

「智Fit」運動保險 SmartFit Sports Insurance



「智Fit」運動保險

運動帶來開心暢快的感覺。然而,您永遠難以預測意外何時發生。因此,您需要一份專屬的運動保障,以應付因運動意外 而涉及的醫療費用或損失。

藍十字特別推出「智Fit」運動保險,讓您專注參與喜愛的運動,全面配合您的個人需要。無論您是一般運動愛好者或是比賽健兒,如運動途中不幸發生意外,都可獲得貼心的保障。

計劃特點

- 涵蓋逾30種「受保運動」¹,包括多種球類運動、田徑項目、所有類別的瑜伽、跳舞及健身運動,且包括於運動日舉行的各項「受保運動」比賽²
- 3種計劃級別,您可按自己的需要,例如運動性質、保障地域、保障額、受保日數等選擇合適的保障計劃
- 投保全年計劃可獲伸延保障至在香港以外舉辦的「受保運動」比賽
- 保障全面包括運動受傷、意外醫療費用、個人責任、個人運動器材損毀,以及運動期間發生的傷病,例如運動性中暑、心臟 驟停、因未知的先天性心臟病引致猝死等保障
- 運動受傷保障高達HK\$500,000
- 個人責任保障高達HK\$2,000,000 (適用於全年計劃)
- 於續保時享高達15% 無索償折扣(適用於全年計劃)

計劃資料

計劃級別	基本計劃	優選計劃		全年	計劃	
保障期	1/3天	1/3/120天		全	:年	
保障地域	香港		香港 (保障伸延至在香港以外舉辦的「受保運動」比賽)			
保單貨幣						
投保人	投保人須年滿 18 歲,並持有香港身份證					
受保人	受保人年齡為 10 歲-65 歲,並持有香港身份證					
保單續保	不道	適用		可續保置	至 70 歲 ³	
	於續保時,若受保人並沒有在下表所 提出索償,保費可獲相應之無索償折打					
無索償折扣	無索償折扣 不適用 不適用		緊接續保前 之無索償期	1 年	連續2年	連續3年 或以上
				5%	10%	15%

- 1. 請參閱「受保運動」項目表。
- 2. 比賽指任何符合以下條件的受保運動:
 - a) 開放予公眾或由學校、商業機構或經由當地政府已註冊的非牟利機構舉辦或贊助;
 - b) 有指定路線或比賽場地;
 - c) 整項活動於指定地區的邊境內進行;
 - d) 整項活動於不高於海拔二千米(2,000米)內進行;及
 - e) 現場須提供急救護理服務
- 3. 受保人可續保至70歲,惟以藍十字(亞太)保險有限公司(「藍十字」)的最終核保決定為準。

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■ 「受保運動」項目表

受保運動	種類
瑜伽	任何類別
跳舞	任何類別
健身	任何類別
球類	羽毛球 網球 乒乓球 保齢球 桌球 草地滾球 門球 投球
田徑	馬拉松/長跑 (≥400米) 短跑 (<400米) 跳高 跳遠 跨欄 接力 三級跳 鐵餅 標槍 鉛球 壘球
其他	行山 室外單車 划艇(包括龍舟) ¹ 游泳 滑水 滑浪風帆 溜冰 花式跳繩 室內攀石 野外定向 劍擊

