



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

## Travel Protection Insurance



With effect from Sep 2022

# Travel Protection Insurance

Travel Protection Insurance protects you and your family against unexpected losses or expenses during your journey. Three distinct plans offer different types of coverage for you to choose from to best suit your travel plans. Enjoy your trip with absolute peace of mind with Travel Protection Insurance.

## All-round Coverage

- Medical expenses benefit and personal accident benefit up to HK\$1,200,000 each
- Follow-up medical expenses incurred within 90 days after returning to Hong Kong, including all treatments rendered by a Chinese Medicine Practitioner
- 24-hour Worldwide Emergency Aid services, including unlimited coverage for emergency evacuation and repatriation to Hong Kong (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- Comprehensive Outbound Travel Alert Extension for all **Amber, Red and Black** Travel Alerts
- Leisure and non-professional sports activities, including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports
- Cruise Plan covers cruise cancellation and interruption, shore excursion cancellation, and satellite phone expenses

## Benefit Highlights



- **Cancellation of Local Tour Benefit** covers irrecoverable prepaid deposits or any payment in the event of closure of the tourist spot due to unpredictable serious destruction or closure of the local tour operator



- **Trip Interruption Benefit** covers additional accommodation and meal expenses for failure of boarding the public conveyance due to overbooking and offers special allowance for purchasing alternative services if closure of the licensed accommodation or vehicle rental service providers occurs



- **Trip Cancellation Benefit** covers the insured child or you (who are a parent and at the same time a travel companion of the insured child) if the insured child is required to attend in person a school interview or a public examination arranged by Hong Kong Examinations and Assessment Authority being rescheduled to a date within the scheduled travel period



- **Baggage Benefit** covers loss, or physical breakage of, or damage to baggage, mobile phone, laptop computer, tablet computer and personal property, and more

## Plan Summary

<b>Cover Type</b>	Single-trip Cover
<b>Plan Level</b>	<ul style="list-style-type: none"> <li>■ Worldwide Plan<sup>1</sup> <ul style="list-style-type: none"> <li>■ Asia Plan<sup>2</sup></li> <li>■ Cruise Plan<sup>1</sup></li> </ul> </li> </ul>
<b>Premium Package</b>	<ul style="list-style-type: none"> <li>■ Individual</li> <li>■ Couple</li> <li>■ Family*</li> </ul> <p>(*including the applicant and/or spouse and all unmarried children below age 18)</p>
<b>Cover Period</b>	<ul style="list-style-type: none"> <li>■ 1 trip</li> <li>■ Up to 180 days per trip</li> </ul>
<b>Automatic Extension of Period of Insurance</b>	10-day extension of insurance coverage for unavoidable delay
<b>Enrolment Age</b>	6 weeks or above <sup>◇</sup>
<b>Deductible</b>	No

<sup>◇</sup> Child below age 18 must obtain consent from his parents or legal guardian in order to be insured.





