



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司


LovePet Outpatient Insurance

Pet health is of utmost concern for every pet owner. Our furry friends cannot talk in human language thereby we pay additional attention to their every whim and change in behaviour as we want to make sure that they are happy and healthy. However a survey* revealed that 95% of pet owners have not purchased pet insurance, mainly due to their lack of knowledge of this type of insurance and financial concern. While veterinary consultation and medication are usually required even for minor illnesses and injuries, nearly 30% of respondents consider outpatient coverage as the most important benefit item.



Blue Cross understands pet owner's needs. Our LovePet Outpatient Insurance is affordable and meets the most pressing needs of pet owners like you, ensuring you have peace of mind.





Plan Highlights





Market first standalone pet insurance plan with the coverage exclusively for vet consultation and third party liability





The flexible and cost-saving Sharing Plan covers up to 3 insured pets in one single policy. The benefit amount can be shared among the insured pets without the need of buying separate plans for each pet





Unlimited number of vet visits per period of insurance




Exceptionally broad enrolment age from as young as 13 weeks to as old as 12 years old, and renew up to age 15. Microchip waived for cats' enrolment



Short waiting time to get covered: 30-day waiting period for all diseases and conditions



Unique QR Code with photo of each insured pet for eClaims and policy management



* Online pet insurance survey conducted by Blue Cross (Asia-Pacific) Insurance Limited in June – July 2020.

Schedule of Benefits

| Plan Level | Maximum Benefit Limit (HK\$) | |
|--|------------------------------|---------------------------|
| | Basic Plan | Sharing Plan ¹ |
| 1. Veterinary Consultation² | | |
| Annual limit per policy | 3,000 | 4,500 ⁵ |
| <ul style="list-style-type: none"> ■ Covers for the following expenses incurred in a licensed vet clinic for illness or injury: <ul style="list-style-type: none"> ✓ Vet consultation ✓ Prescribed drugs ✓ Dressings ✓ Injections ✓ X-rays, ultrasound and laboratory tests ■ Number of visit per day (per insured pet) ■ Maximum benefit limit per visit (per insured pet) | 1 500 | 1 500 |
| Co-insurance per claim ³ | 20% | 20% |
| 2. Third Party Liability⁴ | | |
| Any one accident / any one period of insurance per policy | 300,000 | 300,000 ⁵ |
| <ul style="list-style-type: none"> ■ Covers the legal liability to a third party caused by the insured pet: <ul style="list-style-type: none"> ✓ accidental death, bodily injury or illness to a third party; and/or ✓ accidental loss of or damage to third party's property | | |

1. Sharing Plan is only eligible for a policyholder with 2 or 3 pets to enrol.
 2. A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.
 3. The percentage of expenses that must be borne by the policyholder.
 4. Excess: the first HK\$3,000 for each and every claim.
 5. This limit is to be shared by all insured pets under the Sharing Plan.





Let's find out how LovePet Outpatient Insurance can help pet owners to relieve financial burden.

Scenario 1 – Practical Needs for Outpatient Treatment Answered

May's dog Junior visited a vet 2 times in the period of insurance to treat its ear infection. Most of the fee was covered by LovePet Outpatient Insurance so that May only needed to pay minimal out-of-pocket expenses.



Junior

1st Visit



Follow-up Visit



| | Veterinary Consultation Fee (HK\$) | |
|--|--|--------------------------|
| | 1 st Visit | Follow-up Visit |
| Ear infection treatment and medication | 800 | 400 |
| Amount borne by LovePet Outpatient Insurance | 500 (Maximum benefit limit) | 320 |
| Amount borne by May | 300 (20% co-insurance + out-of-pocket expenses after deducting the maximum benefit limit) | 80 (20% co-insurance) |



May saved a total of HK\$820!

Scenario 2 - Broad Enrolment Age for Older Pets and Flexibility of a Sharing Plan

Sam recently adopted a young cat, a young dog and an old dog. To mitigate the impact of unexpected medical costs, Sam enrolled in the Sharing Plan of LovePet Outpatient Insurance so that they could be covered under one single policy for a sufficient shared outpatient coverage.



Lucky



Dolly



Chubby

| Enrolment Age | | |
|---|----------------------------|---|
| 1 | 2 | 12 |
| Number of Veterinary Consultation During the Period of Insurance | | |
| 2 (Diagnosis: skin allergy) | 1 (Diagnosis: vomiting) | 6 (Diagnosis: skin allergy, vomiting and ear infection) |
| Amount Borne by LovePet Outpatient Insurance (After 20% Co-insurance) | | |
| HK\$1,000 | HK\$500 | HK\$3,000 |



Sam saved a total of HK\$4,500!
(=100% of maximum benefit limit under Sharing Plan)

