旅遊保險熱線
Travel Insurance Hotline
3608 2932

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
Fax傳真：3608 2989　Email電郵：cs@bluecross.com.hk
Website網址：www.bluecross.com.hk

授權分銷商 Authorised Distributor：

MD126/04.2013

Blue Cross 藍十字
Member of BEA Group　東亞銀行集團成員

旅遊寶
TravelSafe Plus

旅遊寶

www.bluecross.com.hk/travelsafeplus

您值得擁有一個愉快的旅程！

想旅程愉快無憂？「**旅遊寶**」為您提供貼心保障，
讓您於旅遊期間無論身處何地也可安心盡興。

升級保障

- **升級人身意外保障**
- **新增創傷輔導保障**
- **旅程取消及縮短旅程保障 — 新增賠償大型運動賽事、音樂劇、演唱會、博物館及主題公園入場券之費用**
- **旅程延誤保障 — 新增賠償因延誤而引致的額外海外住宿費用或取消旅程費用**

計劃特點

- 全球醫療費用高達 HK$1,000,000 及回港 90 天內覆診費用，包括跌打及針灸治療等
- 「24 小時全球緊急援助」服務，包括**不設上限**的緊急運送及送返起保地點
- 保障外遊期間住所遭爆竊而引致的家居財物損失
- 航空公司倒閉特別津貼
- 機場關閉保障
- 所有保障均不設自負金額

免費額外保障

- 國內緊急現金援助
- 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、高空彈簧跳繩（常稱笨豬跳）、高山遠足及各種水上活動
- 因感染傳染病所引致的醫療費用
- 保障因天然災難，或突然爆發廣泛性傳染病、工業行動、暴動或內亂所引致的旅程取消或縮短旅程
- 旅程如在不能避免的情況下出現延誤，可自動延長保障期達 10 天
- 家庭計劃內受保子女數目不限

保障項目

保障項目	最高賠償金額 (HK$) 環球藍鑽石計劃	環球千足金計劃	中國基本計劃	
醫療保障				
1) 醫療費用[1]	**1,000,000**	**300,000**	**250,000**	於旅程期間感染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最高限額為HK$3,000）**
回港覆診費用	100,000 3,000	80,000 3,000	50,000 2,000	a. 如受保人曾於外地就醫，回港後90天內的合理醫療費用（包括 b 項限額）。 b. 因意外受傷而引致的跌打及針灸治療費用。 **（每天每次的最高限額為HK$200）**
創傷輔導	20,000	20,000	20,000	受保人在旅程中直接因發生嚴重意外或事故而被醫生診斷罹患創傷後壓力症，並須接受心理輔導服務的合理及必需的醫療開支。 **（每天每次的最高限額為HK$2,000）**
海外住院或隔離現金津貼				
2) 海外住院現金津貼	10,000	5,000	不適用	於旅程途中住院，每一整天可獲HK$500的住院現金津貼。
強制隔離現金津貼	10,000	10,000	10,000	於旅程期間或於回港後7天內因感染傳染病而被強制隔離，每一整天可獲HK$500的現金津貼。
全球緊急援助				
3) 「24 小時全球緊急援助」服務				
緊急運送	不設上限	不設上限	不設上限	運送受保人至就近有足夠醫療設施的醫療中心。
送返起保地點	不設上限	不設上限	不設上限	在醫生建議下，將受保人送返起保地點。
入院按金保證	40,000	40,000	40,000	保證為受保人提供入院所需的按金。
額外交通及住宿費用（包括親屬探望）	50,000	20,000	20,000	◆ 受保人因嚴重健康問題而須送返至起保地點的交通費用，及受保人所需的額外住宿費用。 ◆ 如受保人於外地住院超過3天或不幸身故，在以下情況可獲支付額外住宿及交通費用： a. 最多兩名直屬家庭成員前往照料受保人；或 b. 一名直屬家庭成員前往探望及一名同行夥伴留下照料受保人。
子女護送	40,000	15,000	15,000	安排同行的18歲以下子女送返起保地點的合理額外住宿及交通費用。
遺體運返	不設上限	不設上限	不設上限	運送受保人的遺體或骨灰返回起保地點的費用。
殮葬費用	20,000	10,000	10,000	不幸身故所涉及的殮葬及有關費用。
轉介服務	適用	適用	適用	提供法律援助、傳譯及補領遺失旅遊證件或交通票據等諮詢及轉介服務。
意外保障				
4) 人身意外[2]	**600,000**	**300,000**	**300,000**	如受保人因意外不幸身故或永久傷殘（包括恐怖活動），將按本小冊子第5頁的「人身意外保障項目表」賠償。
人身意外保障雙倍賠償[2]	1,200,000	600,000	600,000	如受保人以付費乘客身份乘搭公共交通工具或由旅行社安排的任何機動汽車或船艦時發生意外，可獲雙倍人身意外保障賠償。
5) 嚴重燒傷	**300,000**	**100,000**	**100,000**	遭受3級程度燒傷且燒傷部分佔受保人的頭部表面面積5%或以上或其身體總表面面積10%或以上。
旅程阻礙保障				
6) 旅程取消[3]	**30,000**	**5,000**	**3,000**	如因下述原因，受保人可就已繳付及不能退回的預繳旅費、機票費用及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用提出索償： ◆ 受保人或其直屬家庭成員、緊密業務夥伴或同行夥伴不幸身故、身體嚴重受傷或患上嚴重疾病；或 ◆ 於出發前一星期內，目的地發生天然災難，或突然爆發廣泛性傳染病、工業行動、暴動或內亂；或 ◆ 在出發日期前10天內因受保人在香港的住所受到水災或火災嚴重損毀而不能成行。
7) 縮短旅程	**30,000**	**5,000**	**3,000**	如因下述原因，受保人可就已繳付但未使用的旅費及住宿訂金，及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用，及返回起保地點所需的額外公共交通工具費用提出索償： ◆ 受保人或其直屬家庭成員、緊密業務夥伴或同行夥伴不幸身故、身體嚴重受傷或患上嚴重疾病；騎劫；目的地出現惡劣天氣、天然災難、或突然爆發廣泛性傳染病、工業行動、暴動或內亂而不能繼續行程。
8) 旅程延誤	1,000 10,000 2,000 3,000	500 2,500 2,000 3,000	250 不適用 500 1,000	因惡劣天氣、天然災難、突然爆發的暴動或內亂、恐怖活動、工業行動、騎劫、公共交通工具出現機件故障或機場關閉，而引致預早安排的公共交通工具延誤，受保人可作出以下一項索償： ◆ 每個完整及連續6小時的延誤可獲HK$250現金津貼；或 ◆ 額外旅遊費用： a. 公共交通工具費用； b. 海外住宿費用；或 ◆ 在香港出發時旅程延誤連續超過10小時而取消旅程所引致的費用。
特別津貼 － 航空公司倒閉	2,000	1,000	不適用	因航空公司破產或倒閉而購買替代機票的額外開支。

