



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

智遨遊  
**TravelElite**



With effect from Nov 2024

## 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's **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\$1,600,000 each
- ◆ Medical expenses of Chinese medical treatment, physiotherapy treatment and chiropractic treatment incurred overseas during the journey and within 90 days after returning to Hong Kong for follow-up are both covered
- ◆ 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 in the benefit of Trip Cancellation, Trip Curtailment and Re-routing
- ◆ 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 and the loss of unused and irrecoverable admission ticket of theme park, museum, concert, musical or sport-related ornamental performance due to serious bodily injury or serious sickness
- ◆ Trip Cancellation Benefit covers if the insured child (and his/her parent insured in the journey) has to attend a school interview or public examination in person being rescheduled to a date within the scheduled travel period
- ◆ Baggage Benefit covers the accidental loss of or damage to baggage, mobile phone, laptop computer, tablet computer and personal property and more suffered during the journey
- ◆ 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, marathon for leisure and more
- ◆ Single-trip Cover (Round Trip) and Annual Cover provide cruise plan which covers cruise cancellation and interruption and more
- ◆ No maximum insurable age limit for Single-trip Cover and enrolment age for Annual Cover up to age 75, renewable up to age 80
- ◆ Single-trip Cover (One-way Trip) provides coverage up to 10 days from scheduled time of arrival at the country of final destination
- ◆ No restriction on family relationship of the insured persons within one single policy

## Plan Summary

Cover Type	Single-trip Cover		Annual Cover
	Round Trip	One-way Trip	
Plan Level	<ul style="list-style-type: none"> <li>Worldwide Plan (1)</li> <li>Worldwide Plan (2)</li> <li>Worldwide Plan (3)</li> <li>Cruise Plan (for Single-trip Cover (Round Trip) and Annual Cover only)</li> </ul>		
Premium Package	<ul style="list-style-type: none"> <li>Adult (age 18 - 70) / Child<sup>▼♦</sup> (6 weeks - age 17)</li> <li>Accompanied Child<sup>▲</sup> (6 weeks - age 17)</li> <li>Elderly (age over 70)</li> </ul>		
Cover Period	<ul style="list-style-type: none"> <li>1 trip (for all plan levels)</li> <li>Up to 180 days per trip (for round trip)</li> <li>Up to 10 days from scheduled time of arrival at the country of final destination (for one-way trip)</li> </ul>		<ul style="list-style-type: none"> <li>Unlimited trips per year</li> <li>Period of insurance: 1 year</li> <li>Up to 90 days per trip</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 75 <sup>♦+</sup>
Deductible	No		

▼ Child means an insured person who is a dependent unmarried child from the age of 6 weeks to the age of 17 and is travelling without an insured adult or insured elderly during the whole journey.

▲ Accompanied child means an insured person who is a dependent unmarried child from the age of 6 weeks to the age of 17 and must be accompanied by an insured adult or insured elderly during the whole journey.

\* Automatic Extension of Period of Insurance is not applicable to one-way trip under Single-trip Cover.

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

+ Renewal up to age 80. For an insured person aged above 80, renewal is subject to Blue Cross's consideration and approval at its sole discretion.



## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
1. Medical Expenses Benefit					
• Adult (age 18 - 70)	1,600,000	800,000	400,000	1,600,000	
• Accompanied Child/ Child (6 weeks - age 17)	1,600,000	800,000	400,000	1,600,000	
• Elderly (age over 70)	800,000	400,000	200,000	800,000	
1.1 Medical Expenses during the Journey					Reimburse the expenses of medical treatment, surgery and hospitalisation arising from sickness contracted or accidental injury sustained outside of the place of origin <sup>1</sup> during the journey.
• Adult (age 18 - 70)	1,600,000	800,000	400,000	1,600,000	
• Accompanied Child/ Child (6 weeks - age 17)	1,600,000	800,000	400,000	1,600,000	
• Elderly (age over 70)	800,000	400,000	200,000	800,000	
- Chinese Medical Treatment, Physiotherapy Treatment <sup>2</sup> and Chiropractic Treatment <sup>2</sup> Expenses	5,000	3,000	1,500	5,000	Chinese Medical Treatment includes general practice, bone-setting and acupuncture.
▪ Chinese Medical Treatment (max. 1 visit per day, limit per visit)	300	200	200	300	
▪ Physiotherapy Treatment <sup>2</sup> (max. 1 visit per day, limit per visit)	600	400	400	600	
▪ Chiropractic Treatment <sup>2</sup> (max. 1 visit per day, limit per visit)	600	400	400	600	
- Room & Board per day	3,000	3,000	3,000	3,000	

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
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					
• Adult (age 18 - 70)	1,600,000	800,000	400,000	1,600,000	
• Accompanied Child/ Child (6 weeks - age 17)	1,600,000	800,000	400,000	1,600,000	
• Elderly (age over 70)	800,000	400,000	200,000	800,000	
- Due to sickness					
• Adult (age 18 - 70)	160,000	80,000	40,000	160,000	
• Accompanied Child/ Child (6 weeks - age 17)	160,000	80,000	40,000	160,000	
• Elderly (age over 70)	80,000	40,000	20,000	80,000	
- Chinese Medical Treatment, Physiotherapy Treatment <sup>2</sup> and Chiropractic Treatment <sup>2</sup> Expenses	5,000	3,000	1,500	5,000	
▪ Chinese Medical Treatment (max. 1 visit per day, limit per visit)	300	200	200	300	
▪ Physiotherapy Treatment <sup>2</sup> (max. 1 visit per day, limit per visit)	600	400	400	600	
▪ Chiropractic Treatment <sup>2</sup> (max. 1 visit per day, limit per visit)	600	400	400	600	
1.3 Trauma Counselling	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.
- max. 1 visit per day, limit per visit	2,000	2,000	-	2,000	



## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage

### 2. Overseas Hospital or Quarantine Cash Allowance Benefit

2.1 Overseas Hospital Cash Allowance <sup>3</sup>	10,000	5,000	-	12,000	Payable if the insured person is confined in hospital as an inpatient outside of the place of origin <sup>1</sup> for each complete day due to injury or sickness.
- limit per day	500	500	-	500	
2.2 Compulsory Quarantine Cash Allowance <sup>3</sup>	10,000	10,000	-	10,000	Payable if the insured person is being compulsorily quarantined for each complete day 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	

### 3. 24-hour Worldwide Emergency Aid

3.1 Emergency Evacuation <sup>4</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>1,4</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Cover the cost for repatriation of the insured person to the place of origin <sup>1</sup> at physician's and Blue Cross's recommendation.
3.3 Hospital Admission Deposit Guarantee <sup>4</sup>	40,000	40,000	40,000	40,000	Guarantee the required admission deposit to hospital on behalf of the insured person.
3.4 Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	10,000	50,000	<ul style="list-style-type: none"> <li>Reimburse additional costs of public conveyance in economy class for returning to the place of origin<sup>1</sup> and additional accommodation cost incurred outside of the place of origin<sup>1</sup> due to serious bodily injury or serious sickness.</li> <li>Reimburse additional costs of public conveyance in economy class and accommodation expenses incurred outside of the place of origin<sup>1</sup> by the following persons if the insured person is hospitalised for more than 3 consecutive days or has passed away abroad: <ul style="list-style-type: none"> <li>2 immediate family members<sup>5</sup> to join and take care of the insured person; or</li> <li>1 immediate family member<sup>5</sup> to join and take care of the insured person and 1 travel companion to stay behind to take care of the insured person.</li> </ul> </li> </ul>

