



## Frequent Traveller Insurance

### Enjoy year-round travel protection!

Whether you are travelling for business or pleasure, it's important to be prepared for any eventuality. Frequent Traveller Insurance offers you comprehensive protection and peace of mind throughout the year – plus the convenience of year-round protection no matter how many trips you take. Simplify your travel planning and enjoy ample protection with Frequent Traveller Insurance!

### New Benefits

- Travel delay benefit covering additional overseas accommodation costs or cancellation charges
- Cancellation charges and curtailment of trip benefits covering admission fees for major sports events, musicals, concerts, museums, and theme parks
- Baggage benefit covering loss of portable computers, business samples, and sports equipment
- Trauma counselling benefit
- Special allowance for airline bankruptcy or wind-up and coverage for closure of airport

### Plan Highlights

- Full-year protection for an unlimited number of trips
- 24-hour Worldwide Emergency Aid including unlimited coverage for emergency evacuation and repatriation
- Up to HK\$1,000,000 for worldwide medical expenses and follow-up medical expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture treatment
- Coverage for cancellation charges or curtailment of trip due to natural disaster, unanticipated outbreak of epidemic disease or industrial action involving public conveyance, act of terrorism, riot or civil commotion
- Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, bungee jumping, hiking, and all water sports
- China Medical Card, which waives the need to pay a deposit at over 200 network hospitals in Mainland China
- No deductible for all benefits

### Optional Benefits

- Enhanced Personal Accident Benefit  
You can opt for extensive coverage in addition to the basic benefits
- Increased Personal Accident Benefit Limit  
You can opt to increase the benefit limit and top up your personal accident coverage up to HK\$2,000,000 according to your own needs

## Schedule of Benefits

Schedule of Benefits	Maximum Limit (HK\$)			Introduction of Benefit
	Worldwide Plan A	Worldwide Plan B	China Plan	
<b>Medical Coverage</b>				
1. Medical Expenses <sup>1</sup>	<b>1,000,000</b>	<b>500,000</b>	<b>300,000</b>	Expenses for qualified medical treatment, surgery, and hospitalisation arising from sickness or accidental injury. (Hospital room & board benefit is limited to HK\$3,000 per day)
Follow-up Medical Expenses in Hong Kong	100,000	50,000	30,000	a. Medical expenses reasonably incurred within 90 days after returning to Hong Kong provided that medical treatment has first been sought overseas. (Inclusive of sub-limit for item b)
	3,000	3,000	2,000	b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. (Maximum benefit up to HK\$200 per visit per day)
Trauma Counselling	20,000	20,000	20,000	Medical expenses reasonably incurred in the event that the insured person is diagnosed as suffering from a post-traumatic stress disorder by a physician as a direct result of serious accident or incident during the journey and requires counselling service. (Maximum benefit up to HK\$2,000 per visit per day)
2. Overseas Hospital or Quarantine Cash Allowance				
Overseas Hospital Cash Allowance	<b>10,000</b>	<b>5,000</b>	<b>2,000</b>	For each complete day of hospital confinement during the journey, a daily hospital cash allowance of HK\$500 for Worldwide Plan and HK\$250 for China Plan will be payable.
Compulsory Quarantine Cash Allowance	10,000	10,000	10,000	For each complete day of compulsory quarantine due to infection with an infectious disease during the journey or within 7 days upon return to Hong Kong, a daily cash allowance of HK\$500 will be payable.
<b>Worldwide Emergency Aid</b>				
3. 24-Hour Worldwide Emergency Aid				
Emergency Evacuation	Unlimited	Unlimited	Unlimited	Evacuation of the insured person to the nearest medical facility capable of providing adequate medical care.
Repatriation	Unlimited	Unlimited	Unlimited	Repatriation of the insured person to the place of origin at physician's recommendation.
Hospital Deposit Guarantee	40,000	40,000	40,000	Guaranteed payment of the required hospital admittance fees on behalf of the insured person.
Additional Travel and Accommodation Costs (Including Caring Visits)	50,000	20,000	20,000	<ul style="list-style-type: none"> <li>Travelling expenses of the insured person to return to the place of origin and the additional accommodation costs incurred by the insured person due to his/her serious medical condition.</li> <li>If the insured person is hospitalised for more than 3 days or has died abroad, additional accommodation and travelling expenses are payable for: <ul style="list-style-type: none"> <li>a. up to 2 immediate family members to join the insured person; or</li> <li>b. one immediate family member and one travel companion to join or accompany the insured person.</li> </ul> </li> </ul>
Return of Insured Children	40,000	20,000	20,000	Reasonable additional accommodation and travelling expenses to return the insured person's dependent children below the age of 18 to the place of origin.
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	Repatriation of mortal remains of the insured person to the place of origin.
Compassionate Death	20,000	10,000	10,000	Indemnity provided to the legal estate of the insured person in the event of death of the insured person as a result of serious bodily injury or serious sickness.
Referral Services	Included	Included	Included	Enquiry and referral services including legal assistance, interpreter, replacement of lost travel document or travel ticket, etc.

