

## 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 more than 35 years of experience in the insurance industry, Blue Cross provides a comprehensive range of products including life, travel, medical and general insurance, which caters to the needs of both individual and corporate customers.

Blue Cross has a strong track record in the development of new products and tailor-made services. As a pioneer in the development of managed care, Blue Cross is the first insurer to develop a "Preferred Provider Organisation" in Hong Kong and introduce preventive health check-up programmes for its customers.

In recent years, Blue Cross has received major awards in recognition of its contributions to the fields of insurance and customer service, such as the Hong Kong Award for Services – Innovation Award of the Year, the Asia Pacific Customer Relationship Excellence Award – Innovative Technology of the Year, The Most Popular Travel Insurance Company Award, High Flyer Achievement Award – Health Insurer, the Caring Company and the Superbrands status, and Hong Kong Top Service Brand Awards – Emerging Service Brand.

### 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」) 是東亞銀行集團成員，於香港營運超過 35 年，提供多元化的保險產品，服務個人及公司團體客戶，當中包括人壽保險、旅遊保險、醫療保險及一般保險等，務求滿足客戶的不同需要。

藍十字擅於設計嶄新的保險計劃和服務，成績卓著，率先在香港成立「醫療護理網絡」，同時是首間為客戶提供預防性身體檢驗服務的保險公司。

藍十字近年屢獲殊榮，曾獲頒保險業及服務業多個主要獎項，例如「香港服務業獎——創意獎」、「亞太顧客服務協會——最佳創意科技獎」、「最受歡迎旅遊保險公司大獎」、「傑出企業成就獎——醫療保險」、「商界展關懷公司」、「超級品牌」及「香港服務名牌選舉——最具潛質服務品牌」等。

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**

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,  
Kwun Tong, Kowloon, Hong Kong

香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓

[www.bluecross.com.hk](http://www.bluecross.com.hk)



Travel Insurance Hotline

旅遊保險熱線

**3608 2932**

Fax 傳真: 3608 2989 cs@bluecross.com.hk

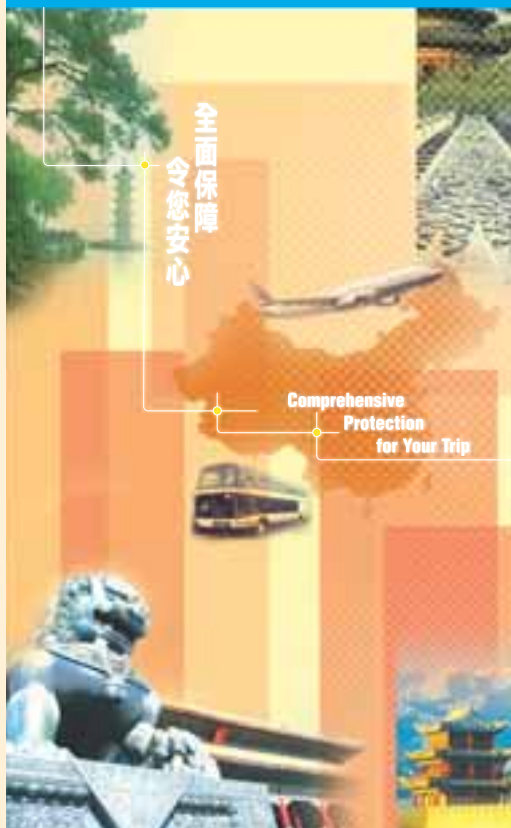
Authorised Distributor 授權分銷商：



**Blue Cross 藍十字**

Member of BEA Group 東亞銀行集團成員

## Annual China Travel Insurance 全年中國旅遊保險



# Annual China Travel Insurance

## 藍十字全年中國旅行保險

**More** and more Hong Kong people are making frequent travel to China for either business or touring purposes in view of our close relationship in the economic development with China. "Blue Cross Annual China Travel Insurance" is specially designed for those frequent travellers to China a comprehensive insurance coverage.

