



Travel Protection Insurance

Travel Protection Insurance protects you and your family against unexpected losses or expenses during your journey. Four 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.

Plan Highlights

- Worldwide medical expenses and personal accident benefits 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)
- Trip cancellation and trip curtailment benefits covering admission fees for major sports events, musicals, concerts, museums, and theme parks
- Travel delay benefit covering additional overseas accommodation costs or cancellation charges
- Cruise Plan covering cruise cancellation and interruption, shore excursion cancellation, and satellite phone expenses
- Coverage for loss of or damage to laptops/tablet computers due to theft, robbery, or accident, etc.
- Rental vehicle excess protection covering excess of claims for motor insurance
- Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports
- Coverage for medical expense against infectious diseases
- No deductible for all benefits

Extra Benefits at NO Additional Premium

- Comprehensive outbound travel alert extension covering amber, red, and black travel alerts
- Upgraded personal accident benefit covering various types of permanent disablement
- Unlimited number of insured children for family package
- Extension of up to 10 day's coverage for unavoidable trip delay

Insurable Age Limit

The plan provides coverage for persons aged 6 weeks to 85 years old. Individually insured children under the age of 18 must obtain consent from their parent(s) or guardian.

Schedule of Benefits	Maximum Limit (HK\$)				
	Worldwide Plan ¹	Asia Plan ²	China Plan ³	Cruise Plan ¹	
1. Medical Expenses Benefit⁴	1,200,000	600,000	300,000	1,200,000	
Medical Expenses during the journey	1,200,000	600,000	300,000	1,200,000	Reasonable expenses for medical treatment, surgery, and hospitalisation arising from sickness or accidental injury. (Maximum daily limit for room & board: HK\$3,000)
Follow-up Medical Expenses in Hong Kong	120,000	60,000	30,000	120,000	a. Reasonable medical expenses incurred within 90 days after returning to Hong Kong if you have sought medical treatment abroad. (Inclusive of sub-limit for item b)
	3,000	3,000	2,000	3,000	b. Expenses for treatments rendered by a Chinese medicine practitioner (including Chinese bone-setting and acupuncture treatment). (Maximum daily limit per visit: HK\$200)
Trauma Counselling	20,000	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. (Maximum daily limit per visit: HK\$2,000)
2. Overseas Hospital or Quarantine Cash Allowance Benefit					
Overseas Hospital Cash Allowance	12,000	6,000	Not applicable	12,000	For each complete day of hospital confinement during the journey, a daily hospital cash allowance of HK\$500 will be payable.
Compulsory Quarantine Cash Allowance	10,000	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, a daily cash allowance of HK\$500 will be payable.
3. 24-hour Worldwide Emergency Aid					
Emergency Evacuation ⁵	Unlimited	Unlimited	Unlimited	Unlimited	Emergency evacuation to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation to Hong Kong ⁵	Unlimited	Unlimited	Unlimited	Unlimited	Repatriation to Hong Kong following physician's recommendation.
Hospital Deposit Guarantee ⁵	40,000	40,000	40,000	40,000	Required admittance deposit provided to the hospital on your behalf.
Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	20,000	50,000	<ul style="list-style-type: none"> Reasonable additional travel expenses for returning you to Hong Kong and costs of additional accommodation incurred due to a serious bodily injury or serious sickness. If you are hospitalised for more than 3 consecutive days or have passed away abroad, reasonable additional accommodation and travel expenses are payable for: <ul style="list-style-type: none"> a. up to 2 immediate family members to join you; or b. one immediate family member and one travel companion to join or stay behind to take care of you.
Return of Unattended Dependent Children	40,000	15,000	15,000	40,000	Reasonable additional accommodation and travel expenses for returning your unattended children, aged below 18, to Hong Kong.
Repatriation of Mortal Remains ⁵	Unlimited	Unlimited	Unlimited	Unlimited	Reasonable transportation charges for the repatriation of your mortal remains to Hong Kong.
Compassionate Payment on Death	20,000	10,000	10,000	20,000	Benefit payable to your estate's legal personal representative or named beneficiary if you pass away as a result of a serious bodily injury or serious sickness during the journey.
Referral Services	Included	Included	Included	Included	Referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass.
4. Personal Accident Benefit⁶	1,200,000	600,000	300,000	1,200,000	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.

