

Blue Cross (Asia-Pacific) Insurance Limited

Blue Cross (Asia-Pacific) Insurance Limited (Blue Cross) is a member of The Bank of East Asia Group. With 40 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.

Throughout the years, Blue Cross has received major awards in recognition of its contributions in the spheres of insurance provision and customer service such as the Quality Life Award 2008 – Quality Insurance Service Award, the Capital Weekly Service Award 2008 – Medical Insurance, the Most Popular Travel Insurance Company Award (2005-2008), the Hong Kong Top Service Brand Awards – Emerging Service Brand (2007), the High Flyer Achievement Award – Health Insurer (2006), Caring Company (2006), the Superbrands Award (2003 and 2006), the M.I.S. Asia IT Excellence Award: Best Business Enabler – Banking and Finance (2005), the Hong Kong Award for Services – Innovation Award of the Year (2004) and the Asia Pacific Customer Relationship Excellence Award – Innovative Technology of the Year (2003).

藍十字 (亞太) 保險有限公司

藍十字 (亞太) 保險有限公司 (藍十字) 乃東亞銀行集團成員，於香港經營保險業務 40 年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。

多年來，藍十字屢獲殊榮，引證了其在保險及客戶服務上的卓越成就。獲頒獎項包括「2008 優質生活大獎 — 優質保險服務大獎」、「資本一週服務大獎 2008 — 醫療保險」、「最受歡迎旅遊保險公司大獎」(2005-2008)、香港服務名牌選舉 — 最具潛質服務品牌 (2007)、傑出企業成就獎 — 醫療保險 (2006)、「商界展關懷公司」(2006)、「超級品牌」(2003 及 2006)、MIS 亞洲區資訊科技卓越獎 — 銀行及金融組別 (2005)、「香港服務業獎 — 創意獎」(2004) 及亞太傑出顧客關係服務獎 — 最佳創意科技 (2003)。

Underwritten by 承保：



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Blue Cross (Asia-Pacific) Insurance Limited

藍十字 (亞太) 保險有限公司

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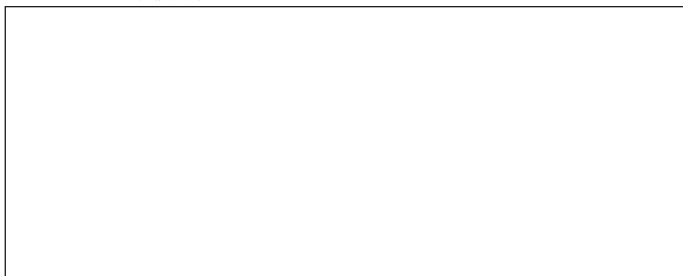
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Blue Cross 藍十字

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Inbound Travel Insurance - Premier Plan

「香港通」旅遊保險 - 至尊計劃



INBOUND TRAVEL INSURANCE - PREMIER PLAN ENSURES YOU AN ENJOYABLE JOURNEY

To ensure a wonderful vacation in Hong Kong, enrol in Blue Cross Inbound Travel Insurance to protect you against unexpected expenses and losses while you are visiting Hong Kong so as to enjoy your trip with complete peace of mind.

Charges by HK Government Medical Facilities for HK Residents and Non-HK Residents

Medical Services (HK\$)	HK Residents	Non-HK Residents
General Outpatient	45	215
Accident & Emergency	100	570
In-patient (General Hospitals)	50 admission fee for the 1st day, 100 per day	3,300 per day

Source : Hong Kong Hospital Authority.

As a highly regarded travel insurer, Blue Cross always takes good care of customers. In addition to the comprehensive benefits of this plan, Blue Cross provides an enquiry service in Hong Kong's clinics and hospitals. Customers are welcome to contact our Customer Service Hotline: 3608 2988 for assistance.

Age Limit

A minimum age of 6 weeks to a maximum of 75 years old. Children under 18 years of age must be accompanied by an adult who is insured under the same policy.

Application Procedures

Simply complete the attached application form and submit together with the required premium to either Blue Cross or agents of Blue Cross.