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
3.5 Return of Unattended Dependent Children	40,000	20,000	10,000	40,000	Reimburse additional accommodation and public conveyance expenses for returning unattended accompanied children (age of 6 weeks to age of 17) to the place of origin <sup>1</sup> .
3.6 Repatriation of Mortal Remains <sup>4</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Reimburse transportation charges for the repatriation of mortal remains (including ashes or body) of the insured person to the place of origin <sup>1</sup> .
3.7 Burial and Funeral Expenses	20,000	10,000	10,000	20,000	Reimburse reasonable burial or cremation and funeral expenses incurred during the journey or within 180 days after the end of the journey if the insured person passes away as a direct result of serious bodily injury or serious sickness suffered during the journey.
3.8 Compassionate Payment on Death	20,000	10,000	5,000	20,000	Payable to the named beneficiary or the legal personal representative of the insured person's estate 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 ticket.

### 4. Personal Accident Benefit

4.1 Accident on Public Conveyance <sup>6</sup>					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 (i) a public conveyance; or (ii) a mechanically propelled vehicle or vessel arranged by travel agency.
• Adult (age 18 - 70)	1,600,000	800,000	400,000	1,600,000	
• Accompanied Child/ Child (6 weeks - age 17)	800,000	400,000	200,000	800,000	
• Elderly (age over 70)	400,000	200,000	100,000	400,000	
4.2 Other Accidents <sup>6</sup>					Payable according to the Table of Personal Accident Benefit if an accident occurs (other than an accident covered under Accident on Public Conveyance above).
• Adult (age 18 - 70)	800,000	400,000	200,000	800,000	
• Accompanied Child/ Child (6 weeks - age 17)	800,000	400,000	200,000	800,000	
• Elderly (age over 70)	400,000	200,000	100,000	400,000	

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
5. Major Burns Benefit	400,000	200,000	100,000	400,000	Payable if the insured person suffers from third-degree burns directly arising from an accident during the journey.
6. Trip Cancellation Benefit	50,000	20,000	5,000	80,000	<p>Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) upon cancellation of the journey prior to departure from the place of origin<sup>1</sup> as a direct result of the occurrence of any of the following events:</p> <p>a. within 90 days prior to the scheduled date of departure of the journey:</p> <ul style="list-style-type: none"><li>▪ death, serious bodily injury or serious sickness of the insured person, immediate family member<sup>5</sup>, close business partner, foreign domestic helper or travel companion; or</li><li>▪ duty of the insured person to comply with a witness summons, jury service or compulsory quarantine of the insured person;</li></ul> <p>b. within 7 days prior to the scheduled date of departure of the journey:</p> <ul style="list-style-type: none"><li>▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination, which prevents the insured person from commencing the journey; or</li><li>▪ severe damage to the insured person's or travel companion's principal home in Hong Kong directly arising from fire, flood, burglary or natural disaster; or</li><li>▪ death of the insured person's pet<sup>7</sup>; or</li><li>▪ the Outbound Travel Alert for the destination is in effect (payable according to Outbound Travel Alert Extension).</li></ul> <p>c. (i) the accompanied child; (ii) child; or (iii) the insured person who is a parent or legal guardian and a travel companion of an accompanied child has to attend a school interview or public examination in person being rescheduled to a date falling within the scheduled period of the journey.</p>



## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
7. Trip Interruption Benefit	50,000	25,000	5,000	80,000	
7.1 Trip Curtailment <sup>8,9</sup>	50,000	25,000	5,000	80,000	<p>Reimburse (i) the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is interrupted on pro-rata basis and (ii) additional public conveyance expenses incurred solely for returning to the place of origin<sup>1</sup> if any of the following events occurs during the journey and the insured person is inevitably required to return to the place of origin<sup>1</sup>:</p> <ul style="list-style-type: none"><li>▪ death, serious bodily injury or serious sickness of the insured person, immediate family member<sup>5</sup>, close business partner, foreign domestic helper or travel companion; or</li><li>▪ hijack of public conveyance or any mechanically propelled vehicles and vessels arranged by a travel agency in which the insured person is travelling as a fare-paying passenger; or</li><li>▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination, which prevents the insured person from continuing with the journey; or</li><li>▪ severe damage to the insured person's or travel companion's principal home in Hong Kong directly arising from fire, flood, burglary or natural disaster; or</li><li>▪ death of the insured person's pet<sup>7</sup>; 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>