## Schedule of Benefits

Benefit Items	Maximum Limit per Insured Person per Journey (HK\$)			Coverage
	Worldwide Plan <sup>1</sup>	Asia Plan <sup>2</sup>	Cruise Plan <sup>1</sup>	
<b>1. Medical Expenses Benefit<sup>3</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>1,200,000</b>	
1.1 Medical Expenses during the Journey	1,200,000	600,000	1,200,000	Reasonable expenses for medical treatment, surgery and hospitalisation arising from sickness or accidental injury.
- Room & Board (per day)	3,000	3,000	3,000	
1.2 Follow-up Medical Expenses in Hong Kong	120,000	60,000	120,000	Reasonable medical expenses incurred within 90 days after returning to Hong Kong if you have sought medical treatment abroad.
- Chinese Medicine Practitioner Treatment Expenses (including general practice, bone-setting and acupuncture treatment)	3,000	3,000	3,000	
▪ per visit per day	200	200	200	
1.3 Trauma Counselling	20,000	20,000	20,000	Reasonable medical expenses for receiving counselling services during the journey and/or within 90 days after returning to Hong Kong if you are diagnosed with post-traumatic stress disorder due to a serious accident or incident during the journey.
- per visit per day	2,000	2,000	2,000	
<b>2. Overseas Hospital or Quarantine Cash Allowance Benefit</b>	Payable one of the following cash allowances due to the same cause.			
2.1 Overseas Hospital Cash Allowance	12,000	6,000	12,000	Cash allowance for each complete day of hospital confinement during the journey.
- limit per day	500	500	500	
2.2 Compulsory Quarantine Cash Allowance	10,000	10,000	10,000	For each complete day of compulsory quarantine during the journey or within 7 days upon return to Hong Kong due to an infectious disease.
- limit per day	500	500	500	
<b>3. 24-hour Worldwide Emergency Aid</b>				
3.1 Emergency Evacuation <sup>4</sup>	Unlimited	Unlimited	Unlimited	Emergency evacuation to the nearest medical facility that is capable of providing immediate medical treatment.
3.2 Repatriation to the Place of Origin <sup>4,5</sup>	Unlimited	Unlimited	Unlimited	Repatriation to the place of origin <sup>5</sup> following physician's and Blue Cross' recommendation.
3.3 Hospital Deposit Guarantee <sup>4</sup>	40,000	40,000	40,000	Required admittance deposit provided to the hospital on your behalf.
3.4 Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	50,000	<ul style="list-style-type: none"> <li>▪ Reasonable additional travelling expenses for returning you to the place of origin<sup>5</sup> and costs of additional accommodation incurred due to a serious bodily injury or serious sickness.</li> <li>▪ If you are hospitalised for more than 3 consecutive days or have passed away abroad, reasonable additional accommodation and travelling expenses are payable for: <ul style="list-style-type: none"> <li>a. 2 immediate family members to join you; or</li> <li>b. 1 immediate family member and 1 travel companion to join or stay behind to take care of you.</li> </ul> </li> </ul>
3.5 Return of Unattended Dependent Children	40,000	20,000	40,000	Reasonable additional accommodation and travelling expenses for returning your unattended children, aged below 18, to the place of origin <sup>5</sup> .
3.6 Repatriation of Mortal Remains <sup>4</sup>	Unlimited	Unlimited	Unlimited	Reasonable transportation charges for the repatriation of your mortal remains to the place of origin <sup>5</sup> .
3.7 Compassionate Payment on Death	20,000	10,000	20,000	Benefit payable to your estate's legal personal representative or named beneficiary (if applicable) if you pass away as a result of a serious bodily injury or serious sickness during the journey.
3.8 Referral Services	Included	Included	Included	Referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass.
<b>4. Personal Accident Benefit<sup>6</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>1,200,000</b>	If you pass away or become permanently disabled as a result of an accident, payable according to the Table of Personal Accident Benefit in appendix 1 of this material.
<b>5. Major Burns Benefit</b>	<b>300,000</b>	<b>100,000</b>	<b>300,000</b>	Payable if you suffer third-degree burns.