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<b>Accident Coverage</b>				
4. Personal Accident <sup>2</sup>	1,000,000	500,000	300,000	In the event of the death or permanent disablement of the insured person as a result of an accident (including an act of terrorism), basic benefits (insured event nos. 1 to 2.7) are payable according to the Insured Events for Personal Accident (Appendix 1).
5. Major Burns	300,000	100,000	100,000	Third-degree burns with a burnt area equal to or greater than 5% of the insured person's head or 10% of the insured person's total body surface area.
<b>Travel Interruption Coverage</b>				
6. Cancellation Charges <sup>3</sup>	30,000	10,000	5,000	Irrecoverable prepaid tour costs, airfares, and admission fees for major sports events, musicals, concerts, museums, and theme parks in the event of: <ul style="list-style-type: none"> <li>• death, serious bodily injury, or serious sickness of the insured person, his/her immediate family members, close business partner, or travel companion; or</li> <li>• natural disaster, unanticipated outbreak of epidemic disease or industrial action involving public conveyance, act of terrorism, riot or civil commotion at the planned destination within 1 week before the scheduled departure date; or</li> <li>• fire or flood damage to the insured person's home in Hong Kong within 10 days before the scheduled departure date.</li> </ul>
7. Curtailment of Trip	50,000	25,000	5,000	Unused portion of the prepaid travel fare and accommodation deposit, and admission fees for major sports events, musicals, concerts, museums, and theme parks, and the additional public conveyance expenses incurred for the insured person to return to the place of origin as a direct result of: <ul style="list-style-type: none"> <li>• death, serious bodily injury, or serious sickness of the insured person, his/her immediate family members, close business partner, or travel companion; hijack; adverse weather conditions, natural disaster, unanticipated outbreak of epidemic disease or industrial action involving public conveyance, act of terrorism, riot or civil commotion at the planned destination that prevents the insured person from continuing the journey.</li> </ul>
8. Travel Delay	1,000 10,000 3,000 3,000	500 2,500 2,000 3,000	250 Not Applicable 1,000 1,000	In the event of delay of scheduled public conveyance due to adverse weather conditions, natural disaster, unanticipated riot or civil commotion, act of terrorism, industrial action, hijack, mechanical breakdown of public conveyance, or closure of airport, any one of the following benefits may be payable: <ul style="list-style-type: none"> <li>• cash allowance of HK\$250 for each and every completed 6 consecutive hours of delay; or</li> <li>• additional travel expenses: <ul style="list-style-type: none"> <li>a. public conveyance expenses;</li> <li>b. overseas accommodation costs; or</li> </ul> </li> <li>• cancellation charges due to travel delay of departure from Hong Kong for at least 10 consecutive hours.</li> </ul>
Special Allowance – Airline Wind-up	2,000	1,000	500	Additional expenses for alternative travel ticket(s) purchased due to bankruptcy or wind-up of airlines.
9. Baggage Delay	1,000	500	500	Allowance in the event of deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery by a public conveyance.

