



**Blue Cross 藍十字**

Member of BEA Group 東亞銀行集團成員

**Travel Smart**



With effect from 30 May 2016

# Travel Smart

Enjoy a worry-free journey with  
all-round coverage!

With a range of distinctive plans and comprehensive coverage, **Travel Smart** is your best travel companion. What's more, the Cruise Plan is specially tailored for your cruise vacation, giving you total peace of mind wherever you are enjoying your trip.

## All-round Coverage

- ◆ Worldwide Medical Expenses and Personal Accident benefits up to HK\$1,200,000 each
- ◆ Follow-up Medical Expenses incurred within 90 days after returning to Hong Kong including all treatments rendered by a Chinese Medicine Practitioner
- ◆ 24-hour Worldwide Emergency Aid services including unlimited coverage for **emergency evacuation and repatriation to Hong Kong** (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- ◆ Comprehensive Outbound Travel Alert Extension covering **Amber, Red and Black** Travel Alerts
- ◆ Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports

## Plan Highlights

- ◆ Premier and Select Plans offer worldwide coverage, while China and Cruise Plans are also available.
- ◆ Choice of premium packages including Individual, Couple and Family
- ◆ **Unlimited number of insured children** for Family Package
- ◆ No deductible for all benefits

## Online Enrolment

- ◆ Instant SMS confirmation upon successful enrolment and policy issuance via email

## SmartClub Rewards

- ◆ Members can earn SmartPoints for rewards via online application  
HK\$1 net premium = 1 SmartPoint

Sales Hotline: 3608 2930  
[www.bluecross.com.hk](http://www.bluecross.com.hk)



