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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，讓您在旅遊期間無論身處何地也可安心盡興。

全新保障

- ◆ 環球郵輪計劃 — 包括郵輪旅程取消及阻礙、岸上觀光取消及衛星電話費用等多種保障項目
- ◆ 「外遊警示」伸延保障，全面覆蓋黃、紅及黑色警示級別
- ◆ 租車自負額保障 — 賠償租車保險需承擔的自負額

計劃特點

- ◆ 全球醫療費用高達HK\$1,200,000及回港後90天內覆診費用，包括跌打及針灸治療等
- ◆ 升級個人意外保障 — 涵蓋多項不同嚴重程度的永久傷殘
- ◆ 旅程取消及縮短旅程保障 — 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 — 賠償因延誤而引致的額外海外住宿費用或取消旅程費用
- ◆ 創傷輔導保障
- ◆ 24小時全球緊急援助 — 包括不設上限的緊急運送及送返起保地點（有關費用不會從「醫療費用保障」的賠償額中扣除）
- ◆ 保障外遊期間住所遭爆竊而引致的家居財物損失
- ◆ 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
- ◆ 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

醫療費用保障

保障項目	環球郵輪計劃	中國基本計劃	環球千足金計劃	環球藍鑽計劃
1) 醫療費用 ¹	1,200,000	250,000	500,000	1,000,000
回港覆診費用	100,000 3,000	50,000 2,000	80,000 3,000	100,000 3,000
創傷輔導	20,000	20,000	20,000	20,000

海外住院或隔離現金津貼保障

保障項目	環球郵輪計劃	中國基本計劃	環球千足金計劃	環球藍鑽計劃
2) 海外住院	10,000	不適用	5,000	10,000
強制隔離	10,000	10,000	10,000	10,000

全球緊急援助

保障項目	環球郵輪計劃	中國基本計劃	環球千足金計劃	環球藍鑽計劃
3) 24小時全球緊急援助				
緊急運送	不設上限	不設上限	不設上限	不設上限
送返起保地點	不設上限	不設上限	不設上限	不設上限
入院按金保證	40,000	40,000	40,000	40,000
額外交通及住宿費用 (包括親屬探望)	50,000	20,000	20,000	50,000

於旅程期間感染疾病或意外受傷而引致的合理醫療、手術及住院費用。
(住院房間及膳食費用每天最高賠償額為HK\$3,000)

a. 如您曾於外地就醫，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。（每天每次的最高賠償額為HK\$200）

於旅程中直接因嚴重意外或事故而被診斷嚴重創傷後壓力症，並須於旅程期間及／或回港後90天內接受心理輔導所引致的合理醫療開支。
(每天每次的最高賠償額為HK\$2,000)

於旅程途中住院，每一整天可獲HK\$500住院現金津貼。
於旅程期間或於回港後7天內因傳染病而被強制隔離，每一整天可獲HK\$500現金津貼。

緊急運送受保人至就近合適的醫療中心治療。
在醫生建議下，將受保人送返起保地點。
為您提供入院所需的按金保證。

- ◆ 受保人因嚴重身體受傷或疾病而須送返至起保地點的合理額外交通及住宿費用。
如受保人於外地住院連續超過3天或不幸身故，在以下的情況可獲支付合理的額外住宿及交通費用：
a. 最多兩名直系屬家庭成員前往探望受保人；或
b. 一名直系屬家庭成員及一名同行夥伴前往探望或留下照料受保人。

