



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 45 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:

- ◆ Caring Company (2005-06 & 2008-17)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenships Awards (2017)
- ◆ Good MPF Employer Award (2017)
- ◆ Support for MPF Management Award (2017)
- ◆ Focus Media Your Choice @ Focus – Hong Kong White Collar's Most Favourite "Travel & General Insurance" Brand Award (2017)
- ◆ Metro Radio Hong Kong Digital Brand Awards – Outstanding Online Travel Insurance Services (2017)
- ◆ Weekend Weekly The Most Favorite Travel Insurance Company Award (2005-2016)
- ◆ Flyagain.la My Favourite Travel Brand Awards – The Most Favourite Travel Insurance (2015)
- ◆ Community Investment and Inclusion Fund Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Magazine Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)
- ◆ Metro Finance & Metro Finance Digital Radio Hong Kong Leaders' Choice – Excellent Brand of Travel Insurance (2015)
- ◆ Talent-Wise Employment Charter and Inclusive Organisations Recognition Scheme – Partnering Inclusive Organisation (2014)
- ◆ Benchmark Wealth Management Awards 2014 – Outstanding Achiever
 - Healthcare Product (Insurance)
 - Product and Service Innovation (Insurance)
 - Online Usability (Insurance)
- ◆ e-zone e-brand awards – The Best of Online Insurance Service Provider (2014)

In 2017, Blue Cross is assigned a financial strength rating of A (Excellent) and an issuer credit rating of "a" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.



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TravelSafe Plus



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TravelSafe Plus

www.bluecross.com.hk/travelsafeplus

You deserve a hassle-free journey!

Looking forward to a relax and hassle-free journey? **TravelSafe Plus** is here to safeguard you in every way throughout your journey wherever you go, giving you total peace of mind.

All-round Coverage

- ◆ 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 irrecoverable prepaid admission fees for major sports events, musicals, concerts, museums, and theme parks
- ◆ Re-routing benefit covering additional travelling and accommodation expenses incurred upon **travel re-routing**
- ◆ Travel Delay Benefit covering additional overseas accommodation costs or cancellation charges
- ◆ Global Cruise Plan covering Cruise Cancellation and Interruption, Shore Excursion Cancellation, Satellite Phone Expenses, etc.
- ◆ Cruise Cancellation benefit covering advanced payment made for the cruise tour as a result of cruise cancellation caused by **change of port of call** due to adverse weather condition
- ◆ Coverage for loss of or damage to **laptop computers or tablet computers** due to robbery, burglary, 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 maximum insurable age limit
- ◆ 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 coverage up to 10 days for unavoidable trip delay

