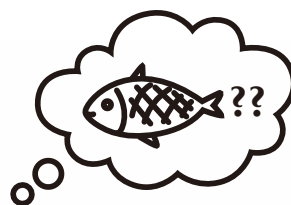




Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

「愛·寵物」保險計劃 LovePet Insurance



2022年8月生效
With effect from August 2022

「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¹
- 貓隻投保無需晶片
- 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
1. 醫療保障¹			
第1部分之每年最高賠償額	60,000	40,000	20,000
第1部分每宗索償之共同保險²	寵物之實際年齡為0-4歲：20% 寵物之實際年齡為5-8歲：30% 寵物之實際年齡為9歲或以上：40%		
a) 門診及手術費用 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">▪ X-光檢查、超聲波檢查及化驗費用▪ 手術費用▪ 手術室費用▪ 麻醉師費用▪ 人道毀滅費用▪ 義肢及輪椅費用▪ 雜項費用	60,000	40,000	20,000
b) 住房費用 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
c) 獸醫診症 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
d) 化療保障 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
e) 行為治療費用 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. 因疾病引致的醫療費用索償設有由保單生效日起計30天的等候期。

2. 保單持有人須按比率分擔費用。

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
2. 第三者責任保障³			
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 ⁴	1,500,000 (每宗意外/每個受保期內)		
3. 殮葬服務費用 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
4. 緊急寄宿 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 ²	600 5天 50%	300 3天 50%	不適用
5. 海外保障 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. 每宗索償的自付額：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 [^]
保費繳付方法	年繳
保單貨幣	港幣
等候期	因疾病引致的醫療費用索償設有由保單生效日起計30天的等候期

* 以下狗隻品種除外：南極雪橇犬、布多利犬、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。

保費表

每年保費 (HK\$)

年齡	計劃 A	計劃 B	計劃 C
6個月至1歲以下	3,647	2,878	1,998
1	2,965	2,302	1,595
2	3,317	2,599	1,803
3	3,735	2,951	2,049
4	4,231	3,370	2,342
5	4,520	3,614	2,512
6	4,866	3,906	2,716
7	5,409	4,364	3,036
8	6,009	4,870	3,390

每年附加保費

年齡	按 8 歲保費附加之保費率		
	計劃 A	計劃 B	計劃 C
9*		5%	
10*		15%	
11*		30%	
12*		50%	
13*		70%	

* 只適用於續保。

自選提升第三者責任保障 (HK\$)

年齡	提升後之賠償額	每年保費
所有年齡	1,500,000	100

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本保單。在未有就本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本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。
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。

注意

- 此小冊子僅在香港派發。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。
- 當藍十字就保單提供的保險（包括支付任何賠償或提供任何保障），將使藍十字面臨聯合國決議下或歐盟、英國、美國或適用於藍十字的任何司法管轄區的貿易或經濟制裁、法律或法規項下的任何制裁、禁制或限制，或承受該等風險時，則藍十字不得被視為就該保單提供保險（包括支付任何賠償或提供任何保障）。

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 behavioral 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[^]
- 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
- Behavioral 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
1. Medical Coverage¹			
Annual Limit for Section 1	60,000	40,000	20,000
Co-insurance Per Claim for Section 1²	20% - pet's attained age from 0 - 4 30% - pet's attained age from 5 - 8 40% - pet's attained age from 9 or above		
a) Clinical and Surgical Expenses Cover the insured pet for the following expenses incurred in a licensed vet clinic: <ul style="list-style-type: none"> ▪ X-rays, ultrasound and laboratory tests fee ▪ Surgical fee ▪ Operating theatre fee ▪ Anaesthetists fee ▪ Euthanasia fee ▪ Prosthesis or wheelchair expenses ▪ Miscellaneous expenses 	60,000	40,000	20,000
b) Room and Board Cost incurred in a licensed vet clinic for a confinement of no less than 12 consecutive hours.	6,000	4,000	2,000
c) Veterinary Consultation Consultation expenses and cost of any prescribed drugs, dressings and injections dispensed by a licensed vet clinic.	12,000	8,000	4,000
d) Chemotherapy Benefit Cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet.	15,000	10,000	5,000
e) Behavioral Treatment Expenses 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"> - Maximum benefit limit per visit per day 	1,500 500	N/A	

1. A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.

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

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
2. Third Party Liability³			
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 ⁴	1,500,000 (Any one accident/any one period of insurance)		
3. Funeral Service Expenses			
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
4. Emergency Boarding			
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
5. Overseas Cover			
Extended coverage to the insured pet for Section 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: HK\$3,000 for each and every claim.

4. Subject to additional premium.

Plan Summary

Eligible Pet	Cats and dogs
Eligible Cat Breeds	All breeds of cats
Eligible Dog Breeds	All breeds of dogs*
Enrolment Age (last birthday)	Age from 6 months to 8 years
Policy Renewal	Guaranteed renewal up to age 13 of the pet [^]
Premium Payment Mode	Annual
Policy Currency	HKD
Waiting Period	A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness

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

Premium Table

Annual Premium (HK\$)

Age	Plan A	Plan B	Plan C
6 months to below 1	3,647	2,878	1,998
1	2,965	2,302	1,595
2	3,317	2,599	1,803
3	3,735	2,951	2,049
4	4,231	3,370	2,342
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7	5,409	4,364	3,036
8	6,009	4,870	3,390

Annual Premium Loading

Age	Loading Factor on Top of Premium of 8 Years Old		
	Plan A	Plan B	Plan C
9*	5%		
10*	15%		
11*	30%		
12*	50%		
13*	70%		

* Applicable to renewal only.

Top-up Option for Third Party Liability (HK\$)

Age	Benefit Limit after Top-up	Annual Premium
All Ages	1,500,000	100

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
Premium Discount	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.
- This 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 this 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. 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.

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 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.



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。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2021年獲得保險行業國際信用評級機構和信息提供商AM Best授予財務實力評級及長期發行人信用評級分別為A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽www.ambest.com。

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’ success in insurance products and services is reaffirmed by numerous awards and accolades.

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.



Blue Cross HK App



www.bluecross.com.hk

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