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
7.2 Re-routing <sup>8,9</sup>  - Additional accommodation expenses (per day)	25,000  2,000	12,500  2,000	2,500  500	25,000  2,000	Reimburse (i) additional public conveyance and/or accommodation expenses incurred solely for continuing the journey or returning to the place of origin <sup>1</sup> ; or (ii) the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is re-routed on pro-rata basis, if any of the following events occurs during the journey which prevents the insured person from continuing the original itinerary after the journey has begun:  ▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion, serious bodily injury or serious sickness of the insured person or travel companion at the planned destination which prevents the insured person from continuing the original itinerary; or  ▪ the Outbound Travel Alert for the destination is in effect during the journey (payable according to Outbound Travel Alert Extension).
7.3 Cancellation of Local Tour <sup>9</sup>	5,000	2,500	-	5,000	Reimburse the irrecoverable prepaid expenses of local tour (including any travel tickets and admission tickets to the tourist spots that need to be separately purchased from the local tour operator for the sole purpose of joining such local tour) upon cancellation of local tour as a direct result of any of the following events occurs before the commencement of such local tour:  ▪ closure of the local tour operator due to bankruptcy or winding-up <sup>10</sup> ; or  ▪ closure of the tourist spot specified in the itinerary provided by local tour operator due to unpredictable serious destruction <sup>10</sup> .

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
7.4 Overbooking <sup>9</sup>	10,000	2,500	-	10,000	Reimburse the additional accommodation and/or meal expenses incurred outside of the place of origin <sup>1</sup> which are not provided, compensated or subsidised by the relevant public conveyance provider or other sources 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 <sup>9</sup>	2,000	2,000	-	2,000	Cover the additional expenses of accommodation, private car or motorhome rental services incurred by the insured person outside of the place of origin <sup>1</sup> 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.
7.6 Missed Travel Event <sup>9</sup>	3,000	1,500	-	3,000	Reimburse the irrecoverable prepaid admission fees for travel event (e.g theme park, museum, concert, musical or sport-related ornamental performance event) and/or local tour during the journey due to serious bodily injury or serious sickness of the insured person that he/she is unable to attend/participate such travel event/local tour <sup>11</sup> .
8. Travel Delay Benefit	Cover one of the following benefits in the event of delay of the arranged public conveyance due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown of the arranged public conveyance.				
8.1 Travel Delay – Cash Allowance <sup>12</sup>	2,000	900	300	2,500	If delay at least 5 consecutive hours either from the scheduled time of departure or arrival of the arranged public conveyance, cash allowance is payable.
- limit for each period of 5 consecutive hours of delay	300	300	300	300	
8.2 Loss of Travel Expenses due to Travel Delay <sup>12</sup>					If delay at least 6 consecutive hours from the scheduled time of departure of the arranged public conveyance:
a. Public Conveyance Expenses for Delayed Departure; and	10,000	2,500	1,000	10,000	▪ reimburse the additional public conveyance expenses incurred solely for travelling to the original planned destination.
b. Overseas Accommodation Cost	3,000	2,000	1,000	3,000	▪ reimburse (i) the additional accommodation expenses or (ii) the irrecoverable loss of accommodation expenses.

