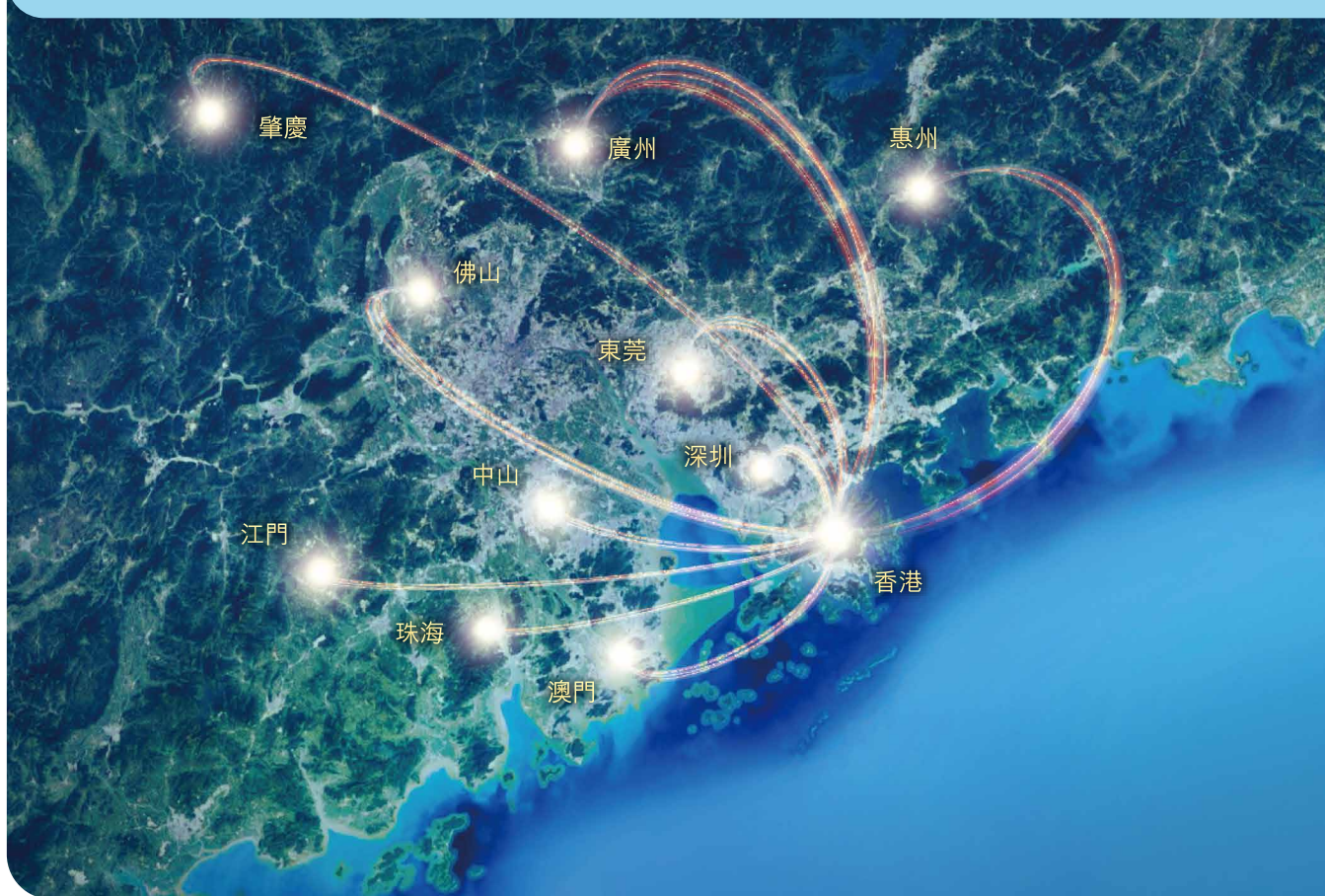




Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

「智易Go」大灣區旅遊保 SmartGo GBA Travel Insurance



2024年2月生效
With effect from Feb 2024

「智易Go」大灣區旅遊保

香港人喜愛於週末前往鄰近地區度假以舒展身心。近年粵港澳大灣區（「大灣區」）[△]成為受歡迎的短線旅遊地點，因此藍十字特別推出「智易Go」大灣區旅遊保，若您在大灣區[△]不幸遇上意外而蒙受損失或需應付突如其來的開支，此計劃為您提供適時支援，讓您以相宜的保費獲得最合適的保障，旅遊倍感安心寫意。

