



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

TravelSafe Plus



With effect from Sep 2022

TravelSafe Plus

www.bluecross.com.hk/travelsafeplus

Hit the road stress-free!

Flight delays? Lost baggage? Theft while overseas? Overbooked public transport? Trip Cancellation?... Do all these common travel inconveniences ever cross your mind when travelling?

Blue Cross' **TravelSafe Plus** gives you peace of mind by protecting you against all these and more, whether you are embarking on your self-guided tour, joining a group tour or even for a business trip, **TravelSafe Plus** ensures that your **Travels** are nothing but **Safe** and pleasant!

All-round Coverage

- ◆ **Worldwide 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
- ◆ **24-hour Worldwide Emergency Aid services**, including unlimited coverage for emergency evacuation and repatriation to the place of origin
- ◆ Comprehensive Outbound Travel Alert Extension for all **Amber, Red, and Black** Travel Alerts
- ◆ **Cancellation of Local Tour Benefit** covers irrecoverable prepaid cost in the event of closure of the tourist spot
- ◆ **Trip Interruption Benefit** covers additional accommodation and meal expenses for failure of boarding the public conveyance due to overbooking
- ◆ **Trip Cancellation Benefit** covers the insured child and the insured person if the insured child is required to attend a school interview or a public examination 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
- ◆ **Travel Delay Benefit** offers cash allowance for arranged public conveyance delay and covers additional overseas accommodation costs or cancellation charges
- ◆ **Leisure and non-professional sports activities**, including skiing and other winter sports, diving, parachuting, bungee jumping and more
- ◆ Single-trip Cover provides **cruise plan** which covers cruise cancellation and interruption and more
- ◆ **Unlimited number** of insured children for "Family" package
- ◆ No maximum insurable age limit for Single-trip Cover

Plan Summary

Cover Type	Single-trip Cover	Annual Cover
Plan Level	<ul style="list-style-type: none"> ■ Global Diamond Plan ■ Global Gold Plan ■ China Basic Plan ■ Global Cruise Plan (for Single-trip Cover) only 	
Premium Package	<ul style="list-style-type: none"> ■ Individual ■ Family* (*Including the applicant and/or spouse and all unmarried children below age 18)	
Cover Period	<ul style="list-style-type: none"> ■ 1 trip (for all plan levels) ■ Up to 90 days per trip (for China Basic Plan) ■ Up to 180 days per trip (for all other plan levels) 	<ul style="list-style-type: none"> ■ Unlimited trips per year ■ Period of insurance: 1 year ■ Up to 60 days per trip (for China Basic Plan) ■ Up to 90 days per trip (for all other plan levels)
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*	6 weeks to age 70**
Deductible	No	

◆ Child below age 18 must obtain consent from the parent or guardian in order to be insured individually.

+ For an insured person aged above 70, renewal is subject to individual consideration.



Schedule of Benefits

Cover Type	Single-trip Cover Annual Cover			Single-trip Cover	Coverage
	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
Plan Level	Maximum Benefit Limit per Insured Person per Journey (HK\$)				
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				
1. Medical Expenses Benefit¹	1,000,000	500,000	300,000	1,200,000	
1.1 Medical Expenses during the Journey	1,000,000	500,000	300,000	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	3,000	
1.2 Follow-up Medical Expenses in Hong Kong	100,000	80,000	50,000	100,000	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	2,000	3,000	
▪ per visit per day	200	200	200	200	
1.3 Trauma Counselling	20,000	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	2,000	
2. Overseas Hospital or Quarantine Cash Allowance Benefit	Payable one of the following cash allowances due to the same cause.				
2.1 Overseas Hospital Cash Allowance	10,000	5,000	2,000	12,000	
- limit per day	500	500	250	500	
2.2 Compulsory Quarantine Cash Allowance	10,000	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	500	
3. 24-hour Worldwide Emergency Aid					
3.1 Emergency Evacuation ²	Unlimited	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 ^{2,3}	Unlimited	Unlimited	Unlimited	Unlimited	Cover the cost for repatriation of the insured person to the place of origin ³ at physician's and Blue Cross' recommendation.
3.3 Hospital Deposit Guarantee ²	40,000	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	20,000	50,000	<ul style="list-style-type: none"> ▪ Reimburse additional travelling and accommodation expenses for repatriating the insured person to the place of origin³ due to serious bodily injury or serious sickness. ▪ 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: <ul style="list-style-type: none"> a. 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.
3.5 Return of Unattended Dependent Children	40,000	20,000	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 ³ .
3.6 Repatriation of Mortal Remains ²	Unlimited	Unlimited	Unlimited	Unlimited	Reimburse transportation charges for the repatriation of mortal remains of the insured person to the place of origin ³ .

Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey			(HK\$)	Coverage
3.7 Burial and Funeral Expenses	20,000	10,000	10,000	20,000	Reimburse reasonable burial and funeral expenses incurred during the journey or within 180 days of the end of the journey if the insured person passes away as a result of serious bodily injury or serious sickness suffered during the journey.
3.8 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					
4.1 Accident on Public Conveyance ^{4,5}	1,200,000	600,000	600,000	1,200,000	Payable according to the Table of Personal Accident Benefit 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.
4.2 Other Accidents ^{4,5}	600,000	300,000	300,000	600,000	Payable according to the Table of Personal Accident Benefit if an accident occurs (other than an accident covered under Accident on Public Conveyance above).
5. Major Burns Benefit					
	300,000	100,000	100,000	300,000	Payable if the insured person suffers from third-degree burns due to an accident during the journey.
6. Trip Cancellation Benefit					
	50,000	10,000	5,000	80,000	<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"> ■ 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^{6,7}; or ■ death of the insured person's pet occurred prior to the commencement of the journey^{6,7,8}; or ■ 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 period⁶; or ■ compliance with a witness summons, jury service or compulsory quarantine of the insured person⁹; or ■ fire or flood damage to the insured person's home in Hong Kong within 10 days before the departure date⁶; 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 date⁶; or ■ the Outbound Travel Alert for the destination is in effect within 7 days before the departure date (payable according to Outbound Travel Alert Extension).

Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				Coverage
7. Trip Interruption Benefit	50,000	25,000	5,000	80,000	
7.1 Trip Curtailment	50,000	25,000	5,000	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 origin³ by public conveyance in the event of:</p> <ul style="list-style-type: none"> ■ 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 ■ death of the insured person's pet occurred during the journey⁸; or ■ adverse weather condition, 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 ■ the Outbound Travel Alert for the destination is in effect during the journey (payable according to Outbound Travel Alert Extension).
7.2 Re-routing	10,000	2,500	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 ³ 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 condition, 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	500	2,000	
7.3 Cancellation of Local Tour ⁶	5,000	2,500	1,000	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"> ■ closure of the local tour operator due to bankruptcy or winding-up; or ■ closure of the tourist spot specified in the itinerary provided by local tour operator due to unpredictable serious destruction.
7.4 Overbooking	10,000	2,500	1,000	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	1,000	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.

Schedule of Benefits

Cover Type	Single-trip Cover Annual Cover			Single-trip Cover	Coverage
	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK\$)				
8. Travel Delay Benefit	Cover one of the following benefits in condition, natural disaster, mechanical industrial action involving the arranged				the event of delay of the arranged public conveyance due to adverse weather breakdown or hijack of the arranged public conveyance, unanticipated outbreak of public conveyance, act of terrorist, riot or civil commotion or closure of airport.
8.1 Cash Allowance ¹⁰	1,500	900	300	1,500	
- limit for each period of 6 consecutive hours of delay	300	300	300	300	
8.2 Additional Travel Expenses ¹⁰					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	1,000	3,000	
8.3 Cancellation of Journey ¹⁰	3,000	3,000	1,000	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.
9. Baggage Delay Benefit - Cash Allowance	1,500	1,000	500	1,500	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.
10. Baggage Benefit	20,000	10,000	5,000	20,000	Loss or physical breakage of, or damage to the baggage, mobile phone ¹¹ , laptop computer, tablet computer ¹² 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	3,000	5,000	
- Mobile phone ¹¹ (per article/ per pair/per set)	3,000	1,000	1,000	3,000	
- Laptop computer (per journey)	6,000	4,000	4,000	6,000	
- Other baggage (per article/ per pair/per set)	3,000	2,000	2,000	3,000	
- Business sample - Annual Cover only (per journey)	3,000	2,000	2,000	-	
11. Loss of Travel Documents Benefit	30,000	10,000	3,000	30,000	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	500	2,000	
12. Personal Money Benefit¹³	3,000	2,000	1,000	3,000	Reimburse the loss of banknotes, cash or traveller cheques due to theft, robbery or burglary during the journey.
13. Loss of Home Contents Benefit	25,000	5,000	3,000	25,000	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	1,000	5,000	
14. Personal Liability Benefit	1,500,000	1,000,000	500,000	1,500,000	Cover the insured person against claims for legal liability to third parties arising from accidental bodily injury or property damage due to negligence.

Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey			(HK\$)	Coverage
15. Credit Card Protection Benefit	30,000	15,000	5,000	30,000	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.
16. Golfer Benefit	5,000	3,000	1,000	5,000	
16.1 Hole in One Benefit	3,000	1,000	500	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	1,000	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.
17. Rental Vehicle Excess Protection Benefit	5,000	3,000	-	5,000	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.
18. Cruise Cancellation and Interruption Benefit					
18.1 Cruise Cancellation ^{14,15}	-	-	-	50,000	Reimburse irrecoverable and forfeited deposits or any payment made in advance for the cruise tour upon cancellation of the cruise tour as a direct result of: <ul style="list-style-type: none"> if the trip to the port of departure by public conveyance is delayed for at least 8 consecutive hours due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or 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 at the designated boarding port; or the port of call is changed due to adverse weather condition within 7 days before the scheduled departure date of the cruise tour.
18.2 Cruise Interruption ^{14,15}	-	-	-	20,000	
a. Additional Travel Expenses	-	-	-	50,000	a. 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; and
b. Cash Allowance - limit per day, max. 4 days	-	-	-	750	b. Payable from the day the insured person missed the port of departure until the day he/she boards the cruise ship at the next scheduled port of call.