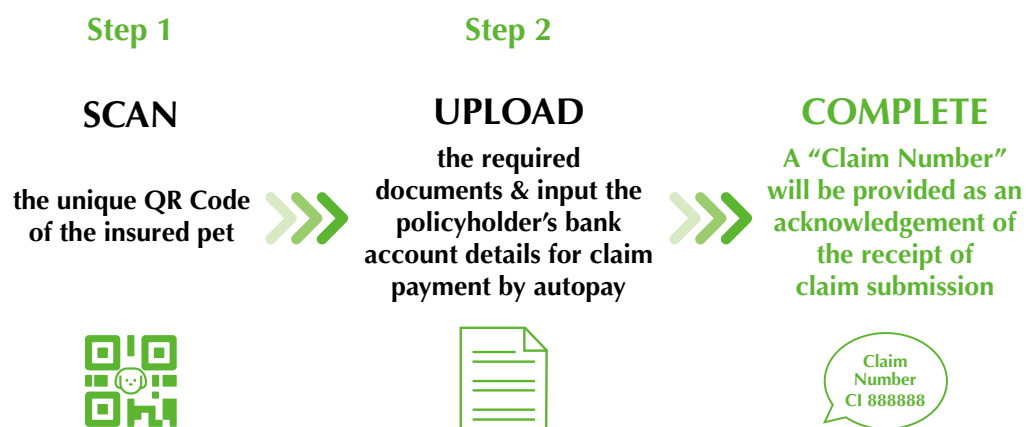
Given its old age, Chubby had more visits than Lucky and Dolly due to its declining health. Sam could flexibly make use of the shared benefit amount under his LovePet Outpatient Insurance policy so that Chubby could enjoy bigger benefit to meet its medical needs.

Claim Procedure

The insurance claim can be submitted to Blue Cross via the following channels. Proof of identity of the insured pet and corresponding documents are required for lodging claims.

◆ **Unique QR Code (with prefilled information) of the insured pet**

Each insured pet under LovePet Outpatient Insurance (both Basic Plan and Sharing Plan) will be provided a unique QR Code with the photo of the insured pet at policy issuance, which is linked to Blue Cross' Smart eClaims online platform.



◆ **24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website**


Submitting your claim through this online service, the claim payment will be settled via autopay.



For the claim of third party liability, the claim form with the original copy of the required documents must be returned to Blue Cross by mail or in person immediately after the occurrence of the event.

Premium Table

Annual Premium (HK\$)⁺



| Enrolment Age | Basic Plan | | Sharing Plan [#] | |
|-------------------------|------------|-------|---------------------------|-------|
| | Cat | Dog | Cat | Dog |
| 13 Weeks to 4 Years Old | 904 | 1,130 | 1,537 | 1,921 |
| 5 - 8 | 1,080 | 1,350 | 1,836 | 2,295 |
| 9 - 12 | 1,328 | 1,660 | 2,258 | 2,822 |
| 13 - 15 [^] | 1,664 | 2,080 | 2,829 | 3,536 |

⁺ LovePet Outpatient Insurance only accepts annual premium payment mode.

[#] The premium will be based on the highest premium charged to the insured pet.

[^] Applicable to renewal only^{^^}.

Example for Premium Charge under Sharing Plan

Assumes a policyholder applies for the Sharing Plan with the following pets, the actual premium paid will be **HK\$2,822**, based on the highest premium charged to the insured pet.



Lucky (age 1)
HK\$1,537



Dolly (age 2)
HK\$1,921



Chubby (age 12)
HK\$2,822



Plan Summary

| Eligible Pet | Cats | Dogs |
|--|---|---|
| Eligible Breeds | All breeds | All breeds* |
| Enrolment Age ^Δ (Last Birthday) | Age from 13 weeks to 12 years old | |
| Identification Document | 1. Recent photo of the cat; and 2. Either (a) Microchip ID number, or (b) Vaccination record / medical report with the name of the cat | 1. Recent photo of the dog; and 2. Microchip ID number |

* Except the following dog breeds: Antarctic Husky, Bull Terrier, Dogo Argentino, Fila Brazillier, Japanese Tosa, Pit Bull Terrier, and Tibetan Mastiff.

^Δ As at policy effective date.

Enrol Now



Blue Cross HK App



Important Notes

- ^^ Subject to Blue Cross approval, the insurance coverage under a LovePet Outpatient Insurance policy will be renewed up to age 15 of the insured pet. Any renewal above age 15 of the insured pet is subject to individual consideration. Renewal is not guaranteed and is subject to the availability of the plan at the time of renewal, and Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured pet's health status or claim history at the time of renewal. However, Blue Cross reserves the right to revise the terms and conditions of this policy and adjust the premium upon policy renewal due to, for example, age of the insured pet. If Blue Cross decides to cease offering or suspend this plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.
- This policy may be cancelled at any time by the policyholder 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 according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$300 per policy.
 - Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

1. Pre-existing conditions (applicable to Section 1 Veterinary Consultation of Benefits Provisions under the terms and conditions of the policy).
2. Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.
3. Any claims involving any insured pet that is not positively identifiable by means of (i) a microchip (applicable to dogs and cats) or (ii) vaccination record or other relevant medical report (only applicable to cats without microchip) prior to receiving treatment which results in a claim.
4. Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
5. The recurrence or continuation of illness, disease or any condition from which the insured pet previously suffered arising prior to the policy effective date or the effective date of the benefit coverage of such insured pet as specified in the subsequent endorsement to this policy (as the case may be).
6. Any claims for treatment and services provided by any persons other than a vet.
7. Any claims for illness, injury or legal liability caused by any wilful, malicious, unlawful, reckless or deliberate act or gross negligence of the policyholder, the family, or any person residing with or in the service of the policyholder.
8. Any claims for illness or injury occasioned by war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, or police, or a law enforcing agencies.
9. Any claims for illness, injury or legal liability directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radioactive contamination.

Notes

- This brochure is for reference only. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- 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.
- LovePet Outpatient Insurance 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 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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www.bluecross.com.hk

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