保障項目

保障項目	最高賠償金額 (HK$) 環球藍鑽石計劃	環球千足金計劃	中國基本計劃	
9) 行李延誤	**1,500**	**1,000**	**500**	在旅程中因乘搭的公共交通工具把行李延誤或誤送而引致在抵達目的地後6小時或以上仍未能取回行李，受保人可獲賠償。
個人財物保障				
10) 行李	**20,000** 5,000 3,000	**5,000** 3,000 2,000	**3,000** 3,000 1,000	因遭盜竊、搶劫、爆竊、意外或運送人員不小心處理所引致的行李或個人財物的遺失、破損或毀壞。 （運動用品：每件/ 對/ 套最高賠償限額） （其他行李：每件/ 對/ 套最高賠償限額）
11) 旅遊證件遺失	**20,000** 2,000	**5,000** 1,000	**2,000** 500	因遭盜竊、搶劫、爆竊或意外而須申請補領旅遊證件及機票的合理費用，以及因有關換領所引致的合理額外交通及住宿費用。 （交通及住宿費用的每天最高賠償限額）
12) 個人錢財[4]	**3,000**	**2,000**	**1,000**	因遭盜竊、搶劫或爆竊而導致鈔票、現金或旅遊支票的損失。
13) 家居物品損失	**25,000** 5,000	**5,000** 2,000	**3,000** 1,000	於旅遊期間，受保人在香港的空置住所遭爆竊，須重置或修理家居物品及個人財物的費用。 （每件/ 對/ 套最高賠償限額）
其他保障				
14) 個人責任	**1,500,000**	**800,000**	**250,000**	賠償因受保人疏忽導致他人身體意外受傷或財物損失而需負上的第三者法律責任。
15) 信用卡保障	**30,000**	**15,000**	不適用	如受保人在旅遊期間因意外身故，將賠償其於旅程中簽賬購物而未繳付之款項予受保人的遺產。
16) 高爾夫球「一桿入洞」	**3,000**	**1,000**	**500**	獎賞受保人在認可的高爾夫球場內成功「一桿入洞」而在酒吧慶祝的一次過消費。