### HIGHLIGHTS

- ▶ **Full Year Protection**  
Covers trips of up to 60 days.
- ▶ **No Deductible for All Benefits**  
Except lap-top computer.
- ▶ **Blue Cross Worldwide Emergency Aid**  
Provides 24-hour Emergency Service.
- ▶ **Various Sports Protection**  
Covering winter sports, trekking, scuba diving, bungee jumping and various aquatic sports without additional premium
- ▶ **Additional Personal Accident Benefit Option**
- ▶ **Extension of Baggage Cover to Lap-Top Computer**
- ▶ **"Travel Delay" due to Terrorism is also covered**
- ▶ **Age Limit**  
Insurable ages are 18 to 75 years old.
- ▶ **Emergency Cash Assistance**  
When traveling to China, you are eligible to receive Emergency Cash Assistance at any BEA branch in China, in the event that you suffer the loss of personal money in a robbery, or travel documents in a robbery or an accident. The maximum cash advance is HK\$500 or its equivalent amount in RMB (up to a maximum of 3 events per year).
- ▶ **Blue Cross 2 in 1 Annual Travel Card**  
In the event of bodily injuries or sickness requiring hospitalisation in China, by using our "Blue Cross 2 in 1 Annual Travel Card", you will be admitted to over 100 network hospitals or medical units without paying any deposits.

### SPECIAL BENEFITS

- ▶ **No Claim Discount**

One year of clean claim record .....	10%
Consecutive two years of clean claim record .....	15%
Consecutive three years or above of clean claim record .....	20%
- ▶ **Group Discount#**

2 persons or above .....	10%
4 persons or above .....	15%
10 persons or above .....	20%
20 persons or above .....	25%

# Each type of discount cannot be applied at the same time except for no claim discount.

### BENEFITS TABLE

Benefits	Maximum Limit (HK\$)
<b>1. Personal Accident</b>	300,000
<b>2. Overseas Medical Expenses</b> Including: Additional Costs of Travel & Accommodation Local Follow-up Expenses (Cover Chinese Bonessetting in HK)	300,000 10,000 50,000
<b>3. 24-hour Emergency Services</b> Including: Emergency Evacuation Repatriation Hospital Deposits Guarantee Family Member Visit Return of Children Burial & Funeral Expenses and Repatriation of Mortal Remains Referral Services	Unlimited Unlimited 40,000 20,000 20,000 20,000
<b>4. Hospital Cash Allowance</b>	2,000
<b>5. Major Burns</b>	50,000
<b>6. Baggage</b> Loss of Laptop Computer (Deductible Amount)	5,000 5,000 (500)
<b>7. Baggage Delay</b>	500
<b>8. Cancellation Charges</b>	5,000
<b>9. Travel Delay</b> ~ Additional Travel Cost or; ~ Cash Allowance	2,000 500
<b>10. Curtailment of Trip</b>	5,000
<b>11. Loss of Travel Document</b>	3,000
<b>12. Personal Money</b>	2,000
<b>13. Loss of Home Contents</b>	3,000
<b>14. Personal Liability</b>	500,000
<b>Annual Premium</b>	<b>980</b>



#### **Additional Personal Accident Benefit**

Additional Annual Premium for each HK\$300,000 of Sum Insured : HK\$200  
[ Maximum Aggregate Sum Insured HK\$3,000,000 ]

## **MAIN EXCLUSIONS**

### **For benefit items 1 to 5**

1. Suicide, self-inflicted injury, childbirth, pregnancy, miscarriage, dental treatment (except as necessitated by accidental injuries to sound natural teeth), mental disorders, insanity, alcoholism or drug addiction, venereal disease, AIDS or AIDS related complex.
2. Any pre-existing conditions or excluded sickness.
3. Any professional sports, racing and competitions of any kind, skydiving, mountaineering necessitating the use of ropes, pitons or guides, hang gliding, or parachuting.

### **For benefit items 6 to 12**

1. Losses not reported within 24 hours after occurrence to the authorities (such as airlines, travel agent, police, etc.) and failure to provide the report certified by the relevant authorities.
2. No proof is provided for relevant expenses / losses.
3. Normal wear and tear, breakage or damage to fragile article.

### **For benefit item 13**

1. Loss due to use of any key or duplicate; or loss caused by / facilitated by the reckless / wilful act of the Insured Person or the Insured Person's family members.

### **For benefit item 14**

1. Liability arising out from the use of vehicles, aircraft, watercraft; wilful, malicious or unlawful act; any cost resulting from criminal proceedings.

