>15</sup> Should a loss arise for which a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Travel Delay Benefit.

## Table of Personal Accident Benefit

### 1. Single-trip Cover and Annual Cover

Insured Events	Benefits Payable (Percentage of Maximum Benefit Limit)
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%
2.8 Permanent total loss of hearing in a) both ears b) one ear	75% 15%
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 a) right hand b) left hand	70% 50%
2.13 Loss of or permanent total loss of use of four fingers of a) right hand b) left hand	40% 30%
2.14 Loss of or permanent total loss of use of one thumb as particularised below: a) both right joints b) one right joint c) both left joints d) one left joint	30% 15% 20% 10%
2.15 Loss of or permanent total loss of use of a finger as particularised below: a) three right joints b) two right joints c) one right joint d) three left joints e) two left joints f) one left joint	10% 7.5% 5% 7.5% 5% 2%
<i>(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.)</i>	
2.16 Loss of or permanent total loss of use of toes as particularised below: a) all toes of one foot b) both joints of a great toe c) one joint of a great toe d) each toe other than a great toe	15% 5% 3% 2%
2.17 Fractured leg or patella with established non-union	10%
2.18 Shortening of leg by at least 5 cm	7.5%

The aggregate benefit payable for the above insured events during the same journey shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

### 2. Increased Personal Accident Benefit Limit\* (Annual Cover only)

With additional premium, you will enjoy greater travel protection by topping up your Personal Accident Benefit limit with the following amount of your choice: HK\$500,000, HK\$1,000,000, HK\$1,500,000 or HK\$2,000,000.

\*Applicable for an insured person aged 18 – 70. Addition or deletion of this optional benefit is only available during policy renewal.

## Outbound Travel Alert Extension

The extended coverage for Outbound Travel Alert provides more comprehensive protection in different situations and minimises the financial loss due to the issuance of any travel alert. The insured person will be entitled to the benefits listed below for all levels of travel alerts.

Extension of Benefit Items	Amber Alert	Red Alert	Black Alert
<b>Trip Cancellation Benefit</b> <sup>1, 2, 3, 5</sup>	% of benefits payable for the forfeited amount		
<ul style="list-style-type: none"> <li>Reimburse the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park</li> </ul>	25%	50%	100%
<b>Trip Curtailment Benefit</b> <sup>3, 4, 5</sup>	% of benefits payable for the eligible loss		
<ul style="list-style-type: none"> <li>Reimburse on a pro-rata basis the unused portion of the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park</li> <li>Additional travelling expenses incurred by the insured person for returning to the place of origin<sup>6</sup> by public conveyance</li> </ul>	25%	50%	100%
<b>Additional Cash Allowance for Trip Curtailment Benefit</b> <sup>3, 4, 7</sup>	Amount (HK\$)		
<ul style="list-style-type: none"> <li>Additional Cash Allowance</li> </ul>	300	600	1,200

<sup>1</sup> The Outbound Travel Alert must be issued at least 24 hours after:

- for Single-trip Cover, the certificate of insurance is issued; or
- for Annual Cover, (i) the policy is issued or (ii) any travel arrangements for the journey are confirmed by or for the insured person, whichever is later.

<sup>2</sup> The Travel Arrangement is cancelled (i) not earlier than 7 days before the scheduled date of departure of the journey; and (ii) at a time when the Outbound Travel Alert is in force.

<sup>3</sup> If an Outbound Travel Alert for the destination is already in force when:

- for Single-trip Cover, the certificate of insurance is issued; or
- for Annual Cover, (i) the policy is issued or (ii) any travel arrangements for the journey are confirmed by or for the insured person, whichever is later;

the extension of the benefit of Trip Cancellation, Trip Curtailment and Additional Cash Allowance for Trip Curtailment Benefits at the prevailing alert level will not apply. However, if the alert level is then raised, the extended coverage against this higher alert level will apply as usual.

<sup>4</sup> Curtailment of the journey shall take place while such Outbound Travel Alert is in force.

<sup>5</sup> Subject to the maximum benefit limit of the plan selected.

<sup>6</sup> Place of origin shall mean Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.

<sup>7</sup> Blue Cross will pay the additional cash allowance if the extension of the Trip Curtailment Benefit is payable.