保障項目

保障項目

最高賠償額 (HK\$)					
	環球郵輪計劃	中國基本計劃	環球郵輪計劃	環球郵輪計劃	環球郵輪計劃
缺乏照顧子女護送	40,000	15,000	15,000	40,000	安排受保人18歲以下的同行子女送返起保地點的合理額外住宿及交通費用。
	不設上限	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合理費用。
	20,000	10,000	10,000	20,000	受保人不幸身故後所涉及的殮葬及有關的合理費用。
	適用	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之轉介服務。
個人意外保障					
4) 乘搭公共交通工具時發生意外 ²	1,200,000	600,000	600,000	1,200,000	如您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隻時發生意外，將按本小冊子第7頁的「個人意外保障項目表」賠償。
	600,000	300,000	300,000	600,000	將按本小冊子第7頁的「個人意外保障項目表」賠償。
	300,000	100,000	100,000	300,000	賠償受保人遭受3級程度燒傷。
旅程阻礙保障					
6) 旅程取消 ³	50,000	10,000	5,000	80,000	如因下述原因，可就不獲退款的預備交通票據、住宿、旅行團費用，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： ◆ 受保人或其直系屬家庭成員、緊密業務夥伴或同行夥伴不幸身故、嚴重身體受傷或疾病；或 ◆ 受保人須出任審判證人、陪審員或遭強制性隔離；或 ◆ 於出發前7天內，目的地發生天然災難、突然爆發廣泛性傳染病或工業行動、暴動或內亂；或 ◆ 在出發前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；或 ◆ 於出發前7天內，目的地獲發外遊警告，將按本小冊子第8頁的「外遊警告」伸延保障項目賠償。
7) 縮短旅程	50,000	10,000	5,000	80,000	如因下述原因，可就不使用但不獲退款的預備交通票據、住宿、旅行團費用，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，及返回起保地點所需的合理額外公共交通工具費用提出索償： ◆ 受保人或其直系屬家庭成員、緊密業務夥伴或同行夥伴不幸身故、嚴重身體受傷或疾病；或 ◆ 於出發前7天內，目的地出現惡劣天氣、天然災難、或突然爆發廣泛性傳染病或工業行動、暴動或內亂而不能繼續行程；或 ◆ 旅程期間當地獲發外遊警告，將按本小冊子第8頁的「外遊警告」伸延保障項目賠償。
8) 旅程延誤	1,500 10,000 2,000 3,000	900 2,500 2,000 3,000	300 不適用 500 1,000	1,500 10,000 2,000 3,000	如因惡劣天氣、天然災難、突然爆發的工業行動、暴動或內亂、恐怖活動、機場關閉、輪劫或機件故障，而引致預早安排的公共交通工具延誤，您可作出以下一項索償： ◆ 每個空艙及連續6小時的延誤可獲HK\$300現金津貼；或 ◆ 連續至少6小時延誤引致的合理及無可避免的額外旅遊費用： a. 須轉乘其他公共交通工具的費用；及 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。
9) 行李延誤	2,000	1,000	不適用	2,000	因航空公司破產或倒閉而購買替代交通票據的合理額外開支。
	1,500	1,000	500	1,500	因乘搭的公共交通工具把行李誤送或延誤，令您在抵達目的地後6小時或以上仍未能取回行李，可獲現金津貼。
個人財物保障					
10) 行李	20,000 5,000 3,000	7,500 3,000 2,000	3,000 3,000 1,000	20,000 5,000 3,000	因盜竊、搶劫、爆竊、意外或運送人員不小心處理而令您的行李或個人財物（金錢除外）遺失、破損或毀壞。 (運動用品的最高賠償額：每件／對／套) (其他行李的最高賠償額：每件／對／套)
11) 旅遊證件遺失 ⁴	20,000 2,000	5,000 1,000	2,000 500	20,000 2,000	補領因盜竊、搶劫、爆竊或意外而遺失的旅遊證件及／或交通票據的費用，以及前往最近地點補領該遺失文件所需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額)
12) 個人錢財 ^{4,5}	3,000	2,000	1,000	3,000	因盜竊、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	25,000 5,000	在旅程期間，若您於香港的空置住所遭爆竊，可獲賠償用於重置或修理家居物品及個人財物（金錢除外）的費用。 (每件／對／套的最高賠償額)