1 70歲以上的受保人的醫療費用最高賠償額為所選計劃的50%。

2 18歲以下或70歲以上受保人的人身意外最高賠償額為HK$150,000，人身意外雙倍保障的最高賠償額則為HK$300,000。

3 如取消旅程是因受保人、其直屬家庭成員、緊密業務夥伴或同行夥伴身體嚴重受傷或患上嚴重疾病，但並沒有入住醫院，取消旅程的賠償額將為不能退回金額的50%。

4 個人錢財保障不適用於10歲以下的受保人。

人身意外保障項目表

受保事項		須付保障（最高賠償額百分比）
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	喪失或永久完全喪失兩肢功能	100%
2.6	喪失或永久完全喪失一肢功能	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	
	◆兩隻耳朵	75%
	◆一隻耳朵	15%
2.9	永久完全喪失語言能力	50%
2.10	永久完全喪失單目的晶狀體	30%
2.11	通過外科手術切除下顎	30%
2.12	喪失或永久完全喪失拇指及四隻手指功能*	
	◆右手	70%
	◆左手	50%
2.13	喪失或永久完全喪失四隻手指功能*	
	◆右手	40%
	◆左手	30%
2.14	喪失或永久完全喪失一隻拇指功能*	
	◆兩個右指骨	30%
	◆一個右指骨	15%
	◆兩個左指骨	20%
	◆一個左指骨	10%
2.15	喪失或永久完全喪失手指功能（拇指除外）*	
	◆三個右指骨	10%
	◆兩個右指骨	7.5%
	◆一個右指骨	5%
	◆三個左指骨	7.5%
	◆兩個左指骨	5%
	◆一個左指骨	2%
2.16	喪失或永久完全喪失腳趾功能	
	◆全部腳趾（一隻腳掌）	15%
	◆大腳趾（兩個趾骨）	5%
	◆大腳趾（一個趾骨）	3%
	◆其他腳趾	2%
2.17	折斷腿部或膝蓋而無法縫合	10%
2.18	腿部縮短不少於5厘米	7.5%

* 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。

保費表 (HK$)

保障期（天）	環球藍鑽石計劃			環球千足金計劃			中國基本計劃		
	個人	個人及其子女	家庭	個人	個人及其子女	家庭	個人	個人及其子女	家庭
1	129	194	297	97	145	222	44	65	99
2	140	209	321	105	158	242	54	81	123
3	151	225	345	118	177	271	59	90	137
4	185	279	427	133	200	306	77	116	178
5	204	306	469	145	218	333	89	132	203
6	247	370	567	164	247	377	100	151	229
7	268	403	617	186	280	429	113	170	260
8	322	482	740	199	299	457	123	185	284
9	334	501	769	204	306	469	140	209	321
10	357	536	821	209	314	481	154	230	353
11	393	591	905	263	394	604	170	255	389
12	429	643	985	270	406	622	182	273	419
13	439	659	1,011	279	418	641	192	286	438
14	456	684	1,048	289	434	665	199	299	457
15	481	721	1,105	308	461	706	209	314	480
16	492	738	1,130	331	497	761	213	320	491
17	506	759	1,163	342	513	786	220	330	504
18	523	783	1,200	349	525	804	225	338	517
19	531	797	1,220	360	540	827	229	344	528
20	541	812	1,244	370	554	849	235	353	541
21	552	828	1,268	394	592	907	238	358	547
22	560	840	1,289	405	608	931	243	366	560
23	569	854	1,308	416	622	954	250	374	572
24	578	867	1,328	426	639	980	255	382	586
25	589	883	1,354	439	659	1,011	261	390	598
26	600	899	1,379	450	675	1,035	265	396	608
27	613	920	1,409	462	694	1,062	271	406	622
28	626	940	1,441	472	708	1,085	277	416	636
29	644	966	1,479	483	724	1,110	283	425	651
30	679	1,019	1,562	506	761	1,164	303	455	697
第30天後每額外5天	118	178	272	62	94	143	57	85	129
最長受保期	180 天						90 天		