Note : Premium should be submitted either in HK\$ or US\$

INBOUND TRAVEL INSURANCE - PREMIER PLAN 「香港通」旅遊保險至尊計劃

Schedule of Benefits

Benefits	Coverage	Sum Insured (HK\$)
1. Medical Expenses*	The cost of qualified medical treatment, surgery and hospitalisation arising from sickness or accidental injury. Including: additional travel and accommodation expenses.	200,000 20,000
2. 24-hour Emergency Aid Services	a) Repatriation – repatriation to the place of origin if the physician determines that it is necessary. b) Hospital Deposits Guarantee – guarantee any required hospital admittance fees on behalf of the insured person. c) Family Member Visit - incurred up to 2 immediate family members, for the traveling cost to join the insured person who is confined in hospital for more than 3 days. d) Return of Children - reasonable additional accommodation and travel expenses for unattended insured children (age below 18) to return to the place of origin. e) Return of Mortal Remains – Blue Cross will assist with necessary formalities and will be responsible for the transportation charges for repatriation of the mortal remains to the place of origin. f) Other Assistance – Free information about legal advisory services, emergency medical aid, interpreter services.	200,000 40,000 15,000 15,000 15,000 —
3. Personal Accident **	Accidental death / permanent total disablement / total and permanent loss of sight in one or both eyes / loss by severance or permanent and total loss of use of one or more limbs.	300,000
4. Loss of Travel Document	Replacement cost of travel document and additional travel and accommodation expenses reasonably incurred.	1,000
5. Personal Liability***	Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance.	100,000

* Excess HK\$150 per accident per person

** The maximum benefit payable will be limited to HK\$150,000 for children under 18 years of age and persons between 71 and 75 years of age.

*** Excess HK\$1,000 per accident per person for third party property damage.

In the event of death of an insured person, the beneficiary shall be that person's next of kin or estate according to the laws of Hong Kong if there is no next of kin unless a selected beneficiary has been stated on the Insurance Certificate at the time of issue.

Premium

No. of Days	Premium (HK\$)	
	Insured	Family* (for 3 persons or above)
1-2 Day(s)	70	175
3 Days	90	225
Additional each day (Up to 90 days)	10	25

* Family refers to the insured, his / her spouse and their unmarried children under 18 years of age.

Important Notes

- Covers hospital / medical costs arising from sickness or accident which occurs after the insured person arrives in Hong Kong.
- No coverage or benefits is provided for medical services or supplies required for a medical condition, disease or disorder that existed on or prior to the effective date of this insurance.
- Once the application is approved, the policy will be effected upon the insured person arriving in Hong Kong.
- The policy will be terminated upon the insured person's departure.
- The maximum coverage period is 90 days per trip, including any extension of the term granted.
- The plan is not available to residents of Hong Kong.

Major Exclusions

General Exclusions

- Suicide, self-inflicted injury, childbirth, pregnancy, miscarriage, dental treatment (except as necessitated by accidental injuries to sound natural teeth), mental and nervous disorders, insanity, alcoholism or drug addiction, venereal disease, AIDS or AIDS related complex.
- Any pre-existing conditions or excluded sickness.
- Any professional sport, racing and competitions of any kind.

For benefit - Loss of Travel Document

- Losses not reported to police and/or airlines within 24 hours.

For benefit - Personal Liability

- Liability arising out of the use of vehicles, aircraft, or water craft.
- Any wilful, malicious or unlawful act, any cost resulting from criminal proceedings.

Claims Procedure

Notice of any claims must be given to Blue Cross within 30 days of any occurrence which may give rise to claim under this insurance. All claims shall be made together with proof satisfactory including reports from hospital, physician, police, airlines or other responsible authority. Claims form could be provided on request.

**For enquiry, please call our
Customer Service Hotline : 3608 2988**

Note: This brochure is for reference only. Please refer to the actual policy for exact terms and conditions and full list of exclusions. If discrepancy exists between the English version and the Chinese version of this brochure, the English version shall prevail.

「香港通」旅遊保險至尊計劃 令您旅程更安心

旅遊香港絕對是一件賞心樂事，除可品嚐美食外，更可盡情購物。但萬一不幸於旅途中遇上意外事件，引致金錢損失或額外開支，除了令旅程受阻外，更令遊興盡失。藍十字專為訪港旅客而設的「香港通」旅遊保險計劃，可令您無憂無慮，盡享悠閒假期。