## Premium Table (HK\$)

### Single-trip Cover

Coverage Period (Days)	Worldwide Plan (1)		Worldwide Plan (2)		China Plan		Cruise Plan	
	Individual	Family <sup>^</sup>	Individual	Family <sup>^</sup>	Individual	Family <sup>^</sup>	Individual	Family <sup>^</sup>
1	174	400	139	320	78	179	271	623
2	203	467	149	343	88	202	317	729
3	232	534	169	389	98	225	363	835
4	300	690	227	522	117	269	470	1,081
5	339	780	266	612	156	359	531	1,221
6	388	892	315	725	205	472	607	1,396
7	408	938	339	780	215	495	671	1,543
8	427	982	373	858	224	515	724	1,665
9	456	1,049	383	881	234	538	777	1,787
10	486	1,118	403	927	254	584	831	1,911
11	544	1,251	447	1,028	263	605	937	2,155
12	564	1,297	481	1,106	283	651	937	2,155
13	603	1,387	510	1,173	293	674	937	2,155
14	642	1,477	539	1,240	302	695	1,108	2,548
15	700	1,610	598	1,375	341	784	1,108	2,548
16	739	1,700	627	1,442	390	897	1,108	2,548
17 - 20	739	1,700	627	1,442	390	897	1,225	2,818
21 - 25	827	1,902	695	1,599	439	1,010	1,363	3,135
26 - 30	924	2,125	793	1,824	468	1,076	1,480	3,404
<b>Each Additional 5-Day Coverage Period over 30 Days</b>	205	472	146	336	107	246	410	943
<b>Maximum Coverage Period</b>	180 days				90 days		180 days	

<sup>^</sup> The "Family" package includes applicant and/or spouse and all unmarried children below age 18.

#### Enrolment age

- Insurable age is 6 weeks or above. Individually insured children below age 18 must obtain consent from their parent(s) or guardian.
- Applicants must be aged 18 or above.

## Premium Table (HK\$)

### Annual Cover

Worldwide Plan (1)		Worldwide Plan (2)		China Plan	
Individual	Family <sup>^</sup>	Individual	Family <sup>^</sup>	Individual	Family <sup>^</sup>
2,818	6,481	2,223	5,113	1,443	3,319
Maximum coverage period per journey is 90 days				Maximum coverage period per journey is 60 days	

<sup>^</sup> The "Family" package includes applicant and/or spouse and all unmarried children below age 18.

#### Enrolment age

- Insurable age is from 6 weeks to 70 years. For age above 70, renewal is subject to individual consideration. Individually insured children below age 18 must obtain consent from their parent(s) or guardian.
- Applicants must be aged 18 or above.

### Annual Cover

#### Optional Increased Personal Accident Benefit Limit (HK\$)

Increased Personal Accident Benefit Limit	Additional Premium per Insured Person		
	Worldwide Plan (1)	Worldwide Plan (2)	China Plan
500,000	360		240
1,000,000	720		480
1,500,000	1,080		720
2,000,000	1,440		960

For an insured person aged 18 - 70.

## Premium Discount

### Annual Cover

#### No Claim Discount

No Claim Period Immediately Preceding Renewal	1 year	2 consecutive years	3 consecutive years or more
Discount Rate	10%	15%	20%

#### Group Discount<sup>#</sup>

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

<sup>#</sup> The Group Discount is only applicable to corporate client enrolling in "Individual" package. This discount can be enjoyed in conjunction with the No Claim Discount and shall be applied on premium after No Claim Discount is offered (if applicable).



## Claim Procedure

- ◆ Within 30 days from the expiry of the period of insurance (applicable to Single-trip Cover) or after the occurrence of the event giving rise to a claim (applicable to Annual Cover), 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) and 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

## Important Notes

1. All journeys must depart from the place of origin. The maximum coverage period per journey is:
  - Single-trip Cover
    - 180 days (for Worldwide Plan (1), Worldwide Plan (2) and Cruise Plan)
    - 90 days (for China Plan)
  - Annual Cover
    - 90 days (for Worldwide Plan (1) and Worldwide Plan (2))
    - 60 days (for China Plan)
2. For policy cancellation,
  - Single-trip Cover

The policy is non-cancellable, and no premium refund will be made once the policy is issued.
  - Annual Cover

