Blue Cross 藍十字
An AIA Company 友邦保險成員公司

旅遊寶

2025年4月生效

旅遊寶

出行無難度、旅程更盡興！

航班延誤？行李遺失？海外遇劫？公共交通工具超額訂票？旅程取消？……人在旅途，大家有沒有想過自己會遇上種種不便呢？

藍十字**旅遊寶**保障每個旅程讓您輕鬆無憂，保障範圍更超乎想像！無論您是自由行背包客、旅行團團友、又或是出差達人，**旅遊寶**都會令每個旅程更盡興。

周全保障

- 全球醫療費用保障及個人意外保障分別高達 HK$1,500,000
- 保障回港後 90 天內覆診引致的中醫、物理治療、脊椎治療費用
- 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
- 外遊警示伸延保障 - 旅程取消保障、縮短旅程保障及行程改道保障全面覆蓋黃、紅及黑色外遊警示級別
- 當地旅遊團取消保障涵蓋當旅遊景點關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，以及如因嚴重身體受傷或嚴重疾病而導致未曾使用及不能從任何來源退回的主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等入場券費用的損失
- 旅程取消保障賠償當受保兒童（及其同行受保父母）需要出席學校面試或公開考試，但日期被重新編排至旅程預定期間時所招致的損失
- 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於旅程期間因意外遺失或破損所引致的損失
- 旅程延誤保障就已安排乘搭的公共交通工具延誤提供現金津貼、並賠償因延誤而引致的額外海外住宿費用或取消旅程費用
- 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、跳傘及笨豬跳及業餘馬拉松等
- 單次旅程保障（來回旅程）及全年保障提供郵輪計劃，涵蓋郵輪旅程取消及阻礙等保障
- 單次旅程保障不設最高受保年齡及全年保障投保年齡高達 75 歲，可續保至 80 歲
- 單次旅程保障（單段旅程）- 環球藍鑽石計劃及環球千足金計劃最長可保障抵達最終目的地國家後的 10 日

計劃摘要

保障類型	單次旅程保障		全年保障
	來回旅程	單段旅程	
計劃級別	■ 環球藍鑽石計劃 ■ 環球千足金計劃 ■ 中國內地及澳門計劃 （只適用於單次旅程保障（來回旅程）及全年保障） ■ 環球郵輪計劃 （只適用於單次旅程保障（來回旅程）及全年保障）		
保費組別	■ 個人 ■ 家庭* （*包括申請人及/或配偶#/同居伴侶▼及其所有 18 歲以下未婚子女）		
保障期	■ 1 次旅程（適用於所有計劃級別） ■ 每次旅程最長 90 天（適用於中國內地及澳門計劃） ■ 每次旅程最長 180 天（適用於所有其他計劃級別） ■ 最長 10 天至抵達預訂行程中最終目的地國家（適用於單段旅程）		■ 全年無限次旅程 ■ 受保期：1 年 ■ 每次旅程最長 60 天（適用於中國內地及澳門計劃） ■ 每次旅程最長 90 天（適用於所有其他計劃級別）
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◆		6 星期至 75 歲◆+
自付額	沒有		

「配偶」指根據結婚所在司法管轄區的法律合法結婚的同性或異性配偶。

▼「同居伴侶」指一名年齡為 18 歲或以上、無論是同性或異性、在 (a) 保險證明書之繕發日（單次旅程保障）或 (b)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅遊安排當日，以較遲者為準（全年保障）前已與受保人以親密和忠誠的關係共同生活最少三年的成年人，以及能提供相關住址證明（如藍十字要求）。同居伴侶並不包括室友。

** 自動延長保障期不適用於單次旅程保障的單段旅程。

◆ 18 歲以下的兒童必須獲家長或監護人同意方可單獨受保。

+ 可續保至 80 歲。受保人為 80 歲以上的續保均須經藍十字全權酌情考慮和批准。

保障表

保障項目	單次旅程保障				
	來回旅程 或 單段旅程		來回 旅程		
	全年保障				
計劃級別	環球 藍鑽石計劃	環球 千足金計劃	中國內地及 澳門計劃	環球 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
1. 醫療費用保障[1]	**1,500,000**	**750,000**	**300,000**	**1,500,000**	
1.1 旅程期間醫療費用	1,500,000	750,000	300,000	1,500,000	賠償於旅程期間在起保地點[2] 以外地方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	3,000	
1.2 回港覆診費用	150,000	75,000	30,000	150,000	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、物理治療[3] 及脊椎治療[3] 費用	3,000	3,000	2,000	3,000	
■ 中醫治療（每天最多 1 次，每次限額）	200	200	200	200	中醫治療包括全科、跌打及針灸。
■ 物理治療[3]（每天最多 1 次，每次限額）	400	400	400	400	
■ 脊椎治療[3]（每天最多 1 次，每次限額）	400	400	400	400	
1.3 創傷輔導	20,000	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。
- 每天最多 1 次，每次限額	2,000	2,000	2,000	2,000	
2. 海外住院或隔離現金津貼保障					
2.1 海外住院現金津貼[4]	10,000	5,000	2,000	12,000	如受保人於旅程期間受傷或患病而需在起保地點[2] 以外地方住院，每整日可獲現金津貼。
- 每天限額	500	500	250	500	
2.2 強制隔離現金津貼[4]	10,000	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，就每整日強制隔離可獲現金津貼。
- 每天限額	500	500	500	500	

保障表

保障項目	單次旅程保障				
	來回旅程 或 單段旅程		來回 旅程		
	全年保障				
計劃級別	環球 藍鑽石計劃	環球 千足金計劃	中國內地及 澳門計劃	環球 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. 24 小時全球緊急援助					
3.1 緊急運送[5]	不設上限	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[2,5]	不設上限	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[2] 的費用。
3.3 入院按金保證[5]	40,000	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	20,000	50,000	■ 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[2] 的額外公共交通工具費用（以經濟客位為限）及在起保地點[2] 以外地方的額外住宿費用。 ■ 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在起保地點[2] 以外地方招致的額外公共交通工具費用（以經濟客位為限）及額外住宿費用： a. 兩名直屬家庭成員[6] 前往探望及照料受保人；或 b. 一名直屬家庭成員[6] 前往探望及一名同行夥伴留下照料受保人。
3.5 缺乏照顧子女護送	40,000	20,000	20,000	40,000	賠償將缺乏照顧的同行的受保兒童（年齡 18 歲以下）送返起保地點[2] 的額外住宿及公共交通工具費用。
3.6 遺體運返[5]	不設上限	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[2] 的費用。
3.7 殮葬費用	20,000	10,000	10,000	20,000	如受保人於旅程期間直接因嚴重身體受傷或嚴重疾病導致不幸身故，將賠償在旅程期間或旅程完結後 180 天內合理地招致的殮葬或火化費用。
3.8 轉介服務	適用	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。
4. 個人意外保障[7]					
4.1 乘搭公共交通工具時發生意外[8]	1,500,000	750,000	600,000	1,500,000	如於旅程期間受保人以付費乘客身份 (i) 乘搭公共交通工具時或 (ii) 乘搭由旅行社安排的任何機動汽車或船艦時發生意外，將按「個人意外保障項目表」賠償。
4.2 其他意外[8]	750,000	375,000	300,000	750,000	如發生上述乘搭公共交通工具時發生意外未有涵蓋之意外，將按「個人意外保障項目表」賠償。