Schedule of Benefits	Maximum Limit (HK\$)				
	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
1) Medical Expenses Benefit¹	1,000,000	500,000	250,000	1,200,000	
Medical Expenses during the Journey	1,000,000	500,000	250,000	1,200,000	Reasonable expenses for medical treatment, surgery, and hospitalisation arising from sickness or accidental injury during the journey. (Maximum daily limit for room & board: HK\$3,000)
Follow-up Medical Expenses in Hong Kong	100,000 3,000	80,000 3,000	50,000 2,000	100,000 3,000	a. Reasonable medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad (inclusive of sub-limit for item b). 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 the insured person is 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	10,000	5,000	N/A	10,000	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 after returning 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 ²	Unlimited	Unlimited	Unlimited	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation to Hong Kong ²	Unlimited	Unlimited	Unlimited	Unlimited	Repatriation of the insured person to Hong Kong at physician's recommendation.
Hospital Deposit Guarantee ²	40,000	40,000	40,000	40,000	Provide the required admittance deposit to hospital on behalf of the insured person.
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 travelling expenses for returning the insured person to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness. ◆ If the insured person is hospitalised for more than 3 consecutive days or has passed away abroad, reasonable additional accommodation and travelling expenses will be payable for: <ul style="list-style-type: none"> a. up to 2 immediate family members to join the insured person; or b. 1 immediate family member and 1 travel companion to join or stay behind to take care of the insured person.
Return of Unattended Dependent Children	40,000	15,000	15,000	40,000	Reasonable additional accommodation and travelling expenses for returning unattended children, aged below 18, of the insured person to Hong Kong.
Repatriation of Mortal Remains ²	Unlimited	Unlimited	Unlimited	Unlimited	Reasonable transportation charges for the repatriation of mortal remains of the insured person to Hong Kong.
Burial and Funeral Expenses	20,000	10,000	10,000	20,000	Reasonable cost for burial and funeral formalities.
Referral Services	Included	Included	Included	Included	Referral services for legal assistance, interpreter and replacement of lost travel document or travel pass.
4) Personal Accident Benefit					
Accident on Public Conveyance ³	1,200,000	600,000	600,000	1,200,000	If an accident occurs while the insured person is travelling as a fare-paying passenger on board a public conveyance or a mechanically propelled vehicle or vessel arranged by travel agency, payable according to the Table of Personal Accident Benefit in this leaflet.
Other Accidents ³	600,000	300,000	300,000	600,000	If an accident occurs (other than an accident covered under Accident on Public Conveyance above), payable according to the Table of Personal Accident Benefit in this leaflet.
5) Major Burns Benefit	300,000	100,000	100,000	300,000	Payable if the insured person suffers from third-degree burns.
6) Trip Cancellation Benefit	50,000	10,000	5,000	80,000	<ul style="list-style-type: none"> ◆ Irrecoverable prepaid travel ticket, accommodation, tour package and admission tickets for major sports events, musicals, concerts, museums, and theme parks in the event of: <ul style="list-style-type: none"> ◆ death, serious bodily injury or serious sickness of the insured person, his/her immediate family members, close business partner, or travel companion^{4,5}; or ◆ compliance with a witness summons, jury service or compulsory quarantine of the insured person^{4,5}; or ◆ 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 date⁴; or ◆ fire or flood damage to the insured person's home in Hong Kong within 10 days before the departure date⁴; 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 this leaflet.
7) Trip Re-arrangement Benefit	50,000	10,000	5,000	80,000	
Trip Curtailment	50,000	10,000	5,000	80,000	<ul style="list-style-type: none"> ◆ Unused portion of the irrecoverable prepaid travel ticket, accommodation, tour package, and admission tickets for major sports events, musicals, concerts, museums, and theme parks, and the reasonable additional travelling expenses incurred by the insured person to return to Hong Kong by public conveyance will be payable as a direct result of: <ul style="list-style-type: none"> ◆ death, serious bodily injury or serious sickness of the insured person, his/her 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 or civil commotion at the destination that prevents the insured person 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 this leaflet.
Re-routing	10,000 2,000	2,500 2,000	500 500	10,000 2,000	If the journey has to be re-routed after its commencement as a direct result of adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion which prevents the insured person from continuing the original itinerary, the reasonable and inevitable additional travelling and accommodation expenses incurred for the purpose of continuing the journey to the original planned destination will be payable. (Maximum daily limit for additional accommodation expenses)
8) Travel Delay Benefit					
Delay Coverage	1,500 10,000 2,000 3,000	900 2,500 2,000 3,000	300 N/A 500 1,000	1,500 10,000 2,000 3,000	<ul style="list-style-type: none"> ◆ 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, the insured person will be reimbursed one of the following benefits: <ul style="list-style-type: none"> ◆ Cash allowance – HK\$300 for the delay of each period of 6 consecutive hours⁶; or ◆ Additional travel expenses – reasonable and inevitable additional travelling expenses due to the delay of at least 6 consecutive hours⁶: <ul style="list-style-type: none"> a. public conveyance expenses for alternative transportation; and b. overseas accommodation costs; or ◆ Cancellation of journey – charges incurred by cancellation of or failure to proceed with the journey due to a departure delay of the arranged public conveyance from Hong Kong for at least 10 consecutive hours⁶.