保障項目

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最高賠償額 (HK\$)				
環球藍鑽石計劃	環球千足金計劃	中國基本計劃	環球郵輪計劃	
其他保障				
14) 個人責任	1,500,000	800,000	250,000	賠償因您疏忽導致他人意外身體受傷或財物損失而須負上的第三者法律責任。
15) 信用卡保障	30,000	15,000	不適用	如受保人於旅程期間因意外身故，賠償其於旅程中簽賬購物而未繳付之款項。
16) 高爾夫球「一桿入洞」	3,000	1,000	500	若您認可的高爾夫球場內成功「一桿入洞」，可獲獎賞於該球場內酒吧慶祝的一次過消費。
17) 租車自負額保障	5,000	3,000	不適用	若您於旅程期間租用車輛，並發生汽車意外、車輛被盜竊或遭損毀，可獲賠償該汽車保險須承擔的自負額。
郵輪保障				
18) 郵輪旅程取消及阻礙 ⁶	不適用	不適用	不適用	於旅程期間，因惡劣天氣、天然災難、突然爆發的工業行動、暴動或內亂、恐怖活動、偷劫或機件故障，引致預早安排至出發港口的公共交通工具延誤至少8小時，直接令您未能登上原定郵輪，可作出以下索償： 郵輪旅程取消： ◆ 已繳付及不獲退款的團費；或 郵輪旅程阻礙： a. 額外交通費用 — 前往下一個停泊港口登上郵輪的合理費用；及 b. 現金津貼 — 錯過於出發港口登上郵輪，期間可獲現金津貼，直至於下一個停泊港口登上郵輪。（每天可獲HK\$750現金津貼，以4天為上限）
19) 郵輪出發後				
岸上觀光取消	不適用	不適用	不適用	如因下述原因，可就不獲退款的岸上觀光團費作出索償： ◆ 受保人或同行夥伴嚴重身體受傷或疾病；或 ◆ 原定之觀光目的地出現惡劣天氣、天然災難、突然爆發廣泛性傳染病或工業行動、暴動或內亂或恐怖活動。
於停泊港口岸上觀光後錯過登船	不適用	不適用	不適用	於岸上觀光後，因下述原因未能返回郵輪，您可獲賠償前往下一個停泊港口的合理旅費及／或住宿費用： ◆ 於停泊港口遇上嚴重交通意外、惡劣天氣、天然災難、突然爆發的廣泛性傳染病或工業行動、暴動或內亂或恐怖活動；或 ◆ 受保人或同行夥伴嚴重身體受傷或疾病而須要留院治理。
延誤抵達最終目的地現金津貼	不適用	不適用	不適用	因惡劣天氣、天然災難或郵輪出現機件故障，引致延誤最少連續12小時，可獲現金津貼。
衛星電話費用	不適用	不適用	不適用	於旅程期間，如您或同行夥伴因嚴重身體受傷或疾病而令您須終止旅程及直接返回起保地點，可獲賠償因此而須於郵輪上使用衛星電話的合理費用。

¹ 如受保人年齡為70歲以上，醫療費用保障之最高賠償額則為所選計劃的50%。

² 如受保人年齡為18歲以下或70歲以上，因乘搭公共交通工具時發生意外之最高賠償額為HK\$3,000,000，而其他意外之最高賠償額則為HK\$150,000。

³ 旅程須由香港出發。

⁴ 如受保項目發生於中國境內，受保人在獲藍十字核准後即可透過東亞銀行（中國）有限公司指定分行提取緊急現金作預支賠償。環球藍鑽石計劃／環球千足金計劃／中國基本計劃／環球郵輪計劃之最高預支賠償額分別為HK\$2,000／HK\$1,000／HK\$500／HK\$2,000（或同等值人民幣）。