^{1.} 包括雙槳艇及單槳艇。

保障項目		最高賠償額 (HK\$)	
計劃級別	基本計劃	優選計劃	全年計劃
保障休閒性質的「受保運動」	包括	包括	包括
保障比賽性質的「受保運動」	不包括	包括	包括 ¹
	I. 運動受傷保障		
保障額	250,000	500,000	500,000
1) 個人意外 (意外身故及永久傷殘) ²	250,000	500,000	500,000
2) 昏迷 必須由相關專科醫生證實,並提供以下診斷證明: a) 連續至少48小時對外來刺激不能作出反應;及 b) 需要倚靠維生系統維持生命。		保障額之100%	保障額之100%
3) 因未知的先天性心臟病引致猝死 必須由心臟專科醫生證實並提供診斷證明報告。		保障額之50%	保障額之50%
 4) 運動性中暑 必須由醫生證實,並提供以下診斷證明: a) 住院連續至少24小時;及 b) 體溫記錄為105°F(40.5°C)或以上;及 c) 精神狀態改變,並有眩惑、非理性行為、激動發作或昏迷等症狀。 	」、昏亂、癲癇	10,000	10,000
5) 心臟驟停 必須由相關醫學專業醫生或心臟科專科醫生提供診 心臟左心室沒有收縮或收縮不足而即時導致全身心 而引致緊急醫療狀況。		保障額之50%	保障額之50%
6) 韌帶撕裂或肌腱斷裂 必須由骨科專科醫生提供診斷證明為醫療所需,並 有條件: a) 韌帶撕裂或肌腱斷裂之診斷須由影像證據證明; b) 受保人於參與受保運動期間接受現場所提供的緊 參與受保運動後24小時內接受住院或門診治療。	及 《急醫療,或於	10,000	10,000
7) 骨折 ³ 必須由骨科專科醫生提供診斷證明為醫療所需,並有條件: a) 骨折之診斷須由影像證據證明;及 b) 受保人於參與受保運動期間接受現場所提供的緊 參與受保運動後24小時內接受住院或門診治療。	&急醫療,或於	10,000	10,000
8) 首次關節移位/脱臼3 必須由骨科專科醫生提供診斷證明,並須符合以下所 a) 受保人於意外前從未於同一位置骨折;及 b) 關節移位/脱臼之診斷須由影像證據證明;及 c) 受保人於參與受保運動期間接受現場所提供的緊 參與受保運動後24小時內接受住院或門診治療。		3,000	3,000

- 1. 保障伸延至在香港以外舉辦的「受保運動」比賽。
- 2. 有關每項受保事項的最高賠償百份比,請參閱個人意外(意外身故及永久傷殘)項目表。
- 3. 倘若受保人於參與期間就同一意外導致第I部分第7條(骨折)及第I部分第8條(首次關節移位/脫臼),此保單僅將提供第I部分第7條(骨折)之賠償。
- 4. 創傷輔導及門診物理治療須由醫生轉介。
- 5. 此保障只會於本公司有就同一意外以第I部分(第1-8條)作出任何賠償時適用。

保障項目		最高賠償額 (HK\$)		
計劃級別	基本計劃	優選計劃	全年計劃	
保障休閒性質的「受保運動」	包括	包括	包括	
保障比賽性質的「受保運動」	不包括	包括	包括1	
	療費用			
毎年最高賠償額			10,000	
1) 創傷輔導 ⁴			5,000	
2) 門診治療 ⁴ 每日1次,每次限額 每年次數限額 自付額	不適用	不適用	500 10 200	
3) 針灸治療 每日1次,每次限額 每年次數限額	1 227.3		300 6	
4) 跌打治療 每日1次,每次限額 每年次數限額			200 6	
III. 個J	責任			
毎年最高賠償額			2,000,000	
受保人必須就可能會導致法律責任一事即時以書面通知。藍十字就有關法律責任的賠償金額不可超過保障項目表內所列之有關最高賠償額。	不適用	不適用		
自付額			3,000	
IV. 個人運動				
毎年最高賠償額			10,000	
保障受保人個人擁有的運動器材在進行受保運動期間導致的損壞。	不適用	不適用		
每件/每對/每套	AZ/1J	1 /42/13	3,000	

- 1. 保障伸延至在香港以外舉辦的「受保運動」比賽。
- 2. 有關每項受保事項的最高賠償百份比,請參閱個人意外(意外身故及永久傷殘)項目表。
- 3. 倘若受保人於參與期間就同一意外導致第I部分第7條(骨折)及第I部分第8條(首次關節移位/脱臼),此保單僅將提供第I部分第7條(骨折)之賠償。
- 4. 創傷輔導及門診物理治療須由醫生轉介。
- 5. 此保障只會於本公司有就同一意外以第I部分(第1-8條)作出任何賠償時適用。



