



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Travel Smart



NAVIGATOR
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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 new Cruise Plan is specially tailored for your cruise vacation, giving you total peace of mind wherever you are enjoying your trip.



Coverage at a Glance

- ◆ Medical Expenses Benefit
- ◆ Overseas Hospital or Quarantine Cash Allowance Benefit
- ◆ Personal Accident Benefit
- ◆ Travel Interruption Benefit covering trip cancellation, curtailment and delay
- ◆ Rental Vehicle Excess Protection **NEW**
- ◆ Exclusive Cruise Benefit **NEW**



Plan Highlights

- ◆ Comprehensive Outbound Travel Alerts Extension covering Amber, Red, and Black Travel Alerts
- ◆ Rental Vehicle Excess Protection covering excess of claims for motor insurance
- ◆ Up to HK\$1,200,000 for worldwide medical expenses and follow-up medical expenses within 90 days after returning to Hong Kong
- ◆ Upgraded Personal Accident benefit covering various types of permanent disablement without additional premium
- ◆ Trip Cancellation and Curtailment of Trip benefits including admission fees for major sports events, musicals, concerts, museums, and theme parks
- ◆ 24-hour Worldwide Emergency Aid including **unlimited** coverage for emergency evacuation and repatriation (**such expenses will not be deducted from the benefit amount under Medical Expenses Benefit**)
- ◆ Coverage for damage to/loss of home contents due to burglary during the journey
- ◆ Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, and all water sports
- ◆ No deductible for all benefits
- ◆ Unlimited number of insured children for family plans

Sales Hotline: 3608 2930
www.bluecross.com.hk

Schedule of Benefits		Maximum Limit (HK\$)			
		Premier Plan	Select Plan	China Plan	
Medical Expenses Benefit					
1) Medical Expenses ¹	1,200,000	500,000	300,000	1,200,000	Reasonable expenses for qualified medical treatment, surgery, and hospitalisation arising from sickness or accidental injury. (Maximum daily limit for hospital room & board: HK\$3,000)
Follow-up Medical Expenses in Hong Kong	120,000 3,000	50,000 3,000	30,000 2,000	120,000 3,000	a. Reasonable medical expenses within 90 days after returning to Hong Kong if you have sought medical treatment abroad (Inclusive of sub-limit for item b). b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. (Maximum daily limit per visit: HK\$200)
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 you are diagnosed with post-traumatic stress disorder due to a serious accident or incident during the journey. (Maximum daily limit per visit: HK\$2,000)
Overseas Hospital or Quarantine Cash Allowance Benefit					
2) Overseas Hospital	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	10,000	10,000	10,000	10,000	For each complete day of compulsory quarantine during the journey or within 7 days upon return to Hong Kong due to an infectious disease, a daily cash allowance of HK\$500 will be payable.
Worldwide Emergency Aid					
3) 24-hour Worldwide Emergency Aid					
Emergency Evacuation	Unlimited	Unlimited	Unlimited	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation	Unlimited	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	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	◆ Reasonable additional travel expenses for returning the insured person to the place of origin and costs of additional accommodation incurred due to his/her serious bodily injury or sickness. ◆ If the insured person is hospitalised for more than 3 consecutive days or has passed away abroad, reasonable additional accommodation and travelling expenses are payable for: a. up to 2 immediate family members to join the insured person; or b. 1 immediate family member and 1 travel companion to join or to take care of the insured person.
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 the place of origin.
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	Unlimited	Reasonable transportation charge for the repatriation of mortal remains of the insured person to the place of origin.
Compassionate Death	20,000	10,000	10,000	20,000	Indemnity provided to the legal estate of the insured person in the event of death as a result of serious bodily injury or sickness.
Referral Services	Included	Included	Included	Included	Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.
Personal Accident Benefit					
4) Personal Accident ²	1,200,000	500,000	300,000	1,200,000	In the event of the death or permanent disablement of the insured person as a result of an accident (including an act of terrorist), payable according to the Table of Personal Accident Benefit of this booklet.
5) Major Burns	200,000	100,000	100,000	200,000	Payable if the insured person suffers from third-degree burns.
Travel Interruption Benefit					
6) Trip Cancellation ³	50,000	10,000	5,000	80,000	Irrecoverable prepaid travel ticket, accommodation, tour package and admission tickets for major sports events, musicals, concerts, museums, and theme parks in the event of: ◆ death, serious bodily injury or sickness of the insured person, his/her immediate family members, close business partner, or travel companion; or ◆ compliance with a witness summons, jury service or compulsory quarantine of the insured person; or ◆ natural disaster or unanticipated outbreak of epidemic disease/industrial action, riot/civil commotion at the destination within 7 days before the departure date; or ◆ fire or flood damage to the insured person's home in Hong Kong within 10 days before the departure date; or ◆ if 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 of this booklet.
7) Curtailment of Trip	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 travel expenses incurred for returning to the place of origin by public conveyance as a direct result of: ◆ death, serious bodily injury or 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 destination that prevents you from continuing the journey; or ◆ if the Outbound Travel Alert for the destination is in effect during the journey, payable according to the benefit items for Outbound Travel Alert Extension of this booklet.

