



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

藍十字高球尊尚寶
Blue Cross GolferElite



With effect from Dec 2023

Blue Cross GolferElite

Blue Cross GolferElite is a comprehensive protection plan specifically packaged to provide you with cover for your golf equipment and personal effects, as well as personal liability and accidental injury.

With this plan, you can free your mind and concentrate on giving every shot your best shot at any golf course or driving range all over the world.

Special Features



Comprehensive Protection

- ♦ **Blue Cross GolferElite** offers you the most suitable protection with no excess. It provides comprehensive coverage including personal liability, personal accident, golf equipment and personal effects benefits, as well as hospital cash, dental treatment and prepaid golf course or tuition expenses benefits.



Personal Liability Protection up to HK\$10,000,000

- ♦ All golfers run the risk of injuring another person or damaging somebody else's property when carrying out golf activity. No matter how good a player you happen to be, you are liable if you cause injury or damage to third parties. This plan covers you up to a **maximum limit of HK\$10,000,000** of personal liability against your negligence arising from golf activity.



Worldwide Personal Accident Protection

- ♦ **Blue Cross GolferElite** provides you with worldwide personal accident protection. In the unfortunate event of death or serious injury resulting from an accident, a **lump sum benefit up to HK\$800,000** will be paid.

When you are playing golf at any recognised golf course or driving range, accident may happen any time without warning, this plan provides three unique benefits to cover your needs:

1. **Indemnity up to HK\$1,600,000** for accidental death or permanent disablement.
2. **Hospital Cash Benefit up to HK\$1,000 per day and up to HK\$30,000 per year** will be paid if you are hospitalised for medical treatment due to bodily injury by accident.
3. Reimburse the cost of **dental treatment** necessarily incurred as a result of injury to your teeth by accident, up to a **maximum of HK\$10,000 per year**.



Your Golf Equipment & Personal Effects are fully covered all around the world

- ♦ To assure you that every golf vacation will be worry-free, this plan covers the loss of or damage to your golf equipment or other personal effects up to the **maximum limit of HK\$40,000 and HK\$15,000 per year** respectively.



Celebration on "Hole-in-One"

- ♦ To share the joy with you of scoring a "Hole-in-One", this plan reimburses you the expenses incurred in celebrating this accomplishment with your friends **up to HK\$10,000 per event and up to HK\$30,000 per year**.

Plan Summary

Plan Level	<ul style="list-style-type: none"> Plan A Plan B
Premium Package	<ul style="list-style-type: none"> Individual Family* <p>(*Including the applicant and/or spouse and all unmarried children (i) aged 3 - 17 or (ii) aged 3 - 23 if they are full-time student)</p>
Eligibility of Application	Any persons aged 18 or above with a valid Hong Kong Identity Card
Eligibility of Cover	Individuals aged between 3 and 70 holding a valid Hong Kong Identity Card
Territorial Scope of Cover	Worldwide
Period of Insurance	1 year
Number of Golf Activity Covered During the Period of Insurance	Unlimited
Enrolment Age	3 - 70+
Deductible	Nil

* For an insured person aged above 70, renewal is subject to individual consideration.



Schedule of Benefits

Coverage ¹	Maximum Benefit Limit per Insured Person per Period of Insurance (HK\$)	
	Plan A	Plan B
1. Personal Liability Benefit Cover against legal liability for third party's bodily injury or property damage whilst playing or practising golf at any recognised golf course/driving range.	10,000,000	5,000,000
2. Personal Accident Benefit^{2,3} 2.1 Accident at Golf Course or Driving Range⁴ Payable according to the Table of Personal Accident Benefit if an accident occurs whilst the insured person is playing or practising golf at any recognised golf course or driving range. 2.2 Other Accidents Payable according to the Table of Personal Accident Benefit if an accident occurs other than an accident covered under subsection 2.1 "Accident at Golf Course or Driving Range".	1,600,000	800,000
3. Hospital Cash Benefit Provide a daily cash benefit in the event of suffering from accidental bodily injury whilst playing golf at any recognised golf course/driving range and is hospitalised for medical treatment.	30,000 (1,000/day)	15,000 (500/day)
4. Dental Treatment Benefit Cover the cost of dental treatment necessarily incurred as a result of accidental injury whilst playing golf at any recognised golf course/driving range provided that the dental treatment must be performed within 7 days after the incurred accident.	10,000	5,000
5. Golf Equipment Benefit Cover accidental loss of or damage to your golf equipment whilst in transit to or from any recognised golf clubhouse/golf course/driving range or whilst playing or practising golf at any recognised golf course/driving range.	40,000 (5,000/article)	20,000 (2,500/article)
6. Personal Effects Benefit Cover accidental loss of or damage to your personal effects which you are carrying at any recognised golf clubhouse/golf course/driving range.	15,000 (3,000/article)	7,500 (1,500/article)
7. Hole-In-One Benefit⁵ Reimburse the hospitality expenses incurred as a result of scoring a "hole-in-one" whilst playing at any recognised golf course provided that the hospitality must be held at the same golf facility on the same day.	30,000 (10,000/event)	15,000 (5,000/event)
8. Prepaid Golf Course or Tuition Expenses Benefit Reimburse on a pro-rata basis the irrecoverable and unused portion of prepaid booking fees of golf course and/or golf tuition fees if you are unable to engage in the golf activity due to serious bodily injury or serious sickness.	6,000	3,000
9. Worldwide Golf Assistance Service 9.1 Golf Course Referral Service Upon your request, referral service (providing address and telephone number) of golf clubhouse/golf course/driving range outside Hong Kong will be provided. 9.2 Emergency Evacuation⁶ Arrange the emergency evacuation to the nearest medical facility that is capable of providing immediate medical treatment.	Included	Included

