



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

智在遊  
Travel Smart



2024年2月生效  
With effect from Feb 2024

## 智在遊

無論出門外遊或公幹，每位旅客都希望旅程順利，不會因為突發事件破壞行程。一份靈活周全的旅遊保障便至關重要。「智在遊」正是您遨遊天下的明智之選，它提供**單次旅程保障**、**多次旅程保障**（多達 3 個旅程）及**全年保障** 3 種保障類型，配合您不同的旅遊需要，助您輕鬆應付意料之外的情況。

### 周全保障

- 醫療費用保障及個人意外保障分別高達 HK\$1,200,000
- 回港後 90 天內覆診費用，包括所有中醫治療
- 24 小時全球緊急援助，包括不設上限的緊急運送及送返起保地點（有關費用不會從「醫療費用保障」的賠償額扣除）
- 外遊警示伸延保障全面覆蓋**黃、紅及黑色**外遊警示級別
- 保障消閒及非專業性質的運動，包括滑雪及其他冬季運動、潛水、跳傘、笨豬跳、高山遠足及各種水上活動
- 單次旅程保障提供郵輪計劃，涵蓋郵輪旅程取消及阻礙、岸上觀光取消及衛星電話費用

### 計劃特點



- **當地旅遊團取消保障**涵蓋當旅遊景點因不可預測的嚴重破壞而關閉，或當地旅遊承辦商倒閉時不能退回的已預支費用



- **旅程阻礙保障**涵蓋當超額訂票導致未能登上公共交通工具時所引致的額外住宿及膳食費用，並因應住宿或租車服務提供者倒閉而需購買替代服務提供特別津貼



- **旅程取消保障**若受保兒童需要出席學校面試或由香港考試及評核局舉辦的公開考試，但日期被重新編排至旅程預定期間，將賠償受保兒童及受保人（同時為受保兒童之父母兼同行夥伴）之相關損失



- **行李保障**涵蓋行李、手提電話、手提電腦、平板電腦及個人財物等等遺失或破損所引致的損失

### 手機或網上投保 即時確認

- 成功投保後，將即時收到短訊確認通知，並透過電郵收到保單

### 「至醒會」積分獎賞

- 透過「至醒會」平台成功投保，可尊享保費折扣優惠，每 HK\$1 淨保費更可賺取 1 分至醒積分

### Fly@Ease 航班追蹤

- 經 Blue Cross HK App 即可透過方便易用的航班追蹤功能，掌握實時航班以及出發/抵埗城市天氣的狀況，令旅程更輕鬆寫意

## 計劃摘要

保障類型	單次旅程保障	多次旅程保障 <sup>^</sup>	全年保障
計劃級別	<ul style="list-style-type: none"> <li>▪ 尊尚計劃</li> <li>▪ 智選計劃</li> <li>▪ 郵輪計劃（只適用於<b>單次旅程保障</b>）</li> </ul>		
保費組別	<ul style="list-style-type: none"> <li>▪ 個人</li> <li>▪ 夫婦（只適用於<b>單次旅程保障</b>及<b>全年保障</b>）</li> <li>▪ 家庭*（只適用於<b>單次旅程保障</b>及<b>全年保障</b>）</li> </ul> （*包括投保人及/或配偶及其所有 18 歲以下未婚子女）		
保障期	<ul style="list-style-type: none"> <li>▪ 1 次旅程</li> <li>▪ 每次旅程最長 180 天</li> </ul>	<ul style="list-style-type: none"> <li>▪ 全年 3 次旅程<sup>▲</sup></li> <li>▪ 每次旅程最長 5 天或 7 天</li> </ul>	<ul style="list-style-type: none"> <li>▪ 全年無限次旅程</li> <li>▪ 受保期為 1 年，每次旅程最長 90 天</li> </ul>
自動延長保障期	因不能避免的延誤可延長保障期 10 天		
自選附加保障	-		增加高達 HK\$2,000,000 的個人意外保障額（需額外保費）
投保年齡	6 星期或以上 <sup>◆</sup>		6 星期至 70 歲 <sup>◆+</sup>
自付額	沒有		

<sup>^</sup> 必須透過「至醒會」平台投保。投保時輸入的受保人資料將自動儲存，令下個旅程登記更快捷方便

<sup>▲</sup> 所有旅程須於出發前透過藍十字網站登記，並於投保日起計一年的有效期內完成所有旅程

<sup>◆</sup> 18 歲以下的兒童必須獲家長或監護人同意方可單獨受保

<sup>+</sup> 70 歲以上受保人的續保須作個別考慮



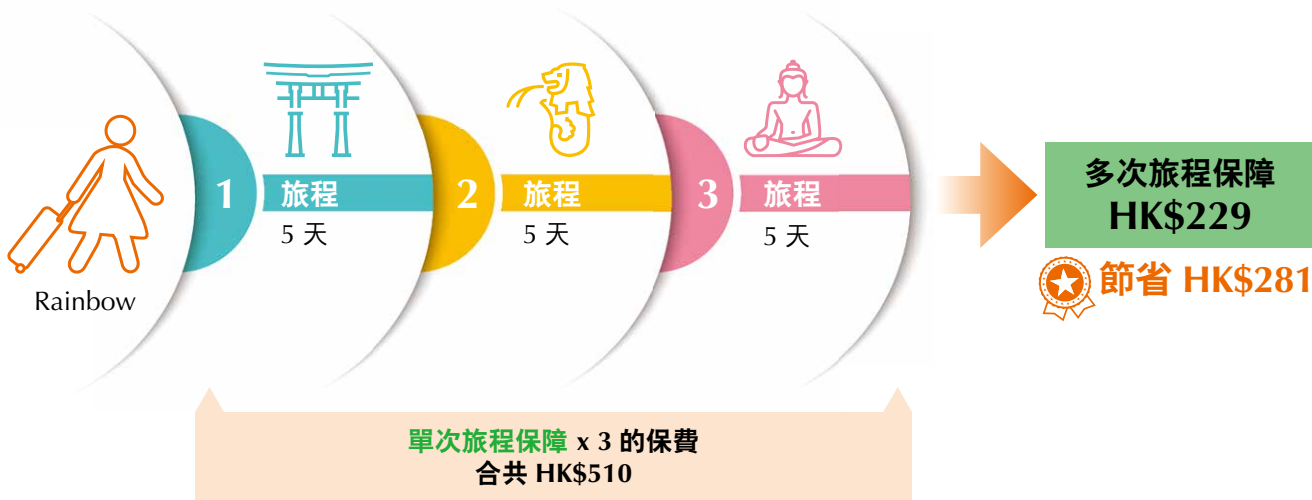
## 選擇合適保障

看看**多次旅程保障**及**全年保障**怎樣助您節省保費。

### 情景 1 – 「多次旅程保障」是每年 3 次旅行的最佳選擇

Rainbow 喜愛在新年、復活節及聖誕節等假期與友人外遊。她計劃於未來 1 年外遊 3 次，各為期 5 天。在這情況下，「多次旅程保障」便最適合 Rainbow 了。如果她分 3 次投保「單次旅程保障」（智選計劃），保費合共 HK\$510；但就同樣的旅程次數投保 1 個「多次旅程保障」（智選計劃），保費只需 HK\$229，為她節省 HK\$281（即相比投保相同計劃級別的「單次旅程保障」，每個旅程可節省高達 55% 保費）。

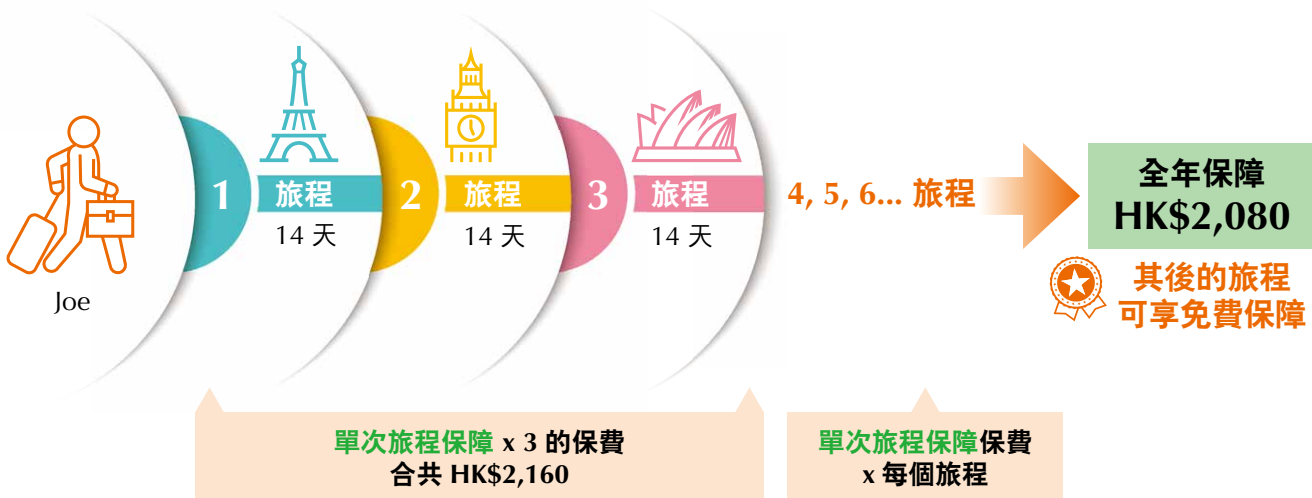
此外，「至醒會」平台將自動儲存 Rainbow 輸入的個人資料，當她確定了下次旅程的日期，便可以隨時隨地上網登記，過程更快更方便。