「個人及其子女」及「家庭」計劃並無限制18歲以下未婚子女的受保人數。
「家庭」計劃包括投保人、配偶及不限人數的18歲以下未婚子女。

年齡限制

受保人的年齡必須介乎6星期至85歲；18歲以下的兒童必須獲家長或監護人同意方可單獨受保。

投保條件

受保人必須根據所選計劃符合下列的投保條件，方可獲得保障：

環球藍鑽石計劃及環球千足金計劃

- 旅程由香港出發；或
- 旅程以香港為其中一個到訪城市（不包括以香港為中轉站）；或
- 旅程於香港安排及付款。

中國基本計劃

- 旅程由香港或澳門出發；並
- 於香港安排及付款。

重要事項

1. 保單一經簽發，即不能取消且保費將不獲退還。
2. 如須使用任何「24小時全球緊急援助」服務，包括入院按金保證，須先獲藍十字核准。
3. 旅程取消保障會於保單發出日期起計24小時後及受保期生效前90天內生效。
4. 如受保人在中國境內旅遊期間遭搶劫以致損失個人錢財或因遭搶劫或意外事故而遺失旅遊證件，即可透過指定東亞銀行國內分行提取緊急現金。環球藍鑽石計劃／環球千足金計劃／中國基本計劃之最高預支賠償額分別為HK$2,000／HK$1,000／HK$500（或同等值人民幣）。
5. 受保人就同一次旅程只可受到一份旅遊保險保障（由旅行社贈送的旅遊保險除外）。如受保人就同一旅程受保於超過一份由藍十字承保的保險證明書／保單，則藍十字對於任何一位受保人於該旅程的責任，亦只限於一份保險證明書／保單下的最高賠償額。
6. 此保險只適用於消閒或公幹（只限行政及非體力勞動）性質的旅程。
7. 如需指定受益人，請填妥受益人委任表。有關表格可於 www.bluecross.com.hk/travelsafeplus下載。
8. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動。
2. 為軍隊或其他執法機關執勤。
3. 任何蓄意、惡意、非法的行為。
4. 核裂變、核聚變或輻射污染。
5. 任何牽涉生物、化學或核子的恐怖活動。
6. 投保前已存在的任何病況、自殺、自傷身體、分娩、流產、牙齒護理（除非因意外而損壞健全的牙齒）、精神或神經紊亂、服用酒精或非由註冊醫生處方的藥物、性病及愛滋病或其有關的病症。
7. 任何專業性質運動或比賽或受保人可從中獲得收入或酬勞的競賽。
8. 任何未能於24小時內向有關機構（例如航空公司、旅行社、警署等）報告及取回由該機構就相關損失發出的書面證明。
9. 因使用汽車、飛機、船隻或武器所引起的個人責任。
10. 以付費乘客以外的身份進行任何飛行活動。

索償手續

- 於保險期屆滿日起計30天內填妥並交回賠償申請表予藍十字。有關表格可於www.bluecross.com.hk/travelsafeplus下載。
- 提交有效及完整的證明文件，例如由醫院、醫生、警方、航空公司或有關機構發出的詳細報告。

注意

- 本小冊子只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電旅遊保險熱線 3608 2932。
- 本小冊子的中英文版本如有差異，以英文版本為準。
- 「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。

請即行動，讓您及您的旅遊夥伴

同享一個安心又愉快的旅程！

Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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逾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。

藍十字屢獲殊榮，奠定其在保險及客戶服務上的卓越成就。獲頒獎項包括「最受歡迎旅遊保險公司大獎」(2005-2012)、「2012 TVB最受歡迎電視廣告大獎 – 最受歡迎資訊系列」、「第十二屆資本傑出企業成就獎 – 最佳醫療及一般保險」、「資本壹週智選品牌大獎 – 醫療及一般保險」(2009-2011)、「優質生活大獎 – 優質保險服務」(2008、2009 及 2011)、「最佳保險服務大獎」(2008 及 2009)、「資本壹週服務大獎 – 醫療保險」(2008)。藍十字更在 2012 年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為「A-」(Excellent) 及「a-」級別。

旅遊保險熱線
3608 2932

藍十字(亞太)保險有限公司

香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓
傳真：3608 2989　電郵：cs@bluecross.com.hk
網址：www.bluecross.com.hk

TravelSafe Plus

www.bluecross.com.hk/travelsafeplus

You deserve a pleasant journey!

Looking forward to a pleasant and hassle-free journey? **TravelSafe Plus** is here to safeguard you in every way throughout your journey wherever you go, giving you TOTAL PEACE OF MIND.

