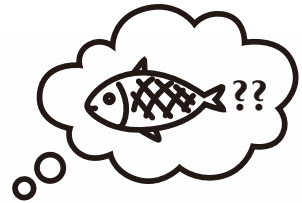
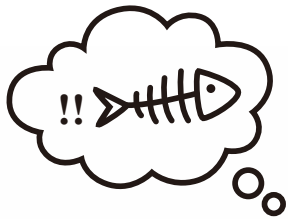




**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

「愛·寵物」保險計劃  
LovePet Insurance



2025年11月生效  
With effect from Nov 2025

## 「愛·寵物」保險計劃

我們深明，您愛寵物就如愛家人一樣，但您有否想過作為寵物主人所肩負的責任？當您的寵物患病或遇上意外而需接受治療，沉重的醫療開支分分鐘超出預算，令您措手不及。

藍十字「愛·寵物」保險計劃確保您的寵物在每個階段都能獲得貼心的保障，助您分擔高昂的獸醫費用。計劃除了提供門診及手術費用、獸醫診症及化療等保障，亦為關注寵物的精神及情緒問題而特設行為治療保障。從今日起，讓您至寵愛的毛孩安心躺在您懷中，齊享無憂生活！

### 計劃特點

- 保證續保至寵物13歲<sup>^</sup>
- 貓隻投保毋須晶片
- 醫療保障高達HK\$60,000
- 獸醫診症不限次數，住房費用不設每天上限
- 賠償經獸醫建議下於註冊獸醫診所進行化療的費用
- 「行為治療費用」— 如受保寵物因受傷導致患有精神或情緒障礙，可獲賠償處方藥物或培訓的支出
- 可自選提升第三者責任保障額至HK\$1,500,000
- 如受保寵物外遊或暫時身處香港以外的地方，可獲海外保障包括醫療保障、第三者責任保障及殮葬服務費用
- 如沒有提出索償，將可獲高達15%無索償折扣

### 保障項目

計劃級別	每個受保期之最高賠償額(HK\$)		
	計劃 A	計劃 B	計劃 C
<b>1. 醫療保障<sup>1</sup></b>			
<b>第1部分之每年最高賠償額</b>	<b>60,000</b>	<b>40,000</b>	<b>20,000</b>
<b>第1部分每宗索償之共同保險<sup>2</sup></b>	寵物之實際年齡為0 – 8歲：30% 寵物之實際年齡為9歲或以上：40%		
<b>a) 門診及手術費用</b> 支付受保寵物在註冊獸醫診所招致以下的費用： <ul style="list-style-type: none"><li>▪ X-光檢查、超聲波檢查及化驗費用</li><li>▪ 手術費用</li><li>▪ 手術室費用</li><li>▪ 麻醉師費用</li><li>▪ 人道毀滅費用</li><li>▪ 義肢及輪椅費用</li><li>▪ 雜項費用</li></ul>	60,000	40,000	20,000
<b>b) 住房費用</b> 於註冊獸醫診所內接受治療，不少於連續12小時的住房費用。	6,000	4,000	2,000
<b>c) 獸醫診症</b> 獸醫診症費用及註冊獸醫診所提供的處方藥物、包紮及注射的費用。	12,000	8,000	4,000
<b>d) 化療保障</b> 經獸醫建議下於註冊獸醫診所進行化療的費用。	15,000	10,000	5,000
<b>e) 行為治療費用</b> 因受保寵物受傷被獸醫診斷患有精神或情緒障礙，而需使用任何合理和必須的處方藥物，或於訓練中心進行任何合理和必須的培訓。 - 每天每次最高賠償額	1,500 500		不適用