### 情景 2 – 「全年保障」對經常旅行人士較划算

任職跨國公司的 Joe 經常出外公幹，與不同企業及客人會面。他最適合投保全年為無限次旅程提供保障的「全年保障」。該保障就每次旅程提供高達 HK\$1,200,000 的醫療費用保障，其行李保障更可伸延至商業樣本。如 Joe 想提升個人意外保障，他亦可以選擇支付額外保費，將基本的 HK\$1,200,000 個人意外保障額增加。

假設 Joe 一年至少去 3 次 14 天旅程，如果他分 3 次投保「單次旅程保障」（尊尚計劃），所需保費合共 HK\$2,160，而投保「全年保障」（尊尚計劃）則只需 HK\$2,080。此外，由於「全年保障」提供每年無限次旅程保障，因此，只要 Joe 至少去 3 次旅程，他其後同一年內的旅程等同於零保費，所以投保「全年保障」會較逐次投保「單次旅程保障」划算得多。



## 保障表

保障類型	單次旅程保障		單次旅程保障	
	多次旅程保障			
	全年保障			
計劃級別	尊尚計劃	智選計劃	郵輪計劃	
保障項目	每名受保人每次旅程之最高賠償額 (HK\$)			承保範圍
<b>1. 醫療費用保障<sup>1</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>1,200,000</b>	
1.1 旅程期間醫療費用	1,200,000	600,000	1,200,000	賠償因疾病或意外受傷而引致的醫療、手術及住院費用。
- 住院房間及膳食費用 (每天)	3,000	3,000	3,000	
1.2 回港覆診費用	120,000	60,000	120,000	如受保人曾於外地就醫，賠償回港後 90 天內的醫療費用。
- 中醫治療費用	3,000	3,000	3,000	
▪ 每天每次	200	200	200	
1.3 創傷輔導	20,000	20,000	20,000	賠償因被診斷罹患創傷後壓力症，並需於旅程期間及/或回港後 90 天內接受輔導服務所引致的醫療開支。
- 每天每次	2,000	2,000	2,000	
<b>2. 海外住院或隔離現金津貼保障</b>	就同一原因而言，可獲以下其中一項現金津貼。			
2.1 海外住院現金津貼	12,000	5,000	12,000	
- 每天限額	500	500	500	
2.2 強制隔離現金津貼	10,000	10,000	10,000	如受保人因疑似感染或確診患上傳染病而於旅程期間或於回港後 7 天內被強制隔離，可獲現金津貼。
- 每天限額	500	500	500	
<b>3. 24 小時全球緊急援助</b>				
3.1 緊急運送 <sup>2</sup>	不設上限	不設上限	不設上限	安排緊急運送受保人至最近而合適的醫療設施進行即時的緊急治療。
3.2 送返起保地點 <sup>2,3</sup>	不設上限	不設上限	不設上限	涵蓋由醫生及藍十字建議下，將受保人送返起保地點 <sup>3</sup> 的費用。
3.3 入院按金保證 <sup>2</sup>	40,000	40,000	40,000	為受保人提供入院所需的按金保證。
3.4 額外交通及住宿費用 (包括親屬探望)	50,000	20,000	50,000	<ul style="list-style-type: none"> <li>▪ 賠償受保人因嚴重身體受傷或嚴重疾病而需返回起保地點<sup>3</sup>的額外交通及住宿費用。</li> <li>▪ 賠償因受保人於外地住院連續超過 3 天或不幸身故時令下列人士招致額外住宿及交通費用： <ul style="list-style-type: none"> <li>a. 兩名直屬家庭成員前往探望及照料受保人；或</li> <li>b. 一名直屬家庭成員前往探望及一名同行夥伴留下照料受保人。</li> </ul> </li> </ul>

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	多次旅程保障			
	全年保障			
計劃級別	尊尚計劃	智選計劃	郵輪計劃	
保障項目	每名受保人每次旅程之最高賠償額 (HK\$)			承保範圍
3.5 缺乏照顧子女護送	40,000	20,000	40,000	賠償將受保人的同行子女（18 歲以下）送返起保地點 <sup>3</sup> 的額外交通及住宿費用。
3.6 遺體運返 <sup>2</sup>	不設上限	不設上限	不設上限	賠償將受保人的遺體或骨灰運返起保地點 <sup>3</sup> 的費用。
3.7 身故恩恤金	20,000	10,000	20,000	就受保人於旅程期間因嚴重身體受傷或嚴重疾病導致不幸身故，向受保人的合法遺產代理人或指定遺產受益人（如適用）作出賠償。
3.8 轉介服務	適用	適用	適用	法律援助、傳譯及補領遺失旅遊證件或交通票據之轉介服務。
<b>4. 個人意外保障<sup>4</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>1,200,000</b>	就受保人因意外不幸身故或永久傷殘，按「個人意外保障項目表」作出賠償。
<b>5. 嚴重燒傷保障</b>	<b>300,000</b>	<b>100,000</b>	<b>300,000</b>	就受保人於旅程期間因意外遭受 3 級程度燒傷作出賠償。
<b>6. 旅程取消保障</b>	<b>50,000</b>	<b>10,000</b>	<b>80,000</b>	<p>就以下原因賠償不能退回之預繳交通票據、住宿、旅行團或大型運動賽事、音樂劇、演唱會、博物館或主題公園入場券的費用：</p> <ul style="list-style-type: none"> <li>▪ 受保人、其直屬家庭成員、緊密業務夥伴、外傭或同行夥伴身故、遇上嚴重身體受傷或患上嚴重疾病<sup>5,6</sup>；或</li> <li>▪ 受保人的寵物在旅程開始前身故<sup>5,6,7</sup>；或</li> <li>▪ 受保兒童或受保人（同時為受保兒童之父母兼同行夥伴），因受保兒童需要出席學校面試或由香港考試及評核局舉辦的公開考試，但日期被重新編排至旅程預定期間<sup>5</sup>；或</li> <li>▪ 受保人須出任審判證人、陪審員或遭強制性隔離<sup>8</sup>；或</li> <li>▪ 出發前 10 天內，受保人在香港的住所因失火或水浸而損毀<sup>5</sup>；或</li> <li>▪ 出發前 7 天內，旅程目的地發生天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂<sup>5</sup>；或</li> <li>▪ 出發前 7 天內，旅程目的地獲發外遊警示（按外遊警示伸延保障賠償）。</li> </ul>

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保障類型	單次旅程保障		單次旅程保障	
	多次旅程保障			
	全年保障			
計劃級別	尊尚計劃	智選計劃	郵輪計劃	
保障項目	每名受保人每次旅程之最高賠償額 (HK\$)			承保範圍
<b>7. 旅程阻礙保障</b>	<b>50,000</b>	<b>25,000</b>	<b>80,000</b>	
7.1 縮短旅程	50,000	25,000	80,000	<p>就以下原因按比例賠償未使用及不能退回之預繳交通票據、住宿、旅行團或大型運動賽事、音樂劇、演唱會、博物館或主題公園入場券的費用及受保人返回起保地點<sup>3</sup>所需的額外公共交通工具費用：</p> <ul style="list-style-type: none"> <li>受保人、其直屬家庭成員、緊密業務夥伴、外傭或同行夥伴身故、遇上嚴重身體受傷或患上嚴重疾病；或</li> <li>受保人的寵物在旅程期間身故<sup>7</sup>；或</li> <li>已計劃前往的旅程目的地遇上惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂使受保人不能繼續旅程；受保人乘搭的航機或交通工具遭騎劫；或</li> <li>旅程期間當地獲發外遊警示（按外遊警示伸延保障賠償）。</li> </ul>
7.2 行程改道	10,000	2,500	10,000	<p>保障旅程開始後，直接因遇上惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂導致受保人不能繼續原定已在旅程開始前確定的行程，而需作改道繼續前往原定旅程目的地或返回起保地點<sup>7</sup>所引致的額外交通及住宿費用。</p>
- 住宿費用（每天）	2,000	2,000	2,000	
7.3 當地旅遊團取消 <sup>5</sup>	5,000	2,500	5,000	<p>就以下原因賠償已預先支付但不能退回的當地旅遊團費用，包括向當地旅遊承辦商所另行購買的交通票據及旅遊景點入場券：</p> <ul style="list-style-type: none"> <li>當地旅遊承辦商因破產或清盤而倒閉；或</li> <li>由當地旅遊承辦商就該當地旅遊團提供的行程表中所列的旅遊景點因受到不可預測的嚴重破壞而關閉。</li> </ul>
7.4 超額訂票	10,000	2,500	10,000	<p>賠償受保人因超額訂票導致未能在旅程中登上公共交通工具而並未獲有關公共交通工具機構或第三者提供、補償或補貼的額外住宿及膳食費用。</p>
7.5 特別津貼 — 指定服務提供者倒閉	2,000	2,000	2,000	<p>如受保人已預先向服務提供者支付住宿或私家車租用服務費用，但該指定服務提供者因破產或清盤倒閉而未能提供，將賠償受保人需向其他替代指定服務提供者購買同樣服務所引致的額外費用。</p>