Enhanced Benefits

- **Upgraded personal accident benefit**
- **New trauma counselling benefit**
- **Enhanced cancellation charges and curtailment of trip benefits covering admission fees for major sports events, musicals, concerts, museums, and theme parks**
- **Enhanced travel delay benefit covering additional overseas accommodation costs or cancellation charges**

Plan Highlights

- Up to HK$1,000,000 for worldwide medical expenses and follow-up medical expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture treatment
- 24-hour Worldwide Emergency Aid services including **UNLIMITED** coverage for emergency evacuation and repatriation
- Coverage for damage to/loss of home contents due to burglary during the journey
- Special allowance for airline wind-up
- Coverage for closure of airport
- No deductible for all benefits

Extra Benefits at NO Additional Premium

- Emergency cash assistance in China
- Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports
- Medical expense coverage against epidemic diseases
- Coverage for cancellation charges or curtailment of trip due to natural disaster, or unanticipated outbreak of epidemic disease/industrial action/riot/civil commotion
- Automatic 10-day extension of insurance coverage for unavoidable delays
- Unlimited number of insured children for family plans

Schedule of Benefits

	Maximum Limit (HK$)			
	Global Diamond Plan	Global Gold Plan	China Basic Plan	
Medical Coverage				
1) Medical Expenses[1]	**1,000,000**	**300,000**	**250,000**	Expenses for qualified medical treatment, surgery, and hospitalisation arising from sickness or accidental injury. **(Hospital room & board benefit is limited to HK$3,000 per day)**
Follow-up Medical Expenses in Hong Kong	100,000 3,000	80,000 3,000	50,000 2,000	a. Medical expenses reasonably incurred within 90 days after returning to Hong Kong provided that medical treatment has first been sought overseas. (Inclusive of sub-limit for item b) b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. **(Maximum benefit up to HK$200 per visit per day)**
Trauma Counselling	20,000	20,000	20,000	Medical expenses reasonably incurred in the event that the insured person is diagnosed as suffering from a post-traumatic stress disorder by a physician as a direct result of serious accident or incident during the journey and requires counselling service. **(Maximum benefit up to HK$2,000 per visit per day)**
Overseas Hospital or Quarantine Cash Allowance				
2) Overseas Hospital Cash Allowance	10,000	5,000	Not Applicable	For each complete day of hospital confinement during the journey, a daily hospital cash allowance of HK$500 will be payable.
Compulsory Quarantine Cash Allowance	10,000	10,000	10,000	For each complete day of compulsory quarantine due to infection with an infectious disease during the journey or within 7 days upon return to Hong Kong, a daily cash allowance of HK$500 will be payable.
Worldwide Emergency Aid				
3) 24-hour Worldwide Emergency Aid Services				
Emergency Evacuation	Unlimited	Unlimited	Unlimited	Evacuation of the insured person to the nearest medical facility capable of providing adequate medical care.
Repatriation	Unlimited	Unlimited	Unlimited	Repatriation of the insured person to the place of origin at physician's recommendation.
Hospital Deposit Guarantee	40,000	40,000	40,000	Guaranteed payment of the required hospital admittance fees on behalf of the insured person.