Schedule of Benefits	Maximum Limit (HK\$)				
	Worldwide Plan ¹	Asia Plan ²	China Plan ³	Cruise Plan ¹	
5. Major Burns Benefit	200,000	100,000	100,000	200,000	Payable if you suffer third-degree burns.
6. Trip Cancellation Benefit	50,000	10,000	5,000	80,000	<p>Irrecoverable prepaid travel ticket, accommodation, tour package, and admission tickets for major sports events, musicals, concerts, museums, and theme parks as a direct result of the following events which prevents you from commencing the journey:</p> <ul style="list-style-type: none"> • death, serious bodily injury or serious sickness of yourself, your immediate family members, close business partner, or travel companion^{7,8}; or • your compliance with a witness summons, jury service, or compulsory quarantine^{7,8}; or • natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot/civil commotion at the destination within 7 days before the departure date⁷; or • fire or flood damage to your home in Hong Kong within 10 days before the departure date⁷; or • 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.
7. Trip Curtailment Benefit	50,000	10,000	5,000	80,000	<p>Unused portion of irrecoverable prepaid travel ticket, accommodation, tour package, and admission tickets for major sports events, musicals, concerts, museums, and theme parks, and the reasonable additional travel expenses incurred for returning to Hong Kong by public conveyance as a direct result of:</p> <ul style="list-style-type: none"> • death, serious bodily injury or serious sickness of yourself, your immediate family members, close business partner, or travel companion; hijack; adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot/civil commotion at the destination that prevents you from continuing the journey; or • 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.
8. Travel Delay Benefit					
Delay Coverage ⁹					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/civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown of the arranged public conveyance, you will be reimbursed one of the following benefits:
- Cash Allowance	1,500	900	300	1,500	• cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours ¹⁰ ; or
- Additional Travel Expenses	10,000	2,000	Not applicable	10,000	• reasonable and inevitable additional travelling expenses due to a delay of at least 6 consecutive hours ¹⁰ :
	2,000	2,000	500	2,000	a. public conveyance expenses for alternative transportation; and b. overseas accommodation costs; or
- Cancellation of Journey	3,000	3,000	1,000	3,000	• charges incurred by cancellation of journey due to a departure delay of the arranged public conveyance from Hong Kong for at least 10 consecutive hours ¹⁰ .
Special Allowance – Winding-up of Airline	2,000	1,000	Not applicable	2,000	Reasonable additional expenses for purchasing an alternative travel tickets if you have prepaid for an air ticket of an airline which publicly announces its winding-up prior to the journey.

Schedule of Benefits	Maximum Limit (HK\$)				
	Worldwide Plan ¹	Asia Plan ²	China Plan ³	Cruise Plan ¹	
9. Baggage Delay Benefit	1,000	500	500	1,000	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.
10. Baggage Benefit	20,000	7,500	3,000	20,000	Loss, physical breakage of, or damage to your baggage, laptops/tablet computers ¹¹ , or personal property (excluding money) resulting from theft, robbery, burglary, accident, or mishandling by carriers.
	5,000	3,000	3,000	5,000	(Maximum limit per article/per pair/per set for sports equipment)
	3,000	2,000	2,000	3,000	(Maximum limit per article/per pair/per set for other baggage)
11. Loss of Travel Documents Benefit ¹²	20,000	5,000	2,000	20,000	Replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary, or accidental loss, and reasonable additional travel and accommodation expenses incurred due to such replacement at the nearest location.
	2,000	1,000	500	2,000	(Maximum daily limit for travel and accommodation expenses)
12. Personal Money Benefit ^{12,13}	3,000	2,000	1,000	3,000	Loss of banknotes, cash, or traveller's cheques due to theft, robbery, or burglary.
13. Loss of Home Contents Benefit	30,000	6,000	3,000	30,000	Cost of replacement or repair of household contents and personal effects (excluding money) of your unoccupied home in Hong Kong due to burglary during the journey.
	5,000	2,000	1,000	5,000	(Maximum limit per article/per pair/per set)
14. Personal Liability Benefit	2,000,000	1,000,000	250,000	2,000,000	Indemnity against your legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
15. Credit Card Protection Benefit	30,000	20,000	Not applicable	30,000	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.
16. Golfer "Hole-in-One" Benefit	3,000	1,000	500	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.
17. Rental Vehicle Excess Protection Benefit	5,000	3,000	Not applicable	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 will be payable.
18. Cruise Cancellation and Interruption Benefit ^{9,14}	Not applicable	Not applicable	Not applicable	50,000 50,000	If your trip to the designated 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/civil commotion, act of terrorist, hijack or mechanical breakdown of the arranged public conveyance during the journey, and you fail to board the cruise ship as a direct result, you will be reimbursed as follows. Cruise Cancellation: • irrecoverable and forfeited deposits or any payment made in advance for the cruise tour; or Cruise Interruption: • 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.

