



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

「香港通」旅遊保險至尊計劃
Inbound Travel Insurance
- Premier Plan



「香港通」旅遊保險至尊計劃 令您旅程更安心

旅遊香港絕對是一件賞心樂事，除可品嚐美食外，更可盡情購物。但萬一不幸於旅途中遇上意外事件，引致金錢損失或額外開支，除了令旅程受阻外，更令遊興盡失。藍十字專為訪港旅客而設的「香港通」旅遊保險計劃，可令您無憂無慮，盡享悠閒假期。

身為備受廣大市民推崇的旅遊保險公司，藍十字對客戶照顧無微不至。除了本計劃之全面保障外，藍十字特設醫護諮詢服務，您只需致電我們的客戶服務熱線，便可獲得有關診所或醫院的資料。

年齡限制

受保人年齡必須為6星期至75歲之非香港身份證持有人士，18歲以下兒童須由一名成人陪同投保。

申請手續

您只須填妥申請表格，並連同所需之保費交回本公司，您亦可聯絡保險中介人辦理有關手續。投保申請書必須在受保人抵達香港72小時內或之前遞交予本公司，方為有效。申請一經批核，保險將於受保人到港或指定起保日期（以較後者計）即時生效。

保障項目

保障項目	保障範圍	最高賠償額 (HK\$)
1. 醫療費用*	因生病或意外受傷所需要的醫療費用包括門診、住院或其他醫療服務。	200,000
	包括：額外交通和住宿費用。	20,000
2. 「24小時緊急援助」服務	a) 送返原居地 - 在必須的情況下，將受保人送返原居地治療。	200,000
	b) 入院按金保證 - 辦理緊急入院按金保證。	40,000
	c) 家屬探望 - 受保人遭嚴重疾病或意外需停留本港入院治療超過3天，兩名直系親屬前來香港照料而引致的交通費。	15,000
	d) 送返同行子女 - 安排受保人的18歲以下同行及受保子女送返原居地之交通和住宿費。	15,000
	e) 遺體運返 - 若受保人不幸身故，其遺體或骨灰處理及運返原居地之費用。	15,000
	f) 其他援助 - 提供諮詢及轉介服務包括法律援助、翻譯員介紹及緊急醫療諮詢服務。	—
3. 人身意外***	意外身故/永久完全傷殘/單目或雙目視力全失/一肢或四肢不全或永久喪失功效。	300,000
4. 旅行證件遺失	因遺失護照、機票和其他旅遊證件所支付的補領費用，額外交通和住宿費用等。	1,000
5. 人身責任***	因意外導致他人身體受傷或他人財物損失而負上法律責任。	100,000

* 醫療費用自負金額為HK\$150。

** 18歲以下兒童及71至75歲人士賠償額為HK\$150,000。

*** 第三者財物責任自負金額為HK\$1,000。

如受保人身故而按本部份保險提出索償，則賠償額之受益人應為該受保人之直系親屬，如無直系親屬則應為按香港法律定義之遺產繼承人，惟在保險證明書簽發時已列明有指定受益人者則除外。

保費表

保障期	保費 (HK\$)	
	每位受保人	家庭* (3人或以上)
1 - 2天	70	175
3天	90	225
第3天後每額外1天保障期 (保障期最長90天)	10	25

*家庭指受保人，其配偶及其18歲以下未婚子女。

重要事項

1. 受保人於抵港後所發生之傷病才受保障。
2. 受保人於保險生效日或以前所發生之傷病是不受保障的。
3. 保險保障亦將於受保人離境時立即終止。
4. 每次旅遊之保障期最長為 90 天 (已包括所有延期居留時間)。
5. 本計劃不適用於香港居民。

主要不承保項目

一般不承保事項

1. 自殺、自傷、分娩、懷孕、流產、牙齒護理 (除非因意外而損壞健全牙齒)、精神病、酗酒、濫用藥物、性病、愛滋病及其有關的病症。
2. 投保前已存在的病況和豁免情況 (即不論受保期之前或之內出現之指定疾病)。
3. 任何職業運動和賽車活動。

旅行證件遺失保障項目之不保事項

1. 未能於 24 小時內向有關機構報告 (例如警察局、航空公司等) 及取回由該機構所發出的書面證明。

人身責任保障項目之不保事項

1. 因使用汽車、飛機或船隻所引致的個人責任。
2. 任何蓄意、惡意、非法行為所引致的個人責任。

索償手續

每項索償必須在保險期屆滿後30天內向藍十字申請，並需提供有效證明文件，例如醫院、醫生、警方、航空公司及有關機構的詳細報告。賠償申請表格可向藍十字索取。

注意：

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此單張的中英文版本如有差異，以英文版本為準。此單張只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「香港通」旅遊保險至尊計劃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。

Inbound Travel Insurance - Premier Plan
Ensures You An Enjoyable Journey

To ensure a wonderful vacation in Hong Kong, Blue Cross Inbound Travel Insurance is designed to protect you against unexpected expenses and losses while you are visiting Hong Kong. Now you can enjoy your trip with complete peace of mind.