The policyholder may cancel the policy at any time by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made during the period of insurance, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged as calculated at the Blue Cross' short period rates for the period of insurance has been in force.
3. If the insured person is covered under more than one travel insurance policy underwritten by Blue Cross for the same journey, except for any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of the insured person for the same journey is limited to the maximum benefits payable under one of the policies which provides the highest amount of benefit. In addition, benefits under the complimentary insurance provided by the travel agent will also be payable.
4. The policy is valid for the sole purpose of leisure travel or business travel (limited to administrative and clerical works only).
5. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at Blue Cross website. The insured person should return the completed form to Blue Cross before departure.
6. Blue Cross reserves the right to adjust the premium table applicable 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, performing duties as a member of armed forces, or other law enforcing agencies.
2. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member or travel companion.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing conditions, including but not limited to congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal and sexually transmitted diseases, the use of alcohol or drugs other than those prescribed by a physician; dental treatment unless resulting from injury to sound and natural teeth; Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS).
5. Losses of baggage, travel documents or personal money 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.
6. Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft, or weapons.
7. Accidents to the insured person 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 or racing of any kind (other than on foot) or any competition.
8. 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.
9. Any activity or involvement of the insured person in the air unless the insured person is at the relevant time (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 another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).
10. Any loss directly or indirectly arising from any government's regulations, control or any circumstances leading to the relevant delay, cancellation or interruption of the journey which is existed or announced before the (1) policy application date (applicable to Single-trip Cover), or (2) (i) issue date of the policy or (ii) the date when any travel arrangements for the journey are confirmed by or for the insured person, whichever is later (applicable to Annual Cover).

## 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.
- ◆ TravelElite is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
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- ◆ Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

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' success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2022, Blue Cross is 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](http://www.ambest.com).



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司



[www.bluecross.com.hk](http://www.bluecross.com.hk)

**Blue Cross (Asia-Pacific) Insurance Limited**  
藍十字(亞太)保險有限公司



## 個人資料（私隱）條例 — 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃友邦保險控股有限公司的全資附屬公司。在本聲明內，友邦保險控股有限公司連同其附屬公司及聯營公司將統稱為「友邦保險集團」。

為依從個人資料（私隱）條例（「條例」），本公司特此通知閣下以下事項：

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

### (2) 個人資料收集目的

本公司所存下或收集的關於閣下的個人資料（包括但不限於信用資料和以往索賠紀錄）可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取銷、更新或復效申請；
- (iii) 處理、判定、結清保險索償及就索償抗辯，包括進行任何附帶調查，偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品、建議及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或友邦保險集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
  - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律（例如稅務條例及當中的條款，包括與自動交換財務帳戶資料相關的條款）；
  - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導（例如稅務局作出或發出的指引或指導，包括與自動交換財務帳戶資料相關的指引或指導）；或
  - (c) 本公司或友邦保險集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (x) 遵守友邦保險集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於友邦保險集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；及
- (xii) 與上述有關的其他用途。

### (3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承辦人或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應商（如保險理算人、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或友邦保險集團負有保密責任的其他人士，包括承諾保密該等資料的友邦保險集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或友邦保險集團為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或友邦保險集團具有約束力或適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司或友邦保險集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；
- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
- (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；
- (vii) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴

（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；

- (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）；及
- (ix) 為履行任何本聲明第(2)(i)-(2)(iii)段所列明的用途的以下人士：保險理算人、代理和經紀；僱主；醫護專業人士；醫院；會計師；財務顧問；律師；整合保險業索賠和承保資料的組織；防欺詐組織；其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）。

該等資料可能被轉移至香港境外。

### (4) 直接促銷中個人資料的使用及提供

本公司可能把閣下的個人資料用於直接促銷，及把閣下的個人資料提供予本公司的聯盟計劃合作夥伴（如下文第4(iii)段定義）作直接促銷之用。除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，或把閣下的個人資料提供予我們的聯盟計劃合作夥伴作直接促銷之用，但條例所指明的豁免情況除外。就此，請注意：

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 本公司可能就下列服務、產品、建議及促銷標的進行促銷：
  - (a) 保險、年金、強積金／職業退休計劃；財富管理、信用卡、財務、銀行及相關服務及產品；
  - (b) 獎賞、客戶或會員、抽獎或優惠計劃及相關服務及產品；
  - (c) 本公司及／或友邦保險集團任何成員公司的品牌合作夥伴及／或營銷夥伴提供之服務及產品（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
  - (d) 醫療／醫護及保健服務及產品；及
  - (e) 慈善／非牟利、教育、招聘及訓練事務。
- (iii) 上述服務、產品、建議及促銷標的可能由本公司及／或下列各人士或供應商提供：
  - (a) 友邦保險集團任何成員公司；
  - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；
  - (c) 本公司及／或友邦保險集團任何成員公司之品牌合作夥伴及／或營銷夥伴（該等品牌合作夥伴及／或營銷夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；及／或
  - (d) 醫療／醫護及保健服務供應商，（統稱為「聯盟計劃合作夥伴」）；
- (iv) 除本公司促銷上述服務、產品、建議及促銷標的以外，本公司同時擬將以上第4(i)段所述的個人資料提供予我們的聯盟計劃合作夥伴，以供該等人士通過聯絡閣下以在促銷以上第4(ii)段所述的服務、產品、建議及促銷標的中使用，而本公司為此用途須獲得閣下的書面同意（包括表示不反對）；
- (v) 本公司可能會因如第4(iv)段所述將資料提供予我們的聯盟計劃合作夥伴而獲得金錢或其他財產的回報。