Schedule of Benefits

	Maximum Limit (HK$)			
	Global Diamond Plan	**Global Gold Plan**	**China Basic Plan**	
Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	20,000	◆ Travelling expenses of the insured person to return to the place of origin and the additional accommodation costs incurred by the insured person due to his/her serious medical condition. ◆ If the insured person is hospitalised for more than 3 days or has died abroad, additional accommodation and travelling expenses are payable for: a. up to 2 immediate family members to join the insured person; or b. one immediate family member and one travel companion to join or accompany the insured person.
Return of Insured Children	40,000	15,000	15,000	Reasonable additional accommodation and travelling expenses to return the insured person's dependent children below the age of 18 to the place of origin.
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	Repatriation of mortal remains of the insured person to the place of origin.
Burial and Funeral Expenses	20,000	10,000	10,000	Cost of necessary burial and funeral formalities.
Referral Services	Included	Included	Included	Enquiry and referral services including legal assistance, interpreter, replacement of lost travel document or travel ticket, etc.
Accident Coverage				
4) Personal Accident[2]	**600,000**	**300,000**	**300,000**	In the event of the death or permanent disablement of the insured person as a result of an accident (including an act of terrorism), payable according to the Table of Personal Accident Benefit on p.15 of this booklet.
Double Benefit on Personal Accident[2]	1,200,000	600,000	600,000	Personal accident benefits will be doubled if the insured person is travelling as a fare-paying passenger on board a public conveyance or a mechanically propelled vehicle or vessel arranged by travel agency.
5) Major Burns	**300,000**	**100,000**	**100,000**	Third-degree burns with a burnt area equal to or greater than 5% of the insured person's head or 10% of the insured person's total body surface area.
Travel Interruption Coverage				
6) Cancellation Charges[3]	**30,000**	**5,000**	**3,000**	Irrecoverable prepaid tour costs, airfares, and admission fees for major sports events, musicals, concerts, museums, and theme parks in the event of: ◆ death, serious bodily injury or serious sickness of the insured person, his/her immediate family members, close business partner or travel companion; or ◆ natural disaster or unanticipated outbreak of epidemic disease/industrial action/riot/civil commotion at the planned destination within 1 week before the scheduled departure date; or ◆ fire or flood damage to the insured person's home in Hong Kong within 10 days before the scheduled departure date.
7) Curtailment of Trip	**30,000**	**5,000**	**3,000**	Unused portion of the prepaid travel fare and accommodation deposit, and admission fees for major sports events, musicals, concerts, museums and theme parks, and the additional public conveyance expenses incurred for the insured person to return to the place of origin as a direct result of: ◆ death, serious bodily injury, or serious sickness of the insured person, his/her immediate family members, close business partner, or travel companion; hijack; adverse weather conditions, natural disaster, or unanticipated outbreak of epidemic disease/industrial action/riot/civil commotion at the planned destination that prevents the insured person from continuing the journey.
8) Travel Delay	1,000 10,000 2,000 3,000	500 2,500 2,000 3,000	250 Not Applicable 500 1,000	In the event of delay of scheduled public conveyance due to adverse weather conditions, natural disaster, unanticipated outbreak of riot or civil commotion, act of terrorism, industrial action, hijack, mechanical breakdown of public conveyance or closure of airport, any one of the following benefits may be payable: ◆ cash allowance of HK$250 for each and every completed 6 consecutive hours of delay; or ◆ additional travel expenses: a. public conveyance expenses; b. overseas accommodation costs; or ◆ cancellation charges due to travel delay of departure from Hong Kong for at least 10 consecutive hours.
Special Allowance - Airline Wind-up	2,000	1,000	Not Applicable	Additional expenses for alternative travel ticket(s) purchased due to bankruptcy or wind-up of airlines.
9) Baggage Delay	**1,500**	**1,000**	**500**	Allowance in the event of deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery by a public conveyance.
Personal Property Coverage				
10) Baggage	**20,000** 5,000 3,000	**5,000** 3,000 2,000	**3,000** 3,000 1,000	Loss, physical breakage, or damage resulting from theft, robbery, burglary, accident, or mishandling by carriers of the insured person's baggage or property. Sports equipment: maximum limit per article/pair/set of articles Other baggage: maximum limit per article/pair/set of articles

Schedule of Benefits

	Maximum Limit (HK$)			
	Global Diamond Plan	**Global Gold Plan**	**China Basic Plan**	
11) Loss of Travel Documents	**20,000** 2,000	**5,000** 1,000	**2,000** 500	Reasonable cost incurred for obtaining replacements of travel documents and tickets, and additional transportation and accommodation expenses incurred to obtain such replacement arising from theft, robbery, burglary, or accidental loss. (Maximum limit for travel expenses and accommodation per day)
12) Personal Money[4]	**3,000**	**2,000**	**1,000**	Loss of banknotes, cash or traveller's cheques due to theft, robbery, or burglary.
13) Loss of Home Contents	**25,000** 5,000	**5,000** 2,000	**3,000** 1,000	Cost of replacing or repairing household contents and personal effects of the insured person's unoccupied home in Hong Kong due to burglary during the journey. (Maximum limit per article/pair/set of articles)
Other Coverage				
14) Personal Liability	**1,500,000**	**800,000**	**250,000**	Indemnity against insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
15) Credit Card Protection	**30,000**	**15,000**	**Not Applicable**	In the event of accidental death of the insured person during the journey, reimbursement to estate of the insured person for any oustanding balance charged to the insured person's credit card(s) for any goods purchased during the journey.
16) Golfer "Hole-in-One"	**3,000**	**1,000**	**500**	One-off bar expenses payable in the event of the insured person achieving a "hole-in-one" at any recognised golf course.

[1] The maximum limit payable under medical expenses is 50% of the maximum benefit limit applicable to the plan selected for an insured person aged above 70.