## Schedule of Benefits

Benefit Items	Maximum Limit per Insured Person per Journey (HK\$)			Coverage
	Worldwide Plan <sup>1</sup>	Asia Plan <sup>2</sup>	Cruise Plan <sup>1</sup>	
<b>6. Trip Cancellation Benefit</b>	<b>50,000</b>	<b>10,000</b>	<b>80,000</b>	<p>Irrecoverable prepaid deposits or any payment for travel ticket, accommodation, tour package, or admission tickets for major sporting event, musical, concert, museum, or theme park as a result of the following events which prevents you from commencing the journey:</p> <ul style="list-style-type: none"> <li>▪ death, serious bodily injury or serious sickness of yourself, your immediate family member, close business partner, foreign domestic helper or travel companion<sup>7,8</sup>; or</li> <li>▪ death of your pet occurred prior to the commencement of the journey<sup>7,8,9</sup>; or</li> <li>▪ insured child or you who are a parent and a travel companion of an insured child if the insured child is required to attend in person school interview or public examination arranged by Hong Kong Examinations and Assessment Authority being rescheduled to a date within the scheduled travel period<sup>7</sup>; or</li> <li>▪ your compliance with a witness summons, jury service, or compulsory quarantine<sup>10</sup>; or</li> <li>▪ severe fire or flood damage to your home in Hong Kong within 10 days before the departure date<sup>7</sup>; or</li> <li>▪ natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion at the destination within 7 days before the departure date<sup>7</sup>; or</li> <li>▪ the Outbound Travel Alert for the destination is in effect within 7 days before the departure date, payable according to the benefit items for Outbound Travel Alert Extension in appendix 2 of this material.</li> </ul>
<b>7. Trip Interruption Benefit</b>	<b>50,000</b>	<b>25,000</b>	<b>80,000</b>	
7.1 Trip Curtailment	50,000	25,000	80,000	<p>Reimburse on a pro-rata basis the unused portion of the irrecoverable prepaid travel ticket, accommodation, tour package, or admission tickets for major sporting event, musical, concert, museum or theme park and the reasonable additional travelling expenses incurred for returning to the place of origin<sup>5</sup> by public conveyance as a result of:</p> <ul style="list-style-type: none"> <li>▪ death, serious bodily injury or serious sickness of yourself, your immediate family member, close business partner, foreign domestic helper or travel companion; or</li> <li>▪ death of your pet occurred during the journey<sup>9</sup>; or</li> <li>▪ adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion at the planned destination that prevents you from continuing with the journey; hijack of an aircraft or conveyance in which you are travelling; or</li> <li>▪ the Outbound Travel Alert for the destination is in effect during the journey, payable according to the benefit items for Outbound Travel Alert Extension in appendix 2 of this material.</li> </ul>
7.2 Cancellation of Local Tour <sup>7</sup>	5,000	2,500	5,000	<p>Irrecoverable prepaid deposits or any payment made for local tour, including separate purchase of travel and admission tickets to the tourist spots from the local tour operator, in the event of:</p> <ul style="list-style-type: none"> <li>▪ closure of the local tour operator due to bankruptcy or winding-up; or</li> <li>▪ closure of the tourist spot specified in the itinerary provided by local tour operator due to unpredictable serious destruction.</li> </ul>
7.3 Overbooking	10,000	2,500	10,000	<p>Reimburse the additional accommodation and meal expenses reasonably incurred for accommodation and meals which are not provided, compensated or subsidised by the relevant public conveyance provider or third party if you fail to board the public conveyance during the journey due to overbooking.</p>
7.4 Special Allowance - Closure of Designated Service Providers	2,000	2,000	2,000	<p>Additional expenses reasonably incurred by you, who have prepaid for the accommodation or vehicle rental services to licensed designated service provider, for purchasing the same service from an alternative designated service provider in the event of the closure of such designated service provider due to bankruptcy or winding-up.</p>