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
8.3 Cancellation of Journey due to Travel Delay <sup>12</sup>	5,000	3,000	-	5,000	If delay at least 10 consecutive hours from the scheduled time of departure of the arranged public conveyance from the place of origin <sup>1</sup> directly resulting in the insured person's failure to proceed with the journey or cancellation of the journey, reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event).
9. Baggage Delay Benefit	1,500	1,000	500	1,500	Payable if the checked-in baggage is delayed for at least 6 hours after the insured person's arrival at a destination outside of the place of origin <sup>1</sup> due to misdirection or delivery delay by the public conveyance provider.
10. Baggage Benefit	25,000	15,000	5,000	25,000	Payable for the accidental loss of or damage to (i) the personal property which is normally worn or carried by and owned by the insured person during the journey; or (ii) the company's property which is normally carried by the insured person on a business trip.  Only one mobile phone will be covered for each insured person in the same journey.  Only one laptop computer or one tablet computer will be covered for each insured person in the same journey.
- Sports equipment (per article/ per pair/ per set)	5,000	3,000	-	5,000	
- Mobile phone (per journey)	3,000	1,000	500	3,000	
- Laptop computer or tablet computer (per journey)	10,000	5,000	2,500	10,000	
- Business sample – Annual Cover only (per journey)	3,000	2,000	1,000	-	
- Other baggage and personal property (per article/ per pair/ per set)	3,000	2,000	1,000	3,000	
11. Loss of Travel Documents Benefit	30,000	10,000	3,000	30,000	Reimburse (i) the replacement cost of travel documents and/or travel ticket and/or (ii) additional public conveyance and accommodation expenses incurred outside of the place of origin <sup>1</sup> for the sole purpose of obtaining a replacement travel document and/or travel ticket in the event of accidental loss of travel document and/ or travel ticket during the journey.
- Additional public conveyance and accommodation expenses (per day)	2,000	1,000	500	2,000	
12. Personal Money Benefit <sup>13</sup>	3,000	2,000	500	3,000	Reimburse the loss of personal money (including banknotes, cash or traveller cheques) which is owned and carried by the insured person due to theft, robbery or burglary during the journey.

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
<b>13. Loss of Home Contents Benefit<sup>14</sup></b>	<b>25,000</b>	<b>5,000</b>	<b>-</b>	<b>25,000</b>	Reimburse the replacement or repair cost of household contents and personal effects (excluding money) as a direct 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	-	5,000	
<b>14. Personal Liability Benefit</b>	<b>3,000,000</b>	<b>2,000,000</b>	<b>1,000,000</b>	<b>3,000,000</b>	Cover the insured person against the legal liability to the third party's accidental bodily injury or accidental property damage due to the insured person's negligence.
<b>15. Credit Card Protection Benefit</b>	<b>30,000</b>	<b>15,000</b>	<b>-</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 the goods purchased by the insured person during the journey.
<b>16. Golfer Benefit</b>	<b>5,000</b>	<b>3,000</b>	<b>-</b>	<b>5,000</b>	
16.1 Hole in One Benefit	3,000	1,000	-	3,000	Reimburse the bar expense for the celebration and on account of "hole-in-one" (on a one-off basis) on the same day at the same golf course where the insured person hits a "hole-in-one" in a competition or friendly game at any recognised golf course outside of the place of origin <sup>1</sup> during the journey.
16.2 Prepaid Booking for Golf Course or Tuition	5,000	3,000	-	5,000	Reimburse the irrecoverable and unused portion of prepaid booking fees of golf course and/or golf tuition fees for each complete day on a pro-rata basis if the insured person is unable to engage in any golf activities outside of the place of origin <sup>1</sup> during the journey due to serious bodily injury or serious sickness.
<b>17. Rental Vehicle Excess Protection Benefit</b>	<b>25,000</b>	<b>15,000</b>	<b>-</b>	<b>25,000</b>	Reimburse the rental vehicle insurance excess or deductible and/or non-operation charge (NOC) charged by the licensed vehicle rental company due to car accident, parking damage or theft of a rental vehicle during the journey.

## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
18. Cruise Cancellation and Interruption Benefit					
18.1 Cruise Cancellation <sup>15,16</sup>	-	-	-	50,000	Reimburse the expenses which are forfeited and irrecoverable for the cruise tour upon cancellation of the cruise tour as a direct result of:  ▪ 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, closure of airport, act of terrorist, riot or civil commotion, 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
- limit for change of port of call due to adverse weather condition	-	-	-	20,000	▪ the port of call is changed due to adverse weather condition within 7 days before the scheduled departure date of the cruise tour.
18.2 Cruise Interruption <sup>15,16</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, closure of airport, act of terrorist, riot or civil commotion, 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 the followings:
a. Additional Public Conveyance Expenses	-	-	-	50,000	a. Additional public conveyance expenses incurred by the insured person 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. Cash allowance for each complete day from the day the insured person missed the port of departure until the day the insured person boards the cruise ship at the next scheduled port of call.



## Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip			Round Trip	
	Annual Cover				
Plan Level	Worldwide Plan (1)	Worldwide Plan (2)	Worldwide Plan (3)	Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
19. Post-Departure Cruise Benefit					
19.1 Shore Excursion Cancellation	-	-	-	10,000	Reimburse the irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour (except if the shore excursion tour commences at the scheduled port of disembarkation) in the event of: <ul style="list-style-type: none"><li>serious bodily injury or serious sickness of the insured person or travel companion; or</li><li>adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action, act of terrorist, riot or civil commotion at the scheduled destination of the shore excursion tour.</li></ul>
19.2 Missed Port of Call Boarding after Shore Excursion	-	-	-	5,000	Reimburse the additional public conveyance 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, act of terrorist, riot or civil commotion at the relevant port of call; or</li><li>hospital confinement of the insured person or travel companion as a result of serious bodily injury or serious sickness.</li></ul>
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 travel companion during the journey which prevents the insured person from continuing the journey.
Other Benefit					
China Medical Card – Annual Cover only	Included	Included	Included	Included	

- <sup>1</sup> Place of origin means Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.
- <sup>2</sup> Referral letter issued by physician is required for physiotherapy and chiropractic treatment.
- <sup>3</sup> A claim can only be made once under either Overseas Hospital Cash Allowance or Compulsory Quarantine Cash Allowance in respect of the same cause.
- <sup>4</sup> Prior approval from Blue Cross is required before any assistance is provided 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>5</sup> Immediate family member means the insured person's spouse/domestic partner, children, parents, brothers or sisters, grandparents, grandchildren, legal guardian or parents-in-law. Spouse means the same sex or opposite sex spouse legally married according to the law of the jurisdiction in which the spouse is married. Domestic Partner means an adult, whether of the same or opposite sex, aged 18 or above who has resided with the insured person in an intimate and committed relationship for at least three years prior to (a) the issue date of the certificate of insurance (for Single-trip Cover) or, (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover); and is able to provide such proof of residence (upon Blue Cross' request). Domestic partner does not include roommates.
- <sup>6</sup> A claim can only be made once under either Accident on Public Conveyance or Other Accidents in respect of the same accident.
- <sup>7</sup> Pet means a 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 the designated pet insurance policy at the time of its death. A designated pet insurance means a pet policy issued by Blue Cross that must remain in-force before and on (a) the issue date of the certificate of insurance (for Single-trip Cover) or, (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover) and as at the date of death of such pet.
- <sup>8</sup> Only one claim can be made under either Trip Curtailment or Re-routing in respect of the same cause.
- <sup>9</sup> The total benefit payable under Trip Curtailment, Re-routing, Cancellation of Local Tour, Overbooking, Special Allowance – Closure of Designated Service Providers, and Missed Travel Event shall not exceed 100% of the maximum limit payable for Trip Interruption Benefit for the same journey.
- <sup>10</sup> Cancellation of Local Tour is payable only if the relevant event takes place at least 24 hours after the payment is made for such local tour.
- <sup>11</sup> Missed Travel Event is payable only if such serious bodily injury sustained by or serious sickness suffered by the insured person at least 24 hours after payment is made for such local tour or travel event (as the case may be).
- <sup>12</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 Travel Delay - Cash Allowance Benefit or the Cancellation of Journey due to Travel Delay Benefit once under Travel Delay Benefit. No Loss of Travel Expenses due to Travel Delay Benefit shall be payable in such circumstances.
- <sup>13</sup> Personal Money Benefit is not applicable to the insured person aged below 10.
- <sup>14</sup> A burglary must be reported to the police of Hong Kong within 24 hours after (i) the insured person becomes aware of such incidence of burglary or (ii) the insured person being returned from the journey to his principal home in Hong Kong, whichever is earlier.
- <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 Trip Cancellation Benefit and Trip Interruption Benefit in respect of the same cause.
- <sup>16</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 Event	Prescribed Percentage of the Applicable Maximum Limit for Each Insured Event
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 total benefits payable for the above insured events during the same journey shall not exceed 100% of the applicable maximum limit under Personal Accident Benefit, regardless of the number of insured event(s) occurred to the insured person during the journey.