個人意外(意外身故及永久傷殘)項目表

受任	呆事項		須付保障 (最高賠償額之百分比)
1	意外身	故	100%
2	永久傷	發(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 b) 一隻耳朵	75% 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 b) 左手	70% 50%
	2.13	喪失四隻手指或永久完全喪失其功能 a) 右手 b) 左手	40% 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 b)一個右指骨 c)兩個左指骨 d)一個左指骨	30% 15% 20% 10%
	2.15	喪失一隻手指或永久完全喪失其功能, 説明如下: a) 三個右指骨 b) 兩個右指骨 c) 一個右指骨 d) 三個左指骨 e) 兩個左指骨 f) 一個左指骨	10% 7.5% 5% 7.5% 5% 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,説明如下: a) 一隻腳掌之全部腳趾 b) 大腳趾之兩個趾骨 c) 大腳趾之一個趾骨 d) 大腳趾以外之其他腳趾	15% 5% 3% 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(意外身故及永久傷殘)之100%。

保費表

計劃級別	基本計劃		優選計劃			全年計劃
保障期	1天	3天	1天	3天	120天	全年
保障地域	香港					香港 (保障伸延至在香港以外舉辦的 「受保運動」比賽)
保費 (HK\$)	15	35	138	300	1,300	2,500 受保運動的運動員 ¹ 8,750 ²

運動員可投保的計劃

運動員的專業運動範疇會影響其受保資格,而於某些情況下會被徵收附加費,詳情請參閱下表:

計劃級別	運動員可投保的計劃	運動員的專業運動範疇 是否受保	附加費
基本計劃	✓	×	×
優選計劃	✓	×	×
全年計劃	✓	✓ 其專業運動範疇為「受保運動」 項目表內的運動	✓

^{1.} 如運動員的專業範疇屬於「受保運動」,全年計劃的保費將被徵收附加費。

註:運動員指參與性質上為體能性的體育競賽的人士,並因進行訓練及/或比賽準備而經常性地由第三方獲取任何形式的薪酬、收入、贊助、補助 、獎學金及/或津貼 。

^{2.} 此保費已包括附加費

選擇合適保障

您可按自己的需要,例如運動性質、保障地域、保障額、受保日數等選擇合適的保障計劃。請參考以下例子:



情景1 — 參與休閒運動(1天保障)

Mary 常在周末相約朋友一起做運動,例如瑜伽,騎單車、行山等。她剛接獲 Peter 來電,相約她於當日下午去滑水。在此情況下,提供1天保障期並可即時生效的「基本計劃」便最適合 Mary 即興活動的需要。該計劃提供高達HK\$250,000的運動受傷保障,包括意外身故及永久傷殘的基本保障(保障項目第I部分第1條)。

情景2 — 參與本地運動比賽(3天保障)

陳太的12歲女兒 Sophia 由明天開始參加為期3天的校際運動比賽,她參加的比賽項目包括 4X100接力、跳高和跳遠。在這情況下,陳太可為女兒投保3天保障期的「優選計劃」,該計劃提 供高達HK\$500,000的運動受傷保障,包括意外身故及永久傷殘保障以及運動引致的傷病(保障 項目第I部分第1-8條)。





情景3 一 參與本地團體訓練及運動比賽(120天保障)

今年6月,Theo將與同事參加赤柱龍舟賽。距離比賽還有3個月,他將會在比賽前連續多星期參加集體訓練。Theo可考慮投保120天保障期的「優選計劃」。該計劃提供高達HK\$500,000的運動受傷保障,包括意外身故及永久傷殘保障以及運動引致的傷病(保障項目第I部分第1-8條)。

情景4 — 參與海外運動比賽(全年保障)

Darren 準備報名參加明年在東京舉行的馬拉松。為爭取最佳表現,他開始長期訓練。因此, Darren 應投保「全年計劃」以享有高達HK\$500,000的運動受傷保障,包括意外身故及永久傷殘 保障以及運動引致的傷病(保障項目第I部分第1-8條)。此外,該計劃還提供意外醫療費用、個人 運動器材損壞以及高達HK\$2,000,000個人責任等保障(保障項目第II, III, IV部分)。



註:有關詳情,請參閱保障項目及保費表。



重要事項

- 1. 保單一經繕發,即不能取消且保費將不獲退還(「全年計劃」除外)。全年計劃的保單持有人可向藍十字發出不少於7天的書面通知以取消保單。在保單無任何索償之情況下,保單持有人可獲退回部分保費,退還的價值相等於已付的保費在扣除本公司按本保單已到期的受保期及保單條款及細則訂明的短期保費率所計算出的應收保費(以每張保單上註明的最低保費金額為準)後的餘額。
- 2. 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。受保人須於保單生效前將填妥的表格交回藍十字。
- 保單持有人在受保期內及每次申請續保時,如受保人的職業已更改為相關受保運動中的「運動員」,必須即時通知藍十字。
- 4. 藍十字保留隨時調整保費率的權利。