1 Under all sections of benefits, the maximum limits for any insured child shall be limited to 50% of the maximum limits and sub-limits as stated in the Schedule of Benefits.

2 The maximum limits for the benefits under Subsection 2.1 "Accident at Golf Course or Driving Range" and Subsection 2.2 "Other Accidents" for an insured person over the age of 70 shall be limited to 50% of the benefit limits as stated in the Schedule of Benefits.

3 A claim can only be made once under either Subsection 2.1 "Accident at Golf Course or Driving Range" or Subsection 2.2 "Other Accidents" in respect of the same accident.

4 If the insured event occurs while the insured child is playing or practising golf at any recognised golf course or driving range, Blue Cross will pay the benefit according to the limit of Subsection 2.2 "Other Accidents" in lieu of the limit of Subsection 2.1 "Accident at Golf Course or Driving Range".

5 Section 7 "Hole-In-One Benefit" is not applicable to an insured person under the age of 18.

6 Prior approval from Blue Cross (Asia-Pacific) Insurance Limited is required before any assistance is provided.

Table of Personal Accident Benefit

Insured Events	Benefits Payable (Percentage of Maximum Limit)
1 Accidental Death	100%
2 Permanent Disablement (2.1 to 2.10)	
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%

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.

Premium Table (HK\$)

The comprehensive protection offered by **Blue Cross GolferElite** can be extended to your family at a small additional cost. Then, you and your family members can enjoy the golf game with total peace of mind.

	Annual Premium (HK\$)	
	Plan A	Plan B
Per person	1,250	700
Per family*	2,143	1,200

* "Family" refers to the insured person, his/her spouse and children who are unmarried and (i) aged 3 - 17 or (ii) aged 3 - 23 if they are full-time student.

Important Notes

1. This policy is valid for golf activity taken for the sole purpose of leisure only.
2. For policy cancellation:
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.
3. If the insured person is covered under more than one insurance policy underwritten by Blue Cross which provides insurance coverage in respect of the same golf activity, except for any complimentary insurance provided by a travel agent, the liability of Blue Cross in respect of that insured person for the same golf activity 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 a travel agent will also be payable.
4. Blue Cross reserves the right to adjust the benefits, premiums, terms and conditions from time to time.



Major Exclusions

1. Professional golfer, golf-coach, golf-instructor or golf-trainer.
2. Any kind of sickness (except as provided under Section 8 “Prepaid Golf Course or Tuition Expenses Benefit”).
3. Any pre-existing conditions, including but not limited to congenital or hereditary conditions.
4. 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.
5. Personal Liability Benefit:
 - If the insured person or his/her authorised representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of Blue Cross.
 - Any liability arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft or weapons (except golf cart and golf buggy).
6. Personal Accident Benefit:
 - Any loss which occurs when performing duties as a member of disciplinary forces, air crews or ship crews, manual workers or professional sportsman.
7. Dental Treatment Benefit:
 - Any expenses incurred for any treatment or service which is not medically necessary.
 - Any expenses related to cosmetic surgery.
8. Golf Equipment Benefit and Personal Effects Benefit:
 - Any loss of golf balls unless contained in the golf bags and lost during transit.
 - Any loss of mobile phone or computer.
 - Any unexplained loss or mysterious disappearance.
 - Any loss of or damage to golf equipment or personal effect that is left behind or unattended in a public place or as a result of the insured person’s failure to take due care and precautions for the safeguard and security of such golf equipment or personal effect.

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.
- ♦ Blue Cross GolferElite is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ♦ Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

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 is 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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