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	多次旅程保障			
	全年保障			
計劃級別	尊尚計劃	智選計劃	郵輪計劃	
保障項目	每名受保人每次旅程之最高賠償額 (HK\$)			承保範圍
<b>8. 旅程延誤保障</b>	就惡劣天氣、天然災難、已安排乘搭的公共交通工具機械性故障或遭騎劫、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂或機場關閉，而導致已安排的公共交通工具延誤，可獲賠償以下其中一項保障。			
8.1 現金津貼 <sup>9</sup>	1,500	900	1,500	
- 每連續 6 小時延誤限額	300	300	300	
8.2 額外旅遊費用 <sup>9</sup>				延誤連續 6 小時或以上引致的合理及無可避免的額外旅遊費用。
a. 公共交通費用－延誤啟程；及	10,000	2,500	10,000	
b. 海外住宿費用	3,000	2,000	3,000	
8.3 取消旅程 <sup>9</sup>	3,000	3,000	3,000	就已安排乘搭從香港出發的公共交通工具延誤連續 10 小時或以上，而導致未能繼續或取消旅程，賠償不能退回之預繳旅遊票據、住宿或旅行團費用。
<b>9. 行李延誤保障</b>				
- 現金津貼	<b>1,000</b>	<b>500</b>	<b>1,000</b>	就公共交通工具機構把行李誤送或延誤，令受保人在抵達海外目的地後 6 小時或以上仍未能取回行李作出賠償。
<b>10. 行李保障</b>	<b>20,000</b>	<b>10,000</b>	<b>20,000</b>	因盜竊、搶劫、爆竊、意外或承運者不小心處理而令受保人的行李、手提電話 <sup>10</sup> 、手提電腦、平板電腦 <sup>11</sup> 或個人財物（金錢除外）遺失、破損或毀壞。
- 運動用品（每件/每對/每套）	5,000	3,000	5,000	
- 手提電話 <sup>10</sup> （每件/每對/每套）	3,000	1,000	3,000	
- 手提電腦（每次旅程）	6,000	4,000	6,000	
- 其他行李（每件/每對/每套）	3,000	2,000	3,000	
- 商業樣本－只適用於全年保障（每次旅程）	3,000	2,000	-	
<b>11. 旅行證件遺失保障</b>	<b>30,000</b>	<b>10,000</b>	<b>30,000</b>	賠償因盜竊、搶劫、爆竊或意外而遺失旅遊證件及/或交通票據的補領費用，以及在旅程期間前往最近地點補領所需的合理額外交通及住宿費用。
- 交通及住宿費用（每天）	2,000	1,000	2,000	



## 保障表

保障類型	單次旅程保障		單次旅程保障	
	多次旅程保障			
	全年保障			
計劃級別	尊尚計劃	智選計劃	郵輪計劃	
保障項目	每名受保人每次旅程之最高賠償額 (HK\$)			承保範圍
12. 個人錢財保障 <sup>12</sup>	3,000	2,000	3,000	賠償於旅程期間因盜竊、搶劫或爆竊而導致鈔票、現金或旅遊支票的損失。
13. 家居物品損失保障 - 每件/每對/每套	30,000 5,000	5,000 2,000	30,000 5,000	賠償受保人於旅程期間因香港的空置住所遭爆竊，而導致重置或修理家居物品及個人財物（金錢除外）的費用。
14. 個人責任保障	2,000,000	1,000,000	2,000,000	保障因受保人疏忽導致第三者意外身體受傷或財物損失而須負上的法律責任。
15. 信用卡保障	30,000	15,000	30,000	如受保人於旅程期間因意外身故，賠償受保人在旅程期間以信用卡簽賬購物而未繳付的款項。
16. 高爾夫球保障	5,000	3,000	5,000	
16.1 一桿入洞保障	3,000	1,000	3,000	支付受保人在同一天於該高爾夫球場的酒吧內就「一桿入洞」之一次性祝捷費用。
16.2 預繳高爾夫球場地或課程費用	5,000	3,000	5,000	如受保人因嚴重身體受傷或嚴重疾病而在旅程期間無法進行任何高爾夫球活動，按比例賠償已預先付費但未使用及不獲退回的高爾夫球場預訂費用及/或高爾夫球課程費用。
17. 租車自負額保障	5,000	3,000	5,000	如租用車輛於旅程期間發生意外或在停泊時遭損毀或被偷竊，受保人將獲支付該租用車輛的汽車保險保單自負額及/或持牌車輛租賃公司因而收取的營業損失賠償。
18. 郵輪旅程取消及阻礙保障 <sup>13,14</sup>	-	-	50,000	於旅程期間，如因惡劣天氣、天然災難、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂、已安排乘搭的公共交通工具遭劫或出現機械性故障，導致前往出發港口的公共交通工具延誤最少連續 8 小時，而令受保人未能登上郵輪，可賠償以下其中一項保障。 <b>18.1 郵輪旅程取消</b> 被沒收並且不能退回之郵輪旅程預繳訂金或任何費用；或 <b>18.2 郵輪旅程阻礙</b> 需由出發港口前往原定行程的下一個停泊港口以乘搭該郵輪繼續行程，所引致的額外交通費用。
19. 郵輪出發後保障				
19.1 岸上觀光取消	-	-	10,000	就以下原因賠償被沒收並且不能退回之岸上觀光行程預繳訂金或任何費用： <ul style="list-style-type: none"> <li>▪ 受保人或同行夥伴嚴重身體受傷或患上嚴重疾病；或</li> <li>▪ 原定之岸上觀光行程目的地出現惡劣天氣、天然災難、傳染病、突然爆發的工業行動、暴動或內亂或恐怖主義活動。</li> </ul>

## 保障表

保障類型	單次旅程保障		單次旅程保障	
	多次旅程保障			
	全年保障			
計劃級別	尊尚計劃	智選計劃	郵輪計劃	
保障項目	每名受保人每次旅程之最高賠償額 (HK\$)			承保範圍
19.2 衛星電話費用	-	-	3,000	如受保人或同行夥伴在旅程期間因嚴重身體受傷或患上嚴重疾病而未能繼續旅程，導致受保人須直接返回香港，賠償於郵輪上使用衛星電話的費用。
<b>其他保障</b>				
中國醫療卡 – 只適用於全年保障	適用	適用	-	

- <sup>1</sup> 就 70 歲以上的受保人而言，醫療費用保障的最高賠償額為所選計劃限額的 50%。
- <sup>2</sup> 任何支援或入院按金保證必須預先獲得藍十字核准。受保人或其代表須致電「24 小時全球緊急援助」熱線，並提供保險證明書號碼（適用於單次旅程保障或多次旅程保障中的每次旅程），或保單號碼（適用於全年保障）、受保人之姓名及香港身份證號碼或護照號碼、緊急事故性質及其所在地點以供核證。
- <sup>3</sup> 起保地點指香港，除非僅就全年保障經藍十字另作書面同意。
- <sup>4</sup> 就 18 歲以下或 70 歲以上的受保人而言，個人意外保障的最高賠償額為所選計劃限額的 30%。
- <sup>5</sup> 有關事項必須於保險證明書（適用於單次旅程保障及多次旅程保障中的每次旅程）或保單（適用於全年保障）繕發最少 24 小時後發生才會獲得賠償。
- <sup>6</sup> 有關事項必須於旅程預定出發日期前 30 天（適用於單次旅程保障及多次旅程保障中的每次旅程）或 90 天（適用於全年保障）內發生才會獲得賠償。
- <sup>7</sup> 寵物指任何在其身故時為受保人或與受保人同住的任何人士所擁有，並於指定寵物保險保單的保單資料頁或隨後附加於該保單的批註內列為受保寵物之狗隻或貓隻。此保障適用於寵物身故時，受保人必須 (i) 為一份仍然生效之指定寵物保險保單之保單持有人；或 (ii) 與一份仍然生效之指定寵物保險保單之保單持有人同住。有關指定寵物保險保單之定義，詳情請參閱保單。
- <sup>8</sup> 向受保人頒佈或發出有關出任審判證人、陪審員或遭強制性隔離的命令、公告或通知必須於 (i) 保險證明書（適用於單次旅程保障及多次旅程保障中的每次旅程）或保單（適用於全年保障）繕發最少 24 小時後，及 (ii) 旅程預定出發日期前 30 天（適用於單次旅程保障及多次旅程保障中的每次旅程）或 90 天（適用於全年保障）內送達，有關事項才會獲得賠償。
- <sup>9</sup> 如受保人為開始旅程而已安排乘搭的公共交通工具出現機械性故障引致取消或延誤，而該公共交通工具機構無法提供替代之交通工具，受保人只可就旅程延誤保障下之現金津貼保障或取消旅程保障兩者當中提出一次索償。在此情況下，受保人不會就額外旅遊費用保障獲得賠償。
- <sup>10</sup> 適用於設有通訊功能之手提電話，包括智能電話及個人電子手帳，每名受保人在同一個受保期內只可獲保障 1 部手提電話。
- <sup>11</sup> 適用於屏幕達 7 吋或以上之平板電腦（以屏幕對角綫量度）。
- <sup>12</sup> 個人錢財保障不適用於 10 歲以下的受保人。
- <sup>13</sup> 就同一損失而言，如受保人根據「郵輪旅程取消及阻礙保障」獲得賠償，藍十字無須再就「旅程取消保障」及「旅程阻礙保障」作出賠償。
- <sup>14</sup> 如受保人根據「郵輪旅程取消及阻礙保障」獲得賠償，藍十字無須再就「旅程延誤保障」作出賠償。