Schedule of Benefits	Maximum Limit (HK\$)			Introduction of Benefit
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<b>Personal Property Coverage</b>				
10. Baggage	<b>20,000</b> 5,000 3,000 10,000 3,000	<b>10,000</b> 3,000 2,000 5,000 2,000	<b>5,000</b> 3,000 2,000 5,000 2,000	Loss, physical breakage, or damage resulting from theft, robbery, burglary, accident, or mishandling by carriers of the insured person's baggage or property. Sports equipment: maximum limit per article/pair/set of articles Other baggage: maximum limit per article/pair/set of articles Portable computers ( <b>maximum limit</b> ) Business samples ( <b>maximum limit</b> )
11. Loss of Travel Documents	<b>30,000</b> 2,000	<b>10,000</b> 1,000	<b>3,000</b> 500	Reasonable costs incurred for obtaining replacements of travel documents and tickets, and additional transportation and accommodation expenses incurred to obtain such replacements, arising from theft, robbery, burglary, or accidental loss. (Maximum limit for travel expenses and accommodation per day)
12. Personal Money <sup>4</sup>	<b>3,000</b>	<b>2,000</b>	<b>1,000</b>	Loss of banknotes, cash, or traveller's cheques due to theft, robbery, or burglary.
13. Loss of Home Contents	<b>25,000</b> 5,000	<b>5,000</b> 2,000	<b>3,000</b> 1,000	Cost of replacing or repairing household contents and personal effects of the insured person's unoccupied home in Hong Kong due to burglary during the journey. (Maximum limit per article/pair/set of articles)
<b>Other Coverage</b>				
14. Personal Liability	<b>1,500,000</b>	<b>1,000,000</b>	<b>500,000</b>	Indemnity against insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
15. Credit Card Protection	<b>30,000</b>	<b>15,000</b>	<b>5,000</b>	In the event of accidental death of the insured person during the journey, reimbursement to estate of the insured person for any outstanding balance charged to the insured person's credit card(s) for any goods purchased during the journey.
16. Golfer "Hole-in-One"	<b>3,000</b>	<b>1,000</b>	<b>500</b>	One-off bar expenses payable in the event of the insured person achieving a "hole-in-one" at any recognised golf course.
17. China Medical Card	<b>Included</b>	<b>Included</b>	<b>Included</b>	In the event of injury or sickness requiring hospitalisation in Mainland China, a China Medical Card admits entry to over 200 network hospital or medical units without paying any deposit.

<sup>1</sup> The maximum limit payable under medical expenses is 50% of the maximum benefit limit applicable to the plan selected for an insured person aged above 70.

<sup>2</sup> The maximum limit payable under personal accident is 30% of the maximum benefit limit applicable to the plan selected for an insured person aged below 18 or above 70.

<sup>3</sup> The benefit payable will be based on 50% of the irrecoverable amount arising from the cancellation of a journey due to serious bodily injury or serious sickness suffered by the insured person, his/her immediate family members, close business partner, or travel companion not resulting in hospital confinement.

<sup>4</sup> Personal money benefits are not applicable to insured persons aged below 10.

## Outbound Travel Alert Extension

Coverage for Outbound Travel Alerts has been extended to provide more comprehensive protection, minimising financial loss due to the issuance of a travel alert. You can enjoy the benefits listed below for travel alerts at all levels, wherever you go.