⁵ 個人錢財保障不適用於10歲以下的受保人。

⁶ 如郵輪旅程取消及阻礙已獲賠償，旅程取消、縮短旅程及旅程延誤之保障將不會獲得賠償。

個人意外保障項目表

受保事項		須付保障 (最高賠償額之百分比)
1	意外身故	100%
2	永久傷殘 (2.1至2.18)	
2.1	永久完全傷殘	100%
2.2	永久及無法治癒的四肢癱瘓	100%
2.3	永久完全喪失雙目視力	100%
2.4	永久完全喪失單目視力	50%
2.5	喪失兩肢或永久完全喪失其功能	100%
2.6	喪失一肢或永久完全喪失其功能	50%
2.7	永久完全喪失語言及聽覺能力	100%
2.8	永久完全喪失聽覺能力	
	a) 兩隻耳朵	75%
	b) 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	喪失拇指及四隻手指或永久完全喪失其功能	
	a) 右手	70%
	b) 左手	50%
2.13	喪失四隻手指或永久完全喪失其功能	
	a) 右手	40%
	b) 左手	30%
2.14	喪失一隻拇指或永久完全喪失其功能	
	a) 兩個右指骨	30%
	b) 一個右指骨	15%
	c) 兩個左指骨	20%
	d) 一個左指骨	10%
2.15	喪失手指或永久完全喪失其功能	
	a) 三個右指骨	10%
	b) 兩個右指骨	7.5%
	c) 一個右指骨	5%
	d) 三個左指骨	7.5%
	e) 兩個左指骨	5%
	f) 一個左指骨	2%
(倘受保人為左撇子，於2.12至2.15列為適用於左右手之百分率將對調。)		
2.16	喪失腳趾或永久完全喪失其功能	
	a) 全部腳趾 (一隻腳掌)	15%
	b) 大腳趾 (兩個趾骨)	5%
	c) 大腳趾 (一個趾骨)	3%
	d) 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%

於受保期內，每名受保人就上表所列之受保事項可獲的賠償總額不可超過個人意外保障投保額之100%。

外遊警示伸延保障

「外遊警示」伸延保障為您帶來更全面的旅遊保障，務求減低在警示生效時可能蒙受的金錢損失。無論您身處何地，在任何警示級別下均可享以下保障項目。

保障項目	黃色 警示	紅色 警示	黑色 警示
「旅程取消」保障 ^{1, 2, 3, 5}	賠償被沒收金額之百分比		
◆賠償不獲退款的交通票據、旅行團及其他安排（包括大型運動賽事、音樂劇、演唱會、博物館及主題公園入場券）之費用	25%	50%	100%
「縮短旅程」保障 ^{3, 4, 5}	賠償可償損失之百分比		
◆賠償已繳付但未使用的旅費及其他安排(包括大型運動賽事、音樂劇、演唱會、博物館及主題公園入場券之費用)	25%	50%	100%
◆賠償返回起保地點的合理額外公共交通費用	25%	50%	100%
◆額外現金津貼 (HK\$)	\$300	\$600	\$1,200

¹ 保單／保險證明書的繕發日期為「受影響地點」獲發「外遊警示」最少1天之前。
² 交通票據、旅行團及其他旅遊安排 (i) 不得早於「受保期」開始前7天取消及 (ii) 須於該「外遊警示」生效期間取消。
³ 如目的地在保單／保險證明書繕發時已被發出「外遊警示」，客戶將不會獲享該警示級別的「旅程取消」及「縮短旅程」項目伸延保障。如有關的「外遊警示」級別在保障期內被提高，客戶則可獲相應的伸延保障。
⁴ 旅程須於該「外遊警示」生效期間縮短。
⁵ 最高賠償額按所選計劃而定。

保費表 (HK\$)

	環球藍鑽石計劃			環球千足金 計劃			中國基本計劃			環球郵輪計劃		
保障期 (天)	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	個人	個人及其子女	家庭
1	134	201	309	100	150	230	46	69	106	330	495	759
2	145	218	334	109	164	251	56	84	129	330	495	759
3	156	234	359	122	183	281	61	92	141	330	495	759
4	191	287	440	138	207	318	80	120	184	330	495	759
5	211	317	486	150	225	345	92	138	212	330	495	759
6	256	384	589	170	255	391	104	156	240	410	615	943
7	277	416	638	193	290	444	117	176	270	440	660	1,012
8	333	500	766	206	309	474	127	191	293	480	720	1,104
9	346	519	796	211	317	486	145	218	334	520	780	1,196
10	369	554	849	216	324	497	159	239	366	560	840	1,288
11	407	611	937	272	408	626	176	264	405	600	900	1,380
12	444	666	1,022	279	419	642	188	282	433	640	960	1,472
13	454	681	1,045	289	434	665	199	299	458	680	1,020	1,564
14	472	708	1,086	299	449	688	206	309	474	710	1,065	1,633
15	498	747	1,146	319	479	734	216	324	497	740	1,110	1,702
16	509	764	1,171	343	515	789	220	330	506	770	1,155	1,771
17	524	786	1,206	354	531	815	228	342	525	800	1,200	1,840
18	541	812	1,245	361	542	831	233	350	536	820	1,230	1,886
19	550	825	1,265	373	560	858	237	356	546	840	1,260	1,932
20	560	840	1,288	383	575	881	243	365	559	860	1,290	1,978
21	571	857	1,314	408	612	939	246	369	566	890	1,335	2,047
22	580	870	1,334	419	629	964	252	378	580	910	1,365	2,093
23	589	884	1,355	431	647	992	259	389	596	920	1,380	2,116
24	598	897	1,376	441	662	1,015	264	396	608	930	1,395	2,139
25	610	915	1,403	454	681	1,045	270	405	621	940	1,410	2,162
26	621	932	1,429	466	699	1,072	274	411	631	960	1,440	2,208
27	634	951	1,459	478	717	1,100	280	420	644	970	1,455	2,231
28	648	972	1,491	489	734	1,125	287	431	661	980	1,470	2,254
29	667	1,001	1,535	500	750	1,150	293	440	674	990	1,485	2,277
30	703	1,055	1,617	524	786	1,206	314	471	723	1,010	1,515	2,323
第30天後 每額外5天	122	183	281	64	96	148	59	89	136	185	278	426
受保期最長為	180 天						90 天			180 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、環球千足金計劃及環球郵輪計劃