## Schedule of Benefits

Benefit Items	Maximum Limit per Insured Person per Journey (HK\$)			Coverage
	Worldwide Plan <sup>1</sup>	Asia Plan <sup>2</sup>	Cruise Plan <sup>1</sup>	
<b>8. Travel Delay Benefit</b>	In the event of delay of the arranged public conveyance due to adverse weather conditions, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, closure of the airport, hijack or mechanical breakdown of the arranged public conveyance, one of the following benefits will be payable.			
8.1 Cash Allowance <sup>11</sup>	1,500	900	1,500	
- limit for each period of 6 consecutive hours of delay	300	300	300	
8.2 Additional Travel Expenses <sup>11</sup>				Reasonable and inevitable additional travelling expenses due to a delay of at least 6 consecutive hours.
a. Public conveyance expenses for delayed departure; and	10,000	2,500	10,000	
b. Overseas accommodation cost	3,000	2,000	3,000	
8.3 Cancellation of Journey <sup>11</sup>	3,000	3,000	3,000	Irrecoverable prepaid deposits or any payment for travel tickets, accommodation or tour packages incurred by failure to proceed with the journey or cancellation of the journey due to a departure delay of the arranged public conveyance from Hong Kong for at least 10 consecutive hours.
<b>9. Baggage Delay Benefit - Cash Allowance</b>	<b>1,000</b>	<b>500</b>	<b>1,000</b>	Cash allowance in the event of baggage delay for at least 6 hours after your arrival at a destination abroad due to misdirection or delivery delay by the public conveyance provider.
<b>10. Baggage Benefit</b>	<b>20,000</b>	<b>10,000</b>	<b>20,000</b>	Loss, or physical breakage of, or damage to your baggage, mobile phone <sup>12</sup> , laptop computer, tablet computer <sup>13</sup> or personal property (excluding money) resulting from theft, robbery, burglary, accident, or mishandling by carriers.
- Sports equipment (per article/per pair/per set)	5,000	3,000	5,000	
- Mobile phone <sup>12</sup> (per article/per pair/per set)	3,000	1,000	3,000	
- Laptop computer (per journey)	6,000	4,000	6,000	
- Other baggage (per article/per pair/per set)	3,000	2,000	3,000	
<b>11. Loss of Travel Documents Benefit</b>	<b>30,000</b>	<b>10,000</b>	<b>30,000</b>	Replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary or accidental loss, and reasonable additional travelling and accommodation expenses incurred during the journey due to such replacement at the nearest location.
- Additional Travel and Accommodation Expenses (per day)	2,000	1,000	2,000	
<b>12. Personal Money Benefit<sup>14</sup></b>	<b>3,000</b>	<b>2,000</b>	<b>3,000</b>	Loss of banknotes, cash, or traveller's cheques due to theft, robbery, or burglary during the journey.
<b>13. Loss of Home Contents Benefit</b>	<b>30,000</b>	<b>6,000</b>	<b>30,000</b>	Cost of replacement or repair of household contents and personal effects (excluding money) as a result of burglary occurred at your unoccupied home in Hong Kong during the journey.
- per article/per pair/per set	5,000	2,000	5,000	
<b>14. Personal Liability Benefit</b>	<b>2,000,000</b>	<b>1,000,000</b>	<b>2,000,000</b>	Indemnity against your legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
<b>15. Credit Card Protection Benefit</b>	<b>30,000</b>	<b>20,000</b>	<b>30,000</b>	If you pass away in an accident during the journey, any outstanding amount charged to your credit card(s) for any goods purchased during the journey will be reimbursed.
<b>16. Golfer Benefit</b>	<b>5,000</b>	<b>3,000</b>	<b>5,000</b>	
16.1 Hole in One Benefit	3,000	1,000	3,000	If you hit a "hole-in-one" at any recognised golf course, the bar expenses on a one-off basis incurred for celebration on the same day at the same golf course will be payable.
16.2 Prepaid Booking for Golf Course or Tuition	5,000	3,000	5,000	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 any golf activities during the journey due to serious bodily injury or serious sickness.