一般不保事項

- 1. 受保人因從事以下任何活動而受傷或患病:
 - a) 受保人參與任何與比賽有關的體育活動(只適用於「基本計劃」),除非另於保單資料頁內另有註明;或
 - b) 在海拔5,000 米以上進行的體育活動;或
 - c) 任何受保人以受保運動的專項運動員身分參與的體育活動(只適用於「基本計劃」及「優選計劃」)
- 2. 因下列情况造成受傷或病患:
 - a) 蓄意自我毀傷、企圖自殺或自殺(不論神志是否清醒亦然);
 - b) 服食任何藥物,除非證實是根據醫生的適當處方,及並非為治療毒癮而服食該等藥物;
 - c) 未遵守有關體育活動的規則或規定;
 - d) 受保人參與任何於以下範圍以外進行的非比賽項目:行人路(適用於馬拉松及長跑)、海岸和河流(適用於划艇及滑浪風帆)、有救生員當值的游泳地區(適用於游泳)、行山徑(適用於行山及野外定向)及單車徑(適用於室外單車)及任何已認可及授權的運動設施,包括但不限於任何體育館、健身中心、會所等,而該運動設施必須符合以下條件:
 - i) a) 受當地政府管理或於當地已註冊之會所場地;或
 - b) 屬於受保人將參與的指定比賽的賽道;
 - ii) 專為某指定受保運動而設的場地;及
 - iii) 場地內不包含任何危險警告標示;及
 - iv) 有受過訓練的職員或教練當值(如需要)
 - e) 懷孕或分娩;
 - f) 中毒;
 - g) 任何戰爭(不論已宣戰與否)、侵略、外敵行動、恐怖活動、內戰、叛亂、革命或軍事或篡奪行動;
 - h) 核裂變、核聚變或輻射污染(不論是否直接或間接所引致);
 - i) 任職於國家的武裝部隊;
 - j) 參與任何犯罪活動,惟獲證實為受害者或旁觀者則除外;
 - k) 保單持有人及/或受保人的任何蓄意、惡意、非法或故意的行為;
 - l) 精神錯亂;或
 - m) 任何已存在的病症。

適用於個別保障的主要不保事項

運動受傷

因先天性心臟缺陷而導致的猝死,受保人於受保期起始日(適用於「基本計劃」及「優選計劃」)或首個受保期(適用於「全年計劃」)之前已知悉或應合理地已知悉出現的的先天性心臟病病徵或症狀所引致的猝死。

意外醫療費用

與整容手術、創傷收復、矯視或助視儀器、隱形眼鏡、眼鏡、助聽器、義肢或醫用器材、裝置及配件有關的費用。

個人責任

屬任何由受保人、其家庭成員或向受保人提供服務的管控人士擁有、於其託管或受其控制的財物的損失或損毀;

個人運動器材損壞

因正常使用造成的損耗、蟲蛀、白蟻或固有缺陷,機械、電力或電子故障或失常,設計錯誤或手工藝上缺陷,清洗維修或翻新過程或氣候或空氣轉變引致的損壞或價值本身折舊,而藍十字有全權斷定其折舊率。

索償手續

- 客戶須於任何可能引致索償的事發後14天內郵寄或親身向藍十字提交「智Fit」運動保險賠償申請表及所需文件,例如由醫院、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。有關索償表格可於 www.bluecross.com.hk 下載。
- 第III部分「個人責任」保障之索償申請 受保人必須就可能會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。

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、游説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 Fit」運動保險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。

SmartFit Sports Insurance

You may enjoy the bliss and thrill of sports. However, you can never predict when and where accidents will happen. That's why you need a sports insurance plan which can give you sufficient protection against any medical expenses or loss caused by participation in sports.

Blue Cross is pleased to present SmartFit Sports Insurance which is tailored around your needs, giving you total peace of mind when you play your favourite sports. Whether you take part in sports for leisure or compete in a race, you will be well covered should an unfortunate event strike.