Schedule of Benefits

Cover Type	Single-trip Cover			Single-trip Cover	
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey			(HK\$)	Coverage
19. Post-Departure Cruise Benefit					
19.1 Shore Excursion Cancellation	-	-	-	10,000	Reimburse the irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour in the event of: <ul style="list-style-type: none"> serious bodily injury or serious sickness of the insured person or his/her travel companion; or adverse weather condition, 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.
19.2 Missed Port of Call Boarding after Shore Excursion	-	-	-	5,000	Reimburse reasonable and inevitable additional travelling and accommodation expenses for travelling to the next scheduled port of call 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: <ul style="list-style-type: none"> serious traffic accident, adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or 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.
19.3 Cash Allowance for Arrival Delay at Final Destination	-	-	-	1,500	Payable for arrival delay at the final destination of the cruise ship of at least 12 consecutive hours due to adverse weather condition, natural disaster or mechanical breakdown of the cruise ship.
19.4 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.
Other Benefit					
China Medical Card – Annual Cover only	Included	Included	Included	-	

¹ 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.

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 "24-hour Worldwide Emergency Aid" hotline to provide the insurance certificate number (applicable to Single-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.

³ Place of origin shall mean Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.

⁴ For an insured person aged below 18 or above 70, the maximum amount of benefit payable under Accident on Public Conveyance and Other Accidents shall be 30% of the limit applicable to the plan selected.

⁵ A claim can only be made once under either Accident on Public Conveyance or Other Accidents in respect of the same accident.

⁶ 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) or the policy (applicable to Annual Cover).

⁷ Payable only if the relevant event takes place within 90 days prior to the scheduled date of departure of the journey.

⁸ 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.

⁹ 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) or the policy (applicable to Annual Cover), and (ii) within 90 days prior to the scheduled date of departure of the journey.

¹⁰ 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.

¹¹ 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.

¹² Applicable to tablet computers with a screen size 7 inches or above (measured diagonally).

¹³ Personal Money Benefit is not applicable to the insured person aged below 10.

¹⁴ 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 cause.

¹⁵ 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 and Annual Cover

Insured Events	Benefits Payable (Percentage of Maximum Benefit 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 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
Trip Cancellation Benefit^{1, 2, 3, 5}	% of benefits payable for the forfeited amount		
<ul style="list-style-type: none"> Reimburse the irrecoverable prepaid expenses of travel ticket, accommodation, tour package, or admission tickets to major sporting event, musical, concert, museum or theme park 	25%	50%	100%
Trip Curtailment Benefit^{3, 4, 5}	% of benefits payable for the eligible loss		
<ul style="list-style-type: none"> 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 Additional travelling expenses incurred by the insured person for returning to the place of origin⁶ by public conveyance 	25%	50%	100%
Additional Cash Allowance for Trip Curtailment Benefit^{3, 4, 7}	Amount (HK\$)		
<ul style="list-style-type: none"> Additional Cash Allowance 	300	600	1,200

¹ The Outbound Travel Alert must be issued at least 24 hours after:
(a) for Single-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.

² 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.

³ If an Outbound Travel Alert for the destination is already in force when:
(a) for Single-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.

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

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

Premium Table (HK\$)

Single-trip Cover

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 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\$)

Annual Cover

Global Diamond Plan		Global Gold Plan		China Basic Plan	
Individual	Family [^]	Individual	Family [^]	Individual	Family [^]
1,880	4,324	1,480	3,404	980	2,254
Maximum coverage period per journey is 90 days				Maximum coverage period per journey is 60 days	

[^] 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.

Annual Cover

Optional Increased Personal Accident Benefit Limit (HK\$)

Increased Personal Accident Benefit Limit	Additional Premium per Insured Person		
	Global Diamond Plan	Global Gold Plan	China Basic Plan
500,000	360		240
1,000,000	720		480
1,500,000	1,080		720
2,000,000	1,440		960

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[#]

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

[#] 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).

Claim Procedure

- Within 30 days from the expiry of the period of insurance (applicable to Single-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

Important Notes

- All journeys must depart from the place of origin. The maximum coverage period per journey is:
 - Single-trip Cover
 - 180 days (for Global Diamond Plan, Global Gold Plan and Global Cruise Plan)
 - 90 days (for China Basic Plan)
 - Annual Cover
 - 90 days (for Global Diamond Plan and Global Gold Plan)
 - 60 days (for China Basic Plan)
- For policy cancellation,
 - Single-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' short period rates for the period of insurance has been in force.
- 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.
- The policy is valid for the sole purpose of leisure travel or business travel (limited to administrative and clerical works only).
- 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.
- 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), or (2) (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).

Notes

- ◆ This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
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Blue Cross 藍十字

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In 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.



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