計劃特點

- 醫療費用保障高達HK\$150,000及涵蓋回港後90天內覆診費用
- 24小時全球緊急援助 — 包括不設上限的緊急運送及送返香港
- 個人意外保障高達HK\$200,000，涵蓋多項不同嚴重程度的永久傷殘
- 嚴重燒傷保障及旅遊證件遺失保障
- 設有1天、2天及3天保障期以供選擇；投保年齡不設上限
- 所有保障均不設自負額

計劃資料

保障地區	大灣區 [△]			
投保人	個人 — 須年滿 18 歲或以上，並持有香港身份證或護照 公司 — 須持有商業登記證			
受保人	受保人年齡須為 6 星期或以上，並持有香港身份證或護照 (18 歲以下的兒童必須獲家長或法定監護人同意方可單獨受保)			
保單貨幣	港元			
保障期	1 天	2 天	3 天	
保費	個人	HK\$18	HK\$33	HK\$45
	家庭*	HK\$42	HK\$76	HK\$104

[△]粵港澳大灣區包括香港、澳門、廣州、深圳、珠海、佛山、中山、東莞、肇慶、惠州及江門，惟香港並不在此計劃保障範圍內。

*「家庭」組別適用於3人或以上之家庭，包括投保人及／或配偶，及其所有18歲以下未婚子女。

保障項目	最高賠償額 (HK\$)	
1. 醫療費用保障¹	150,000	
旅程期間醫療費用	150,000	賠償於旅程期間因意外受傷或患上疾病而引致的合理醫療、手術及住院費用。 住院房間及膳食費用（ 每天最高賠償額為HK\$3,000 ）
回港覆診費用	10,000 1,500	a. 如受保人曾於保障地區就醫，賠償其回港後90天內的合理醫療費用（包括b項限額）。 b. 賠償中醫治療費用包括跌打及針灸（ 每天1次，每次最高賠償額為HK\$200 ）。
2. 24小時全球緊急援助		
緊急運送 ²	不設上限	緊急運送受保人至就近合適的醫療設施進行即時治療。
送返香港 ²	不設上限	在醫生建議下，將受保人送返香港治療。
入院按金保證 ²	40,000	代受保人向醫院作保證或繳付入院按金。
額外交通及住宿費用 (包括親屬探望)	20,000	賠償受保人因嚴重身體受傷或患上嚴重疾病而須返回香港的合理額外交通及住宿費用。 如受保人於保障地區住院連續3天以上或不幸身故，在以下情況下可獲支付合理的額外住宿及交通費用： a. 最多兩名直屬家庭成員前往探望受保人；或 b. 一名直屬家庭成員前往探望及一名同行夥伴留下照料受保人。
缺乏照顧子女護送	15,000	賠償就安排受保人18歲以下的同行子女送返香港的合理額外住宿及交通費用。
遺體運返 ²	不設上限	可獲支付運送受保人的遺體或骨灰返回香港的合理費用。
身故恩恤金	10,000	支付予受保人的合法遺產代理人或指定遺產受益人，倘受保人於旅程期間因嚴重身體受傷或患上嚴重疾病導致不幸身故。
轉介服務	已包括	提供法律援助、傳譯及補領遺失旅遊證件或交通票據之轉介服務。
3. 個人意外保障³	200,000	如受保人在旅程期間遇上意外而導致身故或永久傷殘，將按本小冊子內「個人意外保障項目表」獲支付此保障。
4. 嚴重燒傷保障	30,000	如受保人遭受3級程度燒傷，可獲支付此保障。
5. 旅遊證件遺失保障	1,000	賠償因盜竊、搶劫、爆竊或意外而遺失的旅遊證件及／或交通票據的損失，及前往最近地點補領該遺失文件所需的合理額外交通及住宿費用。 交通及住宿費用（ 每天最高賠償額為HK\$300 ）
6. 個人責任保障	100,000	賠償因受保人疏忽導致他人意外身體受傷或財物受損而須負上的第三者法律責任。