Plan Highlights

- More than 30 types of Covered Sports¹, including various types of ball games, track & field, all types of yoga, dancing and fitness as well as the competitions² of Covered Sports held on sports day
- 3 plan levels of your choice you can choose the plan which best suits your needs, such as the nature of sports, coverage area, benefit limit as well as the period of insurance, etc.
- Enrol in Annual Plan to enjoy coverage extended to competitions of Covered Sports held outside Hong Kong
- Comprehensive coverage including Sports Injury, Accidental Medical Expenses, Personal Liability, Damage of Personal Sports Equipment and injury or illness that happens during participation in sports activities, such as Exertional Heat Stroke, Cardiac Arrest, as well as coverage on Sudden Death due to Congenital Heart Defect
- Sports Injury Benefit up to HK\$500,000
- Personal Liability coverage up to HK\$2,000,000 (applicable to Annual Plan)
- Up to 15% No Claim Discount upon renewal of the policy (applicable to Annual Plan)

Plan Information

Plan Level	Basic Plan	Advance Plan		Annu	al Plan	
Period of Insurance	1 / 3 day(s)	1 / 3 / 120 day(s)		An	nual	
Coverage Area	Hong Kong		Hong Kong (extended to competitions of Covered Sports held outside Hong Kong)			
Policy Currency	HKD					
Applicant	Applicant must be aged 18 or above and a Hong Kong Identity Card holder					
Insured Person	Insured person must be aged 10-65 and a Hong Kong Identity Card holder					
Policy Renewal	N	Renewable up to age 70 ³				
	Upon renewal, the insured person will reco Discount on the premium payable, if no cl plan has been made during the respecti Period, as specified in the table below:			laim under the		
No Claim Discount N/A		/A	No Claim Period Immediately Preceding Policy Renewal	1 year	2 consecutive years	3 consecutive years or above
			Discount Rate	5%	10%	15%

Please refer to the Table of Covered Sports for details.

d) wholly takes place up to an altitude of two thousand meters (2,000m); and e) has paramedic services available on site

Renewable coverage up to age 70 of the insured person is subject to the underwriting decision of Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross").

Competition shall mean any Covered Sports activity that:

a) is open to the general public, or is organised or sponsored by schools, commercial organisations or non-profit-making organisations registered with the local government;

b) has designated routes or area of competition;

wholly takes place within the borders of the designated regions

Table of Covered Sports

Covered Sports	Types
Yoga	Any type
Dancing	Any type
Fitness	Any type
	Badminton
	Tennis Table Tennis
Ball Games	Bowling
ball Gallies	Billiard / Snooker
	Lawn Bowl
	Gateball
	Netball
	Marathon / Long Running (≥ 400m)
	Sprint (< 400m)
	High Jump
	Long Jump
	Hurdles
Track and Field	Relay
	Triple Jump
	Discus
	Javelin
	Shot Put
	Softball
	Hiking
	Outdoor Cycling
	Rowing Boats (including Dragon Boat) ¹
	Swimming
	Water Ski
Others	Windsurfing
	Ice Skating
	Rope Skipping
	Indoor Rock Climbing
	Orienteering
	Fencing

^{1.} Includes sweep oar boat and sculling boat.