Schedule of Benefits	Maximum Limit (HK\$)				
	Premier Plan	Select Plan	China Plan	Cruise Plan	
8) Travel Delay	1,500 10,000 2,000 3,000	900 2,000 2,000 3,000	300 N/A 500 1,000	1,500 10,000 2,000 3,000	In the event of delay of public conveyance due to adverse weather conditions, natural disaster, unanticipated outbreak of industrial action, riot/civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown, you will be reimbursed one of the following benefits: ♦ cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours; or ♦ reasonable and inevitable additional travel expenses due to the delay of at least 6 consecutive hours: a. public conveyance expenses for alternative transportation; and b. overseas accommodation costs; or ♦ cancellation charges due to the departure from Hong Kong is delayed by at least 10 consecutive hours.
Special Allowance - Airline Wind-up	2,000	1,000	N/A	2,000	Reasonable additional expenses for the replacement travel ticket(s) purchased due to bankruptcy or wind-up of airlines.
9) Baggage Delay	1,000	500	500	1,000	Cash allowance in the event of baggage delay for at least 6 hours after your arrival at destination abroad due to misdirection or delivery delay by public conveyance.
Personal Property Benefit					
10) Baggage	20,000 5,000 3,000	7,500 3,000 2,000	3,000 3,000 1,000	20,000 5,000 3,000	Loss, physical breakage, or damage of your baggage or property (excluding money) resulting from theft, robbery, burglary, accident, or mishandling by carriers. (Maximum limit per article/pair/set of articles for sports equipment) (Maximum limit per article/pair/set of articles for other baggage)
11) Loss of Travel Documents ⁴	20,000 2,000	5,000 1,000	2,000 500	20,000 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 travel and accommodation expenses incurred due to such replacement at the nearest location. (Maximum daily limit for travel and accommodation expenses)
12) Personal Money ^{4, 5}	3,000	2,000	1,000	3,000	Loss of banknotes, cash or traveller cheques due to theft, robbery, or burglary.
13) Loss of Home Contents	30,000 5,000	5,000 2,000	3,000 1,000	30,000 5,000	Cost of replacing or repairing household contents and personal effects (excluding money) of your unoccupied home in Hong Kong due to burglary during the journey. (Maximum limit per article/pair/set of articles)
Other Benefits					
14) Personal Liability	2,000,000	1,000,000	250,000	2,000,000	Indemnity against your 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	N/A	30,000	In the event of accidental death of the insured person during the journey, reimbursement for any outstanding balance charged to his/her credit card(s) for any goods purchased during the journey.
16) Golfer “Hole-in-One”	3,000	1,000	500	3,000	If you achieve a "hole-in-one" at any recognised golf course, one-off bar expenses incurred for celebration at the same golf course will be payable.
17) Rental Vehicle Excess Protection	5,000	3,000	N/A	5,000	If you hire a rental vehicle during the journey and have a car accident, or the rental vehicle is damaged or stolen, the excess of claims in the motor insurance policy will be payable.
Cruise Benefit					
18) Cruise Cancellation and Interruption ⁶	N/A	N/A	N/A	50,000 50,000	If your trip to the designated port of departure by public conveyance is delayed for 8 hours or more due to adverse weather conditions, natural disasters, unanticipated outbreak of industrial action, riot/civil commotion, act of terrorist, hijack or mechanical breakdown during the journey, and you fail to board the cruise ship as a direct result, you will be reimbursed: Cruise Cancellation: ♦ irrecoverable prepaid tour cost; or Cruise Interruption: ♦ Additional travel expenses – reasonable expenses incurred for rejoining the cruise at the next scheduled port of call.
19) Post-Departure Cruise					
Shore Excursion Cancellation	N/A	N/A	N/A	10,000	Irrecoverable prepaid tour costs for shore excursion in the event of: ♦ serious bodily injury or sickness of the insured person or his/her travel companion; or ♦ adverse weather conditions, natural disasters, unanticipated outbreak of epidemic disease/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	If you must return directly to the place of origin following serious bodily injury or sickness of yourself or your travel companion during the journey which prevents you from continuing the journey, you will be reimbursed the reasonable satellite phone call expenses incurred on board a cruise ship.