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Schedule of Benefits	Maximum Limit (HK\$)				
	Premier Plan	Select Plan	China Plan	Cruise Plan	
<b>1) Medical Expenses Benefit<sup>1</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>300,000</b>	<b>1,200,000</b>	
Medical Expenses during the Journey	1,200,000	600,000	300,000	1,200,000	Reasonable expenses for medical treatment, surgery, and hospitalisation arising from sickness or accidental injury during the journey. <b>(Maximum daily limit for room &amp; board: HK\$3,000)</b>
Follow-up Medical Expenses in Hong Kong	120,000 3,000	60,000 3,000	30,000 2,000	120,000 3,000	a. Reasonable medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad (inclusive of sub-limit for item b). b. Expenses for treatments rendered by a Chinese Medicine Practitioner (including Chinese bone-setting and acupuncture treatment). <b>(Maximum daily limit per visit: HK\$200)</b>
Trauma Counselling	20,000	20,000	20,000	20,000	Reasonable medical expenses for receiving counselling services during the journey and/or within 90 days after returning to Hong Kong if the insured person is diagnosed with post-traumatic stress disorder due to a serious accident or incident during the journey. <b>(Maximum daily limit per visit: HK\$2,000)</b>
<b>2) Overseas Hospital or Quarantine Cash Allowance Benefit</b>					
Overseas Hospital Cash Allowance	12,000	5,000	N/A	12,000	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	10,000	For each complete day of compulsory quarantine during the journey or within 7 days after returning to Hong Kong due to an infectious disease, a daily cash allowance of HK\$500 will be payable.
<b>3) 24-hour Worldwide Emergency Aid</b>					
Emergency Evacuation <sup>2</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation to Hong Kong <sup>2</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Repatriation of the insured person to Hong Kong at physician's recommendation.
Hospital Deposit Guarantee <sup>2</sup>	40,000	40,000	40,000	40,000	Provide the required admittance deposit to hospital on behalf of the insured person.
Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	20,000	50,000	<ul style="list-style-type: none"> <li>◆ Reasonable additional travelling expenses for returning the insured person to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness.</li> <li>◆ If the insured person is hospitalised for more than 3 consecutive days or has passed away abroad, reasonable additional accommodation and travelling expenses will be payable for: <ul style="list-style-type: none"> <li>a. up to 2 immediate family members to join the insured person; or</li> <li>b. 1 immediate family member and 1 travel companion to join or stay behind to take care of the insured person.</li> </ul> </li> </ul>
Return of Unattended Dependent Children	40,000	15,000	15,000	40,000	Reasonable additional accommodation and travelling expenses for returning unattended children, aged below 18, of the insured person to Hong Kong.
Repatriation of Mortal Remains <sup>2</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Reasonable transportation charges for the repatriation of mortal remains of the insured person to Hong Kong.
Compassionate Payment on Death	20,000	10,000	10,000	20,000	Benefit payable to the insured person's estate's legal personal representative or named beneficiary in the event of death of the insured person resulting from serious bodily injury or serious sickness during the journey.
Referral Services	Included	Included	Included	Included	Referral services for legal assistance, interpreter and replacement of lost travel document or travel pass.
<b>4) Personal Accident Benefit<sup>3</sup></b>	<b>1,200,000</b>	<b>600,000</b>	<b>300,000</b>	<b>1,200,000</b>	In the event of death or permanent disablement of the insured person resulting from an accident, payable according to the Table of Personal Accident Benefit in this leaflet.
<b>5) Major Burns Benefit</b>	<b>200,000</b>	<b>100,000</b>	<b>100,000</b>	<b>200,000</b>	Payable if the insured person suffers from third-degree burns.
<b>6) Trip Cancellation Benefit</b>	<b>50,000</b>	<b>10,000</b>	<b>5,000</b>	<b>80,000</b>	Irrecoverable prepaid travel ticket, accommodation, tour package and admission tickets for major sports events, musicals, concerts, museums, and theme parks in the event of: <ul style="list-style-type: none"> <li>◆ death, serious bodily injury or serious sickness of the insured person, his/her immediate family members, close business partner, or travel companion<sup>4,5</sup>; or</li> <li>◆ compliance with a witness summons, jury service or compulsory quarantine of the insured person<sup>4,5</sup>; or</li> <li>◆ natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion at the destination within 7 days before the departure date<sup>4</sup>; or</li> <li>◆ fire or flood damage to the insured person's home in Hong Kong within 10 days before the departure date<sup>4</sup>; or</li> <li>◆ the Outbound Travel Alert for the destination is in effect within 7 days before the departure date, payable according to the benefit items for Outbound Travel Alert Extension in this leaflet.</li> </ul>
<b>7) Trip Re-arrangement Benefit</b>	<b>50,000</b>	<b>10,000</b>	<b>5,000</b>	<b>80,000</b>	
Trip Curtailment	50,000	10,000	5,000	80,000	Unused portion of the irrecoverable prepaid travel ticket, accommodation, tour package, and admission tickets for major sports events, musicals, concerts, museums, and theme parks, and the reasonable additional travelling expenses incurred by the insured person to return to Hong Kong by public conveyance will be payable as a direct result of: <ul style="list-style-type: none"> <li>◆ 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, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion at the destination that prevents the insured person from continuing the journey; or</li> <li>◆ the Outbound Travel Alert for the destination is in effect during the journey, payable according to the benefit items for Outbound Travel Alert Extension in this leaflet.</li> </ul>
Re-routing	10,000 2,000	2,500 2,000	500 500	10,000 2,000	If the journey has to be re-routed after its commencement as a direct result of adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, act of terrorist, riot or civil commotion which prevents the insured person from continuing the original itinerary, the reasonable and inevitable additional travelling and accommodation expenses incurred for the purpose of continuing the journey to the original planned destination will be payable. <b>(Maximum daily limit for additional accommodation expenses)</b>

## Schedule of Benefits

### Maximum Limit (HK\$)

Premier Plan    Select Plan    China Plan    Cruise Plan

#### 8) Travel Delay Benefit

##### Delay Coverage

1,500	900	300	1,500
10,000	2,000	N/A	10,000
2,000	2,000	500	2,000
3,000	3,000	1,000	3,000

In the event of delay of the arranged public conveyance due to adverse weather conditions, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot/civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown of the arranged public conveyance, the insured person will be reimbursed one of the following benefits:  
 ♦ Cash allowance – HK\$300 for the delay of each period of 6 consecutive hours<sup>6</sup>; or  
 ♦ Additional travel expenses – reasonable and inevitable additional travelling expenses due to the delay of at least 6 consecutive hours<sup>6</sup>:  
 a. public conveyance expenses for alternative transportation; and  
 b. overseas accommodation costs; or  
 ♦ Cancellation of journey – charges incurred by cancellation of or failure to proceed with the journey due to a departure delay of the arranged public conveyance from Hong Kong for at least 10 consecutive hours<sup>6</sup>.

##### Special Allowance - Winding-up of Airline

2,000	1,000	N/A	2,000
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Reasonable additional expenses for purchasing an alternative travel ticket if the insured person has prepaid for an air ticket of an airline which publicly announces its winding-up prior to the journey.

#### 9) Baggage Delay Benefit

1,000	500	500	1,000
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Cash allowance in the event of baggage delay for at least 6 hours after the insured person's arrival at a destination abroad due to misdirection or delivery delay by the public conveyance provider.