- ✦ 旅程由香港出發；或
- ✦ 旅程以香港為其中一個中途停留地；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，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. 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。
5. 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。
6. 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。
7. 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. 受保人、其直屬家庭成員或同行夥伴的任何蓄意、惡意、非法或故意的行為。
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、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、服用酒精或非由註冊醫生處方的藥物、牙齒護理（除非因意外而損壞健全的牙齒）、性病、人類免疫力缺乏症病毒（HIV）及／或其相關之病症包括愛滋病或其有關的病症。
7. 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。
8. 因使用汽車、飛機、船隻或武器所引起的個人責任。
9. 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。
10. 在海拔5千米以上進行高山遠足或在30米水深以下潛水。
11. 任何空中活動，除非受保人(i)以付費乘客身份在認可及持牌航空公司的航機上，或(ii)所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權（但不包括任何涉及由動力驅動的飛行器械的活動）。

索償手續

- ◆ 除保單條款及細則另有註明外，賠償申請表需於保險期屆滿日起計30天內填妥並提交予藍十字。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。



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45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，保險產品及服務均獲廣泛認同：

- ◆ 商界展關懷公司（2005-06 及 2008-15）
- ◆ 《社區投資共享基金》社會資本企業義工大賞 — 最具温情獎（2015）
- ◆ 資本傑出企業成就獎 — 傑出醫療及一般保險（2012-2015）
- ◆ 2015《新城財經台》香港企業領袖品牌 — 卓越旅遊保險品牌
- ◆ 《新假期》最受歡迎旅遊保險公司大獎（2005-2014）
- ◆ 2014《指標》財富管理大獎 — 傑出表現獎
 - 醫療保險產品（保險）
 - 產品及服務創新（保險）
 - 網上功能（保險）
- ◆ 2014《e-zone》e-世代品牌大獎 — 最佳網上保險服務
- ◆ 2012 TVB最受歡迎電視廣告大獎 — 最受歡迎資訊系列

藍十字在2014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.

New Benefits

- ◆ Global Cruise Plan covering Cruise Cancellation and Interruption, Shore Excursion Cancellation, Satellite Phone Expenses, etc.
- ◆ Comprehensive Outbound Travel Alerts Extension covering Amber, Red, and Black Travel Alerts
- ◆ Rental Vehicle Excess Protection covering excess of claims for motor insurance

Plan Highlights

- ◆ Up to HK\$1,200,000 for worldwide medical expenses and follow-up medical expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture treatment
- ◆ Upgraded Personal Accident benefit covering various types of permanent disablement
- ◆ Trip Cancellation and Curtailment of Trip benefits including admission fees for major sports events, musicals, concerts, museums, and theme parks
- ◆ Travel Delay benefit covering additional overseas accommodation costs or cancellation charges
- ◆ Trauma Counselling benefit
- ◆ 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
- ◆ 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
- ◆ Extension of coverage up to 10 days for unavoidable trip delay
- ◆ Unlimited number of insured children for family plans