¹ The maximum limit payable under Medical Expenses Benefit for an insured person aged above 70 is 30% of the maximum limit applicable to the plan selected.

² For an insured person aged below 18 or above 70, the maximum limit payable under personal accident is 30% of the maximum benefit limit applicable to the plan selected.

³ The journey must depart from Hong Kong.

⁴ If such loss occurs in China, the insured person is eligible to receive emergency cash advance 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.

⁵ Personal Money benefit is not applicable to insured persons aged below 10.

⁶ If a claim under Cruise Cancellation and Interruption is payable, no further claims shall be payable under Trip Cancellation, Curtailment of Trip, and Travel Delay.

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	
	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 fingers	
	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	
	a) all – one foot	15%
	b) great – both joints	5%
	c) great – one joint	3%
	d) other – 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. You can enjoy the benefits listed below for all levels of travel alerts wherever you go.

Benefit Items	Amber Alert	Red Alert	Black Alert
Trip Cancellation Benefit ^{1, 2, 3, 5}	% 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%
Curtailment of Trip Benefit ^{3, 4, 5}	% 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 the place of origin	25%	50%	100%
♦ Additional Cash Allowance (HK\$)	\$300	\$600	\$1,200

¹ The policy/certificate of insurance should be issued not later than 1 day before the day on which the Outbound Travel Alert is issued at the place of incident.

² 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.

³ If an Outbound Travel Alert for your destination is already in place when the policy/certificate of insurance is issued, the extended coverage for Trip Cancellation and Curtailment of Trip benefit at the prevailing alert level will not apply. However, if the alert level is then raised during the period of insurance, the extended coverage against this higher alert level will apply as usual.

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

⁵ Subject to the maximum benefit limit of the plan selected.

Premium Table (HK\$)