Schedule of Benefits

Maximum Limit (HK\$)

Global Diamond Plan Global Gold Plan China Basic Plan Global Cruise Plan

Special Allowance - Winding-up of Airline	2,000	1,000	N/A	2,000	Reasonable additional expenses for purchasing an alternative travel ticket if the insured person has prepaid for an air ticket of an airline which publicly announces its winding-up prior to the journey.
9) Baggage Delay Benefit	1,500	1,000	500	1,500	Cash allowance in the event of baggage delay for at least 6 hours after the insured person's 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 the baggage, laptop computers, tablet computers ⁷ or personal property (excluding money of the insured person) resulting from theft, robbery, burglary, accident, or mishandling by the carriers. (Maximum limit per article/per pair/per set for sports equipment) (Maximum limit per article/per pair/per set for other baggage)
11) Loss of Travel Documents Benefit⁸	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 travelling and accommodation expenses incurred due to such replacement at the nearest location. (Maximum daily limit for travelling and accommodation expenses)
12) Personal Money Benefit^{8,9}	3,000	2,000	1,000	3,000	Loss of banknotes, cash or traveller cheques due to theft, robbery, or burglary.
13) Loss of Home Contents Benefit	25,000	5,000	3,000	25,000	Cost of replacement or repair of household contents and personal effects (excluding money) of the insured person's unoccupied home in Hong Kong due to burglary during the journey. (Maximum limit per article/per pair/per set)
14) Personal Liability Benefit	1,500,000	800,000	250,000	1,500,000	Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
15) Credit Card Protection Benefit	30,000	15,000	N/A	30,000	In the event of accidental death of the insured person during the journey, any outstanding amount charged to his/her 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 the insured person hits a "hole-in-one" at any recognised golf courses, 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	N/A	5,000	If the insured person hires a rental vehicle during the journey and has a car accident, parking damage or theft, the vehicle insurance excess or deductible will be payable.
Cruise Benefits					
18) Cruise Cancellation and Interruption Benefit^{10,11}					
Cruise Cancellation	N/A	N/A	N/A	50,000 20,000	Irrecoverable and forfeited deposits or any payment made in advance for the cruise tour will be reimbursed upon cancellation of the cruise tour as a direct result of: ♦ if the 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 the insured person failed to board the cruise ship; or ♦ the port of call is changed due to adverse weather conditions within 7 days before the scheduled departure date of the cruise tour.
Cruise Interruption	N/A	N/A	N/A	50,000 3,000	If the 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 the insured person failed to board the cruise ship as a direct result, the insured person will be reimbursed: a. Additional travel expenses – reasonable and inevitable additional travelling expenses incurred for travelling from the port of departure to the next scheduled port of call to catch up with the cruise tour. b. Cash allowance – payable from the day the insured person missed the port of departure until the day the insured person boards the cruise ship at the next scheduled port of call. (Maximum daily cash allowance of HK\$750 and up to 4 days)
19) Post-Departure Cruise Benefit					
Shore Excursion Cancellation	N/A	N/A	N/A	10,000	Irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour will be reimbursed in the event of: ♦ serious bodily injury or serious sickness of the insured person or his/her 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.
Missed Ports of Call Boarding after Shore Excursion	N/A	N/A	N/A	5,000	Reasonable additional travelling and accommodation expenses for travelling to the next scheduled port of call will be reimbursed if the insured person failed to board the cruise ship by the scheduled time of departure at the relevant port of call after a shore excursion tour due to: ♦ serious traffic accident, adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, riot, civil commotion or act of terrorist at the relevant port of call; or ♦ serious bodily injury or serious sickness of the insured person or his/her travel companion and hospital confinement is required.
Cash Allowance for Arrival Delay at Final Destination	N/A	N/A	N/A	1,500	Cash allowance will be payable for arrival delay at the final destination of at least 12 consecutive hours due to adverse weather conditions, natural disaster or mechanical breakdown of the cruise ship.
Satellite Phone Expenses	N/A	N/A	N/A	3,000	If the insured person must return directly to Hong Kong following serious bodily injury or serious sickness of the insured person or his/her travel companion during the journey which prevents the insured person from continuing the journey, the insured person will be reimbursed the reasonable satellite phone call expenses incurred on board a cruise ship.