## 個人意外項目表

### 1. 單次旅程保障、多次旅程保障及全年保障

受保事項	須付保障 (最高賠償額之百分比)
1 意外身故	100%
2 永久傷殘 (2.1 至 2.18)	
2.1 永久完全傷殘	100%
2.2 永久及無法治癒的四肢癱瘓	100%
2.3 永久完全喪失雙目視力	100%
2.4 永久完全喪失單目視力	50%
2.5 喪失兩肢或永久完全喪失其功能	100%
2.6 喪失一肢或永久完全喪失其功能	50%
2.7 永久完全喪失語言及聽覺能力	100%
2.8 永久完全喪失聽覺能力	
a) 兩隻耳朵	75%
b) 一隻耳朵	15%
2.9 永久完全喪失語言能力	50%
2.10 永久完全喪失單目的晶狀體	30%
2.11 通過外科手術切除下顎	30%
2.12 喪失拇指及四隻手指或永久完全喪失其功能	
a) 右手	70%
b) 左手	50%
2.13 喪失四隻手指或永久完全喪失其功能	
a) 右手	40%
b) 左手	30%
2.14 喪失一隻拇指或永久完全喪失其功能，說明如下：	
a) 兩個右指骨	30%
b) 一個右指骨	15%
c) 兩個左指骨	20%
d) 一個左指骨	10%
2.15 喪失一隻手指或永久完全喪失其功能，說明如下：	
a) 三個右指骨	10%
b) 兩個右指骨	7.5%
c) 一個右指骨	5%
d) 三個左指骨	7.5%
e) 兩個左指骨	5%
f) 一個左指骨	2%
(倘受保人為左撇子，於 2.12 至 2.15 列為適用於左右手之百分比將對調。)	
2.16 喪失腳趾或永久完全喪失其功能，說明如下：	
a) 一隻腳掌之全部腳趾	15%
b) 大腳趾之兩個趾骨	5%
c) 大腳趾之一個趾骨	3%
d) 大腳趾以外之其他腳趾	2%
2.17 折斷腿部或膝蓋而無法縫合	10%
2.18 腿部縮短不少於 5 厘米	7.5%

於同一旅程，每名受保人就上表所列之受保事項可獲得的賠償總額不可超過個人意外保障投保額之100%。

### 2. 增加個人意外保障額\* (只適用於全年保障)

只需額外保費，您便可增加個人意外保障額，為自己帶來更大的旅遊保障。自選增加額度為：HK\$500,000、HK\$1,000,000、HK\$1,500,000 或 HK\$2,000,000。

\* 適用於 18 歲至 70 歲的受保人。此自選附加保障只可在保單續保時新增或取消。

## 外遊警示伸延保障

外遊警示伸延保障為受保人帶來更全面的旅遊保障，減低因警示生效時可能蒙受的金錢損失。在任何警示級別下，受保人均可享有以下保障項目。

伸延保障項目	黃色警示	紅色警示	黑色警示
<b>旅程取消保障<sup>1, 2, 3, 5</sup></b>	<b>賠償被沒收金額之百分比</b>		
<ul style="list-style-type: none"> <li>賠償不能退回之預繳交通票據、住宿、旅行團或大型運動賽事、音樂劇、演唱會、博物館或主題公園入場券的費用</li> </ul>	25%	50%	100%
<b>縮短旅程保障<sup>3, 4, 5</sup></b>	<b>賠償可償損失之百分比</b>		
<ul style="list-style-type: none"> <li>按比例賠償未使用及不能退回之預繳交通票據、住宿、旅行團或大型運動賽事、音樂劇、演唱會、博物館或主題公園入場券的費用</li> <li>受保人返回起保地點<sup>6</sup> 所需的額外公共交通工具費用</li> </ul>	25%	50%	100%
<b>縮短旅程額外現金津貼保障<sup>3, 4, 7</sup></b>	<b>金額 (HK\$)</b>		
<ul style="list-style-type: none"> <li>額外現金津貼</li> </ul>	300	600	1,200

<sup>1</sup> 外遊警示必須於緊接下述時間的 24 小時後發出：

- (a) 適用於單次旅程保障及多次旅程保障：當保險證明書獲繕發；或
- (b) 適用於全年保障：當 i) 保單獲繕發或  
ii) 受保人或為受保人確認任何旅程安排，以較遲者為準。

<sup>2</sup> 旅遊安排 i) 不得早於旅程預定出發日前 7 天取消；及 ii) 須於相關外遊警示生效期內取消。

<sup>3</sup> 如目的地在下述時間已有外遊警示生效：

- (a) 適用於單次旅程保障及多次旅程保障：當保險證明書獲繕發；或
- (b) 適用於全年保障：當 i) 保單獲繕發或  
ii) 受保人或為受保人確認任何旅程安排，以較遲者為準；

該警示級別的旅程取消保障、縮短旅程保障及縮短旅程額外現金津貼保障之伸延保障將不適用。惟如外遊警示級別被提高，針對較高警示級別的伸延保障則照常適用。

<sup>4</sup> 旅程須於該外遊警示生效期間縮短。

<sup>5</sup> 最高賠償額按所選計劃而定。

<sup>6</sup> 起保地點指香港，除非僅就全年保障經藍十字另作書面同意。

<sup>7</sup> 如藍十字須支付縮短旅程保障之伸延保障，亦會同時支付額外現金津貼。

## 保費表 (HK\$)

### 單次旅程保障

單次旅程保障									
保障期 (天)	尊尚計劃			智選計劃			郵輪計劃		
	個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>	個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>	個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>
1	159	303	366	113	215	260	390	741	897
2	170	323	391	124	236	286	390	741	897
3	191	363	440	141	268	325	390	741	897
4	245	466	564	159	303	366	390	741	897
5	278	529	640	170	323	391	390	741	897
6	338	643	778	197	375	454	460	874	1,058
7	398	757	916	215	409	495	500	950	1,150
8	445	846	1,024	238	453	548	540	1,026	1,242
9	480	912	1,104	255	485	587	580	1,102	1,334
10	514	977	1,183	276	525	635	630	1,197	1,449
11-13	635	1,207	1,461	300	570	690	730	1,387	1,679
14-16	720	1,368	1,656	360	684	828	830	1,577	1,909
17-20	780	1,482	1,794	405	770	932	920	1,748	2,116
21-25	860	1,634	1,978	465	884	1,070	1,050	1,995	2,415
26-30	990	1,881	2,277	560	1,064	1,288	1,150	2,185	2,645
<b>第 30 天後每額外 5 天保障期</b>	180	342	414	80	152	184	210	399	483
<b>保障期最長為</b>	180 天								

<sup>^</sup>「夫婦」組別包括在有效婚姻中的丈夫及妻子。

<sup>\*</sup>「家庭」組別包括投保人及/或配偶及其所有 18 歲以下未婚子女。

#### 投保年齡

- 受保人的年齡必須為 6 星期或以上。18 歲以下的兒童必須獲家長或監護人同意方可單獨受保。
- 投保人的年齡必須為 18 歲或以上。

## 保費表 (HK\$)

### 多次旅程保障

- 全年 3 次旅程，保費低至單次旅程保障保費的 45 折

多次旅程保障						
保障期 (天)	尊尚計劃			智選計劃		
	個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>	個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>
5	375	-	-	229	-	-
7	537	-	-	290	-	-

<sup>^</sup>「夫婦」組別包括在有效婚姻中的丈夫及妻子。

<sup>\*</sup>「家庭」組別包括投保人及/或配偶及其所有 18 歲以下未婚子女。

#### 投保年齡

- 受保人的年齡必須為 6 星期或以上。18 歲以下的兒童必須獲家長或監護人同意方可單獨受保。
- 投保人的年齡必須為 18 歲或以上。

### 全年保障

全年保障					
尊尚計劃			智選計劃		
個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>	個人	夫婦 <sup>^</sup>	家庭 <sup>*</sup>
2,080	3,952	4,784	1,680	3,192	3,864

每次旅程之保障期最長為 90 天

<sup>^</sup>「夫婦」組別包括在有效婚姻中的丈夫及妻子。

<sup>\*</sup>「家庭」組別包括投保人及/或配偶及其所有 18 歲以下未婚子女。

#### 投保年齡

- 受保人的年齡必須為 6 星期至 70 歲。年齡為 70 歲以上之受保人的續保會再作個別考慮。18 歲以下的兒童必須獲家長或監護人同意方可單獨受保。
- 投保人的年齡必須為 18 歲或以上。

### - 自選增加個人意外保障額 (HK\$)

增加個人意外保障額	每位受保人之額外保費	
	尊尚計劃	智選計劃
500,000		360
1,000,000		720
1,500,000		1,080
2,000,000		1,440