Sc	hedule of Benefits		Maximum Limit (HK\$)		
Pla	an Level	Basic Plan	Advance Plan	Annual Plan	
Coverage for leisure Covered Sports		Included	Included	Included	
Coverage for competitions of Covered Sports		Excluded	Included	Included ¹	
	I. Sports Inj	ury Benefit			
Su	m Insured	250,000	500,000	500,000	
1)	Personal Accident (Accidental Death & Permanent Disablement) ²	250,000	500,000	500,000	
2)	Coma Must be diagnosed by a physician of medical specialty, and supported by evidence of all of the following conditions: (a) No response to external stimuli for at least 48 consecutive hours; and (b) Life support measures are necessary to sustain life.		100% of Sum Insured	100% of Sum Insured	
3)	Sudden Death due to Unknown Congenital Heart Defect Must be diagnosed by a cardiologist and supported by a diagnosis report.		50% of Sum Insured	50% of Sum Insured	
4)	Exertional Heat Stroke Must be diagnosed by a physician, and supported by evidence of all of the following conditions: (a) Hospital confinement for a minimum of 24 consecutive hours; and (b) Body temperature is recorded as 105 °F (40.5 °C) or higher; and (c) Altered mental state with signs of either disorientation, irrational behavior, agitation, confusion, seizure or coma.	N/A	10,000	10,000	
5)	Cardiac Arrest Must be diagnosed by a physician of medical specialty or cardiologist for an absent or inadequate contraction of the left ventricle of the heart that immediately causes body-wide circulatory failure.		50% of Sum Insured	50% of Sum Insured	
6)	Ligament Tear or Tendon Rupture Must be considered medically necessary by an orthopedic surgeon, and supported by all of the following conditions: (a) Diagnosis of ligament tear or tendon rupture must be supported by imaging evidence; and (b) Either onsite emergency medical treatment is received by the insured person during the participation in Covered Sport, or the insured person is confined or treated for such condition as an outpatient within 24 hours immediately following the participation in Covered Sport.		10,000	10,000	
7)	Bone Fracture ³ Must be considered medically necessary by an orthopedic surgeon, and supported by all of the following conditions: (a) Diagnosis of bone fracture must be supported by imaging evidence; and (b) Either onsite emergency medical treatment is received by the insured person during the participation in Covered Sport, or the insured person is confined or treated for such condition as an outpatient within 24 hours immediately following the participation in Covered Sport.		10,000	10,000	
8)	First Time Dislocation ³ Must be diagnosed by an orthopedic surgeon, and supported by all of the following conditions: a) No bone fracture is suffered on the same sites and bones before the accident; and b) Diagnosis of dislocation of joint must be supported by imaging evidence; and c) Either onsite emergency medical treatment is received by the insured person during the participation in Covered Sport, or the insured person is confined or treated for such condition as an outpatient within 24 hours immediately following the participation in Covered Sport.		3,000	3,000	

^{1.} Coverage is extended to competitions of Covered Sports held outside Hong Kong.

^{2.} Please refer to the Table of Personal Accident (Accidental Death & Permanent Disablement) for the percentage of maximum benefit of each insured event.

^{3.} Where both Section I (Item 7) (Bone Fracture) and Section I (Item 8) (First Time Dislocation) are caused by the same accident occurring during the participation of the insured person, only one claim for Section I (Item 7) (Bone Fracture) of this policy shall be payable.

Referral by a physician is required for Trauma Counselling and Outpatient Physiotherapy.
 This benefit will only be payable if any claim has been incurred under Section I (Items 1-8) for the same accident.

Schedule of Benefits	Maximum Limit (HK\$)			
Plan Level	Basic Plan	Advance Plan	Annual Plan	
Coverage for leisure Covered Sports	Included	Included	Included Included ¹	
Coverage for competitions of Covered Sports	Excluded	Included		
II. Accidental M	edical Expenses			
Maximum limit per year			10,000	
1) Trauma Counselling ⁴			5,000	
2) Outpatient Consultation ⁴ 1 visit per day, limit per visit Maximum no. of visits per year Excess	N/A	N/A	500 10 200	
3) Acupuncture 1 visit per day, limit per visit Maximum no. of visits per year			300 6	
4) Chinese Bone-setting 1 visit per day, limit per visit Maximum no. of visits per year			200 6	
III. Persona	al Liability			
Maximum limit per year			2,000,000	
The insured person should provide a written immediate notice of the event giving rise to legal liability. The liability of Blue Cross shall not exceed the limit as stated in the Schedule of Benefits.	N/A	N/A		
Excess			3,000	
IV. Damage of Person	al Sports Equipment ⁵			
Maximum limit per year			10,000	
The insured person shall be indemnified against physical breakage of the sports equipment personally owned by the insured person as a result of exercise during participation in Covered Sport.	N/A	N/A		
Per article / per pair / per set			3,000	

Coverage is extended to competitions of Covered Sports held outside Hong Kong.
 Please refer to the Table of Personal Accident (Accidental Death & Permanent Disablement) for the percentage of maximum benefit of each insured event.
 Where both Section I (Item 7) (Bone Fracture) and Section I (Item 8) (First Time Dislocation) are caused by the same accident occurring during the participation of the insured person, only one claim for Section I (Item 7) (Bone Fracture) of this policy shall be payable.
 Referral by a physician is required for Trauma Counselling and Outpatient Physiotherapy.
 This benefit will only be payable if any claim has been incurred under Section I (Items 1-8) for the same accident.