## **CLAIMS PROCEDURE**

Notice of any Claims must be given to Blue Cross within 31 days after the occurrence of any event. All claims shall be made together with satisfactory proof including reports from hospital, physician, police, airlines or other responsible authorities. Claim form is available online at [www.bluecross.com.hk](http://www.bluecross.com.hk) or upon request.

**Travel Insurance Hotline : 3608 2932**

\* This brochure is for reference only. Please refer to the actual policy for exact terms and conditions. In case there is any discrepancy between the English and Chinese versions of this brochure, the English version shall prevail.

# Annual China Travel Insurance

## 藍十字全年中國旅遊保險

**中國** 與香港在經濟及旅遊業務上的發展關係日益密切，往來中國經商或旅遊的香港人士亦不斷增加。「藍十字全年中國旅遊保險」專為經常往返中國內地工幹或旅遊人士而設，讓您每次往返內地均能得到全面的保障。

### 特點

- ▶ **全年保障**  
每次旅程的最長保障期為 60 天。
- ▶ **各項保障不設自付金額**  
個人手提電腦除外。
- ▶ **藍十字全球緊急援助**  
提供最全面的 24 小時全球緊急支援服務。
- ▶ **多項運動保障**  
保障包括冬季運動、高山遠足、水肺潛水、高空彈簧跳繩及各項水上活動，而無需繳付額外保費。
- ▶ **額外人身意外保障選擇**
- ▶ **行李保障包括個人手提電腦**
- ▶ **因恐怖活動而引致的旅程延誤亦在承保範圍之內**
- ▶ **受保年齡**  
受保人的年齡必須為 18 歲至 75 歲人士。
- ▶ **緊急現金援助**  
如受保人在中國境內旅遊期間，遭搶劫以致個人錢財損失或因搶劫/意外事故而引致旅遊證件遺失，只需致電 24 小時全球緊急援助中心，即可透過東亞銀行國內分行提取「緊急現金援助」，最高預支賠償額為 500 港元或同等值人民幣（每年最多三次事故）。
- ▶ **藍十字 2 合 1 全年旅遊保險卡**  
如在國內旅遊期間，不幸遇上意外或嚴重疾病而需要入住醫院，受保人只需出示有效的「藍十字 2 合 1 全年旅遊保險卡」，便可於全國超過一百間的網絡醫院或醫療單位接受治療，並無需繳付任何入院保證金。

### 額外優惠

- ▶ **無索償折扣優惠**
  - 一年無索償記錄 ..... 9 折
  - 連續二年無索償記錄 ..... 85 折
  - 連續三年或以上無索償記錄 ..... 8 折
- ▶ **團體折扣優惠 #**
  - 2 人或以上 ..... 9 折
  - 4 人或以上 ..... 85 折
  - 10 人或以上 ..... 8 折
  - 20 人或以上 ..... 75 折

### 保障金額表

保障項目	最高保障金額 (港元)
<b>1. 人身意外</b>	300,000
<b>2. 海外醫療費用</b>	300,000
包括：額外旅費及住宿費用	10,000
回港覆診費用 (包括跌打)	50,000
<b>3. 24 小時全球緊急支援服務</b>	
包括：緊急運送	不設上限
送返原居地	不設上限
入院按金保證	40,000
家屬探望	20,000
送返同行子女	20,000
殮葬費用及遺體運返	20,000
轉介服務	
<b>4. 住院現金津貼</b>	2,000
<b>5. 嚴重燒傷</b>	50,000
<b>6. 行李</b>	5,000
個人手提電腦 — 最高賠償 (自付金額)	5,000 (500)
<b>7. 行李延誤</b>	500
<b>8. 旅程取消</b>	5,000
<b>9. 旅程延誤</b>	2,000
~ 額外交通費用 或；	
~ 現金津貼	500
<b>10. 縮短旅程</b>	5,000
<b>11. 旅遊證件遺失</b>	3,000
<b>12. 個人金錢</b>	2,000
<b>13. 家居爆竊</b>	3,000
<b>14. 個人責任</b>	500,000
<b>每年保費</b>	<b>980</b>

#### 額外人身意外保障額

每增加 300,000 港元保障額，需支付的額外保費為：200 港元  
(最高投保總額為 3,000,000 港元)