香港居民與非香港居民醫療收費一覽

醫療服務項目（港元）	香港居民	非香港居民
普通科門診	45	215
急症室	100	570
住院服務	入院費50，每天100	每天3,300

資料來源：香港醫院管理局

身為備受廣大市民推崇的旅遊保險公司，藍十字對客戶照顧無微不至。除了本計劃之完善保障外，藍十字特別安排了一個醫護諮詢服務，為客戶於有需要時提供收費合理及優質醫療服務的診所和醫院資料。客戶可致電本公司之客戶服務熱線：3608 2988，我們將會提供有關資料及協助。

年齡限制

被保人年齡必須為6星期至75歲之人士，18歲以下兒童須由一名成人陪同投保。

申請手續

只須填妥附上之申請表連同所需之保費交回本公司或本公司之保險顧問辦理有關手續。

（註：只接受港元或美元兩種貨幣）

INBOUND TRAVEL INSURANCE - PREMIER PLAN 「香港通」旅遊保險至尊計劃

保障表

保障項目	保障範圍	保障金額 (港元)
1. 醫療費用*	因生病或意外受傷所需要的醫療費用包括門診、住院或其他醫療服務。 包括：額外交通和住宿費用。	200,000 20,000
2. 24小時緊急支援服務	a) 送返原居地—在必須的情況下，將受保人送返原居地治療。 b) 入院按金保證—辦理緊急入院按金保證。 c) 家屬探望—受保人遭嚴重疾病或意外需停留本港入院治療超過3天，兩名直系親屬前來香港照料而引致的交通費。 d) 送返同行子女—安排受保人的18歲以下同行及受保子女送返原居地之交通和住宿費。 e) 遺體運返—若受保人不幸身故，其遺體或骨灰處理及運返原居地之費用。 f) 其他援助—提供諮詢及轉介服務包括法律援助、翻譯員介紹及緊急醫療諮詢服務。	200,000 40,000 15,000 15,000 15,000 —
3. 人身意外**	意外死亡 / 永久完全傷殘 / 一目或雙目視力全失 / 一肢或四肢不全或永久喪失功效。	300,000
4. 旅行證件遺失	因遺失護照、機票和其他旅遊證件所支付的補領費用，額外交通和住宿費用等。	1,000
5. 人身責任***	因意外導致他人身體受傷或他人財物損失而負上法律責任。	100,000

* 醫療費用自負金額為150港元。

** 18歲以下兒童及71至75歲人士賠償額為150,000港元。

*** 第三者財物責任自負金額為1,000港元。

如受保人身故而按本部份保險提出索償，則賠償額之受益人應為該受保人之直系親屬，如無直系親屬則應為按香港法律定義之遺產繼承人，惟在保險證明書簽發時已列明有指定受益人者則除外。

保費

保障期	保費 (港元)	
	每位受保人	家庭* (3人或以上)
1 - 2天	70	175
3天	90	225
3天以上，每天 (最長 90 天)	10	25

*家庭指受保人，其配偶及其18歲以下未婚子女。

重要事項

1. 受保人於抵港後所發生之傷病才受保障。
2. 受保人於保險生效日或以前所發生之傷病是不受保障的。
3. 申請一經批核，保險會於受保人到港即時生效。
4. 保險保障亦將於受保人離境時立即終止。
5. 每次旅遊之保障期最長為 90 天 (已包括所有延期居留時間)。
6. 本計劃不適用於香港居民。

主要不承保項目

一般不承保事項

1. 自殺、自傷、分娩、懷孕、流產、牙齒護理 (除非因意外而損壞健全牙齒)、精神病、酗酒、濫用藥物、性病、愛滋病及其有關的病症。
2. 投保前已存在的病況和豁免情況 (即不論受保期之前或之內出現之指定疾病)。
3. 任何職業運動和賽車活動。

旅行證件遺失保障項目之不保事項

1. 未能於 24 小時內向有關機構報告 (例如警察局、航空公司等) 及取回由該機構所發出的書面證明。

人身責任保障項目之不保事項

1. 因使用汽車、飛機或船隻所引致的個人責任。
2. 任何蓄意、惡意、非法行為所引致的個人責任。

索償手續

每項索償必須在保險期屆滿後 30 天內向藍十字申請，並需提供有效證明文件，例如醫院、醫生、警方、航空公司及有關機構的詳細報告。賠償申請表格可向藍十字索取。

如欲查詢詳情，請致電

客戶服務熱線：3608 2988

註：本冊子只供參考之用；有關詳盡條款及規定及所有不保事項，請參閱保單原文。本冊子的中、英文本如有歧異，概以英文本為準。