Table of Personal Accident (Accidental Death & Permanent Disablement)

nsured Events	Benefits Payable (Percentage of Maximum Limit)
Accidental Death	100%
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 b) left hand	70% 50%
2.13 Loss of or permanent total loss of use of four fingers of	30%
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 d) one left joint	20% 10%
2.15 Loss of or permanent total loss of use of a finger as particularised below:	10 /6
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 f) one left joint	5% 2%
	∠ /0
(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.)	
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 c) one joint of a great toe	5% 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 (Accidental Death & Permanent Disablement) for each insured person.

Premium Table

Plan Level	Basic Plan		Advance Plan			Annual Plan
Period of Insurance	1 day	3 days	1 day	3 days	120 days	Annual
Coverage Area		Hong	Hong Kong (extended to competitions of Covered Sports held outside Hong Kong)			
Premium (HK\$)	15	35	138	300	1,300	$2,500$ Athletes of Covered Sports ¹ $8,750^2$

Plan Eligibility for Athletes

The sport specialty of an Athlete may affect his/her eligibility for coverage, and premium loading may be applied under some circumstances. Please refer to the following table for more information:

Plan Level	Athlete's Eligibility to Enrol in the Plan	Athlete's Sport Specialty Eligibility for Coverage	Premium Loading
Basic Plan	✓	×	×
Advance Plan	✓	×	×
Annual Plan	✓	Athlete's sport specialty as listed in the Table of Covered Sports	✓

^{1.} A premium loading will apply to an Athlete for his/her enrolment in the Annual Plan if his/her sport specialty is in the scope of the Covered Sports.

Remark: An Athlete shall mean a person who competes in sport which is physical in nature, and receives from third party any form of remuneration, income, sponsorship, subsidy, scholarship and/or allowance on a recurrent basis for participating in training and/or preparation for competition.

Premium loading has been included.

Coverage Selection

You can choose the plan that best suits your needs, such as the nature of sports, coverage area, benefit limit and the period of insurance, etc. Below are some examples for reference:



Scenario 1 – Participation in Leisure Sports (1-day Coverage)

Mary likes to go exercising with her friends on weekends, such as yoga, cycling, hiking etc. She just received a call from Peter asking her to go water skiing in the afternoon. In such situation, a 1-day protection of Basic Plan with coverage instantly effective would be most suitable for Mary to join this ad hoc activity. This plan provides Sports Injury Benefit of HK\$250,000, which includes coverage on Accidental Death & Permanent Disablement (Section I, Item 1) as listed in the Schedule of Benefits.

Scenario 2 – Participation in Local Sports Competition (3-day Coverage)

Starting from tomorrow, Mrs. Chan's 12-year-old daughter Sophia will participate in a 3-day Inter-School Sports Competition to compete in 4 X100 relay as well as high jump and long jump. In this scenario, Mrs. Chan can buy a 3-day Advance Plan for her daughter. This plan provides Sports Injury Benefit of HK\$500,000, which includes coverage on Accidental Death & Permanent Disablement plus various kinds of injuries or illnesses that happen during participation in sports (Section I, Items 1-8) as listed in the Schedule of Benefits.





Scenario 3 – Participation in Local Team Training and Sports Competition (120-day Coverage)

Theo is going to join a Stanley Dragon Boat Race with his colleagues in June. With 3 months to go before the race, he will soon participate in group training for consecutive weeks. It would be best for him to consider enrolling in the Advance Plan with 120 days' coverage. This plan provides Sports Injury Benefit of HK\$500,000, which includes coverage on Accidental Death & Permanent Disablement plus various kinds of injuries or illnesses that happen during participation in sports (Section I, Items 1-8) as listed in the Schedule of Benefits.

Scenario 4 – Participation in Overseas Sports Competition (Annual Coverage)

Darren has planned to sign up for a marathon that will be held in Tokyo next year. To gear up for the competition, he will start an intensive training for a period of time. Annual Plan would therefore be most suitable for Darren. This comprehensive annual plan features Sports Injury Benefit of HK\$500,000, which includes coverage on Accidental Death & Permanent Disablement plus various kinds of injuries or illnesses that happen during participation in sports (Section I, Items 1-8) as listed in the Schedule of Benefits. On top of that, this plan also covers Accidental Medical Expenses, Damage of Personal Sports Equipment as well as and Personal Liability up to HK\$2,000,000 etc. (Section II, III, IV) as listed in the Schedule of Benefits.