1. 就以下疾病或傷患所引致醫療費用的任何索償均設有等候期（由保單生效日期起計算）：

- 癌症、慢性腎病：90天
- 身體受傷：7天
- 其他非上述涵蓋的狀況：30天

2. 保單持有人須分擔費用的比率。

計劃級別	每個受保期之最高賠償額(HK\$)		
	計劃 A	計劃 B	計劃 C
<b>2. 第三者責任保障<sup>3</sup></b>			
賠償因受保寵物引致的第三者法律責任： a. 引致第三者意外身故、身體受傷或生病；及/或 b. 引致第三者財物意外遺失或受損	1,000,000 (每宗意外/每個受保期內)		
自選提升第三者責任保障 <sup>4</sup>	1,500,000 (每宗意外/每個受保期內)		
<b>3. 殮葬服務費用</b> 受保寵物的遺體火化、殮葬服務費用及/或獸醫或殮葬服務提供者收取的手續費。	每隻3,000	每隻1,000	不適用
<b>4. 緊急寄宿</b> 可獲支付因保單持有人須住院多於連續4天所引致的寵物託管費用。 - 每天最高賠償額 - 每個受保期日數上限 - 每宗索償之共同保險 <sup>2</sup>	600 5天 50%	300 3天 50%	不適用
<b>5. 海外保障</b> 如受保寵物與保單持有人或家屬(i)外遊或(ii)暫時身處香港以外的地方不超過90天(以每個旅程及由出發日起計算,包括檢疫隔離時間在內),受保寵物可獲第1、2及3部分的保障。	✓		

3. 自付額為每宗索償的首HK\$3,000。

4. 須繳付額外保費。

## 計劃摘要

符合資格的寵物	貓及狗
符合資格的貓隻品種	所有貓隻品種
符合資格的狗隻品種	所有狗隻品種*
投保年齡(上一個生日)	6個月至8歲
保單續保	保證續保至寵物13歲 <sup>^</sup>
保費繳付方法	年繳
保單貨幣	港幣
等候期	就以下疾病或傷患所引致醫療費用的任何索償均設有等候期(由保單生效日期起計算): ▪ 癌症、慢性腎病: 90天 ▪ 身體受傷: 7天 ▪ 其他非上述涵蓋的狀況: 30天

\* 以下狗隻品種除外: 南極雪橇犬、布爹利犬、阿根廷杜告犬、巴西非拉犬、日本佐太犬、比特鬥牛犬、以及藏獒。

## 無索償折扣

於續保時,如沒有就受保寵物在下表所述的無索償期內提出任何索償,保費可獲相應之無索償折扣:

緊接續保前之無索償期	1年	連續2年	連續3年或以上
保費折扣	5%	10%	15%

## 重要事項

- △ 13歲以上續保之受保寵物須通過核保。此計劃保證續保至受保寵物13歲（視乎續保時本公司仍否提供此計劃），藍十字將不會根據個別受保寵物於續保時的健康狀況或索償記錄，向保單持有人收取額外保費或附加不保事項至個別保單。然而，藍十字將保留在續保時調整保費及更改條款及細則的權利，例如：因應受保寵物年齡作出保費調整。若藍十字決定停止發售或中止本計劃，藍十字將致力為受保寵物轉換至另一個可供選擇的保險計劃。
- 保單持有人可於任何時候向藍十字發出不少於7天的書面通知以取消保單。在未有就保單提出任何索償之前提下，保單持有人可獲得退還部分保費，退還的價值相等於已付的保費在扣除藍十字按保單已到期的受保期及按保單內的短期保費率所計算出的應收保費後的餘額，惟每份保單須收取最低保費HK\$500。
- 藍十字保留隨時調整保費表的權利。

## 主要不保事項

1. 已存在之狀況（只適用於保單條款及細則內之保障條款第一部分醫療保障）。
2. 涉及任何用作商業守衛、競賽、搜尋與拯救、海關與檢疫、實驗室測試或實驗、商業配種/繁殖或任何其他商業用途的寵物之任何索償。
3. 就任何未能在接受治療前利用 (i) 微型晶片（適用於狗隻及貓隻）或 (ii) 疫苗注射紀錄卡或其他相關醫療報告（只適用於未有植入微型晶片的貓隻）明確辨認身份的寵物而言，該治療招致的任何費用。
4. 涉及任何根據《危險狗隻規例》（香港法例第167D章）定義為已知危險狗隻、格鬥狗隻或大型狗隻之任何索償。
5. 受保寵物於保單生效日期前已罹患之身體不適、疾病或狀況之復發或延續之任何索償。
6. 任何由獸醫以外之人士提供之治療或服務所招致的費用。
7. 就任何因保單持有人、家屬、任何與保單持有人同住或為保單持有人服務之人士蓄意、惡意、不法、魯莽或故意的行為或嚴重疏忽而引起的患病、傷患或法律責任有關的索償。
8. 就任何因戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、革命、內亂、為軍隊、警隊或執法機構執勤而患病或傷患之索償。
9. 就任何因核裂變、核聚變或放射性污染直接或間接引起的患病、傷患或法律責任之索償。