#### 10) Baggage Benefit

20,000	7,500	3,000	20,000
5,000	3,000	3,000	5,000
3,000	2,000	1,000	3,000

Loss, physical breakage of, or damage to the baggage, laptop computers, tablet computers<sup>7</sup> or personal property (excluding money) of the insured person resulting from theft, robbery, burglary, accident, or mishandling by the carriers.  
 (Maximum limit per article/per pair/per set for sports equipment)  
 (Maximum limit per article/per pair/per set for other baggage)

#### 11) Loss of Travel Documents Benefit<sup>8</sup>

20,000	5,000	2,000	20,000
2,000	1,000	500	2,000

Replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary, or accidental loss, and reasonable additional travelling and accommodation expenses incurred due to such replacement at the nearest location.  
 (Maximum daily limit for travelling and accommodation expenses)

#### 12) Personal Money Benefit<sup>8,9</sup>

3,000	2,000	1,000	3,000
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Loss of banknotes, cash or traveller cheques due to theft, robbery or burglary.

#### 13) Loss of Home Contents Benefit

30,000	5,000	3,000	30,000
5,000	2,000	1,000	5,000

Cost of replacement or repair of household contents and personal effects (excluding money) of the insured person's unoccupied home in Hong Kong due to burglary during the journey.  
 (Maximum limit per article/per pair/per set)

#### 14) Personal Liability Benefit

2,000,000	1,000,000	250,000	2,000,000
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Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.

#### 15) Credit Card Protection Benefit

30,000	15,000	N/A	30,000
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In the event of accidental death of the insured person during the journey, any outstanding amount charged to his/her credit card(s) for any goods purchased during the journey will be reimbursed.

#### 16) Golfer "Hole-in-One" Benefit

3,000	1,000	500	3,000
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If the insured person hits a "hole-in-one" at any recognised golf courses, the bar expenses on a one-off basis incurred for celebration on the same day at the same golf course will be payable.

#### 17) Rental Vehicle Excess Protection Benefit

5,000	3,000	N/A	5,000
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If the insured person hires a rental vehicle during the journey and has a car accident, parking damage or theft, the vehicle insurance excess or deductible will be payable.

#### Cruise Benefits

#### 18) Cruise Cancellation and Interruption Benefit<sup>10,11</sup>

N/A	N/A	N/A	50,000
			50,000

If the trip to the designated port of departure by public conveyance is delayed for at least 8 consecutive hours due to adverse weather conditions, natural disasters, unanticipated outbreak of industrial action involving the arranged public conveyance, riot, civil commotion, act of terrorist, hijack or mechanical breakdown of the arranged public conveyance during the journey, and the insured person failed to board the cruise ship as a direct result, the insured person will be reimbursed:

**Cruise Cancellation:**  
Irrecoverable and forfeited deposits or any payment made in advance for the cruise tour; or

**Cruise Interruption:**  
Reasonable and inevitable additional travelling expenses for travelling from the port of departure to the next scheduled port of call to catch up with the cruise tour.

#### 19) Post-Departure Cruise Benefit

##### Shore Excursion Cancellation

N/A	N/A	N/A	10,000
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Irrecoverable and forfeited deposits or any payment made in advance for shore excursion tour will be reimbursed in the event of:

♦ serious bodily injury or serious sickness of the insured person or his/her travel companion; or  
 ♦ adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of industrial action, riot, civil commotion or act of terrorist at the scheduled destination of the shore excursion.

##### Satellite Phone Expenses

N/A	N/A	N/A	3,000
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If the insured person must return directly to Hong Kong following serious bodily injury or serious sickness of the insured person or his/her travel companion during the journey which prevents the insured person from continuing the journey, the insured person will be reimbursed the reasonable satellite phone call expenses incurred on board a cruise ship.

<sup>1</sup> For an insured person aged above 70, the maximum limit payable under Medical Expenses Benefit shall be 30% of the limit applicable to the plan selected.

<sup>2</sup> Prior approval from Blue Cross is required before any assistance or hospital admission deposit is guaranteed. The insured person or his/her representative should call the hotline to provide the insurance certificate number, the name and HKID card number of the insured person, and the nature and the location of the emergency for validation.

<sup>3</sup> For an insured person aged below 18 or above 70, the maximum limit payable under Personal Accident Benefit shall be 30% of the limit applicable to the plan selected.

<sup>4</sup> The benefit is payable only if the relevant event takes place 24 hours after the issue of the policy.