### 2. Increased Personal Accident Benefit Limit\* (Only applicable to Annual Cover - Worldwide Plan (1), (2) and Cruise Plan)

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.

\*Only applicable to 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<sup>1,2,3,4</sup></b>	<b>% of benefits payable for Trip Cancellation Benefit</b>		
<ul style="list-style-type: none"> <li>Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) upon cancellation of the journey prior to departure from the place of origin<sup>6</sup></li> </ul>	25%	50%	100%
<b>Trip Curtailment Benefit<sup>3, 4, 5</sup></b>	<b>% of benefits payable for Trip Curtailment Benefit</b>		
<ul style="list-style-type: none"> <li>Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is interrupted on pro-rata basis; and</li> <li>Reimburse additional public conveyance expenses incurred solely for returning to the place of origin<sup>6</sup></li> </ul>	25%	50%	100%
<b>Re-routing Benefit<sup>3,4,5</sup></b>	<b>% of benefits payable for Re-routing Benefit</b>		
<ul style="list-style-type: none"> <li>Reimburse additional public conveyance and/or accommodation expenses incurred solely for continuing the journey or returning to the place of origin<sup>6</sup>; or</li> <li>Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is re-routed on pro-rata basis</li> </ul>	25%	50%	100%
<b>Additional Cash Allowance for Trip Curtailment Benefit<sup>3,5,7</sup></b>	<b>Amount (HK\$)</b>		
<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) within 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, Re-routing 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> Subject to the maximum benefit limit of the plan selected.

<sup>5</sup> Curtailment/Re-routing of the journey shall take place while such Outbound Travel Alert is in force.

<sup>6</sup> Place of origin means 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 Trip Curtailment Benefit is payable.

## Premium Table (HK\$)

### Single-trip Cover (Round Trip & One-way Trip<sup>^</sup>)

Plan Level	Worldwide Plan (1)			Worldwide Plan (2)			Worldwide Plan (3)			Cruise Plan		
Coverage Period (Days)	Adult/Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>	Adult/Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>	Adult/Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>	Adult/Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>
1	234	281	71	152	183	46	102	123	31	363	436	109
2	238	286	72	163	196	49	110	132	33	372	447	112
3	276	332	83	185	222	56	119	143	36	432	519	130
4	357	429	108	248	298	75	142	171	43	559	671	168
5	403	484	121	290	348	87	170	204	51	632	759	190
6	462	555	139	344	413	104	221	266	67	722	867	217
7	485	582	146	370	444	111	243	292	73	798	958	240
8	508	610	153	407	489	123	253	304	76	861	1,034	259
9	542	651	163	418	502	126	264	317	80	924	1,109	278
10	578	694	174	440	528	132	287	345	87	988	1,186	297
11	647	777	195	488	586	147	297	357	90	1,114	1,337	335
12	671	806	202	525	630	158	319	383	96	1,114	1,337	335
13	717	861	216	556	668	167	331	398	100	1,114	1,337	335
14	763	916	229	588	706	177	341	410	103	1,210	1,452	363
15	832	999	250	652	783	196	385	462	116	1,210	1,452	363
16	879	1,055	264	684	821	206	440	528	132	1,210	1,452	363
17 - 20	879	1,055	264	684	821	206	440	528	132	1,456	1,748	437
21 - 25	983	1,180	295	758	910	228	495	594	149	1,620	1,944	486
26 - 30	1,099	1,319	330	865	1,038	260	565	678	170	1,759	2,111	528
Each Additional 5-Day Coverage Period over 30 Days	244	293	74	160	192	48	129	155	39	488	586	147
Maximum Coverage Period	180 days											