## 索償手續

- 客戶須於引致保單下索償的事故發生後 30 天內知會藍十字。客戶可透過藍十字網頁、Blue Cross HK App 或掃描以下二維碼進入 24/7 運作的「智」易 Claims 網上平台提交索償申請。所提交的索償須包括事故發生經過及由藍十字所要求的有關資料證明及證據。
- 如屬第三者責任索償，須於事故發生後立即將賠償申請表連同所需文件正本郵寄或親身交予藍十字。



「智」易 Claims  
寵物保險

## 注意

- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此小冊子的中英文版本如有差異，以英文版本為準。此小冊子只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「愛•寵物」保險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。

## LovePet Insurance

We know you love your pet and treat it like your family member. But the question is: Can you afford to be a pet owner? If your pet gets sick or has an accident, it may need veterinary treatment right away. This can sometimes cost you a fortune.

**LovePet Insurance** is designed to help protect your pet at every stage of its life and ease your concern about potential hefty vet bills. The plan not only covers clinical and surgical expenses, veterinary consultations and chemotherapy treatments, it also looks after the mental and emotional problems of your pet with coverage for behavioural treatment. Now, you can enjoy a worry-free life while your beloved furry friend snuggles with you.

### Plan Highlights

- Guaranteed renewal up to age 13 of the pet<sup>^</sup>
- Microchip waived for cats' enrolment
- Medical coverage up to HK\$60,000
- No visit limit for Veterinary Consultation and no daily limit for Room and Board
- Chemotherapy Benefit covers the cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet
- Behavioural Treatment Expenses covers the cost of prescribed drugs or training due to mental or emotional disorder arising from injury
- Top-up option for Third Party Liability up to HK\$1,500,000
- Extensive overseas coverage for medical expenses, third party liability and funeral service expenses while the insured pet is travelling or temporarily located outside Hong Kong
- If no claim has been made, you can receive up to 15% no claim discount

### Schedule of Benefits

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
<b>1. Medical Coverage<sup>1</sup></b>			
<b>Annual Limit for Section 1</b>	<b>60,000</b>	<b>40,000</b>	<b>20,000</b>
<b>Co-insurance Per Claim for Section 1<sup>2</sup></b>	30% - pet's attained age from 0 - 8 40% - pet's attained age from 9 or above		
<b>a) Clinical and Surgical Expenses</b> Cover the insured pet for the following expenses incurred in a licensed vet clinic: <ul style="list-style-type: none"> <li>▪ X-rays, ultrasound and laboratory tests fee</li> <li>▪ Surgical fee</li> <li>▪ Operating theatre fee</li> <li>▪ Anaesthetists fee</li> <li>▪ Euthanasia fee</li> <li>▪ Prosthesis or wheelchair expenses</li> <li>▪ Miscellaneous expenses</li> </ul>	60,000	40,000	20,000
<b>b) Room and Board</b> Cost incurred in a licensed vet clinic for a confinement of no less than 12 consecutive hours.	6,000	4,000	2,000
<b>c) Veterinary Consultation</b> Consultation expenses and cost of any prescribed drugs, dressings and injections dispensed by a licensed vet clinic.	12,000	8,000	4,000
<b>d) Chemotherapy Benefit</b> Cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet.	15,000	10,000	5,000
<b>e) Behavioural Treatment Expenses</b> Cost of any reasonable and necessary expenses for prescribed drugs, or the cost of any reasonable and necessary training under training centres if the insured pet is diagnosed with mental or emotional disorder by a vet as a direct result of injury. <ul style="list-style-type: none"> <li>- Maximum benefit limit per visit per day</li> </ul>	1,500  500	N/A	

1. Waiting period (from the policy effective date) is applicable for any claim of medical expenses arising from following illness or injury:

- Cancer or chronic renal disease: 90 days
- Bodily injury: 7 days
- Other conditions not included above: 30 days

2. The percentage of expenses that must be borne by the policyholder.

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
<b>2. Third Party Liability<sup>3</sup></b>			
Cover the legal liability to a third party caused by the insured pet: a. accidental death, bodily injury or illness to a third party; and/or b. accidental loss of or damage to third party's property	1,000,000 (Any one accident/any one period of insurance)		
Top-up option for Third Party Liability <sup>4</sup>	1,500,000 (Any one accident/any one period of insurance)		
<b>3. Funeral Service Expenses</b>			
Cost for cremation, funeral service and/or handling charges from the vet or funeral service providers in respect of the handling of the remains of the insured pet.	3,000 Per life	1,000 Per life	N/A
<b>4. Emergency Boarding</b>			
Reimbursement of pet sitting expenses incurred at pet sitting facility if the policyholder is hospitalised for more than 4 consecutive days. - Maximum benefit limit per day - Maximum no. of days per period of insurance - Co-insurance per claim	600 5 Days 50%	300 3 Days 50%	N/A
<b>5. Overseas Cover</b>			
Extended coverage to the insured pet for Sections 1, 2 & 3 whilst the insured pet is (i) travelling or (ii) temporarily located outside Hong Kong with the policyholder or family up to a maximum of 90 days per trip from the date of departure including the quarantine period.	✓		