Schedule of Benefits	Maximum Limit (HK\$)				
	Worldwide Plan ¹	Asia Plan ²	China Plan ³	Cruise Plan ¹	
19. Post-Departure Cruise Benefit					
Shore Excursion Cancellation	Not applicable	Not applicable	Not applicable	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"> serious bodily injury or serious sickness of yourself or your travel companion; or adverse weather conditions, natural disasters, infectious disease, unanticipated outbreak of industrial action, riot/civil commotion, or act of terrorist at the scheduled destination of the shore excursion.
Satellite Phone Expenses	Not applicable	Not applicable	Not applicable	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.

- ¹ The "Worldwide Plan" and "Cruise Plan" cover all countries and regions other than Hong Kong.
- ² The "Asia Plan" only covers Brunei, Cambodia, Guam, Indonesia, Japan, Korea, Laos, Macau, The People's Republic of China ("China"), Malaysia, Myanmar (Burma), Philippines, Saipan, Singapore, Taiwan, Thailand, Tinian, and Vietnam.
- ³ The "China Plan" covers China including Macau, but excluding Hong Kong.
- ⁴ For an insured person aged above 70, the maximum limit payable under Medical Expenses Benefit shall be 30% of the limit applicable to the plan selected.
- ⁵ Prior approval from Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is required before any assistance or hospital admission deposit is guaranteed. Insured person or his/her representative should call the hotline to provide the insurance certificate number, the name and HKID card number of the insured person, and the nature and the location of the emergency for validation.
- ⁶ 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.
- ⁷ The benefit is payable only if the relevant event takes place 24 hours after the issue of the policy.
- ⁸ The benefit is payable only if the relevant event takes place within 30 days prior to the commencement date of the period of insurance.
- ⁹ If a claim under Delay Coverage is payable, no further claims shall be payable under Cruise Cancellation and Interruption Benefit.
- ¹⁰ 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.
- ¹¹ Applicable to tablet computers with screen size 7-inches or above (measured diagonally).
- ¹² If such loss occurs in China, the insured person is eligible to receive advance emergency cash assistance at the designated BEA branches in China. The maximum cash advances are HK\$3,000/HK\$2,000/HK\$1,000 (or its equivalent amount in RMB) for the Worldwide Plan and Cruise Plan/Asia Plan/China Plan respectively. Prior approval from Blue Cross is required.
- ¹³ Personal Money Benefit is not applicable to an insured person aged below 10.
- ¹⁴ If a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Trip Cancellation and Trip Curtailment Benefits.

Important Notes

1. All journeys must depart from Hong Kong.
2. Application of this plan is acceptable from 60 days before departure. 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 policy underwritten by Blue Cross for the same journey, including any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of that 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 to any benefits which may be payable under the complimentary insurance provided by the travel agent.
4. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and clerical works only).
5. Blue Cross reserves the right to adjust the premium table applicable from time to time.
6. To designate a beneficiary, please complete the beneficiary designation form. The form can be obtained from Blue Cross or downloaded at BEA website. Insured person should return the completed form to Blue Cross before departure.

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, 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 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. 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.
9. 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).

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.

Claim Procedure

1. Complete and return the claim form to Blue Cross within 30 days from the date of expiry of the insurance policy unless otherwise specified in the policy terms and conditions.
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 BEA website.