保障表

保障項目	單次旅程保障				
	來回旅程 或 單段旅程		來回 旅程		
	全年保障				
計劃級別	**環球 藍鑽石計劃**	**環球 千足金計劃**	**中國內地及 澳門計劃**	**環球 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**
5. 嚴重燒傷保障	**500,000**	**250,000**	**100,000**	**500,000**	就受保人於旅程期間因意外直接引致 3 級程度燒傷作出賠償。
6. 旅程取消保障	**50,000**	**15,000**	**6,000**	**80,000**	賠償因發生以下原因直接導致在起保地點[2] 出發前取消旅程的未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失： a. 於旅程預定出發日期前 90 天內發生以下事項： ▪ 受保人、直屬家庭成員[6]、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 ▪ 受保人須出任審判證人、陪審員或遭強制隔離； b. 於旅程預定出發日期前 7 天內發生以下事項： ▪ 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、機場關閉、恐怖主義活動、暴動或內亂，致使受保人不能展開旅程；或 ▪ 受保人或同行夥伴於香港的主要住所因火災、水浸、爆竊或天然災難而直接導致嚴重損毀；或 ▪ 受保人的寵物身故[9]；或 ▪ 目的地獲發外遊警示（按外遊警示伸延保障賠償）。 c. (i) 年齡為 18 歲以下的受保人或 (ii) 年齡為 18 歲以下的受保人的父母或法定監護人及同行夥伴需要親身到場出席學校面試或公開考試，但有關學校面試或公開考試被重新安排至旅程的預定期間進行。

保障表

保障項目	單次旅程保障				
	來回旅程 或 單段旅程		來回 旅程		
	全年保障				
計劃級別	環球 藍鑽石計劃	環球 千足金計劃	中國內地及 澳門計劃	環球 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
7. 旅程阻礙保障	**50,000**	**25,000**	**6,000**	**80,000**	
7.1 縮短旅程[10,11]	50,000	25,000	6,000	80,000	於旅程期間如因發生以下情況令受保人無可避免地必須返回起保地點[2]，(i) 將就受阻的旅程日數每整日計按比例計算，賠償未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失；及 (ii) 直接返回起保地點[2] 的額外公共交通工具費用： ■ 受保人、直屬家庭成員[6]、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 ■ 受保人以付費乘客身份乘搭公共交通工具時、或乘搭由旅行社安排的任何機械 性推動的車輛或船艦時遭騎劫；或 ■ 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、機場關閉、恐怖主義活動、暴動或內亂，致使受保人不能繼續旅程；或 ■ 受保人或同行夥伴於香港的主要住所因火災、水浸、爆竊或天然災難而導致嚴重損毀；或 ■ 受保人的寵物身故[9]；或 ■ 旅程期間目的地獲發外遊警示（按外遊警示伸延保障賠償）。
7.2 行程改道[10,11] - 額外住宿費用（每天）	20,000 2,000	10,000 2,000	2,000 500	20,000 2,000	如在旅程期間因發生以下情況令受保人不能繼續其原定行程並需作改道，賠償 (i) 就受保人純粹因要繼續前往原本已計劃的旅程目的地或返回起保地點[2] 而改道所產生之額外公共交通工具費用及/或住宿費用；或 (ii) 就受阻改道的旅程日數每整日計按比例計算，賠償未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失： ■ 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、機場關閉、恐怖主義活動、暴動或內亂，受保人或同行夥伴遇上嚴重身體受傷或患上嚴重疾病，致使受保人不能繼續其原定行程；或 ■ 旅程期間目的地獲發外遊警示（按外遊警示伸延保障賠償）。
7.3 當地旅遊團取消[11]	5,000	2,500	1,000	5,000	如在展開當地旅遊團前因發生以下情況而取消該當地旅遊團，賠償已支付及不能從任何來源退回的當地旅遊團費用，包括參與當地旅遊團而需向當地旅遊承辦商另行購買的任何交通票據及旅遊景點入場券： ■ 當地旅遊承辦商因破產或清盤而倒閉[12]；或 ■ 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[12]。

保障表

保障項目	單次旅程保障				
	來回旅程 或 單段旅程		來回旅程		
	全年保障				
計劃級別	環球藍鑽石計劃	環球千足金計劃	中國內地及澳門計劃	環球郵輪計劃	
保障項目	**每名受保人每次旅程之最高賠償額 (HK$)**				**承保範圍**
7.4 超額訂票[11]	10,000	2,500	1,000	10,000	賠償因超額訂票導致受保人未能登上公共交通工具而並未獲有關公共交通工具機構或任何其他來源提供在起保地點[2] 以外地方補償或補貼的額外住宿及/或膳食費用。
7.5 特別津貼 — 指定服務提供者倒閉[11]	2,000	2,000	1,000	2,000	如受保人已預先向指定服務提供者支付在起保地點[2] 以外地方的住宿、私家車或汽車屋租用的服務費用，但該服務提供者因破產或清盤倒閉而未能提供有關服務，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。
8. 旅程延誤保障	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、暴動或內亂、恐怖主義活動、機場關閉、已安排乘搭的公共交通工具遭騎劫或出現機械性故障，而導致公共交通工具之延誤，可獲賠償以下其中一項保障。				
8.1 旅程延誤 - 現金津貼[13]	1,500	900	300	1,500	如已安排乘搭的公共交通工具的啟程時間或抵達時間較原定時間延誤達連續 5 小時或以上，可獲現金津貼。
- 每連續 5 小時延誤限額	300	300	300	300	
8.2 因旅程延誤引致的旅遊費用損失[13]					如已安排乘搭的公共交通工具的啟程時間較原定時間延誤達連續 6 小時或以上：
a. 公共交通工具費用 — 延誤啟程；及	10,000	2,500	500	10,000	■ 賠償純粹因要繼續前往原定旅程目的地所招致的額外公共交通工具費用。
b. 海外住宿費用	3,000	2,000	1,000	3,000	■ 賠償 (i) 額外住宿費用或 (ii) 不能退回的住宿費用損失。
8.3 因旅程延誤引致取消旅程[13]	4,000	3,000	1,000	4,000	如已安排乘搭的公共交通工具從起保地點[2] 出發的啟程時間較原定時間延誤達連續 10 小時或以上導致受保人未能繼續或取消旅程，賠償未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失。
9. 行李延誤保障	**1,500**	**1,000**	**500**	**1,500**	就公共交通工具機構把寄艙行李誤送或延誤，令受保人在抵達在起保地點[2] 以外地方之目的地後 6 小時或以上仍未能取回寄艙行李，可獲現金津貼。
10. 行李保障	**20,000**	**10,000**	**5,000**	**20,000**	賠償在旅程中 (i) 受保人一般會穿戴或攜帶及屬於受保人的個人財物；或 (ii) 通常由受保人出外公幹時攜帶的公司財物之意外遺失或破損。
- 運動設備（每件/每對/每套）	5,000	3,000	3,000	5,000	
- 手提電話（每次旅程）	3,000	1,000	1,000	3,000	每名受保人在同一個旅程內只可獲保障 1 部手提電話。
- 手提電腦或平板電腦（每次旅程）	8,000	4,000	4,000	8,000	每名受保人在同一個旅程內只可獲保障 1 部手提電腦或 1 部平板電腦。
- 商業樣本 — 只適用於全年保障（每次旅程）	3,000	2,000	2,000	-	
- 其他行李及個人財物（每件/每對/每套）	3,000	2,000	2,000	3,000	
11. 旅行證件遺失保障	**30,000**	**10,000**	**3,000**	**30,000**	如受保人於旅程期間意外遺失旅遊證件及/或交通票據，賠償 (i) 補領旅遊證件及/或發行交通票據的費用；及/或 (ii) 純粹因換領旅遊證件及/或交通票據在起保地點[2] 以外地方所招致的額外公共交通工具費用及住宿費用。
- 額外公共交通工具及住宿費用（每天）	2,000	1,000	500	2,000	