<sup>5</sup> The benefit is payable only if the relevant event takes place within 30 days prior to the commencement date of the period of insurance.

<sup>6</sup> If the arranged public conveyance for commencing the journey is cancelled or delayed due to mechanical breakdown and the provider of such arranged public conveyance is unable to provide an alternative transportation, the insured person can only claim either the Cash Allowance Benefit or the Cancellation of Journey Benefit once under Travel Delay Benefit. No Additional Travel Expenses Benefit shall be payable in such circumstances.

<sup>7</sup> Applicable to tablet computers with a screen size 7 inches or above (measured diagonally).

<sup>8</sup> If such loss occurs in China, the insured person is eligible to receive advance emergency cash assistance at designated branches of The Bank of East Asia (China) Limited. The maximum cash advances are HK\$3,000/HK\$2,000/HK\$1,000/HK\$3,000 (or its equivalent amount in RMB) for the Premier Plan/Select Plan/China Plan/Cruise Plan respectively. Prior approval from Blue Cross is required.

<sup>9</sup> Personal Money Benefit is not applicable to an insured person aged below 10.

<sup>10</sup> If a claim under Cruise Cancellation and Interruption Benefit is payable, no further claims shall be payable under Trip Cancellation and Trip Re-arrangement Benefits.

<sup>11</sup> If a claim under Delay Coverage is payable, no further claims shall be payable under Cruise Cancellation and Interruption Benefit.

## 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	
	a) both ears	75%
	b) one ear	15%
2.9	Permanent total loss of speech	50%
2.10	Permanent total loss of the lens of one eye	30%
2.11	Removal of the lower jaw by surgical operation	30%
2.12	Loss of or permanent total loss of use of thumb and four fingers of	
	a) right hand	70%
	b) left hand	50%
2.13	Loss of or permanent total loss of use of four fingers of	
	a) right hand	40%
	b) left hand	30%
2.14	Loss of or permanent total loss of use of one thumb as particularised below:	
	a) both right joints	30%
	b) one right joint	15%
	c) both left joints	20%
	d) one left joint	10%
2.15	Loss of or permanent total loss of use of a finger as particularised below:	
	a) three right joints	10%
	b) two right joints	7.5%
	c) one right joint	5%
	d) three left joints	7.5%
	e) two left joints	5%
	f) one left joint	2%
<i>(In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.)</i>		
2.16	Loss of or permanent total loss of use of toes as particularised below:	
	a) all toes of one foot	15%
	b) both joints of a great toe	5%
	c) one joint of a great toe	3%
	d) each toe other than a great toe	2%
2.17	Fractured leg or patella with established non-union	10%
2.18	Shortening of leg by at least 5 cm	7.5%

The aggregate benefit payable for the above insured events during the period of insurance shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

## 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 alerts. 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
<b>Trip Cancellation Benefit</b> <sup>1, 2, 3, 5</sup>	% of benefits payable for the forfeited amount		
♦ Covers irrecoverable prepaid travel ticket, tour package and other arrangements (including admission fees for major sports events, musicals, concerts, museums and theme parks)	25%	50%	100%
<b>Trip Curtailment Benefit</b> <sup>3, 4, 5</sup>	% of benefits payable for the eligible loss		
♦ Covers prepaid and unused travel costs and other arrangements (including admission fees for major sports events, musicals, concerts, museums and theme parks)	25%	50%	100%
♦ Covers reasonable additional public conveyance expenses to return to Hong Kong	25%	50%	100%
<b>Additional Cash Allowance for Trip Curtailment Benefit</b> <sup>3, 4, 6</sup>	Amount (HK\$)		
♦ Additional Cash Allowance	\$300	\$600	\$1,200

<sup>1</sup> The Outbound Travel Alert must be issued at least 24 hours after the policy is issued.

<sup>2</sup> Cancellation of travel ticket, tour package, and other travel arrangements shall take place (i) not earlier than 7 days before the commencement date of the period of insurance and (ii) while such Outbound Travel Alert is in force.

<sup>3</sup> If an Outbound Travel Alert for the destination is already in force when the policy is issued, the extension of the Trip Cancellation, Trip Curtailment and Additional Cash Allowance for Trip Curtailment Benefits at the prevailing alert level will not apply. However, if the alert level is then raised, the extended coverage against this higher alert level will apply as usual.

<sup>4</sup> Curtailment of the journey shall take place while such Outbound Travel Alert is in force.

<sup>5</sup> Subject to the maximum benefit limit of the plan selected.