只適用於 18 歲至 70 歲的受保人。

## 保費折扣優惠

### 全年保障

#### 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
折扣率	10%	15%	20%

#### 團體折扣<sup>#</sup>

受保人數	2 人	3 - 4 人	5 - 10 人	10 人以上
折扣率	10%	15%	20%	25%

<sup>#</sup> 團體折扣只適用於公司客戶投保「個人」組別。此優惠可與無索償折扣同時使用，並應用於提供無索償折扣後的保費（如適用）。

## 重要事項

1. 所有旅程須由起保地點出發。每次旅程之保障期最長為：  
單次旅程保障：180 天  
多次旅程保障：5 或 7 天  
全年保障：90 天
2. 就取消保單而言，  
單次旅程保障及多次旅程保障  
保單一經繕發，不得取消，而保費將不獲退還。  
全年保障  
保單持有人可於任何時候向藍十字發出不少於 7 天通知以取消保單。在未有於受保期內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生效的受保期及短期保費率所計算出的應收保費後的餘額。
3. 如受保人就同一次旅程受到多於一份由藍十字承保的旅遊保險保單所保障（任何由旅行代理商贈送的保險除外），就同一旅程而言，藍十字對受保人的責任僅限於在所有保單中，提供最高保障額的該份保單下受保人可得的最高賠償額。此外，由旅行代理商贈送的保險所提供的保障亦會作出賠償。
4. 保單只適用於消閒或公幹（只限行政及文職）性質的旅程。
5. 如需指定受益人，請填妥受益人委任表。有關表格可於藍十字網站下載。受保人需於旅程出發前將填妥的表格交回藍十字。
6. 藍十字保留隨時調整保費表的權利。

## 主要不保事項

1. 戰爭（無論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動、為軍隊或其他執法機關執勤。
2. 任何受保人、其直屬家庭成員或同行夥伴蓄意、惡意、非法或故意的行為。
3. 核裂變、核聚變或輻射污染。
4. 任何已存在的病症，包括但不限於先天或遺傳的疾病、症狀或身體狀況、自殺、企圖自殺或蓄意自傷身體、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由醫生處方的藥物、非因自然及狀況良好的牙齒受傷而需進行的牙齒護理治療、人類免疫力缺乏症病毒（HIV）及/或任何與 HIV 有關的病症包括後天免疫缺乏症候群（即愛滋病）等。
5. 任何未能於發現行李、旅遊證件或個人錢財遺失後 24 小時內向有關機構（例如航空公司、旅行社、警方等）報告及提供由該機構就相關遺失發出的書面證明。
6. 因擁有、佔用、租用、使用或操作車輛、飛機、船隻或武器所引起的個人責任。
7. 受保人以專業性質參與任何可獲得收入或酬勞的運動或競賽、或參與任何速度賽（徒步以外）和比賽時發生的意外事故。
8. 在海拔 5 千米以上進行高山遠足、或在超過 30 米水深範圍潛水。
9. 受保人參與的任何空中活動，除非當時受保人 (i) 是以付費乘客身份在認可及持牌航空公司所經營的航機上，或 (ii) 所參與之活動是由另一位持牌帶領有關活動的人士負責操縱及航行而提供活動的舉辦者亦已獲當地有關當局授權（但不包括任何涉及由動力驅動的飛行器械的活動）。
10. 因於 (1) 保單申請日期（適用於單次旅程保障）、(2) 旅程登記日期（適用於多次旅程保障中的每次旅程）、或 (3) (i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅程安排當日，以較遲者為準（適用於全年保障）前已存在或宣佈的政府條例、管制或其他情況而直接或間接導致相關旅程延誤、取消或阻礙所招致的任何損失。



## 索償手續

- 客戶可於受保期到期（適用於單次旅程保障及多次旅程保障中的每次旅程）或引致保單下索償的事件發生（適用於全年保障）後 30 天內向藍十字提交賠償申請表及所需文件，例如由醫院、醫生、警方、航空公司或其他有關機構（如適用）發出的詳細報告、以及其他有效及完整的證明文件，亦可透過 Blue Cross HK App 或藍十字網站 24/7 運作的「智」易 Claims 網上平台提交索償申請，只需 3 個簡單步驟（輸入、上傳及確認）便可完成。賠償款項將自動轉賬至指定戶口，大大縮短索償申請的時間。
- 如受保人需就個人責任保障提出索償申請，須就可能導致法律責任一事即時以書面知會藍十字，並連同證明文件一併提交。



「智」易 Claims  
旅遊保險

## 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。
- 「智在遊」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。

## Travel Smart

Whether it is travelling for pleasure or business, all travellers want to be free from unexpected events that could ruin their trips. A worry-free journey protected by a great flexible all-round insurance is vital to any traveller. With its range of comprehensive coverage, **Travel Smart** is your best travel companion. This plan consists of 3 distinctive types of cover, i.e. **Single-trip Cover**, **Multi-trip Cover** (maximum of 3 trips) and **Annual Cover**, catering for your different travel needs and providing the protection from the many unexpected events that might happen.

### All-round Coverage

- Medical expenses benefit and personal accident benefit 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 the place of origin (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- Comprehensive Outbound Travel Alert Extension for all **Amber, Red and Black** Travel Alerts
- Leisure and non-professional sports activities, including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports
- Single-trip Cover provides cruise plan which covers cruise cancellation and interruption, shore excursion cancellation and satellite phone expenses

### Benefit Highlights



- **Cancellation of Local Tour Benefit** covers irrecoverable prepaid cost in the event of closure of the tourist spot due to unpredictable serious destruction or closure of the local tour operator



- **Trip Interruption Benefit** covers additional accommodation and meal expenses for failure of boarding the public conveyance due to overbooking and offers special allowance for purchasing alternative services if closure of the accommodation or vehicle rental service providers occurs



- **Trip Cancellation Benefit** covers the insured child and the insured person (who is a parent and at the same time a travel companion of the insured child) if the insured child is required to attend a school interview or a public examination arranged by Hong Kong Examinations and Assessment Authority being rescheduled to a date within the scheduled travel period



- **Baggage Benefit** covers loss of or damage to baggage, mobile phone, laptop computer, tablet computer and personal property, and more

### Instant Confirmation upon Mobile or Online Enrolment

- Instant SMS confirmation upon successful online enrolment and policy issuance via email

### SmartClub Rewards

- Enjoy premium discount and earn 1 SmartPoint for every HK\$1 net premium spent upon successful enrolment via SmartClub platform

### “Fly@Ease” Flight Tracker

- Get hold of the live status of your flight schedule and weather conditions at your departure/arrival cities with this easy-to-use flight tracker via Blue Cross HK App. Make your travel stress-free

## Plan Summary

Cover Type	Single-trip Cover	Multi-trip Cover <sup>^</sup>	Annual Cover
Plan Level	<ul style="list-style-type: none"> <li>▪ Premier Plan</li> <li>▪ Select Plan</li> <li>▪ Cruise Plan (for <b>Single-trip Cover</b> only)</li> </ul>		
Premium Package	<ul style="list-style-type: none"> <li>▪ Individual</li> <li>▪ Couple (for <b>Single-trip Cover</b> and <b>Annual Cover</b> only)</li> <li>▪ Family* (for <b>Single-trip Cover</b> and <b>Annual Cover</b> only)</li> </ul> <p>(*including the applicant and/or spouse and all unmarried children below age 18)</p>		
Cover Period	<ul style="list-style-type: none"> <li>▪ 1 trip</li> <li>▪ Up to 180 days per trip</li> </ul>	<ul style="list-style-type: none"> <li>▪ 3 trips per year<sup>▲</sup></li> <li>▪ Up to 5 or 7 days per trip</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlimited trips per year</li> <li>▪ Period of insurance is 1 year and up to 90 days per trip</li> </ul>
Automatic Extension of Period of Insurance	10-day extension of insurance coverage for unavoidable delay		
Optional Benefit	-		Increased Personal Accident Benefit Limit: up to HK\$2,000,000 (additional premium required)
Enrolment Age	6 weeks or above <sup>◆</sup>		6 weeks to age 70 <sup>◆+</sup>
Deductible	No		

<sup>^</sup> Must enrol via SmartClub platform. Insured person's information inputted during enrolment will be auto-saved for faster and more convenient registration of the next trip(s)

<sup>▲</sup> All trips are required to register via Blue Cross website prior to the date of departure and complete within the 1-year validity period counting from the date of enrolment

<sup>◆</sup> Child below age 18 must obtain consent from the parent or guardian in order to be insured individually

<sup>+</sup> For an insured person aged above 70, renewal is subject to individual consideration



## Coverage Selection

Let's find out the savings from **Multi-trip Cover** and **Annual Cover**.

### Scenario 1 – Multi-trip Cover is the smart pick for travelling 3 times per year

Rainbow likes to travel with her friends during public holidays, particularly in the Chinese New Year, Easter and Christmas. She plans to take 3 short overseas trips of 5 days each within a year. In such situation, Multi-trip Cover would be most suitable for Rainbow. If she purchases 3 separate Single-trip Cover (Select Plan) for herself, the total cost will be HK\$510. However, 1 Multi-trip Cover (Select Plan) is comprised of the same number of journey, which costs only HK\$229 with savings of HK\$281 by enrolling in 1 Multi-trip Cover with the same plan level. That means, she can save up to 55% of premium per trip when compared with Single-trip Cover with the same plan level.