保障表

保障項目	單次旅程保障 來回旅程 或 單段旅程 全年保障		來回旅程		
計劃級別	環球 藍鑽石計劃	環球 千足金計劃	中國內地及 澳門計劃	環球 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[14]	**3,000**	**2,000**	**1,000**	**3,000**	賠償因受保人於旅程期間遭盜竊、搶劫或爆竊而導致其擁有及隨身攜帶的個人錢財（即鈔票、現金或旅遊支票）損失。
13. 家居物品損失保障[15]	**25,000**	**5,000**	**3,000**	**25,000**	賠償受保人於旅程期間因香港的空置住所遭爆竊，而直接導致重置或修理家居物品及個人財物（金錢除外）的費用。
- 每件/每對/每套	5,000	2,000	1,000	5,000	
14. 個人責任保障	**3,000,000**	**1,500,000**	**1,000,000**	**3,000,000**	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**	**5,000**	**30,000**	如受保人於旅程期間因意外導致身故，賠償受保人在旅程期間以信用卡簽賬購物而未繳付的欠款。
16. 高爾夫球保障	**5,000**	**3,000**	**1,000**	**5,000**	
16.1 一桿入洞保障	3,000	1,000	500	3,000	如受保人於旅程期間在起保地點[2] 以外地方的任何認可高爾夫球場內進行比賽或友誼賽時成功創下「一桿入洞」的佳績，將支付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	1,000	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起保地點[2] 以外地方的任何高爾夫球活動，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/或高爾夫球課程每整日的費用。
17. 租車自負額保障	**15,000**	**7,500**	**-**	**15,000**	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					
18.1 郵輪旅程取消[16,17]	-	-	-	50,000	如直接因下述原因而須取消郵輪旅程，賠償被沒收並且不能討回之費用： ▪ 於旅程期間，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、機場關閉、恐怖主義活動、暴動或內亂、已安排乘搭的公共交通工具遭騎劫或機件故障，而引致已安排乘搭前往出發港口的公共交通工具延誤最少連續 8 小時，直接令受保人未能於指定出發港口登上郵輪；或
- 因惡劣天氣情況導致停泊港口更改之限額	-	-	-	20,000	▪ 在郵輪旅程預定啟航日期前 7 天內，因惡劣天氣而須更改停泊港口。
18.2 郵輪旅程阻礙[16,17]					於旅程期間，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、機場關閉、恐怖主義活動、暴動或內亂、已安排乘搭的公共交通工具遭騎劫或機件故障，而引致已安排乘搭前往出發港口的公共交通工具延誤最少連續 8 小時，直接令受保人未能登上郵輪，將賠償：
a. 額外公共交通工具費用	-	-	-	50,000	a. 由出發港口前往原定下一個停泊港口，以乘搭該郵輪繼續行程引致的額外公共交通工具費用；及
b. 現金津貼					b. 由受保人未能於出發港口登上郵輪當日起計、直至於原定下一個停泊港口登上郵輪為止，期間每整日可獲現金津貼。
- 每天限額，最長 4 天	-	-	-	750	

保障表

保障項目	單次旅程保障			
	來回旅程 或 單段旅程		來回 旅程	
	全年保障			
計劃級別	環球 藍鑽石計劃	環球 千足金計劃	中國內地及 澳門計劃	環球 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. 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（於原定離船港口啟程的岸上觀光行程則除外）： ■ 受保人或同行夥伴嚴重身體受傷或患上嚴重疾病；或 ■ 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、恐怖主義活動、暴動或內亂。
19.2 於停泊港口岸上觀光後錯過登船	-	-	-	5,000	於岸上觀光後，因下述原因未能於停泊港口的原定啟程時間返回郵輪，受保人可獲賠償前往原定下一個停泊港口的額外公共交通工具費用及住宿費用： ■ 於停泊港口遇上嚴重交通意外、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；或 ■ 受保人或同行夥伴嚴重身體受傷或患上嚴重疾病而需入住醫院。
19.3 延誤抵達最終目的地現金津貼	-	-	-	1,500	如因惡劣天氣、天然災難或郵輪出現機械性故障導致郵輪抵達最終目的地的時間比原定時間延誤連續 12 小時或以上，可獲現金津貼。
19.4 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。
其他保障					
中國醫療卡－只適用於全年保障	適用	適用	適用	適用	

1 就 70 歲以上的受保人而言，「醫療費用保障」的最高賠償額為列於保障項目表內第 1 部分「醫療費用保障」的最高賠償額的 50%。

2 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。

3 物理治療及脊椎治療必須提供由醫生發出的轉介信。

4 就同一原因而言，只可就「海外住院現金津貼」或「強制隔離現金津貼」其中一項提出一次索償。

5 提供任何支援或入院按金保證前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。

6 直屬家庭成員指就受保人的配偶/同居伴侶、子女、父母、兄弟姊妹、祖父母、孫、法定監護人或配偶的父母。配偶指根據結婚所在司法管轄區的法律合法結婚的同性或異性配偶。同居伴侶指一名年齡為 18 歲或以上、無論是同性或異性、在 (a) 保險證明書之繕發日（單次旅程保障）或 (b)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅遊安排當日，以較遲者為準（全年保障）前已與受保人以親密和忠誠的關係共同生活最少三年的成年人，以及能提供相關住址證明（如藍十字要求）。同居伴侶並不包括室友。

7 就 18 歲以下或 70 歲以上的受保人而言，「個人意外保障」的最高賠償額為列於保障項目表內第 4 部分「個人意外保障」的最高賠償額分別為 50% 或 30%。

8 因應同一意外，受保人只可就「乘搭公共交通工具時發生意外」或「其他意外」提出一次索償。

9 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。指定寵物保險保單指由藍十字就寵物保險繕發的保單，而該保單必須在 (a) 保險證明書之繕發日（單次旅程保障）或 (b)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅遊安排當日，以較遲者為準（全年保障）及之前及在寵物身故當日仍然生效。

10 就同一原因而言，只可就「縮短旅程」或「行程改道」其中一項提出一次索償。

11 就同一旅程而言，藍十字就「縮短旅程」、「行程改道」、「當地旅遊團取消」、「超額訂票」及「特別津貼 — 指定服務提供者倒閉」應支付的總賠償額將不超過「旅程阻礙保障」之最高賠償額的 100%。

12 有關事項必須於支付當地旅遊團最少 24 小時後發生才會就「當地旅遊團取消」作出賠償。

13 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「旅程延誤 - 現金津貼保障」或「因旅程延誤引致取消旅程保障」兩者當中提出一次索償。在此情況下，受保人不會就因「旅程延誤引致的旅遊費用損失保障」獲得賠償。