1 就70歲以上的受保人而言，第1部分「醫療費用」保障之最高賠償額為HK\$60,000。

2 任何支援或入院按金保證必須預先獲得藍十字（亞太）保險有限公司（「藍十字」）核准。受保人或其代表須致電熱線，並提供保單號碼、受保人之姓名及香港身份證號碼、緊急事故性質及其所在地點以供核證。

3 就18歲以下或70歲以上的受保人而言，第3部分「個人意外」保障之最高賠償額為HK\$100,000。

個人意外保障項目表

受保事項	須付保障 (最高賠償額之百分比)
1 意外身故	100%
2 永久傷殘 (2.1至2.18)	
2.1 永久完全傷殘	100%
2.2 永久及無法治癒的四肢癱瘓	100%
2.3 永久完全喪失雙目視力	100%
2.4 永久完全喪失單目視力	50%
2.5 喪失兩肢或永久完全喪失其功能	100%
2.6 喪失一肢或永久完全喪失其功能	50%
2.7 永久完全喪失語言及聽覺能力	100%
2.8 永久完全喪失聽覺能力	
a) 兩隻耳朵	75%
b) 一隻耳朵	15%
2.9 永久完全喪失語言能力	50%
2.10 永久完全喪失單目的晶狀體	30%
2.11 通過外科手術切除下顎	30%
2.12 喪失拇指及四隻手指或永久完全喪失其功能	
a) 右手	70%
b) 左手	50%
2.13 喪失四隻手指或永久完全喪失其功能	
a) 右手	40%
b) 左手	30%
2.14 喪失一隻拇指或永久完全喪失其功能，說明如下：	
a) 兩個右指骨	30%
b) 一個右指骨	15%
c) 兩個左指骨	20%
d) 一個左指骨	10%
2.15 喪失一隻手指或永久完全喪失其功能，說明如下：	
a) 三個右指骨	10%
b) 兩個右指骨	7.5%
c) 一個右指骨	5%
d) 三個左指骨	7.5%
e) 兩個左指骨	5%
f) 一個左指骨	2%
(倘受保人為左撇子，於2.12至2.15列為適用於左右手之百分比將對調。)	
2.16 喪失腳趾或永久完全喪失其功能，說明如下：	
a) 一隻腳掌之全部腳趾	15%
b) 大腳趾之兩個趾骨	5%
c) 大腳趾之一個趾骨	3%
d) 大腳趾以外之其他腳趾	2%
2.17 折斷腿部或膝蓋而無法縫合	10%
2.18 腿部縮短不少於5厘米	7.5%