## Schedule of Benefits

Benefit Items	Maximum Limit per Insured Person per Journey (HK\$)			Coverage
	Worldwide Plan <sup>1</sup>	Asia Plan <sup>2</sup>	Cruise Plan <sup>1</sup>	
<b>17. Rental Vehicle Excess Protection Benefit</b>	5,000	3,000	5,000	If you hire a rental vehicle during the journey and have a car accident, parking damage, or theft, the vehicle insurance excess or deductible and/or the non-operation charge charged by the licensed vehicle rental company will be payable.
<b>18. Cruise Cancellation and Interruption Benefit<sup>15,16</sup></b>	-	-	50,000	If your trip to the port of departure by public conveyance is delayed for at least 8 consecutive hours due to adverse weather conditions, natural disasters, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, hijack or mechanical breakdown of the arranged public conveyance during the journey, and you fail to board the cruise as a direct result, you will be reimbursed as follows. <b>18.1 Cruise Cancellation</b> Irrecoverable and forfeited deposits or any payment made in advance for the cruise tour; or <b>18.2 Cruise Interruption</b> Reasonable and inevitable additional travelling expenses for travelling from the port of departure to the next scheduled port of call to catch up with the cruise tour.
<b>19. Post-Departure Cruise Benefit</b>				
19.1 Shore Excursion Cancellation	-	-	10,000	Irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour will be reimbursed in the event of: <ul style="list-style-type: none"> <li>■ serious bodily injury or serious sickness of yourself or your travel companion; or</li> <li>■ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action, riot or civil commotion or act of terrorist at the scheduled destination of the shore excursion tour.</li> </ul>
19.2 Satellite Phone Expenses	-	-	3,000	If you must return directly to Hong Kong following serious bodily injury or serious sickness of yourself or your travel companion during the journey which prevents you from continuing the journey, you will be reimbursed for the reasonable satellite phone call expenses incurred on board a cruise ship.

<sup>1</sup> The "Worldwide Plan" and "Cruise Plan" cover all countries and regions other than Hong Kong.

<sup>2</sup> The "Asia Plan" only covers Brunei, Cambodia, Guam, Indonesia, Japan, Laos, Mainland of China, the Macao Special Administrative Region of the People's Republic of China, Malaysia, Myanmar (Burma), Philippines, Saipan, Singapore, South Korea, Taiwan, Thailand, Tinian, and Vietnam.

<sup>3</sup> For an insured person aged above 70, the maximum limit payable under Medical Expenses Benefit shall be 50% of the limit applicable to the plan selected.

<sup>4</sup> 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 "24-hour Worldwide Emergency Aid" hotline to provide the insurance certificate number, the name and HKID card number or passport number of the insured person, and the nature and the location of the emergency for validation.

<sup>5</sup> Place of origin shall mean Hong Kong.

<sup>6</sup> For an insured person aged below 18 or above 70, the maximum limit payable under Personal Accident Benefit shall be 30% of the limit applicable to the plan selected.

<sup>7</sup> Payable only if the relevant event takes place at least 24 hours after the issue of the certificate of insurance.

<sup>8</sup> Payable only if the relevant event takes place within 30 days prior to the scheduled date of departure of the journey.

<sup>9</sup> Pet shall mean any dog or cat which is owned by the insured person or any person residing with the insured person and is named as an insured pet in the policy schedule or the subsequent endorsement of designated pet insurance policy upon its death. This benefit is applicable where the insured person (i) is the policyholder of; or (ii) is residing with the policyholder of an in-force designated pet insurance policy upon the death of the pet. For definition of designated pet insurance policy, please refer to the policy for details.

<sup>10</sup> Payable only if the witness summons, jury service or compulsory quarantine notice or order has been served on the insured person (i) at least 24 hours after the issue of the certificate of insurance, and (ii) within 30 days prior to the scheduled date of departure of the journey.

<sup>11</sup> If the arranged public conveyance for commencing the journey is cancelled or delayed due to mechanical breakdown and the provider of such arranged public conveyance is unable to provide an alternative transportation, the insured person can only claim either the Cash Allowance Benefit or the Cancellation of Journey Benefit once under Travel Delay Benefit. No Additional Travel Expenses Benefit shall be payable in such circumstances.

<sup>12</sup> Applicable to mobile phone with telecommunications function, including smartphone and personal digital assistant and only one mobile phone for each insured person will be covered in the same period of insurance.

<sup>13</sup> Applicable to tablet computers with a screen size 7 inches or above (measured diagonally).

<sup>14</sup> Personal Money Benefit is not applicable to an insured person aged below 10.

