



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司



Blue Cross HK App

Overseas Study Insurance Claim Procedures

Please submit your insurance claim to Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) within 30 days after the incident via the following channels.

1. [Smart eClaims](#) online platform at Blue Cross Corporate Website or Blue Cross HK App; or scan the below QR Code;



**Smart eClaims
Travel Insurance**

2. For the claim of “Personal Liability” under the Policy, please complete the Overseas Study Insurance Claim Form with the required documents and return to Claims Department of the Company.
3. If you need 24-hour Worldwide Emergency Services, please call our Hotline at (852) 2263 7303.

Claim Items		Claim Procedures & Required Document(s)
All claims shall be made with supporting documents to the satisfaction of the Company at the Insured Person’s own cost. In particular, the Company requires a copy of the proof of current enrolment issued by the Overseas Educational Institution and the following supporting documents:		
1	Medical Expenses	<ul style="list-style-type: none"> ✓ Written confirmation of the Insured Person’s illness or injury from a qualified Physician (including diagnosis, all relevant dates, circumstances of symptoms, treatment, prescription and length of confinement as an in-patient) (the “Medical Report”) and laboratory report, if any ✓ Invoices and original receipts issued by Hospital or other registered medical service providers
2	Compassionate Visit	<ul style="list-style-type: none"> ✓ Original hospital invoice and medical expenses receipt with diagnosis stated, medical report /death certificate, if any ✓ Original receipts issued by any tour operator, travel agent, transport provider, hotels and any other providers of travel arrangement or accommodation ✓ Immediate family members’ relationship proof (e.g. birth certificate / marriage certificate, if appropriate)



3	Personal Accident	<ul style="list-style-type: none"> ✓ Medical Report ✓ Local Police Report confirming details of the Accident ✓ Death certificate, the relevant coroner's report and original Letters of Administration / Probate, if any
4.	Study Cancellation	<ul style="list-style-type: none"> ✓ Local Police Report/Medical Report/ death certificate and the relevant coroner's report, if appropriate ✓ Documentary proof of the witness summons, jury service or compulsory quarantine issued by the government or the relevant authorities ✓ Immediate family members' relationship proof (e.g. birth certificate / marriage certificate, if appropriate) ✓ With respect to the relevant travel arrangement, (i) the written advice certifying the refund amount of deposit or prepaid fare or the reason for non – refundable amount and alternative arrangement, if appropriate and (ii) the original receipts, tickets and contract issued by any tour operator, travel agent, transport provider, hotels and any other providers of travel arrangement or accommodation ✓ With respect to the Tuition Fees (i) invoice or original receipts certifying the amount of Tuition Fees paid and the forfeited and irrecoverable portion and alternative arrangement, if any, with reasons, the certificate has to contain program duration with commencement date and end date of each semester, (ii) Official study curriculum, syllabus, mode and timetable and/or (iii) documentary proof of course withdrawal issued by the Overseas Educational Institution.
5.	Study Interruption	<ul style="list-style-type: none"> ✓ Local Police Report/Medical Report/ death certificate and the relevant coroner's report, if appropriate ✓ With respect to the relevant travel arrangement, (i) the written advice certifying the refund amount of deposit or prepaid fare or the reason for non – refundable amount and alternative arrangement, if appropriate and (ii) the original receipts, tickets and contract issued by any tour operator, travel agent, transport provider, hotels and any other providers of travel arrangement or accommodation ✓ Receipts issued by any tour operator, travel agent, transport provider and any other providers of travel arrangement for the additional travelling expenses of Public Conveyance incurred by the Insured Person to return to Hong Kong and surrender the original unused portion of travel tickets ✓ With respect to the Tuition Fees, (i) invoice or original receipts certifying the amount of Tuition Fees paid and the forfeited and irrecoverable portion and alternative arrangement, if any, with reasons, the certification has to

		<p>contain program duration with commencement date and end date of each Semester; (ii) Official study curriculum, syllabus, mode and timetable and/or (iii) documentary proof of course withdrawal issued by the Overseas Educational Institution</p>
6	Education Fund	<ul style="list-style-type: none"> ✓ Medical Report of the Insured Person's parent or Legal Guardian ✓ Death certificate and the relevant coroner's report of the Insured Person's parent or Legal Guardian, if appropriate ✓ Police Report confirming details of the Accident ✓ Invoice or original receipts issued by the Overseas Educational Institution for the Tuition Fees paid ✓ Evidence of the Insured Person's relationship with his parent(s) or Legal Guardian, such as a copy of birth certificate
7	Travel Delay	<ul style="list-style-type: none"> ✓ Boarding pass, air ticket or travel ticket ✓ Written advice from the transport provider confirming the circumstance of interruption or delay (including causes and details of the delay and alternative arrangement), if appropriate ✓ Receipts issued by any tour operator, travel agent, transport provider and any other providers of travel arrangement or accommodation for the additional travel and/or overseas accommodation expenses incurred by the Insured
8	Baggage Delay	<ul style="list-style-type: none"> ✓ Boarding pass, air ticket or travel ticket ✓ Airline's property irregularity report and written advice from the transport provider confirming the relevant circumstance (including cause, details of the delay and alternative arrangement) ✓ Original receipts
9	Baggage and Personal Property	<ul style="list-style-type: none"> ✓ Report which the Insured Person or his representative lodged with the local Police (the "Police Report") ✓ Evidence of ownership including original receipts ✓ Property irregularity report or confirmation of incidents from the relevant authorities, transport provider or carrier ✓ Photos showing the damaged item (in cases of damage) ✓ Repair quotation showing the cause of damage or repairer's confirmation of irreparable damage (in cases of damage)

10	Loss of Travel Documents	<ul style="list-style-type: none"> ✓ Local Police Report ✓ Invoices and original receipts issued by the issuing authority for the replacement of the travel document ✓ Receipts issued by any tour operator, travel agent, transport provider and any other providers of travel arrangement or accommodation for the additional travel and/or overseas accommodation expenses incurred by the Insured, if appropriate
11	Personal Liability	<ul style="list-style-type: none"> ✓ Local police report or statement to police, if any ✓ Immediate written notification to the Company of the possible claim indicating the nature and circumstances of the incident or event ✓ Written confirmation that no admission of liability has been made and that no settlement has been made or agreed to ✓ Immediate submission to the Company of all relevant documentation including but not limited to copies of the summons, court documents, solicitors' and other legal correspondence and letters of demand
12	Credit Card Protection	<ul style="list-style-type: none"> ✓ Local Police Report/Medical Report/ Death certificate and the relevant coroner's report, if appropriate ✓ Credit card statement ✓ Invoices and original receipts of purchase
13	Other Claims	<ul style="list-style-type: none"> ✓ Any documentary proof related to the claimed incident

This material is for reference only. The Company may reasonably further request you to provide supplementary information or evidence. For details of the Claims Conditions, please refer to the terms and conditions of the relevant insurance policy.

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