¹ 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.

² Prior approval from Blue Cross is required before any assistance or hospital admission deposit is guaranteed. The 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.

³ For an insured person aged below 18 or above 70, the maximum limit payable under Accident on Public Conveyance and Other Accidents shall be HK\$300,000 and HK\$150,000 respectively.

⁴ The benefit is payable only if the relevant event takes place 24 hours after the issue of the policy.

⁵ The benefit is payable only if the relevant event takes place within 90 days prior to the commencement date of the period of insurance.

⁶ 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.

⁷ Applicable to tablet computer with screen size 7 inches or above (measured diagonally).

⁸ If such loss occurs in China, the insured person is eligible to receive advance emergency cash assistance at designated branches of The Bank of East Asia (China) Limited. The maximum cash advances are HK\$2,000/HK\$1,000/HK\$500/HK\$2,000 (or its equivalent amount in RMB) for the Global Diamond Plan/Global Gold Plan/China Basic Plan/Global Cruise Plan respectively. Prior approval from Blue Cross is required.

⁹ Personal Money benefit is not applicable to an insured person aged below 10.

¹⁰ If a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Trip Cancellation and Trip Re-arrangement Benefits.

¹¹ If a claim under Delay Coverage is payable, no further claims shall be payable under Cruise Cancellation and Interruption Benefit.

Table of Personal Accident Benefit

Insured Events		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%
<i>(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.)</i>		
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.

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 alerts. The insured person will be entitled to the benefits listed below for all levels of travel alerts.

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 the destination is already in force when the policy is issued, the extension of the 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.

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.

Premium Table (HK\$)

Coverage Period (Days)	Global Diamond Plan		Global Gold Plan		China Basic Plan		Global Cruise Plan	
	Individual	Family*	Individual	Family*	Individual	Family*	Individual	Family*
1	139	320	104	240	47	109	460	1,058
2	151	348	113	260	57	132	460	1,058
3	162	373	124	286	62	143	460	1,058
4	199	458	141	325	82	189	460	1,058
5	215	495	153	352	94	217	460	1,058
6	261	601	173	398	108	249	580	1,334
7	283	651	197	454	122	281	630	1,449
8	340	782	214	493	132	304	680	1,564
9	353	812	219	504	151	348	730	1,679
10	376	865	225	518	165	380	780	1,794
11-13	420	966	295	679	190	437	880	2,024
14-16	495	1,139	335	771	225	518	1,040	2,392
17-20	560	1,288	380	874	240	552	1,150	2,645
21-25	600	1,380	445	1,024	270	621	1,280	2,944
26-30	680	1,564	515	1,185	300	690	1,390	3,197
Each additional 5-day coverage period over 30 days	130	299	66	152	63	145	260	598
Maximum coverage period	180 Days				90 Days		180 Days	

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

Age Limit

- ◆ Insurable age is 6 weeks or above. Individually insured children below age 18 must obtain consent from their parent(s) or guardian.
- ◆ Applicants must be aged 18 or above.

Important Notes

1. All journeys must depart from Hong Kong.
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 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. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at www.bluecross.com.hk/travelsafeplus. 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, 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).

Claims Procedure

- ◆ 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. The form can be downloaded at www.bluecross.com.hk/travelsafeplus.
- ◆ Submit satisfactory proof and complete supporting documentation such as reports from hospitals, physicians, police, airlines, or other responsible authorities together with the claim form.

Notes

- ◆ This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. 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 call our Travel Insurance Hotline at 3608 2932.
- ◆ 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.
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