Benefit Items	Amber Alert	Red Alert	Black Alert
<b>Trip Cancellation Benefit</b> <sup>1,2,3,5</sup>	<b>% of benefits payable for the forfeited amount</b>		
<ul style="list-style-type: none"> <li>Covers irrecoverable prepaid travel ticket, tour package, and other arrangements (including admission fees for major sports events, musicals, concerts, museums, and theme parks)</li> </ul>	25%	50%	100%
<b>Curtailment of Trip Benefit</b> <sup>3,4,5</sup>	<b>% of benefits payable for the eligible loss</b>		
<ul style="list-style-type: none"> <li>Covers prepaid and unused travel costs and other arrangements (including admission fees for major sports events, musicals, concerts, museums, and theme parks)</li> <li>Covers reasonable additional public conveyance expenses to return to the place of origin</li> </ul>	25%	50%	100%
<ul style="list-style-type: none"> <li>Additional Cash Allowance</li> </ul>	HK\$300	HK\$600	HK\$1,200

<sup>1</sup> The policy/certificate of insurance should be issued not later than 1 day before the day on which the Outbound Travel Alert is issued at the place of incident.

<sup>2</sup> Cancellation of travel ticket, tour package, and other travel arrangements shall take place (i) not earlier than 7 days before the commencement date of the journey and (ii) while such Outbound Travel Alert is in force.

<sup>3</sup> If an Outbound travel Alert for your destination is already in place when the policy/certificate of insurance is issued, the extended coverage for Trip Cancellation and Curtailment of Trip benefits at the prevailing alert level will not apply. However, if the alert level is then raised during the period of insurance, the extended coverage against this higher alert level will apply as usual.

<sup>4</sup> Curtailment of the journey shall take place while such Outbound Travel Alert is in force.

<sup>5</sup> Subject to the maximum benefit limit of the plan selected.

## Enhanced Personal Accident Benefit

Select the Enhanced Personal Accident Benefit for more comprehensive coverage. In addition to the basic benefits (insured event nos. 1 to 2.7), you can enjoy the enhanced benefits (insured event nos. 2.8 to 2.18) listed below.

### Appendix 1:

	Insured Events for Personal Accident	Benefits Payable (Percentage of Maximum Limit)
<b>Basic Benefit</b>	<b>1 Accidental death</b>	<b>100%</b>
	<b>2 Permanent disablement (2.1 to 2.18)</b>	
	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%
<b>Enhanced Benefit</b>	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%
	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* a) right hand b) left hand	40% 30%
	2.14 Loss of or permanent total loss of use of one thumb* a) both right joints b) one right joint c) both left joints d) one left joint	30% 15% 20% 10%
	2.15 Loss of or permanent total loss of use of fingers (except thumbs)* a) three right joints b) two right joints c) one right joint d) three left joints e) two left joints f) one left joint	10% 7.5% 5% 7.5% 5% 2%
	2.16 Loss of or permanent total loss of use of toes a) all toes (one foot) b) great toe (both joints) c) great toe (one joint) d) other toe	15% 5% 3% 2%
	2.17 Fractured leg or patella with established non-union	10%
2.18 Shortening of leg of not less than 5 cm	7.5%	

\* 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.

## Annual Premium Table (HK\$)

	Worldwide Plan A	Worldwide Plan B	China Plan
<b>Basic Plan</b>			
Individual	1,880	1,480	980
Individual and Children	2,820	2,220	1,470
Couple	3,572	2,812	1,862
Family	4,324	3,404	2,254
<b>Basic Plan + Enhanced Personal Accident Benefit</b>			
Individual	2,256	1,776	1,176
Individual and Children	3,384	2,664	1,764
Couple	4,286	3,374	2,234
Family	5,189	4,085	2,705

- No limit on the number of unmarried children below age 18 when enrolling in an "Individual and Children" or "Family" package.
- The "Family" package includes applicant, spouse, and any number of unmarried children below age 18.
- The "Couple" package includes a legally married husband and wife.
- Insurable age is from 6 weeks to 70 years. All children under the age of 18 must enrol with their parent(s) or legal guardian.

## Increased Personal Accident Benefit Limit

By paying an additional premium, you can top up your Personal Accident Benefit limit and enhance your travel protection.