如閣下不希望本公司使用閣下的個人資料作上述直接促銷用途，或提供閣下的個人資料予我們的聯盟計劃合作夥伴作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願（如適用）。

### (5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的個人資料保障主任提出：

香港九龍觀塘道 418 號創紀之城 5 期東亞銀行中心 29 樓  
藍十字（亞太）保險有限公司  
個人資料保障主任

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 2839 6333。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

由藍十字（亞太）保險有限公司發出  
(202302)



**Blue Cross 藍十字**

An AIA Company 友邦保險成員公司

## The Personal Data (Privacy) Ordinance – Personal Information Collection Statement (the “Statement”)

Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) is a wholly owned subsidiary of AIA Group Limited. AIA Group Limited, together with its subsidiaries and affiliates are collectively referred to in this Statement as the “AIA Group”.

In compliance with the Personal Data (Privacy) Ordinance (the “Ordinance”), the Company would like to inform you of the following:

- (1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company’s business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

### (2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you held or collected by the Company (including but not limited to credit information and claims history) may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating, settling and defending insurance claims as well as conducting any incidental investigation, detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company’s rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company’s service;
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products, advice and other subjects (please see further details in paragraph (4) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the AIA Group or that it is expected to comply according to:
  - (a) any law binding on or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
  - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); or
  - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the AIA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the AIA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xi) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- (xii) any other purposes relating to the purposes listed above.

### (3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as insurance adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) any other person or entity under a duty of confidentiality to the Company or the AIA Group including a member of the AIA Group which has undertaken to keep such data confidential;
- (iii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iv) any person or entity to whom the Company or the AIA Group is under an obligation or otherwise required to make disclosure under the requirements of any law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the AIA Group or with which the Company or the AIA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the AIA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
- (v) any actual or proposed assignee, transferee, participant or sub-participant of the

Company’s rights or business;

- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (viii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement; and
- (ix) the following persons who carry out any of the purposes described in paragraphs (2) (i)-(2)(iii) of this Statement: insurance adjusters, agents and brokers, employers, health care professionals, hospitals, accountants, financial advisors, solicitors, organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information.

Such information may be transferred to a place outside Hong Kong.

### (4) USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing and provide your personal data to the Company’s alliance program partners (as defined in paragraph 4(iii) below) for their use in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data or provide your personal data to its alliance program partners for their use in direct marketing without your consent (which includes an indication of no objection). In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products, advice and subjects may be marketed:
  - (a) insurance, annuities, MPF/ORSO, wealth management, credit cards, financial, banking and related services and products;
  - (b) reward, loyalty, lucky draw programs or privileges programs and related services and products;
  - (c) services and products offered by the co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
  - (d) medical/healthcare and wellness services and products; and
  - (e) charitable/non-profitable, educational, recruitment and training causes;
- (iii) the above services, products, advice and subjects may be provided by the Company and/or the persons/providers below:
  - (a) any member of the AIA Group;
  - (b) third party reward, loyalty, co-branding or privileges program providers;
  - (c) co-branding partners and/or marketing partners of the Company and/or any member of the AIA Group (the names of such co-branding partners and/or marketing partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and/or
  - (d) medical/healthcare and wellness service providers (collectively “alliance program partners”);
- (iv) in addition to marketing the above services, products, advice and subjects itself, the Company also intends to provide the personal data described in paragraph 4(i) above to all or any of its alliance program partners described in paragraph 4(iii) above for use by them in marketing those services, products, advice and subjects described in paragraph 4(ii) above by contacting you, and the Company requires your written consent (which includes an indication of no objection) for that purpose;
- (v) the Company may receive money or other property in return for providing the personal data to its alliance program partners in paragraph 4(iv) above.

**If you do not wish the Company to use or provide to its alliance program partners your personal data for use in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).**

### (5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address:

The Corporate Data Protection Officer  
Blue Cross (Asia-Pacific) Insurance Limited  
29th Floor, BEA Tower, Millennium City 5,  
418 Kwun Tong Road,  
Kwun Tong, Kowloon  
Hong Kong

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (6) You also have the right, by writing to the Company’s Corporate Data Protection Officer at the address provided in paragraph (5) of this Statement, to request for the Company’s policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 2839 6333.
- (9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

Issued by Blue Cross (Asia-Pacific) Insurance Limited  
(202302)