<sup>6</sup> Blue Cross will pay the additional cash allowance if the extension of the Trip Curtailment Benefit is payable.



## Premium Table (HK\$)

Coverage Period (Days)	Premier Plan			Select Plan			China Plan			Cruise Plan		
	Individual	Couple	Family*	Individual	Couple	Family*	Individual	Couple	Family*	Individual	Couple	Family*
1	159	303	366	113	215	260	57	109	132	390	741	897
2	170	323	391	124	236	286	69	132	159	390	741	897
3	191	363	440	141	268	325	75	143	173	390	741	897
4	245	466	564	159	303	366	95	181	219	390	741	897
5	278	529	640	170	323	391	108	206	249	390	741	897
6	338	643	778	197	375	454	123	234	283	460	874	1,058
7	398	757	916	215	409	495	141	268	325	500	950	1,150
8	445	846	1,024	238	453	548	155	295	357	540	1,026	1,242
9	480	912	1,104	255	485	587	175	333	403	580	1,102	1,334
10	514	977	1,183	276	525	635	192	365	442	630	1,197	1,449
11-13	635	1,207	1,461	300	570	690	225	428	518	730	1,387	1,679
14-16	720	1,368	1,656	360	684	828	260	494	598	830	1,577	1,909
17-20	780	1,482	1,794	405	770	932	290	551	667	920	1,748	2,116
21-25	860	1,634	1,978	465	884	1,070	320	608	736	1,050	1,995	2,415
26-30	990	1,881	2,277	560	1,064	1,288	360	684	828	1,150	2,185	2,645
Each additional 5-day coverage period over 30 days	180	342	414	80	152	184	67	128	155	210	399	483
Maximum coverage period	180 Days						90 Days			180 Days		

The "Couple" package includes a legally married husband and wife.

\* The "Family" package is applicable to families with 3 or more members, including the applicant and/or spouse and all unmarried children below age 18.

### Age Limit

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

◆ Applicants must be aged 18 or above.

## Important Notes

1. All journeys must depart from Hong Kong.
2. The policy is non-cancellable, and no premium refund will be made once the policy is issued.
3. If the insured person is covered under more than one policy underwritten by Blue Cross for the same journey, including any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of that 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 to any benefits which may be payable under the complimentary insurance provided by the travel agent.
4. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and clerical works only).
5. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at [www.bluecross.com.hk](http://www.bluecross.com.hk). The insured person should return the completed form to Blue Cross before departure.
6. Blue Cross reserves the right to adjust the premium table applicable from time to time.

## Major Exclusions

1. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power, performing duties as a member of armed forces, or other law enforcing agencies.
2. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member or travel companion.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing, congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted injuries, mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, 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), etc.
5. Losses not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
6. Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft, or weapons.
7. Accidents to 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;
8. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level.
9. Any activity or involvement of the insured person in the air unless the insured person is at the relevant time (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).

## Claims Procedure

- ◆ Complete and return the claim form to Blue Cross within 30 days from the date of expiry of the insurance policy unless otherwise specified in the policy terms and conditions. The form can be downloaded at [www.bluecross.com.hk](http://www.bluecross.com.hk).
- ◆ Submit satisfactory proof and complete supporting documentation such as reports from hospitals, physicians, police, airlines, or other responsible authorities together with the claim form.

## Notes

- ◆ This leaflet 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 Customer Service Hotline at 3608 2988.
- ◆ Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- ◆ Travel Smart is underwritten by Blue Cross (Asia-Pacific) Insurance Limited 藍十字 (亞太) 保險有限公司, an authorised insurer in Hong Kong.



# 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 45 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 products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-16)
- ◆ *Weekend Weekly* The Most Favorite Travel Insurance Company Award (2005-2016)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenships Awards (2016)
- ◆ Good MPF Employer Award (2015-2016)
- ◆ *Flyagain.la* My Favorite Travel Insurance Award (2015)
- ◆ *Community Investment and Inclusion Fund* Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)
- ◆ *Metro Finance Radio* Hong Kong Leaders’ Choice 2015 – Excellent Brand of Travel Insurance
- ◆ *Benchmark* Wealth Management Awards 2014 – Outstanding Achiever
  - Healthcare Product (Insurance)
  - Product and Service Innovation (Insurance)
  - Online Usability (Insurance)
- ◆ *e-zone* e-brand awards 2014 – The Best of Online Insurance Service Provider

In 2016, Blue Cross was 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. For the latest rating, please access [www.ambest.com](http://www.ambest.com).

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Customer Service Hotline

**3608 2988**

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