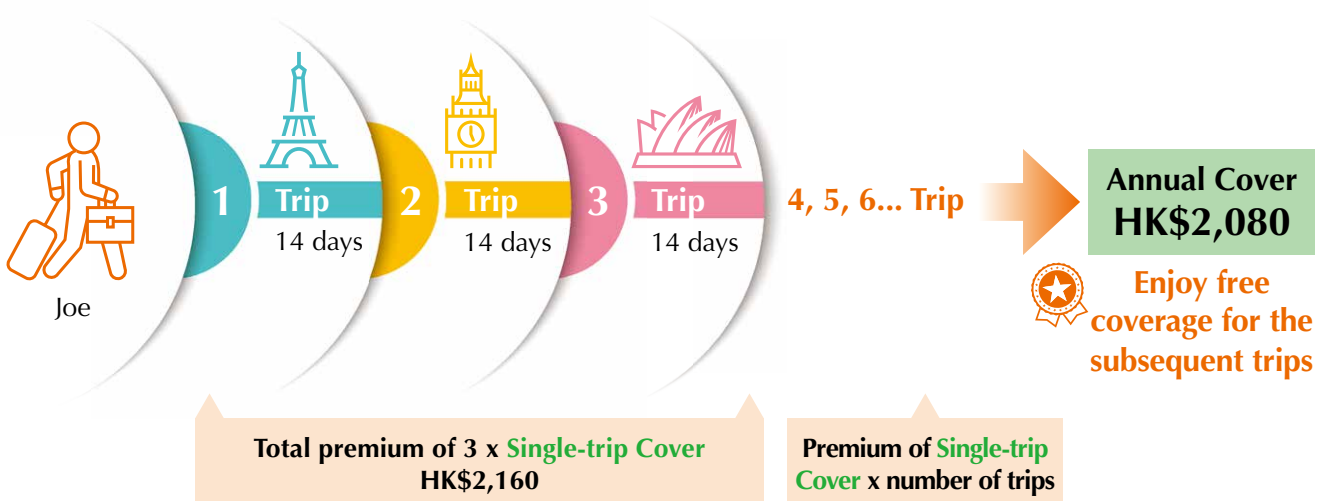
Meanwhile, with her personal information auto-saved on SmartClub platform, she can simply register online in a faster, easier and more convenient way round-the-clock once the next journey period is confirmed.



### Scenario 2 – Annual Cover is more cost savings for a frequent traveller

Joe works at multinational company and frequently travels around the world to meet different enterprises and customers. It is best for him to enrol in Annual Cover with unlimited number of trip coverage. It provides Medical Expenses Benefit up to HK\$1,200,000 for each trip and offers a benefit extension of Baggage Benefit for physical business sample. He can even top up his basic Personal Accident Benefit of HK\$1,200,000 with additional premium if he needs greater accident protection.

Assume Joe travels at least 3 trips a year, each spanning 14 days. If he purchases 3 Single-trip Covers (Premier Plan), the total cost will be HK\$2,160 while Annual Cover (Premier Plan) will only cost him HK\$2,080. What's more, Annual Cover provides unlimited trips per year. That means, as long as Joe travels at least 3 times, his subsequent trips within the same year are equivalent to free of charge. Thus, Annual Cover will be a lot more cost savings than enrolling in Single-trip Cover separately.



## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
<b>1. Medical Expenses Benefit<sup>1</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>1,200,000</b>	
1.1 Medical Expenses during the Journey	1,200,000	600,000	1,200,000	Reimburse the expenses of medical treatment, surgery and hospitalisation arising from sickness or accidental injury.
- Room & Board (per day)	3,000	3,000	3,000	
1.2 Follow-up Medical Expenses in Hong Kong	120,000	60,000	120,000	Reimburse medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad.
- Chinese Medicine Practitioner Treatment Expenses	3,000	3,000	3,000	
▪ per visit per day	200	200	200	
1.3 Trauma Counselling	20,000	20,000	20,000	Reimburse medical expenses for receiving counselling services during the journey and/or within 90 days after returning to Hong Kong upon the diagnosis of post-traumatic stress disorder.
- per visit per day	2,000	2,000	2,000	
<b>2. Overseas Hospital or Quarantine Cash Allowance Benefit</b>	Payable one of the following cash allowances due to the same cause.			
2.1 Overseas Hospital Cash Allowance	12,000	5,000	12,000	
- limit per day	500	500	500	
2.2 Compulsory Quarantine Cash Allowance	10,000	10,000	10,000	Payable if the insured person is compulsorily sent to quarantine due to an infectious disease suspected of suffering from or infected during the journey or within 7 days after returning to Hong Kong.
- limit per day	500	500	500	
<b>3. 24-hour Worldwide Emergency Aid</b>				
3.1 Emergency Evacuation <sup>2</sup>	Unlimited	Unlimited	Unlimited	Arrange the emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
3.2 Repatriation to the Place of Origin <sup>2,3</sup>	Unlimited	Unlimited	Unlimited	Cover the cost for repatriation of the insured person to the place of origin <sup>3</sup> at physician's and Blue Cross' recommendation.

## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
3.3 Hospital Deposit Guarantee <sup>2</sup>	40,000	40,000	40,000	Cover the required admission deposit to hospital on behalf of the insured person.
3.4 Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	50,000	<ul style="list-style-type: none"> <li>▪ Reimburse additional travelling and accommodation expenses for repatriating the insured person to the place of origin<sup>3</sup> due to serious bodily injury or serious sickness.</li> <li>▪ Reimburse additional accommodation and travelling expenses incurred by the following persons if the insured person is hospitalised for more than 3 consecutive days or has passed away abroad:               <ol style="list-style-type: none"> <li>a. 2 immediate family members to join the insured person; or</li> <li>b. 1 immediate family member and 1 travel companion to join or stay behind to take care of the insured person.</li> </ol> </li> </ul>
3.5 Return of Unattended Dependent Children	40,000	20,000	40,000	Reimburse additional travelling and accommodation expenses for returning unattended children (under age 18) of the insured person to the place of origin <sup>3</sup> .
3.6 Repatriation of Mortal Remains <sup>2</sup>	Unlimited	Unlimited	Unlimited	Reimburse transportation charges for the repatriation of mortal remains of the insured person to the place of origin <sup>3</sup> .
3.7 Compassionate Payment on Death	20,000	10,000	20,000	Payable to the legal personal representative of the insured person's estate or named beneficiary (if applicable) in the event of death of the insured person during the journey due to serious bodily injury or serious sickness.
3.8 Referral Services	Included	Included	Included	Referral services for legal assistance, interpreter and replacement of lost travel document or travel pass.
<b>4. Personal Accident Benefit<sup>4</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>1,200,000</b>	Payable according to the Table of Personal Accident Benefit in the event of death or permanent disablement of the insured person due to an accident.
<b>5. Major Burns Benefit</b>	<b>300,000</b>	<b>100,000</b>	<b>300,000</b>	Payable if the insured person suffers from third-degree burns due to an accident during the journey.

## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
<b>6. Trip Cancellation Benefit</b>	<b>50,000</b>	<b>10,000</b>	<b>80,000</b>	<p>Reimburse the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park in the event of:</p> <ul style="list-style-type: none"> <li>▪ death, serious bodily injury or serious sickness of the insured person, his/her immediate family member, close business partner, foreign domestic helper or travel companion<sup>5,6</sup>; or</li> <li>▪ death of the insured person's pet occurred prior to the commencement of the journey<sup>5,6,7</sup>; or</li> <li>▪ insured child or the insured person who is a parent and a travel companion of an insured child if the insured child is required to attend school interview or public examination arranged by Hong Kong Examinations and Assessment Authority being rescheduled to a date within the scheduled travel period<sup>5</sup>; or</li> <li>▪ compliance with a witness summons, jury service or compulsory quarantine of the insured person<sup>8</sup>; or</li> <li>▪ fire or flood damage to the insured person's home in Hong Kong within 10 days before the departure date<sup>5</sup>; or</li> <li>▪ 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 date<sup>5</sup>; or</li> <li>▪ the Outbound Travel Alert for the destination is in effect within 7 days before the departure date (payable according to Outbound Travel Alert Extension).</li> </ul>

## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
<b>7. Trip Interruption Benefit</b>	<b>50,000</b>	<b>25,000</b>	<b>80,000</b>	
7.1 Trip Curtailment	50,000	25,000	80,000	<p>Reimburse on a pro-rata basis the unused portion of the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park and the additional travelling expenses incurred by the insured person for returning to the place of origin<sup>3</sup> by public conveyance in the event of:</p> <ul style="list-style-type: none"> <li>▪ death, serious bodily injury or serious sickness of the insured person, his/her immediate family member, close business partner, foreign domestic helper or travel companion; or</li> <li>▪ death of the insured person's pet occurred during the journey<sup>7</sup>; or</li> <li>▪ 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 planned destination that prevents the insured person from continuing with the journey; hijack of an aircraft or conveyance in which the insured person is travelling; or</li> <li>▪ the Outbound Travel Alert for the destination is in effect during the journey (payable according to Outbound Travel Alert Extension).</li> </ul>
7.2 Re-routing	10,000	2,500	10,000	Cover the additional travelling and accommodation expenses incurred for the purpose of continuing the journey to the original planned destination or returning to the place of origin <sup>3</sup> if the itinerary has been confirmed before the commencement of the journey and 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.
- Accommodation Expenses (per day)	2,000	2,000	2,000	



## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
7.3 Cancellation of Local Tour <sup>5</sup>	5,000	2,500	5,000	<p>Reimburse the irrecoverable prepaid expenses of local tour, including purchase of travel and admission tickets to the tourist spots from the local tour operator, in the event of:</p> <ul style="list-style-type: none"> <li>▪ closure of the local tour operator due to bankruptcy or winding-up; or</li> <li>▪ closure of the tourist spot specified in the itinerary provided by local tour operator due to unpredictable serious destruction.</li> </ul>
7.4 Overbooking	10,000	2,500	10,000	Reimburse the additional accommodation and meal expenses which are not provided, compensated or subsidised by the public conveyance provider or third party if the insured person fails to board the public conveyance during the journey due to overbooking.
7.5 Special Allowance - Closure of Designated Service Providers	2,000	2,000	2,000	Cover the additional expenses incurred by the insured person, who has prepaid for the accommodation or vehicle rental services, for purchasing the same services from an alternative designated service provider in the event of the closure of original designated service provider due to bankruptcy or winding-up.
<b>8. Travel Delay Benefit</b>	Cover one of the following benefits in the event of delay of the arranged public conveyance due to adverse weather conditions, natural disaster, mechanical breakdown or hijack of the arranged public conveyance, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion or closure of airport.			
8.1 Cash Allowance <sup>9</sup>	1,500	900	1,500	
- limit for each period of 6 consecutive hours of delay	300	300	300	
8.2 Additional Travel Expenses <sup>9</sup>				Reasonable and inevitable additional travel expenses due to the delay of at least 6 consecutive hours.
a. Public conveyance expenses for delayed departure; and	10,000	2,500	10,000	
b. Overseas accommodation cost	3,000	2,000	3,000	
8.3 Cancellation of Journey <sup>9</sup>	3,000	3,000	3,000	Reimburse the irrecoverable prepaid expenses of travel tickets, accommodation or tour packages 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 hours.

## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
<b>9. Baggage Delay Benefit - Cash Allowance</b>	<b>1,000</b>	<b>500</b>	<b>1,000</b>	Payable if the baggage is delayed for at least 6 hours after the insured person's arrival at a destination overseas due to misdirection or delivery delay by the public conveyance provider.
<b>10. Baggage Benefit</b>	<b>20,000</b>	<b>10,000</b>	<b>20,000</b>	Loss or physical breakage of, or damage to the baggage, mobile phone <sup>10</sup> , laptop computer, tablet computer <sup>11</sup> or personal property (excluding money) of the insured person resulting from theft, robbery, burglary, accident or mishandling by the carriers.
- Sports equipment (per article/per pair/per set)	5,000	3,000	5,000	
- Mobile phone <sup>10</sup> (per article/per pair/per set)	3,000	1,000	3,000	
- Laptop computer (per journey)	6,000	4,000	6,000	
- Other baggage (per article/per pair/per set)	3,000	2,000	3,000	
- Business sample - Annual Cover only (per journey)	3,000	2,000	-	
<b>11. Loss of Travel Documents Benefit</b>	<b>30,000</b>	<b>10,000</b>	<b>30,000</b>	Reimburse the 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 during the journey due to such replacement at the nearest location.
- Travel and Accommodation Expenses (per day)	2,000	1,000	2,000	
<b>12. Personal Money Benefit<sup>12</sup></b>	<b>3,000</b>	<b>2,000</b>	<b>3,000</b>	Reimburse the loss of banknotes, cash or traveller cheques due to theft, robbery or burglary during the journey.
<b>13. Loss of Home Contents Benefit</b>	<b>30,000</b>	<b>5,000</b>	<b>30,000</b>	Reimburse the replacement or repair cost of household contents and personal effects (excluding money) as a result of burglary occurred at the insured person's unoccupied home in Hong Kong during the journey.
- per article/per pair/per set	5,000	2,000	5,000	
<b>14. Personal Liability Benefit</b>	<b>2,000,000</b>	<b>1,000,000</b>	<b>2,000,000</b>	Cover the insured person against claims for legal liability to third parties arising from accidental bodily injury or property damage due to negligence.
<b>15. Credit Card Protection Benefit</b>	<b>30,000</b>	<b>15,000</b>	<b>30,000</b>	In the event of accidental death of the insured person during the journey, reimburse the outstanding amount charged to the insured person's credit cards for goods purchased by the insured person during the journey.

## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
<b>16. Golfer Benefit</b>	<b>5,000</b>	<b>3,000</b>	<b>5,000</b>	
16.1 Hole in One Benefit	3,000	1,000	3,000	Payable the one-off bar expenses charged at the same golf course to celebrate the insured person hitting a hole in one on the same day.
16.2 Prepaid Booking for Golf Course or Tuition	5,000	3,000	5,000	Reimburse on a pro-rata basis the irrecoverable and unused portion of prepaid booking fees of golf course and/or golf tuition fees if the insured person is unable to engage in any golf activities during the journey due to serious bodily injury or serious sickness.
<b>17. Rental Vehicle Excess Protection Benefit</b>	<b>5,000</b>	<b>3,000</b>	<b>5,000</b>	Reimburse the rental vehicle insurance excess or deductible and/or non-operation charge charged by the licensed vehicle rental company due to car accident, parking damage or theft of a rental vehicle during the journey.
<b>18. Cruise Cancellation and Interruption Benefit<sup>13,14</sup></b>	–	–	<b>50,000</b>	<p>Reimburse one of the following benefits if travelling to the port of departure by public conveyance is delayed for at least 8 consecutive hours in the event of adverse weather conditions, natural disasters, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion, hijack or mechanical breakdown of the arranged public conveyance during the journey, and as a result the insured person failed to board the cruise ship:</p> <p><b>18.1 Cruise Cancellation</b> Irrecoverable and forfeited deposits or any payment made in advance for the cruise tour; or</p> <p><b>18.2 Cruise Interruption</b> Additional travelling expenses for travelling from the port of departure to the next scheduled port of call to catch up with the cruise tour.</p>
<b>19. Post-Departure Cruise Benefit</b>				
19.1 Shore Excursion Cancellation	–	–	10,000	<p>Reimburse the irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour in the event of:</p> <ul style="list-style-type: none"> <li>▪ serious bodily injury or serious sickness of the insured person or his/her travel companion; or</li> <li>▪ adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action, riot or civil commotion or act of terrorist at the scheduled destination of the shore excursion tour.</li> </ul>

## Schedule of Benefits

Cover Type	Single-trip Cover		Single-trip Cover	
	Multi-trip Cover			
	Annual Cover			
Plan Level	Premier Plan	Select Plan	Cruise Plan	
Benefit Item	Maximum Benefit Limit per Insured Person per Journey (HK\$)			Coverage
19.2 Satellite Phone Expenses	–	–	3,000	Reimburse the satellite phone call expenses incurred on the cruise ship if the insured person must return directly to Hong Kong due to 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.
<b>Other Benefit</b>				
China Medical Card – Annual Cover only	Included	Included	–	

- <sup>1</sup> For an insured person aged above 70, the maximum amount of benefit payable under Medical Expenses Benefit shall be 50% of the limit applicable to the plan selected.
- <sup>2</sup> 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 “24-hour Worldwide Emergency Aid” hotline to provide the insurance certificate number (applicable to Single-trip Cover and each of the trips under Multi-trip Cover) or the policy number (applicable to Annual Cover), the name and HKID card or passport number of the insured person, and the nature and the location of the emergency for validation.
- <sup>3</sup> Place of origin shall mean Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.
- <sup>4</sup> For an insured person aged below 18 or above 70, the maximum amount of benefit payable under Personal Accident Benefit shall be 30% of the limit applicable to the plan selected.
- <sup>5</sup> Payable only if the relevant event takes place at least 24 hours after the issue of the certificate of insurance (applicable to Single-trip Cover and each of the trips under Multi-trip Cover) or the policy (applicable to Annual Cover).
- <sup>6</sup> Payable only if the relevant event takes place within 30 days (applicable to Single-trip Cover and each of the trips under Multi-trip Cover) or 90 days (applicable to Annual Cover) prior to the scheduled date of departure of the journey.
- <sup>7</sup> Pet shall mean any dog or cat which is owned by the insured person or any person residing with the insured person and is named as an insured pet in the policy schedule or the subsequent endorsement of designated pet insurance policy upon its death. This benefit is applicable where the insured person (i) is the policyholder of; or (ii) is residing with the policyholder of an in-force designated pet insurance policy upon the death of the pet. For definition of designated pet insurance policy, please refer to the policy for details.
- <sup>8</sup> Payable only if the witness summons, jury service or compulsory quarantine notice or order has been served on the insured person (i) at least 24 hours after the issue of the certificate of insurance (applicable to Single-trip Cover and each of the trips under Multi-trip Cover) or the policy (applicable to Annual Cover), and (ii) within 30 days (applicable to Single-trip Cover and each of the trips under Multi-trip Cover) or 90 days (applicable to Annual Cover) prior to the scheduled date of departure of the journey.
- <sup>9</sup> 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.
- <sup>10</sup> Applicable to mobile phone with telecommunications function, including smartphone and personal digital assistant and only one mobile phone for each insured person will be covered in the same period of insurance.
- <sup>11</sup> Applicable to tablet computers with a screen size 7 inches or above (measured diagonally).
- <sup>12</sup> Personal Money Benefit is not applicable to the insured person aged below 10.
- <sup>13</sup> Should a loss arise for which a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Trip Cancellation Benefit and Trip Interruption Benefit in respect of the same loss.
- <sup>14</sup> Should a loss arise for which a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Travel Delay Benefit.