於受保期內，每名受保人就上表所列之受保事項可獲的賠償總額不可超過個人意外保障投保額之100%。

重要事項

1. 所有旅程必須由香港出發。
2. 此計劃的保障範圍只涵蓋大灣區的旅程（不包括香港），如旅程或部份行程涉及大灣區以外的地方，請向藍十字投保其他單次旅遊保障計劃。然而保費、保障範圍及條款與細則或有不同。
3. 本計劃於旅程出發前120天開始接受投保。保單一經簽發，即不能取消且保費將不獲退還。
4. 如受保人就同一旅程受保多於一份由藍十字承保的保單（包括任何由旅行代理商贈送的保險），就同一旅程而言，藍十字對受保人的責任僅限於(i)在所有保單中，提供最高保障額的該份保單下受保人可獲得的最高賠償額，及(ii)根據由旅行代理商贈送的保險下受保人可獲得的保障賠償（如有）。
5. 此保單只適用於消閒或公幹（只限行政及文職）性質的旅程。
6. 如須指定受益人，請填妥受益人委任表。有關表格可於 www.bluecross.com.hk 下載。受保人須於旅程出發前將填妥的表格交回藍十字。
7. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 戰爭（無論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動、為軍隊或其他執法機關執勤。
2. 任何受保人、其直屬家庭成員或同行夥伴蓄意、惡意、非法或故意的行為。
3. 核裂變、核聚變或輻射污染。
4. 任何已存在、先天或遺傳的疾病、症狀或身體狀況、受保人自殺、企圖自殺或蓄意自傷身體、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由醫生處方的藥物、非因自然及狀況良好的牙齒受傷而須進行的牙齒護理治療、人類免疫力缺乏症病毒(HIV)及／或任何與HIV有關的病症包括後天免疫缺乏症候群（即愛滋病）等。
5. 任何未能於發現遺失後24小時內或未能於可行的情況下盡快向當地警方報案，及取回警方報告。
6. 因擁有、佔用、租用、使用或操作車輛、飛機、船隻或武器所引起的個人責任。
7. 受保人以專業性質參與任何可獲得收入或酬勞的運動或競賽、或參與任何速度賽（徒步以外）和比賽時發生的意外事故。
8. 在海拔5千米以上進行高山遠足或在超過30米水深範圍潛水。
9. 受保人參與的任何空中活動，除非當時受保人(i)是以付費乘客身份在認可及持牌航空公司所經營的航機上，或(ii)所參與之活動是由另一位持牌帶領有關活動的人士負責操縱及航行而提供活動的舉辦者亦已獲當地有關當局授權（但不包括任何涉及由動力驅動的飛行器械的活動）。

適用於個別保障的主要不保事項

醫療費用保障

於受傷或患上疾病當日起計180天後的任何醫療費用；或任何由有違醫生勸告或建議的旅行或特為接受醫療或手術治療而計劃的任何旅程部分所招致的醫療費用。

24小時全球緊急援助

於遇上嚴重身體受傷或患上嚴重疾病180天後引致的任何費用；或任何如受保人或其代表於事前沒有獲得藍十字的預先批核之入院按金保證或保障。

個人意外保障

因任何疾病引起的傷患所招致的損失。

旅遊證件遺失保障

受保人在無人看守下將旅遊證件或交通票據放置在公眾地方而導致的損失；或旅遊證件或交通票據被政府機構、海關或警方充公。

個人責任保障

屬任何受保人擁有、於其託管或受其控制的財物的損失或損毀。

有關不保事項全文，請參閱保單條款。

索償手續

- 客戶須於事發後30天內透過Blue Cross HK App或藍十字網站內24/7運作的「智」易 Claims 網上平台向藍十字提交賠償申請表及所需文件，包括由醫院、醫生、警方或有關機構發出的詳細報告（如適用）及其他有效及完整的證明文件，只需3個簡單步驟（輸入、上傳及確認）便可完成，賠償款項將自動轉賬至指定戶口。客戶亦可選擇郵寄或親身提交索償申請。
- 第六部分「個人責任」保障之索償申請 - 受保人必須就可能導致法律責任一事即時以書面知會藍十字，並連同證明文件一併提交。



「智」易 Claims
旅遊保險

注意

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

SmartGo GBA Travel Insurance

Hongkongers love weekend getaways to chill out in nearby places. With Guangdong-Hong Kong-Macau Greater Bay Area (“Greater Bay Area”)[△] in recent years becoming one of the most popular destinations for taking a short trip, Blue Cross is pleased to present **SmartGo GBA Travel Insurance** which provides you with timely support should there be unexpected losses or expenses due to misfortune happening during a journey in Greater Bay Area[△]. This plan features preferential premium with adequate coverage, enabling you to enjoy your trip with complete peace of mind.