<sup>15</sup> Should a loss arise for which a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Trip Cancellation Benefit and Trip Interruption Benefit in respect of the same loss.

<sup>16</sup> With respect to Cruise Cancellation and Interruption Benefit, Blue Cross shall not be liable for any loss in respect of which a claim under Travel Delay Benefit is payable.

## Claim Procedure

1. Within 30 days from the expiry of the period of insurance, you can submit your claims to Blue Cross via the following channels:
  - ✓ Returning the claim form to Blue Cross
  - ✓ 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website - It only takes 3 simple steps (Input, Upload and Confirm) to complete your submission. The claim payment will be settled via autopay.
2. Claim forms can be obtained from Blue Cross or downloaded from the BEA website.
3. Please submit your claims together with required documents (such as reports from hospitals, physicians, police, airlines, or other responsible authorities (if applicable)) and other satisfactory proofs and complete supporting information.
4. For claims under Personal Liability Benefit, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.
5. Please refer to the terms and conditions stated under the claims provisions in the policy provision for details.



Smart eClaims  
Travel Insurance

## Important Notes

1. All journeys must depart from the place of origin. The maximum coverage period per journey is 180 days.
2. The policy is non-cancellable, and no premium refund will be made once the policy is issued.
3. If the insured person is covered under more than one travel insurance policy underwritten by Blue Cross for the same journey, except for any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of the 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. In addition, benefits under the complimentary insurance provided by the travel agent will also be payable.
4. The policy is only valid for journeys taken for the sole purpose of leisure travel or business travel (limited to administrative and clerical works only) in their entirety.
5. To designate a beneficiary, please complete the beneficiary designation form. The form can be obtained from Blue Cross or downloaded at BEA website. The insured person should return the completed form to Blue Cross before departure.
6. 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 member or travel companion.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing conditions, including but not limited to congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted 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 of baggage, travel documents or personal money not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
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 the insured person 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. Accidents to the insured person whilst engaging in any kind of manual labour work whether for business or leisure, hazardous offshore activities including commercial diving, oil rigging, mining, handling of explosives, site working, stunt works and aerial photography.
9. 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.
10. Any loss due to medical or physical conditions or other circumstances affecting the insured person or his immediate family member, travel companion, close business partner, foreign domestic helper or pet (if applicable) which (a) has existed before the policy application date and (b) has presented signs or symptoms of which the insured person is or should reasonably have been aware of.



11. Any activity or involvement of the insured person in the air unless the insured person 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).
12. Any loss directly or indirectly arising from any government's regulations, control or any circumstances leading to the relevant delay, cancellation or interruption of the journey which is existed or announced before the policy application date.

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

#### Notes

- 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.
- 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.
- **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.

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).