14 「個人錢財保障」不適用於 10 歲以下的受保人。

15 爆竊事故必須於 (i) 受保人發現爆竊事故或 (ii) 當受保人完成旅程返回其香港的主要住所（以較早者為準）的 24 小時內向香港警方報案。

16 就同一原因而言，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。

17 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。

個人意外保障項目表

1. 單次旅程保障及全年保障

受保事項	每項受保事項適用之最高限額的百分比
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 b) 一隻耳朵	 75% 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 b) 左手	 70% 50%
2.13 喪失四隻手指或永久完全喪失其功能 a) 右手 b) 左手	 40% 30%
2.14 喪失一隻拇指或永久完全喪失其功能，説明如下： a) 兩個右指骨 b) 一個右指骨 c) 兩個左指骨 d) 一個左指骨	 30% 15% 20% 10%
2.15 喪失一隻手指或永久完全喪失其功能，説明如下： a) 三個右指骨 b) 兩個右指骨 c) 一個右指骨 d) 三個左指骨 e) 兩個左指骨 f) 一個左指骨	 10% 7.5% 5% 7.5% 5% 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，説明如下： a) 一隻腳掌之全部腳趾 b) 大腳趾之兩個趾骨 c) 大腳趾之一個趾骨 d) 大腳趾以外之其他腳趾	 15% 5% 3% 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%

不論受保人於旅程期間遭受多少項受保事項，按「個人意外保障」所支付的賠償總額不得超過保障項目表內適用的最高賠償額的 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。

* 只適用於 18 歲至 70 歲的受保人。此自選附加保障可在投保及續保時新增或取消（如適用）。

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
旅程取消保障[1, 2, 3, 4]	**應付旅程取消保障之百分比**		
■ 賠償在起保地點[6]出發前取消旅程的未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失	25%	50%	100%
縮短旅程保障[3, 4, 5]	**應付縮短旅程保障之百分比**		
■ 就旅程阻礙而需要縮短的旅程日數每整日計按比例計算，賠償未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失；及 ■ 賠償直接返回起保地點[6]所需的額外公共交通工具費用	25%	50%	100%
行程改道保障[3, 4, 5]	**應付行程改道保障之百分比**		
■ 賠償純粹因要繼續前往原本已計劃的旅程目的地或返回起保地點[6]所需的額外公共交通工具費用及/或住宿費用；或 ■ 就受阻改道的旅程日數每整日計按比例計算，賠償未曾使用及不能從任何來源退回的交通票據、住宿、旅行團、旅遊活動（例如主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事等）入場券費用的損失	25%	50%	100%
縮短旅程額外現金津貼保障[3, 5, 7]	**金額 (HK$)**		
■ 額外現金津貼	300	600	1,200

[1] 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：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。

[2] 旅遊安排必須 (i) 於旅程預定出發日期前 7 天內取消；及 (ii) 於相關外遊警示生效期內取消。

[3] 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：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、行程改道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。

[4] 最高賠償額按所選計劃而定。

[5] 旅程須於該外遊警示生效期間縮短及作行程改道。

[6] 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。

[7] 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（來回旅程及單段旅程*）

保障期（天）	環球藍鑽石計劃		環球千　足金計劃		中國內地及澳門計劃		環球郵輪計劃	
	個人	家庭^	個人	家庭^	個人	家庭^	個人	家庭^
1	180	413	130	300	68	158	483	1,111
2	195	449	142	325	73	170	483	1,111
3	209	482	155	358	78	180	483	1,111
4	257	591	182	420	96	222	483	1,111
5	278	639	198	455	110	254	483	1,111
6	337	776	224	514	127	292	609	1,401
7	366	840	266	613	143	329	662	1,522
8	439	1,009	289	666	155	356	714	1,643
9	456	1,048	296	681	177	408	767	1,763
10	486	1,116	304	700	194	445	819	1,884
11 - 13	542	1,247	399	917	223	512	924	2,126
14 - 16	639	1,470	453	1,041	264	607	1,092	2,512
17 - 20	723	1,662	513	1,180	281	646	1,208	2,778
21 - 25	774	1,781	601	1,383	316	727	1,344	3,092
26 - 30	878	2,018	696	1,600	351	808	1,460	3,357
第 30 天後 每額外 5 天保障期	168	386	90	206	74	170	273	628
保障期最長為	180 天				90 天		180 天	

* 單段旅程最長保障至受保人原定抵達最終目的地國家後的 10 日。單段旅程不適用於中國內地及澳門計劃及環球郵輪計劃。

^「家庭」組別包括申請人及/或配偶/同居伴侶及其所有 18 歲以下未婚子女。

投保年齡

- 受保人的年齡必須為 6 週或以上。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$)

全年保障

環球藍鑽石計劃		環球千足金計劃		中國內地及澳門計劃		環球郵輪計劃	
個人	家庭^	個人	家庭^	個人	家庭^	個人	家庭^
2,426	5,578	1,998	4,596	1,147	2,989	4,380	10,074
每次旅程之保障期最長為 90 天				每次旅程之保障期最長為 60 天		每次旅程之保障期最長為 90 天	

^「家庭」組別包括申請人及/或配偶/同居伴侶及其所有 18 歲以下未婚子女。

投保年齡

- 受保人的年齡必須為 6 週至 75 歲，可續保至 80 歲。受保人為 80 歲以上的續保均須經藍十字全權酌情考慮和批准。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

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			
	環球藍鑽石計劃	環球千足金計劃	中國內地及澳門計劃	環球郵輪計劃
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

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%

全年保障

團體折扣#

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

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）。

索償手續

- 客戶可於受保期到期（適用於單次旅程保障）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，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，須就可能會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

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：
   <u>單次旅程保障（來回旅程）</u>
   - 180 天（適用於環球藍鑽石計劃、環球千足金計劃及環球郵輪計劃）
   - 90 天（適用於中國內地及澳門計劃）

   <u>單次旅程保障（單段旅程）</u>
   - 10 天（適用於環球藍鑽石計劃及環球千足金計劃）

   <u>全年保障</u>
   - 90 天（適用於環球藍鑽石計劃、環球千足金計劃及環球郵輪計劃）
   - 60 天（適用於中國內地及澳門計劃）
2. 就取消保單而言，
   <u>單次旅程保障</u>
   保單一經繕發，不得取消，而保費將不獲退還。
   <u>全年保障</u>
   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。應收保費將受限於保單資料頁內所列之最低保費。
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。參與一般業餘運動或旅遊活動均受保障，但該活動必須為：(i) 沒有限制公眾使用、(ii) 由當地認可之旅遊承辦商或活動團體監管及由其指派的合格人員或教練帶領進行、(iii) 得到當地有關政府授權、及 (iv) 不涉及一般不保事項所列之不受保活動。
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. 藍十字保留隨時修改保單之保障、保費、條款及細則的權利。