	Premier Plan			Select Plan			China Plan			Cruise Plan		
Coverage Period (Days)	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
1	159	303	366	111	211	256	55	105	127	360	684	828
2	170	323	391	120	228	276	67	128	155	360	684	828
3	191	363	440	137	261	316	72	137	166	360	684	828
4	265	504	610	154	293	355	91	173	210	360	684	828
5	278	529	640	165	314	380	105	200	242	360	684	828
6	352	669	810	191	363	440	119	227	274	420	798	966
7	398	757	916	209	398	481	137	261	316	450	855	1,035
8	445	846	1,024	231	439	532	150	285	345	490	931	1,127
9	477	907	1,098	248	472	571	170	323	391	530	1,007	1,219
10	514	977	1,183	268	510	617	186	354	428	570	1,083	1,311
11	576	1,095	1,325	279	531	642	207	394	477	620	1,178	1,426
12	610	1,159	1,403	293	557	674	223	424	513	660	1,254	1,518
13	655	1,245	1,507	309	588	711	232	441	534	690	1,311	1,587
14	675	1,283	1,553	325	618	748	242	460	557	720	1,368	1,656
15	695	1,321	1,599	351	667	808	256	487	589	750	1,425	1,725
16	723	1,374	1,663	362	688	833	266	506	612	780	1,482	1,794
17	735	1,397	1,691	377	717	868	274	521	631	810	1,539	1,863
18	746	1,418	1,716	390	741	897	280	532	644	840	1,596	1,932
19	757	1,439	1,742	404	768	930	287	546	661	860	1,634	1,978
20	768	1,460	1,767	418	795	962	293	557	674	890	1,691	2,047
21	804	1,528	1,850	434	825	999	297	565	684	920	1,748	2,116
22	812	1,543	1,868	443	842	1,019	304	578	700	940	1,786	2,162
23	819	1,557	1,884	454	863	1,045	312	593	718	960	1,824	2,208
24	830	1,577	1,909	467	888	1,075	319	607	734	980	1,862	2,254
25	857	1,629	1,972	481	914	1,107	325	618	748	990	1,881	2,277
26	905	1,720	2,082	500	950	1,150	330	627	759	1,000	1,900	2,300
27	923	1,754	2,123	515	979	1,185	338	643	778	1,030	1,957	2,369
28	935	1,777	2,151	531	1,009	1,222	345	656	794	1,070	2,033	2,461
29	956	1,817	2,199	549	1,044	1,263	353	671	812	1,100	2,090	2,530
30	1,009	1,918	2,321	580	1,102	1,334	379	721	872	1,150	2,185	2,645
Each additional 5-day coverage period over 30 days	157	299	362	71	135	164	66	126	152	190	361	437
Maximum coverage period	180 Days						90 Days			180 Days		

The “Couple” package includes a legally married husband and wife.
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:

Premier Plan, Select Plan and Cruise Plan

- ♦ The journey departs from Hong Kong; or
- ♦ The journey includes Hong Kong as one of the stopovers; or
- ♦ The travel arrangements are made and paid in Hong Kong.

China Plan

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

If the policy enrolls through online, the journey must depart from Hong Kong regardless of the plan selected.

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 are provided, including the Hospital Deposit Guarantee.
3. Coverage on Trip Cancellation will be effective 24 hours after the date of policy issuance and within 30 days prior to the commencement of the insurance period.
4. 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.
5. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and non-manual works only).
6. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at www.bluecross.com.hk.
7. 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.
2. Performing duties as a member of armed forces or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member or travel companion.
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, mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, child-birth, the use of alcohol or drugs other than those prescribed by a physician, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), venereal diseases, HIV and/or any HIV related illness including AIDS or AIDS-related complex.
7. 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.
8. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
9. 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.
10. 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.
11. Any activities in the air unless an insured person is (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 licensed person and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).

Claim 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.
- ◆ 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 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 Customer Service Hotline at 3608 2988.
- ◆ Should there be any discrepancy between the English and the Chinese versions of this booklet, the English version shall apply and prevail.
- ◆ Travel Smart is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.



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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 & 2008-14)
- ◆ e-zone e-brand awards 2014 – The Best of Online Insurance Service Provider
- ◆ Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2014)
- ◆ *Benchmark* Wealth Management Awards 2013
 - Health Care Product (Insurance) – Best-in-Class
 - Product and Service Innovation (Insurance) – Best-in-Class
 - Online Usability (Insurance) – Outstanding Achiever
- ◆ The Most Favorite Travel Insurance Company Award (2005-2013)
- ◆ TVB Most Popular TV Commercial Awards 2012 – Info-service

In 2014, 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.

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