3. Excess: the first HK\$3,000 for each and every claim.

4. Subject to additional premium.

## Plan Summary

<b>Eligible Pet</b>	Cats and dogs
<b>Eligible Cat Breeds</b>	All breeds of cats
<b>Eligible Dog Breeds</b>	All breeds of dogs*
<b>Enrolment Age (last birthday)</b>	Age from 6 months to 8 years
<b>Policy Renewal</b>	Guaranteed renewal up to age 13 of the pet <sup>^</sup>
<b>Premium Payment Mode</b>	Annual
<b>Policy Currency</b>	HKD
<b>Waiting Period</b>	Waiting period (from the policy effective date) is applicable for any claim of medical expenses arising from following illness or injury: <ul style="list-style-type: none"> <li>▪ Cancer or chronic renal disease: 90 days</li> <li>▪ Bodily injury: 7 days</li> <li>▪ Other conditions not included above: 30 days</li> </ul>

\* Except the following dog breeds: Antarctic Husky, Bull Terrier, Dogo Argentino, Fila Brazillier, Japanese Tosa, Pit Bull Terrier, and Tibetan Mastiff.

## No Claim Discount

Upon renewal, there will be a No Claim Discount on the premium if no claim has been made with respect to the insured pet during the respective no claim period as specified in the table below:

No Claim Period Immediately Preceding Renewal	1 Year	2 Consecutive Years	3 Consecutive Years or More
<b>Premium Discount</b>	5%	10%	15%

## Important Notes

- ^ The policy renewal for insured pet above age 13 is subject to underwriting. Renewal is guaranteed up to age 13 of the insured pet (subject to the availability of the plan at the time of renewal) and Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured pet's health status or claim history at the time of renewal. However, Blue Cross reserves the right to revise the terms and conditions of this policy and adjust the premium upon policy renewal due to, for example, age of the insured pet. If Blue Cross decides to cease offering or suspend this plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.
- The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made under the policy, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
- Blue Cross reserves the right to adjust the premium table applicable from time to time.

## Major Exclusions

1. Pre-existing conditions (applicable to Section 1 Medical Coverage of Benefits Provisions under the terms and conditions of the policy).
2. Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.
3. Any claims involving any insured pet that is not positively identifiable by means of (i) a microchip (applicable to dogs and cats) or (ii) vaccination record or other relevant medical report (only applicable to cats without microchip) prior to receiving treatment which results in a claim.
4. Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
5. Any claims involving the recurrence or continuation of illness, disease or any condition from which the insured pet previously suffered arising prior to the policy effective date.
6. Any claims for treatment and services provided by any persons other than a vet.
7. Any claims for illness, injury or legal liability caused by any wilful, malicious, unlawful, reckless or deliberate act or gross negligence of the policyholder, the family, or any person residing with or in the service of the policyholder.
8. Any claims for illness or injury occasioned by war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, or police, or a law enforcing agencies.
9. Any claims for illness, injury or legal liability directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radioactive contamination.

## Claim Procedure

- Within 30 days from the occurrence of the event giving rise to a claim under the policy, customers must provide notice of claim to Blue Cross via the 24/7 Smart eClaims online platform at Blue Cross website, Blue Cross HK App or by scanning the following QR code. The claim submission should include the loss of circumstances and all required certified information and evidence as requested by Blue Cross.
- For the claim of third party liability, the claim form with the original copy of the required documents must be delivered to Blue Cross by mail or in person immediately after the occurrence of the event.



Smart eClaims  
Pet Insurance

## Notes

- This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- LovePet Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

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、銀行網絡、保險代理和經紀，以及旅行社代理。

藍十字在2024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, bank network, insurance agents and brokers, as well as travel agencies.

In 2024, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.



Blue Cross HK App



[www.bluecross.com.hk](http://www.bluecross.com.hk)

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