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、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、先天性疾病、成長障礙狀況或遺傳的狀況、自殺、企圖自殺或蓄意自殘身體、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. 以下財物的任何損失或損毀：任何易碎或脆弱的物品（包括儲存於內的任何物質）、食品及飲料、任何容易腐爛或變質的物品（包括但不限於食物及飲料）及藥物。
7. 因擁有、佔用、租用、使用或操作航拍機、車輛、飛機、船隻、武器、爆炸品、槍械或動物所引起的個人責任。
8. 受保人以專業身份參與任何運動或競賽，而受保人將能或可能通過參與此類運動、競賽、速度賽（徒步以外）或比賽獲得收入或酬勞時發生的意外。
9. 在海拔 5 千米以上進行高山遠足、或在超過 45 米水深範圍潛水。
10. 受保人在空中的任何活動或參與，除非當時受保人 (i) 是以付費乘客身份在定時班次的航機上或註冊包機的航機上，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。
11. 於 (a) 保險證明書之繕發日（適用於單次旅程保障）或 (b) (i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅遊安排當日，以較遲者為準（適用於全年保障）或之前已存在或宣佈或為公眾所知的政府條例、管制或其他情況而直接或間接導致相關旅程取消、延誤或阻礙所招致的任何損失。
12. 受保人有違醫生建議或以接受治療為目的之旅行的任何損失。

注意

- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。此單張的中英文版本如有差異，以英文版本為準。此單張只供參考之用。有關詳盡條款及細則及所有不保之事項，概以保單為準。
- 「旅遊寶」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。

Blue Cross 藍十字
An AIA Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、銀行網絡、保險代理和經紀，以及旅行社代理。

藍十字在2024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)。

旅遊保險熱線
2839 6366

Blue Cross 藍十字
An AIA Company 友邦保險成員公司

TravelSafe Plus

With effect from Apr 2025

TravelSafe Plus

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 **Safe** and pleasant!

All-round Coverage

- Worldwide medical expenses benefit and personal accident benefit up to HK$1,500,000 each
- Cover medical expenses of Chinese medical treatment, physiotherapy treatment and chiropractic treatment within 90 days after returning to Hong Kong for follow-up
- 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 in the benefit of Trip Cancellation, Trip Curtailment and Re-routing
- 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 and the loss of unused and irrecoverable admission ticket of theme park, museum, concert, musical or sport-related ornamental performance due to serious bodily injury or serious sickness
- Trip Cancellation Benefit covers if the insured child (and his/her parent insured in the journey) has to attend a school interview or public examination in person being rescheduled to a date within the scheduled travel period
- Baggage Benefit covers the accidental loss of or damage to baggage, mobile phone, laptop computer, tablet computer and personal property and more suffered during the journey
- 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, marathon for leisure and more
- Single-trip Cover (Round Trip) and Annual Cover provide cruise plan which covers cruise cancellation and interruption and more
- No maximum insurable age limit for Single-trip Cover and enrolment age for Annual Cover up to age 75, renewable up to age 80
- Single-trip Cover (One-way Trip) for Global Diamond Plan and Global Gold Plan provides coverage up to 10 days from scheduled time of arrival at the country of final destination

Plan Summary

Cover Type	Single-trip Cover: Round Trip	Single-trip Cover: One-way Trip	Annual Cover
Plan Level	▪ Global Diamond Plan ▪ Global Gold Plan ▪ Mainland China and Macau Plan (for Single-trip Cover (Round Trip) and Annual Cover only) ▪ Global Cruise Plan (for Single-trip Cover (Round Trip) and Annual Cover only)		
Premium Package	▪ Individual ▪ Family* (*including the applicant and/or spouse#/domestic partner▼ and all unmarried children below age 18)		
Cover Period	▪ 1 trip (for all plan levels) ▪ Up to 90 days per trip (for Mainland China and Macau Plan) ▪ Up to 180 days per trip (for all other plan levels) ▪ Up to 10 days from scheduled time of arrival at the country of final destination (for one-way trip)		▪ Unlimited trips per year ▪ Period of insurance: 1 year ▪ Up to 60 days per trip (for Mainland China and Macau 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 75◆+
Deductible	No		

Spouse means the same sex or opposite sex spouse legally married according to the law of the jurisdiction in which the spouse is married.

▼ Domestic partner means an adult, whether of the same or opposite sex, of the age of 18 or above who has resided with the insured person in an intimate and committed relationship for at least three years prior to (a) the issue date of the certificate of insurance (for Single-trip Cover) or, (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover); and is able to provide such proof of residence (upon Blue Cross's request). Domestic partner does not include roommates.

** Automatic Extension of Period of Insurance is not applicable to one-way trip under Single-trip Cover.

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

+ Renewable up to age 80. For an insured person aged above 80, renewal is subject to Blue Cross's consideration and approval at its sole discretion.

Schedule of Benefits

Cover Type	Single-trip Cover: Round Trip or One-way Trip		Single-trip Cover: Round Trip		
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	Mainland China and Macau Plan	Global Cruise Plan	
Benefit Items	**Maximum Benefit Limit per Insured Person per Journey (HK$)**				**Coverage**
1. Medical Expenses Benefit[1]	**1,500,000**	**750,000**	**300,000**	**1,500,000**	
1.1 Medical Expenses during the Journey	1,500,000	750,000	300,000	1,500,000	Reimburse the expenses of medical treatment, surgery and hospitalisation arising from sickness contracted or accidental injury sustained outside of the place of origin[2] during the journey.
- Room & Board per day	3,000	3,000	3,000	3,000	
1.2 Follow-up Medical Expenses in Hong Kong	150,000	75,000	30,000	150,000	Reimburse medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad.
- Chinese Medical Treatment, Physiotherapy Treatment[3] and Chiropractic Treatment[3] Expenses	3,000	3,000	2,000	3,000	
▪ Chinese Medical Treatment (max. 1 visit per day, limit per visit)	200	200	200	200	Chinese Medical Treatment includes general practice, bone-setting and acupuncture.
▪ Physiotherapy Treatment[3] (max. 1 visit per day, limit per visit)	400	400	400	400	
▪ Chiropractic Treatment[3] (max. 1 visit per day, limit per visit)	400	400	400	400	
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.
- max. 1 visit per day, limit per visit	2,000	2,000	2,000	2,000	
2. Overseas Hospital or Quarantine Cash Allowance Benefit					
2.1 Overseas Hospital Cash Allowance[4]	10,000	5,000	2,000	12,000	Payable if the insured person is confined in hospital as an inpatient outside of the place of origin[2] for each complete day due to injury or sickness.
- limit per day	500	500	250	500	
2.2 Compulsory Quarantine Cash Allowance[4]	10,000	10,000	10,000	10,000	Payable if the insured person is being compulsorily quarantined for each complete day 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	

Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip		Round Trip		
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	Mainland China and Macau Plan	Global Cruise Plan	
Benefit Items	**Maximum Benefit Limit per Insured Person per Journey (HK$)**				**Coverage**
3. 24-hour Worldwide Emergency Aid					
3.1 Emergency Evacuation[5]	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[2,5]	Unlimited	Unlimited	Unlimited	Unlimited	Cover the cost for repatriation of the insured person to the place of origin[2] at physician's and Blue Cross's recommendation.
3.3 Hospital Admission Deposit Guarantee[5]	40,000	40,000	40,000	40,000	Guarantee 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	■ Reimburse additional costs of public conveyance in economy class for returning to the place of origin[2] and additional accommodation cost incurred outside of the place of origin[2] due to serious bodily injury or serious sickness. ■ Reimburse additional costs of public conveyance in economy class and accommodation expenses incurred outside of the place of origin[2] by the following persons if the insured person is hospitalised for more than 3 consecutive days or has passed away abroad: a. 2 immediate family members[6] to join and take care of the insured person; or b. 1 immediate family member[6] to join and take care of the insured person and 1 travel companion to 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 accommodation and public conveyance expenses for returning unattended insured child (under the age of 18) to the place of origin[2].
3.6 Repatriation of Mortal Remains[5]	Unlimited	Unlimited	Unlimited	Unlimited	Reimburse transportation charges for the repatriation of mortal remains (including ashes or body) of the insured person to the place of origin[2].
3.7 Burial and Funeral Expenses	20,000	10,000	10,000	20,000	Reimburse reasonable burial or cremation and funeral expenses incurred during the journey or within 180 days after the end of the journey if the insured person passes away as a direct 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 ticket.
4. Personal Accident Benefit[7]					
4.1 Accident on Public Conveyance[8]	1,500,000	750,000	600,000	1,500,000	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 (i) a public conveyance; or (ii) a mechanically propelled vehicle or vessel arranged by travel agency.
4.2 Other Accidents[8]	750,000	375,000	300,000	750,000	Payable according to the Table of Personal Accident Benefit if an accident occurs (other than an accident covered under Accident on Public Conveyance above).

Schedule of Benefits

Cover Type	Single-trip Cover: Round Trip or One-way Trip		Single-trip Cover: Round Trip		Coverage
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	Mainland China and Macau Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK$)				Coverage
5. Major Burns Benefit	500,000	250,000	100,000	500,000	Payable if the insured person suffers from third-degree burns directly arising from an accident during the journey.
6. Trip Cancellation Benefit	50,000	15,000	6,000	80,000	Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) upon cancellation of the journey prior to departure from the place of origin[2] as a direct result of the occurrence of any of the following events: a. within 90 days prior to the scheduled date of departure of the journey: ▪ death, serious bodily injury or serious sickness of the insured person, immediate family member[6], close business partner, foreign domestic helper or travel companion; or ▪ duty of the insured person to comply with a witness summons, jury service or compulsory quarantine of the insured person; b. within 7 days prior to the scheduled date of departure of the journey: ▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination, which prevents the insured person from commencing the journey; or ▪ severe damage to the insured person's or travel companion's principal home in Hong Kong directly arising from fire, flood, burglary or natural disaster; or ▪ death of the insured person's pet[9]; or ▪ the Outbound Travel Alert for the destination is in effect (payable according to Outbound Travel Alert Extension). c. (i) the insured person who is below the age of 18 or (ii) the insured person who is a parent or legal guardian and a travel companion of an insured person who is below the age of 18 has to attend a school interview or public examination in person being rescheduled to a date falling within the scheduled period of the journey.

Schedule of Benefits

Cover Type	Single-trip Cover: Round Trip or One-way Trip		Single-trip Cover: Round Trip		
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	Mainland China and Macau Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK$)				Coverage
7. Trip Interruption Benefit	**50,000**	**25,000**	**6,000**	**80,000**	
7.1 Trip Curtailment[10,11]	50,000	25,000	6,000	80,000	Reimburse (i) the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is interrupted on pro-rata basis and (ii) additional public conveyance expenses incurred solely for returning to the place of origin[2] if any of the following events occurs during the journey and the insured person is inevitably required to return to the place of origin[2]: ▪ death, serious bodily injury or serious sickness of the insured person, immediate family member[6], close business partner, foreign domestic helper or travel companion; or ▪ hijack of public conveyance or any mechanically propelled vehicles and vessels arranged by a travel agency in which the insured person is travelling as a fare-paying passenger; or ▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination, which prevents the insured person from continuing with the journey; or ▪ severe damage to the insured person's or travel companion's principal home in Hong Kong directly arising from fire, flood, burglary or natural disaster; or ▪ death of the insured person's pet[9]; 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[10,11]	20,000	10,000	2,000	20,000	Reimburse (i) additional public conveyance and/or accommodation expenses incurred solely for continuing the journey or returning to the place of origin[2]; or (ii) the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is re-routed on pro-rata basis, if any of the following events occurs during the journey which prevents the insured person from continuing the original itinerary after the journey has begun: ▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion, serious bodily injury or serious sickness of the insured person or travel companion at the planned destination which prevents the insured person from continuing the original itinerary; or ▪ the Outbound Travel Alert for the destination is in effect during the journey (payable according to Outbound Travel Alert Extension).
- Additional accommodation expenses (per day)	2,000	2,000	500	2,000	

Schedule of Benefits

Cover Type	Single-trip Cover: Round Trip or One-way Trip		Single-trip Cover: Round Trip		
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	Mainland China and Macau Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK$)				Coverage
7.3 Cancellation of Local Tour[11]	5,000	2,500	1,000	5,000	Reimburse the irrecoverable prepaid expenses of local tour (including any travel tickets and admission tickets to the tourist spots that need to be separately purchased from the local tour operator for the sole purpose of joining such local tour) upon cancellation of local tour as a direct result of any of the following events occurs before the commencement of such local tour: ▪ closure of the local tour operator due to bankruptcy or winding-up[12]; or ▪ closure of the tourist spot specified in the itinerary provided by local tour operator due to unpredictable serious destruction[12].
7.4 Overbooking[11]	10,000	2,500	1,000	10,000	Reimburse the additional accommodation and/or meal expenses incurred outside of the place of origin[2] which are not provided, compensated or subsidised by the relevant public conveyance provider or other sources 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[11]	2,000	2,000	1,000	2,000	Cover the additional expenses of accommodation, private car or motorhome rental services incurred by the insured person outside of the place of origin[2] 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.
8. Travel Delay Benefit	Cover one of the following benefits in the event of delay of the arranged public conveyance due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown of the arranged public conveyance.				
8.1 Travel Delay - Cash Allowance[13] - limit for each period of 5 consecutive hours of delay	1,500 300	900 300	300 300	1,500 300	If delay at least 5 consecutive hours either from the scheduled time of departure or arrival of the arranged public conveyance, cash allowance is payable.
8.2 Loss of Travel Expenses due to Travel Delay[13]					If delay at least 6 consecutive hours from the scheduled time of departure of the arranged public conveyance:
a. Public Conveyance Expenses for Delayed Departure; and	10,000	2,500	500	10,000	▪ reimburse the additional public conveyance expenses incurred solely for travelling to the original planned destination.
b. Overseas Accommodation Cost	3,000	2,000	1,000	3,000	▪ reimburse (i) the additional accommodation expenses or (ii) the irrecoverable loss of accommodation expenses.
8.3 Cancellation of Journey due to Travel Delay[13]	4,000	3,000	1,000	4,000	If delay at least 10 consecutive hours from the scheduled time of departure of the arranged public conveyance from the place of origin[2] directly resulting in the insured person's failure to proceed with the journey or cancellation of the journey, reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event).
9. Baggage Delay Benefit	**1,500**	**1,000**	**500**	**1,500**	Payable if the checked-in baggage is delayed for at least 6 hours after the insured person's arrival at a destination outside of the place of origin[2] due to misdirection or delivery delay by the public conveyance provider.