Optional Increased Personal Accident Benefit Limit (HK\$)	Additional Premium Per Insured Person (HK\$)	
	Basic Benefit	Basic + Enhanced Benefit
<b>Worldwide Plan</b>		
500,000	300	360
1,000,000	600	720
1,500,000	900	1,080
2,000,000	1,200	1,440
<b>China Plan</b>		
300,000	200	240
600,000	400	480
900,000	600	720
1,200,000	800	960

For persons aged 18 to 70.

## Premium Discount

No Claim Discount

Consecutive No Claim Periods	1 year	2 years	3 years
Premium Discount	10%	15%	20%

Group Discount<sup>#</sup>

No. of Insured Persons	2	3-4	5-10	Over 10
Premium Discount	10%	15%	20%	25%

<sup>#</sup> The Group Discount is only applicable to corporate clients enrolling for an "individual" plan. This offer can be enjoyed in conjunction with the No Claim Discount.

## Important Notes

1. The maximum duration per journey is 90 days for Worldwide Plan A and Plan B, and 60 days for the China Plan. The journey must depart from Hong Kong.
2. The policyholder may cancel the policy provided that no claim has been made. In this event, the policyholder will be entitled to a partial refund of the premium paid, following a deduction according to the Short Period Rate and subject to a minimum premium charge of HK\$500 per policy.
3. Prior approval from Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is required before 24-hour Worldwide Emergency Aid is provided, including the Hospital Deposit Guarantee.
4. If the China Medical Card is lost, the insured person should inform Blue Cross within 48 hours by phone at 3608 2988 and follow up with a written notice as confirmation. A card replacement fee of HK\$50 will apply.
5. An insured person can only be covered under one certificate of insurance/policy for the same insured journey (except for free insurance provided by a travel agent). If the insured person is covered under more than one certificate of insurance/policy underwritten by Blue Cross for the same journey, the liability of Blue Cross in respect of any one insured person for the same journey is limited to the maximum benefits payable under one certificate of insurance/policy.
6. Blue Cross may at its sole discretion accept or decline renewal applications for insured persons aged above 70.
7. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and non-manual work only).
8. Blue Cross reserves the right to adjust the premium table 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.
2. Performing duties as a member of the armed forces or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act.
4. Nuclear fission, nuclear fusion, or radioactive contamination.
5. Any pre-existing conditions, suicide, self-inflicted injuries, childbirth, miscarriage, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), mental or nervous disorders, the use of alcohol or drugs other than those prescribed by a physician, venereal diseases, and AIDS or AIDS-related complex.
6. Any professional sports or games where an insured person would or could earn income or remuneration from engaging in such sport or game, racing of any kind, or competition.
7. Losses not reported within 24 hours to the relevant authorities (e.g. airlines, travel agents, police, etc.) and failure to provide the report certified by such authorities.
8. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
9. Flying other than as a fare-paying passenger in a licensed aircraft.

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

## Sanctions Limitation and Exclusion Clause

Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

## Claims Procedure

1. Complete and return the claim form to Blue Cross within 30 days after the occurrence of any event.
2. Submit satisfactory proof and complete supporting documentation such as reports from hospitals, physicians, police, airlines, or other responsible authorities together with the claim form.
3. Claim forms can be obtained from Blue Cross or downloaded at [www.hkbea.com/insurance](http://www.hkbea.com/insurance).



This material is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please contact your nearest BEA branch. Should there be any discrepancy between the English and the Chinese versions of this material, the English version shall apply and prevail. This material is for distribution in Hong Kong only. The distribution of this material 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.

This insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字(亞太)保險有限公司) (“Blue Cross”), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited (“BEA”) is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan are subject to the credit risk of Blue Cross.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between Blue Cross and the customer directly.

BEA’s sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers’ interests.

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.

In 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access [www.ambest.com](http://www.ambest.com).

**BEA Insurance Services Hotline 2211 1322**  
**[www.hkbea.com](http://www.hkbea.com)**



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