Plan Highlights

- Coverage on Medical Expenses up to **HK\$150,000** and Follow-up Medical Expenses within 90 days after returning to Hong Kong
- 24-hour Worldwide Emergency Aid services, including unlimited coverage for emergency evacuation and repatriation to Hong Kong
- Personal Accident Benefit up to **HK\$200,000**, covering various types of permanent disablement
- Major Burns Benefit and Loss of Travel Documents Benefit
- Options of period of insurance: **1 day, 2 days, or 3 days**; no upper limit for issue age
- No deductibles for all benefits

Plan Information

Covered Area		Greater Bay Area [△]		
Applicant		Personal – must be aged 18 or above and a HK Identity Card holder or passport holder Corporate – must be a Business Registration Certificate holder		
Insured Person		Insured person must be aged 6 weeks or above and a HK Identity Card holder or passport holder (Individually insured children under age 18 must obtain consent from their parent(s) or legal guardian)		
Policy Currency		HKD		
Period of Insurance		1 Day	2 Days	3 Days
Premium	Individual	HK\$18	HK\$33	HK\$45
	Family*	HK\$42	HK\$76	HK\$104

[△] Guangdong-Hong Kong-Macau Greater Bay Area refers to Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Zhaoqing, Huizhou and Jiangmen. However, Hong Kong is not covered under this plan.

* The “Family” package is applicable to families with 3 or more members including the applicant and/or spouse, and all unmarried children below age 18.

Schedule of Benefits	Maximum Limit (HK\$)	
1. Medical Expenses Benefit¹	150,000	
Medical Expenses during the Journey	150,000	Reimbursement of reasonable expenses incurred for medical treatment, surgery, and hospitalisation arising from accidental injury sustained or sickness contracted during the journey. Room and board expenses (Maximum daily limit: HK\$3,000)
Follow-up Medical Expenses in Hong Kong	10,000	a. Reimbursement of reasonable medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment in the covered area (Inclusive of sub-limit for item b).
	1,500	b. Reimbursement of expenses for treatments received from a Chinese medicine practitioner, including Chinese bone-setting and acupuncture treatments (Maximum daily limit: 1 visit up to HK\$200).
2. 24-hour Worldwide Emergency Aid		
Emergency Evacuation ²	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation to Hong Kong ²	Unlimited	Repatriation of the insured person to Hong Kong at physician's recommendation.
Hospital Deposit Guarantee ²	40,000	Guarantee for or provision of the required admission deposit to the hospital on behalf of the insured person.
Additional Costs of Travel and Accommodation (including Caring Visit)	20,000	Reimbursement of reasonable additional travelling expenses for the insured person returning to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness. If the insured person is hospitalised for more than 3 consecutive days or has passed away in the covered area, reasonable additional accommodation and travel expenses are payable for:
		a. up to 2 immediate family members to join the insured person; or b. one immediate family member and one travel companion to join or stay behind to take care of the insured person.
Return of Unattended Dependent Children	15,000	Reimbursement of reasonable additional accommodation and travel expenses for returning the unattended children, aged below 18, of the insured person to Hong Kong.
Repatriation of Mortal Remains ²	Unlimited	Reasonable transportation charges incurred for the repatriation of mortal remains of the insured person to Hong Kong will be payable.
Compassionate Payment on Death	10,000	Benefit will be payable to the insured person's estate's legal personal representative or named beneficiary if the insured person passes away as a result of a serious bodily injury or serious sickness during the journey.
Referral Services	Included	Provision of referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass.
3. Personal Accident Benefit³	200,000	Benefit will be payable according to the Table of Personal Accident Benefit of this brochure in the event that an accident results in death or permanent disablement of the insured person during the journey.
4. Major Burns Benefit	30,000	Benefit will be payable if the insured person suffers from third-degree burns.
5. Loss of Travel Documents Benefit	1,000	Reimbursement of replacement cost of travel document and/or travel pass which are lost due to theft, robbery, burglary or accidental loss, and reasonable additional travelling and accommodation expenses incurred due to such replacement at the nearest location.
		Travelling and accommodation expenses (Maximum daily limit: HK\$300)
6. Personal Liability Benefit	100,000	Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.

¹ The maximum limit payable under Section 1 "Medical Expenses" Benefit shall be HK\$60,000 for insured person aged above 70.