Schedule of Benefits

Cover Type	Single-trip Cover: Round Trip or One-way Trip		Single-trip Cover: Round Trip		
	Annual Cover				
Plan Level	**Global Diamond Plan**	**Global Gold Plan**	**Mainland China and Macau Plan**	**Global Cruise Plan**	
Benefit Items	**Maximum Benefit Limit per Insured Person per Journey (HK$)**				**Coverage**
10. Baggage Benefit	**20,000**	**10,000**	**5,000**	**20,000**	Payable for the accidental loss of or damage to (i) the personal property which is normally worn or carried by and owned by the insured person during the journey; or (ii) the company's property which is normally carried by the insured person on a business trip. Only one mobile phone will be covered for each insured person in the same journey. Only one laptop computer or one tablet computer will be covered for each insured person in the same journey.
- Sports equipment (per article/ per pair/per set)	5,000	3,000	3,000	5,000	
- Mobile phone (per journey)	3,000	1,000	1,000	3,000	
- Laptop computer or tablet computer (per journey)	8,000	4,000	4,000	8,000	
- Business sample - Annual Cover only (per journey)	3,000	2,000	2,000	-	
- Other baggage and personal property (per article/per pair/ per set)	3,000	2,000	2,000	3,000	
11. Loss of Travel Documents Benefit	**30,000**	**10,000**	**3,000**	**30,000**	Reimburse (i) the replacement cost of travel documents and/ or travel ticket and/or (ii) additional public conveyance and accommodation expenses incurred outside of the place of origin[2] for the sole purpose of obtaining a replacement travel document and/or travel ticket in the event of accidental loss of travel document and/or travel ticket during the journey.
- Additional public conveyance and accommodation expenses (per day)	2,000	1,000	500	2,000	
12. Personal Money Benefit[14]	**3,000**	**2,000**	**1,000**	**3,000**	Reimburse the loss of personal money (including banknotes, cash or traveller cheques) which is owned and carried by the insured person due to theft, robbery or burglary during the journey.
13. Loss of Home Contents Benefit[15]	**25,000**	**5,000**	**3,000**	**25,000**	Reimburse the replacement or repair cost of household contents and personal effects (excluding money) as a direct 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	**3,000,000**	**1,500,000**	**1,000,000**	**3,000,000**	Cover the insured person against the legal liability to the third party's accidental bodily injury or accidental property damage due to the insured person's negligence.
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 the 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	Reimburse the bar expense for the celebration and on account of "hole-in-one" (on a one-off basis) on the same day at the same golf course where the insured person hits a "hole-in-one" in a competition or friendly game at any recognised golf course outside of the place of origin[2] during the journey.
16.2 Prepaid Booking for Golf Course or Tuition	5,000	3,000	1,000	5,000	Reimburse the irrecoverable and unused portion of prepaid booking fees of golf course and/or golf tuition fees for each complete day on a pro-rata basis if the insured person is unable to engage in any golf activities outside of the place of origin[2] during the journey due to serious bodily injury or serious sickness.

Schedule of Benefits

Cover Type	Single-trip Cover				
	Round Trip or One-way Trip		Round Trip		
	Annual Cover				
Plan Level	**Global Diamond Plan**	**Global Gold Plan**	**Mainland China and Macau Plan**	**Global Cruise Plan**	
Benefit Items	**Maximum Benefit Limit per Insured Person per Journey (HK$)**				**Coverage**
17. Rental Vehicle Excess Protection Benefit	**15,000**	**7,500**	**-**	**15,000**	Reimburse the rental vehicle insurance excess or deductible and/ or non-operation charge (NOC) 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[16,17]	-	-	-	50,000	Reimburse the expenses which are forfeited and irrecoverable for the cruise tour upon cancellation of the cruise tour as a direct result of: ▪ 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, closure of airport, act of terrorist, riot or civil commotion, 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
- limit for change of port of call due to adverse weather condition	-	-	-	20,000	▪ 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[16,17]					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, closure of airport, act of terrorist, riot or civil commotion, hijack or mechanical breakdown of the arranged public conveyance during the journey, and the insured person failed to board the cruise ship as a direct result, the insured person will be reimbursed the followings:
a. Additional Public Conveyance Expenses	-	-	-	50,000	a. Additional public conveyance expenses incurred by the insured person 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. Cash allowance for each complete day from the day the insured person missed the port of departure until the day the insured person boards the cruise ship at the next scheduled port of call.
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 (except if the shore excursion tour commences at the scheduled port of disembarkation) in the event of: ▪ serious bodily injury or serious sickness of the insured person or travel companion; or ▪ adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action, act of terrorist, riot or civil commotion at the scheduled destination of the shore excursion tour.

Schedule of Benefits

Cover Type	Single-trip Cover: Round Trip or One-way Trip		Single-trip Cover: Round Trip		
	Annual Cover				
Plan Level	Global Diamond Plan	Global Gold Plan	Mainland China and Macau Plan	Global Cruise Plan	
Benefit Items	Maximum Benefit Limit per Insured Person per Journey (HK$)				Coverage
19.2 Missed Port of Call Boarding after Shore Excursion	-	-	-	5,000	Reimburse the additional public conveyance 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: ▪ serious traffic accident, 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 relevant port of call; or ▪ hospital confinement of the insured person or travel companion as a result of serious bodily injury or serious sickness.
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 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	Included	

[1] For an insured person aged above 70, the maximum amount of benefit payable under Medical Expenses Benefit shall be 50% of the benefit limit applicable to Section 1 (Medical Expenses Benefit) stated in the Schedule of Benefits.

[2] Place of origin means Hong Kong, unless otherwise agreed by Blue Cross in writing solely for Annual Cover.

[3] Referral letter issued by physician is required for physiotherapy and chiropractic treatment.

[4] A claim can only be made once under either Overseas Hospital Cash Allowance or Compulsory Quarantine Cash Allowance in respect of the same cause.

[5] Prior approval from Blue Cross is required before any assistance is provided 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.

[6] Immediate family member means the insured person's spouse/domestic partner, children, parents, brothers or sisters, grandparents, grandchildren, legal guardian or parents-in-law. Spouse means the same sex or opposite sex spouse legally married according to the law of the jurisdiction in which the spouse is married. Domestic Partner means an adult, whether of the same or opposite sex, aged 18 or above who has resided with the insured person in an intimate and committed relationship for at least three years prior to (a) the issue date of the certificate of insurance (for Single-trip Cover) or, (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover); and is able to provide such proof of residence (upon Blue Cross' request). Domestic partner does not include roommates.

[7] For an insured person aged below 18 or aged above 70, the maximum amount of benefit payable under Personal Accident Benefit shall be 50% or 30% of the benefit limit applicable to Section 4 (Personal Accident Benefit) stated in the Schedule of Benefits respectively.

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

[9] Pet means a 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 the designated pet insurance policy at the time of its death. A designated pet insurance means a pet policy issued by Blue Cross that must remain in-force before and on (a) the issue date of the certificate of insurance (for Single-trip Cover) or, (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover) and as at the date of death of such pet.

[10] Only one claim can be made under either Trip Curtailment or Re-routing in respect of the same cause.

[11] The total benefit payable under Trip Curtailment, Re-routing, Cancellation of Local Tour, Overbooking and Special Allowance – Closure of Designated Service Providers shall not exceed 100% of the maximum limit payable for Trip Interruption Benefit for the same journey.