As a highly regarded travel insurer, Blue Cross always takes good care of the customers. In addition to the comprehensive benefits offer in this plan, Blue Cross also provides healthcare enquiry service. Simply contact our Customer Service Hotline for more information on clinic or hospital.

Age Limit

Insured Non-HKID holder with minimum age of 6 weeks to a maximum of 75 years old. Children under 18 years of age must be accompanied by an adult who is insured under the same policy.

Application Procedures

Simply complete the attached application form and submit together with the required premium to either Blue Cross or insurance intermediate of Blue Cross. Insurance application must be submitted to the Company prior to or within 72 hours after insured person(s) arriving in Hong Kong. Once the application is approved, the policy will be effected upon the insured person's arrival or specified commencement date (whichever is the later).

Schedule of Benefits

Coverage	Maximum Limit (HK\$)
1. Medical Expenses* The cost of qualified medical treatment, surgery and hospitalisation arising from sickness or accidental injury. Including: additional travel and accommodation expenses.	200,000 20,000
2. 24-hour Worldwide Emergency Aid Services a) Repatriation – repatriation to the place of origin if the physician determines that it is necessary. b) Hospital Deposits Guarantee – guarantee any required hospital admittance fees on behalf of the insured person. c) Family Member Visit - incurred up to 2 immediate family members, for the traveling cost to join the insured person who is confined in hospital for more than 3 days. d) Return of Children - reasonable additional accommodation and travel expenses for unattended insured children (age below 18) to return to the place of origin. e) Return of Mortal Remains – Blue Cross will assist with necessary formalities and will be responsible for the transportation charges for repatriation of the mortal remains to the place of origin. f) Other Assistance – Free information about legal advisory services, emergency medical aid, interpreter services.	200,000 40,000 15,000 15,000 15,000 —
3. Personal Accident** Accidental death / permanent total disablement / total and permanent loss of sight of one or both eyes / loss by severance or permanent and total loss of use of one or more limbs.	300,000
4. Loss of Travel Document Replacement cost of travel document and additional travel and accommodation expenses reasonably incurred.	1,000
5. Personal Liability*** Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance.	100,000

* Excess HK\$150 per accident per person
 ** The maximum benefit payable will be limited to HK\$150,000 for children under 18 years of age and persons between 71 and 75 years of age.
 *** Excess HK\$1,000 per accident per person for third party property damage.
 # In the event of death of an insured person, the beneficiary shall be that person's next of kin or estate according to the laws of Hong Kong if there is no next of kin unless a selected beneficiary has been stated on the Insurance Certificate at the time of issue.

Premium Table

Coverage Period	Premium (HK\$)	
	Insured	Family* (for 3 persons or above)
1-2 Day(s)	70	175
3 Days	90	225
Each Additional 1-day Coverage Period over 3 Days (Maximum Coverage Period Up to 90 days)	10	25

* Family refers to the insured, his / her spouse and their unmarried children under 18 years of age.

Important Notes

- Covers hospital / medical costs arising from sickness or accident which occurs after the insured person arrives in Hong Kong.
- No coverage or benefits is provided for medical services or supplies required for a medical condition, disease or disorder that existed on or prior to the effective date of this insurance.
- The policy will be terminated upon the insured person's departure.
- The maximum coverage period is 90 days per trip, including any extension of the term granted.
- The plan is not available to residents of Hong Kong.

Major Exclusions

General Exclusions

- Suicide, self-inflicted injury, childbirth, pregnancy, miscarriage, dental treatment (except as necessitated by accidental injuries to sound natural teeth), mental and nervous disorders, insanity, alcoholism or drug addiction, venereal disease, AIDS or AIDS related complex.
- Any pre-existing conditions or excluded sickness.
- Any professional sport, racing and competitions of any kind.

For benefit - Loss of Travel Document

- Losses not reported to police and/or airlines within 24 hours.

For benefit - Personal Liability

- Liability arising out of the use of vehicles, aircraft, or water craft.
- Any wilful, malicious or unlawful act, any cost resulting from criminal proceedings.

Claims Procedure

Notice of any claims must be given to Blue Cross within 30 days of any occurrence which may give rise to claim under this insurance. All claims shall be made together with proof satisfactory including reports from hospital, physician, police, airlines or other responsible authority. Claims form could be provided on request.

Notes:

- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet 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 leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- Inbound Travel Insurance - Premier Plan 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.



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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.