Remark: Please refer to the Schedule of Benefits and Premium Table for details.



Important Notes

- Once the policy is issued, it is non-cancellable and no premium refund will be made except for the Annual Plan, where the 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 (subject to the minimum premium per policy as specified in the policy schedule) as calculated at the Blue Cross' short period rates (as specified in the policy terms and conditions) for the period of insurance in force.
- 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 the policy effective date.
- During the period of insurance and upon the application of each renewal of this policy, the policyholder shall give immediate notice to Blue Cross if the occupation of the insured person has been changed to Athlete of the Covered Sports.
- Blue Cross reserves the right to adjust the premium rate applicable from time to time.

General Exclusions

- Injury or illness sustained whilst the insured person is engaging in any of the activities described herein below:
 a) Any sports activities in relation to Competition (applicable to Basic Plan only), unless otherwise specified in the policy schedule; or
 - b) Any sports activities at an altitude limit greater than 5,000 metres above sea level; or
 - c) Any sports activities specifically in relation to the specialisation of the insured person as an Athlete of the Covered Sports (applicable to Basic Plan and Advance Plan only)
- Injury or illness arising from or contributed to by:
 - a) intentional self-inflicted injury, attempted suicide or suicide, while sane or insane;
 - b) the taking of any drug unless it is proved that the drug was taken in accordance with the proper prescription of a physician and not for the treatment of drug addiction;
 - insured person's failure to observe the rules or regulations governing the sports activity concerned;
 - participation by the insured person in any non-competition event that is not performed at pedestrian walkway (for marathon and long running), coast and river (for rowing boats and windsurfing), area of swimming attended by lifeguards (for swimming), hiking trial (for hiking and orienteering) and cycle track (for outdoor cycling) and any recognised and authorised sports facilities, including but not limited to any stadiums, fitness centres, club houses, etc. which:
 - (a) are managed by the local government or locally registered clubs; or
 - (b) fall within the racing route of the designated competition that the insured person will participate in;
 - are specially designed for conducting the designated Covered Sport; and
 - iii) do not contain any warning sign; and
 - iv) are attended by trained staff or coach if required
 - pregnancy or childbirth;
 - intoxication;
 - g) any consequence of war, (whether war be declared or not), invasion, act of foreign enemy, terrorism, civil war, rebellion, revolution or military or usurped power;
 - h) nuclear fission, nuclear fusion or radioactive contamination, whether arising directly or indirectly;

 - service in any armed force of a country; involvement in any criminal activities other than as a proved victim or a bystander;
 - k) any willful, malicious, unlawful or deliberate act of the policyholder and/or insured person;
 - insanity; or
 - m) pre-existing condition.

Major Exclusions Applicable to Specific Benefit

Sports Injury

Sudden death due to congenital heart defect which has manifested signs or symptoms of which the insured person is aware or should have reasonably been aware of before the commencement date of the period of insurance (applicable to Basic Plan and Advance Plan) or the first period of insurance (applicable to Annual Plan).

Accidental Medical Expenses

Any expenses related to cosmetic surgery, reconstructive surgery, apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids, prosthesis, and medical equipment, appliances and accessories.

Personal Liability

Loss of or damage to property belonging to or held in trust or in the custody or control of the insured person or any member of the insured person's family, or in the control of any person in the service of the insured person.

Damage of Personal Sports Equipment

Damage caused by or resulting from wear and tear, moth, vermin or inherent vice, mechanical, electrical or electronic breakdown or derangement, faulty design or workmanship, cleaning, repairing or restoring process, atmospheric or climatic changes, depreciation in value and such depreciation shall be applied wholly at the discretion of Blue Cross or deterioration.

Claim Procedure

- Within 14 days after the occurrence of any event likely to give rise to a claim, customers can submit their claims by post or in person by returning SmartFit Sports Insurance Claim Form 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. The relevant claims form can be downloaded at www.bluecross.com.hk.
- For the claims under Section III, Personal Liability, a written immediate notice of the event giving rise to the legal liability on the part of the insured person, together with the required documents must be given to Blue Cross.

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.
- SmartFit Sports 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.



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.







www.bluecross.com.hk

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