[12] Cancellation of Local Tour is payable only if the relevant event takes place at least 24 hours after the payment is made for such local tour.

[13] 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 Travel Delay - Cash Allowance Benefit or the Cancellation of Journey due to Travel Delay Benefit once under Travel Delay Benefit. No Loss of Travel Expenses due to Travel Delay Benefit shall be payable in such circumstances.

[14] Personal Money Benefit is not applicable to the insured person aged below 10.

[15] A burglary must be reported to the police of Hong Kong within 24 hours after (i) the insured person becomes aware of such incidence of burglary or (ii) the insured person returned from the journey to his principal home in Hong Kong, whichever is earlier.

[16] 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.

[17] 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 Event		Prescribed Percentage of the Applicable Maximum Limit for Each Insured Event
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%
(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.)		
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 total benefits payable for the above insured events during the same journey shall not exceed 100% of the applicable maximum limit under Personal Accident Benefit, regardless of the number of insured event(s) occurred to the insured person during the journey.

2. Increased Personal Accident Benefit Limit* (Only applicable to Annual Cover)

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.

* Only applicable for an insured person aged 18-70. Addition or deletion (if applicable) of this optional benefit is available at policy application and 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[1,2,3,4]	**% of benefits payable for Trip Cancellation Benefit**		
■ Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) upon cancellation of the journey prior to departure from the place of origin[6]	25%	50%	100%
Trip Curtailment Benefit[3, 4, 5]	**% of benefits payable for Trip Curtailment Benefit**		
■ Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is interrupted on pro-rata basis; and ■ Reimburse additional public conveyance expenses incurred solely for returning to the place of origin[6]	25%	50%	100%
Re-routing Benefit[3,4,5]	**% of benefits payable for Re-routing Benefit**		
■ Reimburse additional public conveyance and/or accommodation expenses incurred solely for continuing the journey or returning to the place of origin[6]; or ■ Reimburse the loss of unused and irrecoverable expenses of travel ticket, accommodation, tour package or admission ticket to travel events (e.g. theme park, museum, concert, musical or sport-related ornamental performance event) for each complete day of the journey which is re-routed on pro-rata basis	25%	50%	100%
Additional Cash Allowance for Trip Curtailment Benefit[3,5,7]	**Amount (HK$)**		
■ 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) within 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, Re-routing 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 Subject to the maximum benefit limit of the plan selected.

5 Curtailment/Re-routing of the journey shall take place while such Outbound Travel Alert is in force.

6 Place of origin means 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 Trip Curtailment Benefit is payable.

Premium Table (HK$)

Single-trip Cover (Round Trip & One-way Trip*)

Coverage Period (Days)	Global Diamond Plan		Global Gold Plan		Mainland China and Macau Plan		Global Cruise Plan	
	Individual	Family^	Individual	Family^	Individual	Family^	Individual	Family^
1	180	413	130	300	68	158	483	1,111
2	195	449	142	325	73	170	483	1,111
3	209	482	155	358	78	180	483	1,111
4	257	591	182	420	96	222	483	1,111
5	278	639	198	455	110	254	483	1,111
6	337	776	224	514	127	292	609	1,401
7	366	840	266	613	143	329	662	1,522
8	439	1,009	289	666	155	356	714	1,643
9	456	1,048	296	681	177	408	767	1,763
10	486	1,116	304	700	194	445	819	1,884
11 - 13	542	1,247	399	917	223	512	924	2,126
14 - 16	639	1,470	453	1,041	264	607	1,092	2,512
17 - 20	723	1,662	513	1,180	281	646	1,208	2,778
21 - 25	774	1,781	601	1,383	316	727	1,344	3,092
26 - 30	878	2,018	696	1,600	351	808	1,460	3,357
Each Additional 5-Day Coverage Period over 30 Days	168	386	90	206	74	170	273	628
Maximum Coverage Period	180 days				90 days		180 days	

* One-way trip covers up to 10 days from scheduled time of arrival at the country of final destination. One-way trip is not applicable to Mainland China and Macau Plan and Global Cruise Plan.

^ The "Family" package includes the applicant and/or spouse/domestic partner 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		Mainland China and Macau Plan		Global Cruise Plan	
Individual	**Family^**	**Individual**	**Family^**	**Individual**	**Family^**	**Individual**	**Family^**
2,426	5,578	1,998	4,596	1,147	2,989	4,380	10,074
Maximum coverage period per journey is 90 days				Maximum coverage period per journey is 60 days		Maximum coverage period per journey is 90 days	

^ The "Family" package includes the applicant and/or spouse/domestic partner and all unmarried children below age 18.

Enrolment age

- Insurable age is from 6 weeks to 75 years, and renewable up to age 80. For age above 80, renewal is subject to Blue Cross's consideration and approval at its sole discretion. 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**	**Mainland China and Macau Plan**	**Global Cruise Plan**
500,000	360			
1,000,000	720			
1,500,000	1,080			
2,000,000	1,440			

Only applicable to the 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%

Annual Cover

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.
- 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

1. All journeys must depart from the place of origin. The maximum coverage period per journey is:
   Single-trip Cover (Round Trip)
   - 180 days (for Global Diamond Plan, Global Gold Plan and Global Cruise Plan)
   - 90 days (for Mainland China and Macau Plan)

   Single-trip Cover (One-way trip)
   - 10 days (for Global Diamond Plan and Global Gold Plan)

   Annual Cover
   - 90 days (for Global Diamond Plan, Global Gold Plan and Global Cruise Plan)
   - 60 days (for Mainland China and Macau Plan)
2. 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's short period rates for the period of insurance has been in force, subject to the minimum premium per policy as stipulated in the policy schedule.
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). Participation in amateur sport or tourist activities are covered if such activities are: (i) accessible to the general public without restriction, (ii) performed under the guidance and supervision of qualified personnel and/or instructors of recognised local tour operator or activity provider, (iii) authorised by the relevant local authority, and (iv) not an excluded activity as stipulated in the policy.
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 benefits, premiums, terms and conditions of the policy 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 immediate family member or travel companion.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing conditions, congenital conditions, developmental conditions 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. Any loss of or damage to the following properties: fragile or brittle articles of every description (including any kind of substance contained therein), foodstuff and beverage, perishable articles of every description (including but not limited to foodstuff and beverage) and medicine.
7. Personal liabilities arising from ownership, possession, hire, use or operation of drone, vehicles, aircraft, watercraft, weapons, firearm, fireworks or animals.
8. Accidents to an insured person whilst engaging in any sport or game in a professional capacity where the insured person would or could earn income or remuneration from engaging in such sport or game or racing of any kind (other than on foot) or any competition.
9. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 45 metres below sea level.
10. 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 on a regularly-scheduled flight or licensed chartered aircraft, 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.
11. 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 existed or is announced or publicly known on or before a) the issue date of the certificate of insurance (for Single-trip Cover); or b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey is confirmed by or for the benefit of insured person, whichever is later (for Annual Cover).
12. Any loss if the insured person is travelling contrary to the advice of a physician or for the purpose of obtaining medical treatment.

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
An AIA Company 友邦保險成員公司

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, bank network, insurance agents and brokers, as well as travel agencies.

In 2024, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.

Travel Insurance Hotline
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