² Prior approval from Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is required before any assistance or hospital admission deposit is guaranteed. The insured person or his/her representative should call the hotline to provide the policy number, the name and HKID card number of the insured person, and the nature and the location of the emergency for validation.

³ The maximum limit payable under Section 3 "Personal Accident" Benefit shall be HK\$100,000 for insured person aged below 18 or above 70.

Table of Personal Accident Benefit

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	75%
	b) one ear	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	70%
	b) left hand	50%
2.13	Loss of or permanent total loss of use of four fingers of	
	a) right hand	40%
	b) left hand	30%
2.14	Loss of or permanent total loss of use of one thumb as particularised below:	
	a) both right joints	30%
	b) one right joint	15%
	c) both left joints	20%
	d) one left joint	10%
2.15	Loss of or permanent total loss of use of a finger as particularised below:	
	a) three right joints	10%
	b) two right joints	7.5%
	c) one right joint	5%
	d) three left joints	7.5%
	e) two left joints	5%
	f) one left joint	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	15%
	b) both joints of a great toe	5%
	c) one joint of a great toe	3%
	d) each toe other than a great toe	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 period of insurance shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

Important Notes

1. All journeys must depart from Hong Kong.
2. This plan only covers travel to Greater Bay Area (not including Hong Kong). For part of or whole journey travelling to the destinations other than Greater Bay Area, please apply for other single-trip travel insurance plans available from Blue Cross, however the premium, coverage and policy terms and conditions would be different.
3. Application of the plan is acceptable from 120 days before departure. The policy is non-cancellable, and no premium refund will be made once the policy is issued.
4. If the insured person is covered under more than one travel insurance policy underwritten by Blue Cross providing coverage in respect of the same journey, including any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of that 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. Benefits under the complimentary insurance provided by the travel agent will also be payable (if any).
5. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and clerical works only).
6. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at www.bluecross.com.hk. The insured person should return the completed form to Blue Cross before departure.
7. 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 members or travel companion.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing, congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, 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), etc.
5. Losses not reported to the police within 24 hours or as soon as practicable upon discovery of such loss and failure to provide Police Report.
6. Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft, or weapons.
7. Accidents to an insured person whilst engaging in any sport or game in a professional capacity where he/she 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 he/she 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).

Major Exclusions Applicable to Specific Benefit

Medical Expenses Benefit

Any medical expenses incurred 180 days after the date on which the injury or sickness is sustained or contracted; or any medical expenses related to travel taken contrary to the advice of a medical practitioner or any part of the journey which is planned for the purpose of receiving medical or surgical treatment.

24-hour Worldwide Emergency Aid

Any expenses incurred after 180 days of the date on which the serious bodily injury or serious sickness is sustained or contracted; or any benefits if Blue Cross' prior approval has not been obtained by the insured person or his representatives before any assistance is provided or payment of hospital deposits is guaranteed.

Personal Accident Benefit

Any loss caused by an injury which is a consequence of any kind of sickness.

Loss of Travel Documents Benefit

Any loss contributed to by the insured person leaving the travel document or travel pass unattended in a public place; or any loss of the travel document or travel pass arising from the confiscation by a government authority, customs official or police.

Personal Liability Benefit

In respect of loss of or damage to properties belonging to or in the care, custody or control of any insured person.

Please refer to the policy provision for the full list of exclusions.

Claim Procedure

- Within 30 days after the occurrence of any event, customers can submit their claims to Blue Cross via the 24/7 **Smart eClaims** online platform on Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm) by returning claim forms together with the required documents, such as reports from hospitals, physicians, police, or other responsible authorities (if applicable) as well as other satisfactory proof and complete supporting information, and the claim payment will be settled via autopay. Alternatively, customers can file their claims by post or in person.
- For the claims under **Section 6 - Personal Liability**, a written immediate notice of the event giving rise to the legal liability on the part of the insured person together with required documents must be given to Blue Cross.



Smart eClaims
Travel Insurance

Notes

- This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
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Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

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

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

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



Blue Cross HK App



www.bluecross.com.hk

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