## 主要不承保項目

### 第 1 至第 5 保障項目的不承保事項

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之牙齒)、精神病、神經失常、酗酒及濫用藥物、性病、愛滋病及其有關的病症。
2. 投保前已存在之病況及豁免情況。
3. 任何職業運動或比賽、賽車活動、空中漫遊、輔以繩索岩釘嚮導之攀山、空中滑翔及跳降傘。

### 第 6 至第 12 保障項目的不承保事項

1. 未能於 24 小時內向有關機構報告 (例如航空公司、旅行社、警署等) 及取回書面證明。
2. 未能提供有關費用的證明。
3. 正常損耗、易碎或易破物品的損毀。

### 第 13 保障項目的不承保事項

1. 因使用任何鑰匙或因受保人或其家庭成員的齒牙或故意行為而引致或促成的損失。

### 第 14 保障項目的不承保事項

1. 由於使用汽車、飛機或船隻或因故意、蓄意或非法活動所引起的責任。

## 索償手續

每項索償必須在事件發生後 31 天內向藍十字申請，並需提供有效證明文件，包括醫院、醫生、警方、航空公司及有關機構的詳細報告。賠償申請表格可於網址 [www.bluecross.com.hk](http://www.bluecross.com.hk) 下載或向藍十字索取。

旅遊保險熱線：3608 2932

(I) Applicant Details 投保人資料

Name of Applicant (Company / Individual)

投保人姓名(公司/個人)

Correspondence Address in H.K.

香港通信地址

Contact Phone No.

聯絡電話

Mobile

手提

Office

辦公室

Home

住宅

Fax No.

傳真號碼

E-mail Address

電郵地址

(II) Insured Person Details 受保人資料

Name (Surname) 姓氏	Age 年齡	HKID Card No. 香港身分證號碼	Chinese Re-entry Permit / Passport No. 回鄉證 / 護照號碼	Occupation 職業	*Place of Residence 現居地	Estimated No. of Trips Per Year 估計每年 外遊次數	Additional Personal Accident Benefit (If yes, pls state the additional Sum Insured) 額外人身意外保障 (如是, 請註明額外保障額)	Total Premium 總保費
1.							<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 HK\$_____	HK\$_____
2.							<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 HK\$_____	HK\$_____
3.							<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 HK\$_____	HK\$_____
4.							<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 HK\$_____	HK\$_____
5.							<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 HK\$_____	HK\$_____
6.							<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 HK\$_____	HK\$_____
Grand Total 合共								HK\$_____
Group Discount 團體優惠 (-)HK\$_____								
Net Total 淨保費								HK\$_____

Group Discount Type (if any):

團體優惠類別 (如有):

☐ Group of 2 persons or above (10%)

2人或以上

☐ Group of 4 persons or above (15%)

4人或以上

☐ Group of 10 persons or above (20%)

10人或以上

☐ Group of 20 persons or above (25%)

20人或以上

Commencement Date

起保日期

dd

日

mm

月

yy

年

Estimated No. of Insured Persons Each Trip

估計每次外遊受保人數

Payment Instruction and Authorisation 付款指示及授權書

Cash 現金

☐

Credit Card No. 信用卡號碼

Expiry Date 信用卡到期日

Cheque - payable to 'Blue Cross (Asia-Pacific) Insurance Limited'

支票-收款人為 '藍十字 (亞太) 保險有限公司'

☐

mm / 月

yy / 年

Credit Card 信用卡

☐ VISA

☐ MasterCard

I hereby authorise Blue Cross (Asia-Pacific) Insurance Limited to debit the annual premium from my credit card account for the insurance policy.

本人茲授權藍十字 (亞太) 保險有限公司每年從本人的信用卡賬戶扣取應繳的保費。

Name of Cardholder

持卡人姓名

Signature of Cardholder

持卡人簽署

Declaration 聲明

I / WE HEREBY DECLARE AND AGREE THAT:

The answers to all the above questions including all information and particulars given herein are accurate, true and complete and are given to the best of my / our knowledge and belief. I / We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Blue Cross (Asia-Pacific) Insurance Limited ('the Company') and me / us. I / We hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about my / our application may render the Company unable to accept or process this application or the insurance policy void.

I / We warrant that the insurance coverage applied for shall only take effect when this application has been accepted by and the required premium has been paid to the Company.

3. No insured person is traveling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment and that insured person(s) understand(s) that treatment of any pre-existing, existing, recurring or congenital medical conditions are not insured.