## Table of Personal Accident Benefit

### 1. Single-trip Cover, Multi-trip Cover and Annual Cover

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 b) one ear	75% 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 b) left hand	70% 50%
2.13 Loss of or permanent total loss of use of four fingers of a) right hand b) left hand	40% 30%
2.14 Loss of or permanent total loss of use of one thumb as particularised below: a) both right joints b) one right joint c) both left joints d) one left joint	30% 15% 20% 10%
2.15 Loss of or permanent total loss of use of a finger as particularised below: a) three right joints b) two right joints c) one right joint d) three left joints e) two left joints f) one left joint	10% 7.5% 5% 7.5% 5% 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 b) both joints of a great toe c) one joint of a great toe d) each toe other than a great toe	15% 5% 3% 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 same journey shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

### 2. Increased Personal Accident Benefit Limit\* (Annual Cover only)

With additional premium, you will enjoy greater travel protection by topping up your Personal Accident Benefit limit with the following amount of your choice: HK\$500,000, HK\$1,000,000, HK\$1,500,000 or HK\$2,000,000.

\* Applicable for an insured person aged 18 – 70. Addition or deletion of this optional benefit is only available during policy renewal.

## 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 alert. 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
<b>Trip Cancellation Benefit<sup>1, 2, 3, 5</sup></b>	% of benefits payable for the forfeited amount		
<ul style="list-style-type: none"> <li>Reimburse the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park</li> </ul>	25%	50%	100%
<b>Trip Curtailment Benefit<sup>3, 4, 5</sup></b>	% of benefits payable for the eligible loss		
<ul style="list-style-type: none"> <li>Reimburse on a pro-rata basis the unused portion of the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park</li> <li>Additional travelling expenses incurred by the insured person for returning to the place of origin<sup>6</sup> by public conveyance</li> </ul>	25%	50%	100%
<b>Additional Cash Allowance for Trip Curtailment Benefit<sup>3, 4, 7</sup></b>	Amount (HK\$)		
<ul style="list-style-type: none"> <li>Additional Cash Allowance</li> </ul>	300	600	1,200

<sup>1</sup> The Outbound Travel Alert must be issued at least 24 hours after:

- (a) for Single-trip Cover and Multi-trip Cover, the certificate of insurance is issued; or
- (b) for Annual Cover, i) the policy is issued or  
ii) any travel arrangements for the journey are confirmed by or for the insured person, whichever is later.

<sup>2</sup> The Travel Arrangement is cancelled i) not earlier than 7 days before the scheduled date of departure of the journey; and ii) at a time when the Outbound Travel Alert is in force.

<sup>3</sup> If an Outbound Travel Alert for the destination is already in force when:

- (a) for Single-trip Cover and Multi-trip Cover, the certificate of insurance is issued; or
- (b) for Annual Cover, i) the policy is issued or  
ii) any travel arrangements for the journey are confirmed by or for the insured person, whichever is later;

the extension of the benefit of 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.

<sup>4</sup> Curtailment of the journey shall take place while such Outbound Travel Alert is in force.

<sup>5</sup> Subject to the maximum benefit limit of the plan selected.

<sup>6</sup> Place of origin shall mean Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.

<sup>7</sup> Blue Cross will pay the additional cash allowance if the extension of the Trip Curtailment Benefit is payable.

## Premium Table (HK\$)

### Single-trip Cover

Single-trip Cover									
Coverage Period (Days)	Premier Plan			Select Plan			Cruise Plan		
	Individual	Couple <sup>^</sup>	Family*	Individual	Couple <sup>^</sup>	Family*	Individual	Couple <sup>^</sup>	Family*
1	159	303	366	113	215	260	390	741	897
2	170	323	391	124	236	286	390	741	897
3	191	363	440	141	268	325	390	741	897
4	245	466	564	159	303	366	390	741	897
5	278	529	640	170	323	391	390	741	897
6	338	643	778	197	375	454	460	874	1,058
7	398	757	916	215	409	495	500	950	1,150
8	445	846	1,024	238	453	548	540	1,026	1,242
9	480	912	1,104	255	485	587	580	1,102	1,334
10	514	977	1,183	276	525	635	630	1,197	1,449
11-13	635	1,207	1,461	300	570	690	730	1,387	1,679
14-16	720	1,368	1,656	360	684	828	830	1,577	1,909
17-20	780	1,482	1,794	405	770	932	920	1,748	2,116
21-25	860	1,634	1,978	465	884	1,070	1,050	1,995	2,415
26-30	990	1,881	2,277	560	1,064	1,288	1,150	2,185	2,645
<b>Each Additional 5-day Coverage Period over 30 Days</b>	180	342	414	80	152	184	210	399	483
<b>Maximum Coverage Period</b>	180 days								

<sup>^</sup> The "Couple" package includes a legally married husband and wife.

\* The "Family" package includes applicant and/or spouse and all unmarried children below age 18.

#### Enrolment age

- 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.

## Premium Table (HK\$)

### Multi-trip Cover

- 3 trips per year, save up to 55% of Single-trip Cover's premium

Multi-trip Cover						
Coverage Period (Days)	Premier Plan			Select Plan		
	Individual	Couple <sup>^</sup>	Family <sup>*</sup>	Individual	Couple <sup>^</sup>	Family <sup>*</sup>
5	375	–	–	229	–	–
7	537	–	–	290	–	–

<sup>^</sup> The "Couple" package includes a legally married husband and wife.

<sup>\*</sup> The "Family" package includes applicant and/or spouse and all unmarried children below age 18.

#### Enrolment age

- 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.

### Annual Cover

Annual Cover					
Premier Plan			Select Plan		
Individual	Couple <sup>^</sup>	Family <sup>*</sup>	Individual	Couple <sup>^</sup>	Family <sup>*</sup>
2,080	3,952	4,784	1,680	3,192	3,864
Maximum coverage period per journey is 90 days					

<sup>^</sup> The "Couple" package includes a legally married husband and wife.

<sup>\*</sup> The "Family" package includes applicant and/or spouse and all unmarried children below age 18.

#### Enrolment age

- Insurable age is from 6 weeks to 70 years. For age above 70, renewal is subject to individual consideration. Individually insured children below age 18 must obtain consent from their parent(s) or guardian.
- Applicants must be aged 18 or above.

### - Optional Increased Personal Accident Benefit Limit (HK\$)

Increased Personal Accident Benefit Limit	Additional Premium Per Insured Person	
	Premier Plan	Select Plan
500,000	360	
1,000,000	720	
1,500,000	1,080	
2,000,000	1,440	

For an insured person aged 18 - 70.



## Premium Discount

### Annual Cover

#### No Claim Discount

No Claim Period Immediately Preceding Renewal	1 year	2 consecutive years	3 consecutive years or more
Discount Rate	10%	15%	20%

#### Group Discount<sup>#</sup>

No. of Insured Person	2	3 - 4	5 - 10	Over 10
Discount Rate	10%	15%	20%	25%

<sup>#</sup> The Group Discount is only applicable to corporate client enrolling in "Individual" package. This discount can be enjoyed in conjunction with the No Claim Discount and shall be applied on premium after No Claim Discount is offered (if applicable).

## Important Notes

1. All journeys must depart from the place of origin. The maximum coverage period per journey is:  
Single-trip Cover: 180 days  
Multi-trip Cover: 5 or 7 days  
Annual Cover: 90 days
2. For policy cancellation,  
Single-trip Cover and Multi-trip Cover:  
The policy is non-cancellable, and no premium refund will be made once the policy is issued.  
Annual Cover:  
The policyholder may cancel the policy at any time by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made during the Period of Insurance, 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 as calculated at the Blue Cross's short period rates for the Period of Insurance has been in force.
3. If the insured person is covered under more than one travel insurance policy underwritten by Blue Cross for the same journey, except for any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of the 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, benefits under the complimentary insurance provided by the travel agent will also be payable.
4. The policy is valid for the sole 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 Blue Cross website. 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 conditions, including but not limited to congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, abortion, miscarriage, assigned complications, pregnancy, 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).
5. Losses of baggage, travel documents or personal money 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 the 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).
10. Any loss directly or indirectly arising from any government's regulations, control or any circumstances leading to the relevant delay, cancellation or interruption of the journey which is existed or announced before the (1) policy application date (applicable to Single-trip Cover), (2) registration date of the journey (applicable to each of the trips under Multi-trip Cover), or (3) (i) issue date of the policy or (ii) the date when any travel arrangements for the journey are confirmed by or for the insured person, whichever is later (applicable to Annual Cover).

## Claim Procedure

- Within 30 days from the expiry of the period of insurance (applicable to Single-trip Cover and each of the trips under Multi-trip Cover) or after the occurrence of the event giving rise to a claim (applicable to Annual Cover), customers can submit their claim by returning the claim form with the required documents, such as reports from hospitals, physicians, police, airlines, or other responsible authorities (if applicable) and other satisfactory proofs and complete supporting information to Blue Cross, or simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.
- For claim under Personal Liability Benefit, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.



**Smart eClaims  
Travel Insurance**

### Notes

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**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

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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.



Blue Cross HK App



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