Premium Table (HK\$)

Coverage Period (Days)	Worldwide Plan			Asia Plan			China Plan			Cruise Plan		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
1	149	284	343	95	181	219	58	111	134	380	722	874
2	160	304	368	103	196	237	70	133	161	380	722	874
3	199	379	458	124	236	286	76	145	175	380	722	874
4	229	436	527	142	270	327	95	181	219	380	722	874
5	265	504	610	153	291	352	110	209	253	380	722	874
6	290	551	667	159	303	366	125	238	288	450	855	1,035
7	305	580	702	183	348	421	144	274	332	490	931	1,127
8	365	694	840	218	415	502	158	301	364	530	1,007	1,219
9	392	745	902	239	455	550	175	333	403	570	1,083	1,311
10	423	804	973	260	494	598	192	365	442	620	1,178	1,426
11	495	941	1,139	290	551	667	230	437	529	720	1,368	1,656
12	495	941	1,139	290	551	667	230	437	529	720	1,368	1,656
13	495	941	1,139	290	551	667	230	437	529	720	1,368	1,656
14	570	1,083	1,311	345	656	794	265	504	610	820	1,558	1,886
15	570	1,083	1,311	345	656	794	265	504	610	820	1,558	1,886
16	570	1,083	1,311	345	656	794	265	504	610	820	1,558	1,886
17	665	1,264	1,530	400	760	920	295	561	679	910	1,729	2,093
18	665	1,264	1,530	400	760	920	295	561	679	910	1,729	2,093
19	665	1,264	1,530	400	760	920	295	561	679	910	1,729	2,093
20	665	1,264	1,530	400	760	920	295	561	679	910	1,729	2,093
21	795	1,511	1,829	460	874	1,058	325	618	748	1,040	1,976	2,392
22	795	1,511	1,829	460	874	1,058	325	618	748	1,040	1,976	2,392
23	795	1,511	1,829	460	874	1,058	325	618	748	1,040	1,976	2,392
24	795	1,511	1,829	460	874	1,058	325	618	748	1,040	1,976	2,392
25	795	1,511	1,829	460	874	1,058	325	618	748	1,040	1,976	2,392
26	965	1,834	2,220	545	1,036	1,254	370	703	851	1,130	2,147	2,599
27	965	1,834	2,220	545	1,036	1,254	370	703	851	1,130	2,147	2,599
28	965	1,834	2,220	545	1,036	1,254	370	703	851	1,130	2,147	2,599
29	965	1,834	2,220	545	1,036	1,254	370	703	851	1,130	2,147	2,599
30	965	1,834	2,220	545	1,036	1,254	370	703	851	1,130	2,147	2,599
Each additional 5-day coverage period over 30 days	168	320	387	76	145	175	71	135	164	200	380	460
Maximum coverage period	180 days						90 days			180 days		

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

The "Family" package is suitable for families with 3 or more members including the applicant and/or spouse, and all unmarried children below age 18.

Appendix 1: Table of Personal Accident Benefit

Insured Event	Benefits Payable (Percentage of Maximum Limit)
1 Accidental Death	100%
2 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	70%
b) left hand	50%
2.13 Loss of or permanent total loss of use of four fingers of	
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	20%
d) one left joint	10%
2.15 Loss of or permanent total loss of use of a finger as particularised below:	
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	5%
f) one left joint	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	15%
b) both joints of a great toe	5%
c) one joint of a great toe	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 Benefit for each insured person.

Appendix 2: 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 will be entitled to the benefits listed below for travel alerts at all levels.

Extension of Benefit Items	Amber Alert	Red Alert	Black Alert
Trip Cancellation Benefit ^{1,2,3,5}	% of benefits payable for the forfeited amount		
Covers irrecoverable prepaid travel ticket, tour package, and other arrangements (including admission fees for major sports events, musicals, concerts, museums, and theme parks)	25%	50%	100%
Trip Curtailment Benefit ^{3,4,5}	% of benefits payable for the eligible loss		
Covers prepaid and unused travel costs and other arrangements (including admission fees for major sports events, musicals, concerts, museums, and theme parks)	25%	50%	100%
Covers reasonable additional public conveyance expenses to return to Hong Kong	25%	50%	100%
Additional Cash Allowance for Trip Curtailment Benefit ^{3,4,6}	Amount (HK\$)		
Additional Cash Allowance	\$300	\$600	\$1,200

- ¹ The Outbound Travel Alert must be issued at least 24 hours after the policy is issued.
- ² 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 period of insurance and (ii) while such Outbound Travel Alert is in force.
- ³ If an Outbound Travel Alert for your destination is already in place when the policy is issued, the extended coverage for Trip Cancellation and 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.
- ⁴ Curtailment of the journey shall take place while such Outbound Travel Alert is in force.
- ⁵ Subject to the maximum benefit limit of the plan selected.
- ⁶ 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 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 member of the BEA Group. 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 The Bank of East Asia, Limited and a member of the BEA Group. 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 2020, Blue Cross is assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" 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.

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