[2] For an insured person aged below 18 or above 70, the maximum limit payable under personal accident is HK$150,000; the maximum limit of double benefit payable under personal accident is HK$300,000.

[3] The benefit payable will be based on 50% of the irrecoverable amount arising from the cancellation of a journey due to serious bodily injury or serious sickness suffered by the insured person, his/her immediate family members, close business partner, or travel companion not resulting in hospital confinement.

[4] Personal money benefits are not applicable to insured persons aged below 10.

Table of Personal Accident Benefit

	Insured Events	Benefits Payable (Percentage of Maximum Limit)
1	Accidental death	100%
2	Permanent disablement (2.1 to 2.18)	
2.1	Permanent total disablement	100%
2.2	Permanent and incurable paralysis of all limbs	100%
2.3	Permanent total loss of sight of both eyes	100%
2.4	Permanent total loss of sight of one eye	50%
2.5	Loss of or permanent total loss of use of two limbs	100%
2.6	Loss of or permanent total loss of use of one limb	50%
2.7	Permanent total loss of speech and hearing	100%
2.8	Permanent total loss of hearing in	
	◆ both ears	75%
	◆ one ear	15%
2.9	Permanent total loss of speech	50%
2.10	Permanent total loss of the cornea 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 *	
	◆ right hand	70%
	◆ left hand	50%
2.13	Loss of or permanent total loss of use of four fingers of *	
	◆ right hand	40%
	◆ left hand	30%
2.14	Loss of or permanent total loss of use of one thumb*	
	◆ both right joints	30%
	◆ one right joint	15%
	◆ both left joints	20%
	◆ one left joint	10%
2.15	Loss of or permanent total loss of use of fingers (except thumbs)*	
	◆ three right joints	10%
	◆ two right joints	7.5%
	◆ one right joint	5%
	◆ three left joints	7.5%
	◆ two left joints	5%
	◆ one left joint	2%
2.16	Loss of or permanent total loss of use of toes	
	◆ all toes (one foot)	15%
	◆ great toe (both joints)	5%
	◆ great toe (one joint)	3%
	◆ other toe	2%
2.17	Fractured leg or patella with established non-union	10%
2.18	Shortening of leg of not less than 5 cm	7.5%

* 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.

Premium Table (HK$)

Coverage Period (Days)	Global Diamond Plan			Global Gold Plan			China Basic Plan		
	Individual	Individual + Children	Family	Individual	Individual + Children	Family	Individual	Individual + Children	Family
1	129	194	297	97	145	222	44	65	99
2	140	209	321	105	158	242	54	81	123
3	151	225	345	118	177	271	59	90	137
4	185	279	427	133	200	306	77	116	178
5	204	306	469	145	218	333	89	132	203
6	247	370	567	164	247	377	100	151	229
7	268	403	617	186	280	429	113	170	260
8	322	482	740	199	299	457	123	185	284
9	334	501	769	204	306	469	140	209	321
10	357	536	821	209	314	481	154	230	353
11	393	591	905	263	394	604	170	255	389
12	429	643	985	270	406	622	182	273	419
13	439	659	1,011	279	418	641	192	286	438
14	456	684	1,048	289	434	665	199	299	457
15	481	721	1,105	308	461	706	209	314	480
16	492	738	1,130	331	497	761	213	320	491
17	506	759	1,163	342	513	786	220	330	504
18	523	783	1,200	349	525	804	225	338	517
19	531	797	1,220	360	540	827	229	344	528
20	541	812	1,244	370	554	849	235	353	541
21	552	828	1,268	394	592	907	238	358	547
22	560	840	1,289	405	608	931	243	366	560
23	569	854	1,308	416	622	954	250	374	572
24	578	867	1,328	426	639	980	255	382	586
25	589	883	1,354	439	659	1,011	261	390	598
26	600	899	1,379	450	675	1,035	265	396	608
27	613	920	1,409	462	694	1,062	271	406	622
28	626	940	1,441	472	708	1,085	277	416	636
29	644	966	1,479	483	724	1,110	283	425	651
30	679	1,019	1,562	506	761	1,164	303	455	697
Each additional 5-day coverage period over 30 days	118	178	272	62	94	143	57	85	129
Maximum coverage period	180 Days						90 Days		

No limit on the number of unmarried children below age 18 when enrolling in an "Individual + Children" or "Family" package.

The "Family" package includes applicant, spouse and any number of unmarried children below age 18.