4. Insured person(s) insure not aware of any conditions, causes or circumstances that may necessitate the cancellation or curtailment of the journey as planned.

1. 上述所有問題的答案包括所有資料及細節均為準確無誤、真實及為事實之全部, 並且是盡本人/我們所知及所信而作作的。本人/我們並沒有隱瞞任何重要資料及同意此申請書之內容及聲明將成為此項保險合約之承保基礎。本人/我們在此確認, 倘若本人/我們隱瞞或提供虛假或錯誤資料, 則本公司(藍十字(亞太)保險有限公司(藍十字))任何有關此保險申請之重要資料, 將可被視為公司不能接受或處理此項申請或令本保單失效。

2. 倘保單簽發必須先在本申請獲接納後已應得之保費繳交予貴公司後方可生效。

3. 受保人(等)如於旅行時並無遵照醫士之醫治或為取得醫療治療, 而且清楚知悉任何先行、現存、復發或先天性質的疾病均一概不受保。

4. 受保人(等)不論是否可能得知其計劃行程有被取消或取消的情況, 均須自負其責。

Personal Information Collection Statement 收集個人資料聲明

We understand and agree that any personal information collected or held by the Company (whether contained in this application or otherwise obtained) may be used, stored, disclosed or transferred (within or outside of Hong Kong) to any individuals / organisations associated with the company or any third party the Company may consider necessary including any company carrying on insurance or reinsurance related business, any intermediary, claims investigator, medical facilities, other service provider relevant to insurance business, professional advisor, government authority or industry association / federation for the purposes of: (1) processing of this application and provision of subsequent services for this insurance product and other financial related product or service; (2) any scope of insurance coverage, claim processing or investigation or analysis and data matching; (3) promotion of financial products or services by the Company and its affiliated companies; (4) communicating with me / us / the insured or any relevant organisation / person as the Company considers appropriate; and (5) meeting any disclosure requirements imposed by law or court orders or pursuant to guidelines issued by regulatory or other relevant authorities. I / We have the right to obtain access to and to request correction of any personal information concerning myself / ourselves held by the Company. I / We warrant that if I / we do not want my / our personal information to be used for purpose (3) above, I / we may notify the Company at any time. Such request(s) or notice(s) can be made in writing to the Company's Corporate Data Protection Officer at 29th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong.

本人/我們明白並同意貴公司收集或持有的任何個人資料(不論是載於此申請書內或由其他途徑取得), 均可供使用、儲存、透露或轉交(香港境內或境外)任何與貴公司有關係人士/機構或貴公司認為有需要的任何第三者, 包括其他從事保險或與保險有關連的公司、中介人、理賠服務商、保險服務商、保險服務商有關的保險代理商、專業顧問、任何保險調查員、醫療設施、其他與保險業務有關的服務提供者、政府當局或行業協會/聯合會, 以作以下用途: (1) 處理此項申請及提供此項保險產品及其他金融相關產品或服務; (2) 任何保險保障範圍、索賠處理或調查或分析或數據匹配; (3) 本公司及其附屬公司推廣其金融產品或服務; (4) 與本人/我們/保單人或貴公司認為合適的有關聯的人士溝通; 及(5) 符合香港法律或貴公司的資料處理規定。或根據任何法律或法院命令或根據監管機構或有關當局的要求。本人/我們有權取得有關本人/我們的個人資料, 並可要求貴公司持有有關本人/我們的個人資料。本人/我們明白如不欲受貴公司資料用於上述第(3)點目的, 本人/我們可隨時通知貴公司。該(等)要求或通知應以書面向貴公司資料保護主任提出。本人/我們地址: 香港九龍觀塘道418號千禧之城5座50樓亞歷山大中心29樓。

Signature of Applicant

投保人簽署

Date (dd / mm / yy)

日期 (日 / 月 / 年)

For Office Use Only 本公司專用

Policy No.

保單號碼

Account No.

客戶號碼

Agent Code

代理編號

\* This insurance is effective outside the Place of Residence. Place of Origin will be regarded as Hong Kong unless otherwise specifically mentioned on the Application Form by the Applicant and specifically endorsed in the Certificate of Insurance by the company.

此保險乃於現居地以外地方有效。除申請人在保險申請書上加以明列並受保公司特別註明外,「現居地」將被視作香港。