<sup>^</sup> One-way trip covers up to 10 days from scheduled time of arrival at the country of final destination. One-way trip is not applicable to Cruise Plan.

<sup>▼</sup> Child means an insured person who is a dependent unmarried child from the age of 6 weeks to the age of 17 and is travelling without an insured adult or insured elderly during the whole journey.

<sup>▲</sup> Accompanied child means an insured person who is a dependent unmarried child from the age of 6 weeks to the age of 17 and must be accompanied by an insured adult or insured elderly during the whole journey.

#### 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)			Worldwide Plan (3)			Cruise Plan <sup>^</sup>		
Adult/ Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>	Adult/ Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>	Adult/ Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>	Adult/ Child <sup>▼</sup>	Elderly	Accompanied Child <sup>▲</sup>
3,100	3,720	930	2,501	3,002	750	1,624	1,949	487	4,960	5,952	1,488

Maximum coverage period per journey is 90 days

▼ Child means an insured person who is a dependent unmarried child from the age of 6 weeks to the age of 17 and is travelling without an insured adult or insured elderly during the whole journey.

▲ Accompanied child means an insured person who is a dependent unmarried child from the age of 6 weeks to the age of 17 and must be accompanied by an insured adult or insured elderly during the whole journey.

#### Enrolment age

- Insurable age is from 6 weeks to 75 years, and renewable up to age 80. For age above 80, renewal is subject to Blue Cross's consideration and approval at its sole discretion. 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

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

Only applicable to the insured person aged 18 - 70.  
Not applicable to Worldwide Plan (3).

## 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%

### Annual Cover

#### 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.



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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 round trip)
  - 10 days (for one-way trip)Annual Cover
  - 90 days
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's short period rates for the period of insurance has been in force, subject to the minimum premium per policy as stipulated in the policy schedule.
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). Participation in amateur sport or tourist activities are covered if such activities are: (i) accessible to the general public without restriction, (ii) performed under the guidance and supervision of qualified personnel and/or instructors of recognised local tour operator or activity provider, (iii) authorised by the relevant local authority, and (iv) not an excluded activity as stipulated in the policy.
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 benefits, premiums, terms and conditions of the policy 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 immediate family member or travel companion.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing conditions, congenital conditions, developmental conditions 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. Any loss of or damage to the following properties: fragile or brittle articles of every description (including any kind of substance contained therein), foodstuff and beverage, perishable articles of every description (including but not limited to foodstuff and beverage) and medicine.
7. Personal liabilities arising from ownership, possession, hire, use or operation of drone, vehicles, aircraft, watercraft, weapons, firearm, fireworks or animals.
8. Accidents to an 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.
9. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 45 metres below sea level.
10. 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 on a regularly-scheduled flight or licensed chartered aircraft, 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.
11. 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 existed or is announced or publicly known on or before a) the issue date of the certificate of insurance (for Single-trip Cover); or b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover).
12. Any loss if the insured person is travelling contrary to the advice of a physician or for the purpose of obtaining medical treatment.

## Notes

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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.



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