Insurable Age Limit

Insurable age is from 6 weeks to 85 years. Individually insured children below age 18 must obtain consent from their parent(s) or guardian.

Conditions for Coverage

The insured person must meet the following conditions for coverage in respect of the plan selected:

Global Diamond Plan and Global Gold Plan

- The journey departs from Hong Kong; or
- The journey includes Hong Kong as one of the visiting cities (excluding transit via Hong Kong); or
- The travel arrangements are made and paid for in Hong Kong.

China Basic Plan

- The journey departs from Hong Kong or Macau; and
- The travel arrangements are made and paid for in Hong Kong.

Important Notes

1. The policy is non-cancellable, and no premium refund will be made once the policy is issued.
2. Prior approval from Blue Cross is required before any of the 24-hour Worldwide Emergency Aid services is provided, including the Hospital Deposit Guarantee.
3. Coverage on cancellation charges will be effective 24 hours after the date of policy issuance and within 90 days prior to the commencement of the insurance period.
4. When travelling in China, the insured person is eligible to receive emergency cash assistance at designated branches of The Bank of East Asia in China, in the event that the insured person loses personal money in a robbery, or travel documents in a robbery or accident. The maximum cash advances are HK$2,000/HK$1,000/HK$500 (or its equivalent amount in RMB) for the Global Diamond Plan/Global Gold Plan/China Basic Plan respectively.
5. An insured person can only be covered under one certificate of insurance/policy for the same insured journey (except for free insurance provided by travel agent). If the insured person is covered under more than one certificate of insurance/policy underwritten by Blue Cross for the same journey, the liability of Blue Cross in respect of any one insured person for the same journey is limited to the maximum benefits payable under one certificate of insurance/policy.
6. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and non-manual works only).
7. To designate a beneficiary, please complete the beneficiary designation form. Forms can be downloaded at **www.bluecross.com.hk/travelsafeplus**.
8. Blue Cross reserves the right to adjust the premium table applicable from time to time.

Notes

- This booklet is for reference only. Please refer to policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call our Travel Insurance Hotline at 3608 2932.
- Should there be any discrepancy between the English and the Chinese versions of this booklet, the English version shall apply and prevail.
- TravelSafe Plus is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.

Major Exclusions

1. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power.
2. Performing duties as a member of armed forces or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act.
4. Nuclear fission, nuclear fusion, or radioactive contamination.
5. Any biological, chemical, or nuclear terrorist act.
6. Any pre-existing conditions, suicide, self-inflicted injuries, childbirth, miscarriage, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), mental or nervous disorders, the use of alcohol or drugs other than those prescribed by a physician, venereal diseases, and AIDS or AIDS-related complex.
7. Any professional sports or games where an insured person would or could earn income or remuneration from engaging in such sport or game, racing of any kind, or competition.
8. Losses not reported within 24 hours to the relevant authorities (e.g. airlines, travel agents, police, etc.) and failure to provide the report certified by such authorities.
9. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
10. Flying other than as a fare-paying passenger in a licensed aircraft.

Claim Procedure

- Complete and return the claim form to Blue Cross within 30 days from the date of expiry of the insurance policy. Forms can be downloaded at **www.bluecross.com.hk/travelsafeplus**.
- Submit satisfactory proof and complete supporting documentation such as reports from hospitals, physicians, police, airlines, or other responsible authorities together with the claim form.

Enrol now to assure you and your travel partners
a safe and pleasant journey!

Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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

Blue Cross' success in insurance provision and customer service is regularly re-affirmed through professional recognition and commendations. Major awards include The Most Favorite Travel Insurance Company Award (2005-2012), the TVB Most Popular TV Commercial Awards 2012 – Info-service, The 12th Capital Outstanding Enterprise Awards – Medical & General Insurance, the Capital Weekly PRO Choice Awards – Medical & General Insurance (2009-2011), the Quality Life Awards – Quality Insurance Service Award (2008, 2009 & 2011), the Best Editor's Pick (2008 & 2009), the Capital Weekly Service Awards – Medical Insurance (2008). In 2012, Blue Cross is assigned a financial strength rating of A- (Excellent) and an issuer credit rating of "a-" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry.

Travel Insurance Hotline

3608 2932

Blue Cross (Asia-Pacific) Insurance Limited

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,
Kwun Tong, Kowloon, Hong Kong
Fax: 3608 2989 Email: cs@bluecross.com.hk
Website: www.bluecross.com.hk