## Premium Table (HK\$)

Coverage Period (Days)	Worldwide Plan			Asia Plan			Cruise Plan		
	Individual	Couple^	Family*	Individual	Couple^	Family*	Individual	Couple^	Family*
1	149	284	343	95	181	219	380	722	874
2	160	304	368	103	196	237	380	722	874
3	199	379	458	124	236	286	380	722	874
4	229	436	527	142	270	327	380	722	874
5	265	504	610	153	291	352	380	722	874
6	290	551	667	159	303	366	450	855	1,035
7	305	580	702	183	348	421	490	931	1,127
8	365	694	840	218	415	502	530	1,007	1,219
9	392	745	902	239	455	550	570	1,083	1,311
10	423	804	973	260	494	598	620	1,178	1,426
11	495	941	1,139	290	551	667	720	1,368	1,656
12	495	941	1,139	290	551	667	720	1,368	1,656
13	495	941	1,139	290	551	667	720	1,368	1,656
14	570	1,083	1,311	345	656	794	820	1,558	1,886
15	570	1,083	1,311	345	656	794	820	1,558	1,886
16	570	1,083	1,311	345	656	794	820	1,558	1,886
17	665	1,264	1,530	400	760	920	910	1,729	2,093
18	665	1,264	1,530	400	760	920	910	1,729	2,093
19	665	1,264	1,530	400	760	920	910	1,729	2,093
20	665	1,264	1,530	400	760	920	910	1,729	2,093
21	795	1,511	1,829	460	874	1,058	1,040	1,976	2,392
22	795	1,511	1,829	460	874	1,058	1,040	1,976	2,392
23	795	1,511	1,829	460	874	1,058	1,040	1,976	2,392
24	795	1,511	1,829	460	874	1,058	1,040	1,976	2,392
25	795	1,511	1,829	460	874	1,058	1,040	1,976	2,392
26	965	1,834	2,220	545	1,036	1,254	1,130	2,147	2,599
27	965	1,834	2,220	545	1,036	1,254	1,130	2,147	2,599
28	965	1,834	2,220	545	1,036	1,254	1,130	2,147	2,599
29	965	1,834	2,220	545	1,036	1,254	1,130	2,147	2,599
30	965	1,834	2,220	545	1,036	1,254	1,130	2,147	2,599
Each Additional 5-Day Coverage Period over 30 Days	168	320	387	76	145	175	200	380	460
Maximum Coverage Period	180 days								

^ The "Couple" package includes a legally married husband and wife.

\* The "Family" package includes the applicant and/or spouse and all unmarried children below age 18.

### Enrolment age

- Insurable age is 6 weeks or above. Child below age 18 must obtain consent from his parents or legal guardian in order to be insured.
- Applicants must be aged 18 or above.

## Appendix 1: Table of Personal Accident Benefit

Insured Event	Benefits Payable (Percentage of Maximum Limit)
<b>1 Accidental Death</b>	100%
<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%
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 as particularised below: 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 a finger as particularised below: 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%
(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 b) both joints of a great toe c) one joint of a great toe d) each toe other than a great toe	15% 5% 3% 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 same journey shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

## Appendix 2: Outbound Travel Alert Extension

The extended coverage for Outbound Travel Alert provides more comprehensive protection in different situations and minimises the financial loss due to the issuance of any travel alert. You will be entitled to the benefits listed below for all levels of travel alerts.

Extension of 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>Reimburse irrecoverable prepaid deposits or any payment for travel ticket, accommodation, tour package, or admission tickets for major sporting event, musical, concert, museum or theme park</li> </ul>	25%	50%	100%
<b>Trip Curtailment Benefit</b> <sup>3,4,5</sup>	<b>% of benefits payable for the eligible loss</b>		
<ul style="list-style-type: none"> <li>Reimburse on a pro-rata basis the unused portion of the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets for major sporting event, musical, concert, museum or theme park</li> <li>Reasonable additional public conveyance expenses to return to the place of origin<sup>6</sup></li> </ul>	25%	50%	100%
<b>Additional Cash Allowance for Trip Curtailment Benefit</b> <sup>3,4,7</sup>	<b>Amount (HK\$)</b>		
<ul style="list-style-type: none"> <li>Additional Cash Allowance</li> </ul>	300	600	1,200

<sup>1</sup> The Outbound Travel Alert must be issued at least 24 hours after the certificate of insurance is issued.

<sup>2</sup> The Travel Arrangement is cancelled (i) not earlier than 7 days before the scheduled date of departure of the journey; and (ii) at a time when the Outbound Travel Alert is in force.

<sup>3</sup> If an Outbound Travel Alert for the destination is already in force when the certificate of insurance is issued, the extension of the benefit of Trip Cancellation, Trip Curtailment and Additional Cash Allowance for Trip Curtailment Benefits at the prevailing alert level will not apply. However, if the alert level is then raised, 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.

<sup>6</sup> Place of origin shall mean Hong Kong.

<sup>7</sup> Blue Cross will pay the additional cash allowance if the extension of the Trip Curtailment Benefit is payable.



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 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.

**Enrolment Hotline 2211 1322**  
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