Schedule of Benefits

Medical Expenses Benefit

1) Medical Expenses¹

Follow-up Medical Expenses in Hong Kong

Trauma Counselling

Overseas Hospital or Quarantine Cash Allowance Benefit

2) Overseas Hospital

Compulsory Quarantine

Worldwide Emergency Aid

3) 24-hour Worldwide Emergency Aid

Emergency Evacuation

Repatriation

Hospital Deposit Guarantee

Maximum Limit (HK\$)

Global Diamond Plan

Global Gold Plan

China Basic Plan

Global Cruise Plan

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)

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)

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)

For each complete day of hospital confinement during the journey, a daily hospital cash allowance of HK\$500 will be payable.

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.

Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.

Repatriation of the insured person to the place of origin at physician's recommendation. Provide the required admittance deposit to hospital on behalf of the insured person.

1,200,000

100,000
3,000

20,000

10,000

10,000

Unlimited
Unlimited

Unlimited
Unlimited

Unlimited
Unlimited

Unlimited
Unlimited

Unlimited
Unlimited

Unlimited
Unlimited

Unlimited
Unlimited

Schedule of Benefits

Schedule of Benefits					Maximum Limit (HK\$)			
	Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan				
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.			
	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.			
	Unlimited	Unlimited	Unlimited	Unlimited	Reasonable transportation charge for the repatriation of mortal remains of the insured person to the place of origin.			
	20,000	10,000	10,000	20,000	Reasonable cost for burial and funeral formalities.			
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) Accident on Public Conveyance ²	1,200,000	600,000	600,000	1,200,000	If an accident occurs while you are travelling as a fare-paying passenger on board a public conveyance or a mechanically propelled vehicle or vessel arranged by travel agency, payable according to the Table of Personal Accident Benefit on p.20 of this booklet.			
	600,000	300,000	300,000	600,000	Payable according to the Table of Personal Accident Benefit on p.20 of this booklet.			
	300,000	100,000	100,000	300,000	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 on p.23 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 on p.23 of this booklet.			
8) Travel Delay	1,500	900	300	1,500	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 terrorism, 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.			
	10,000 2,000 3,000	2,500 2,000 3,000	N/A 500 1,000	10,000 2,000 3,000				

Schedule of Benefits

		Maximum Limit (HK\$)				
		Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan	
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		1,500	1,000	500	1,500	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		25,000 5,000	5,000 2,000	3,000 1,000	25,000 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		1,500,000	800,000	250,000	1,500,000	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 3,000	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: a. Additional travel expenses – reasonable expenses incurred for rejoining the cruise at the next scheduled port of call; and b. Cash allowance – payable from the day you missed boarding the cruise at the port of departure till the day you rejoin the cruise at the next scheduled port of call. (Maximum daily cash allowance of HK\$750 and up to 4 days)
19) Post-Departure Cruise						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.
Shore Excursion Cancellation		N/A	N/A	N/A	10,000	Reasonable additional travel expenses for rejoining the cruise ship at the next scheduled port of call and/or reasonable accommodation cost incurred at the relevant port of call if you fail to board the cruise ship after excursion tour due to: ♦ serious traffic accident, adverse weather conditions, natural disasters, unanticipated outbreak of epidemic disease/industrial action, riot/civil commotion or act of terrorist at the relevant port of call; or ♦ serious bodily injury or sickness of the insured person or his/her travel companion and hospital confinement is required.
Missed Ports of Call Boarding after Shore Excursion		N/A	N/A	N/A	5,000	

Schedule of Benefits

Maximum Limit (HK\$)

Global Diamond Plan	Global Gold Plan	China Basic Plan	Global Cruise Plan
N/A	N/A	N/A	1,500
N/A	N/A	N/A	3,000

Cash Allowance for Arrival Delay to Final Destination

Cash allowance will be payable for arrival delay to final destination by at least 12 consecutive hours due to adverse weather conditions, natural disaster or mechanical breakdown of the cruise ship.

Satellite Phone Expenses

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 50% of the maximum limit applicable to the plan selected.

² For an insured person aged below 18 or above 70, the maximum limit for Accident on Public Conveyance is HK\$300,000; the maximum limit for Other Accidents is HK\$150,000.

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\$2,000/HK\$1,000/HK\$500/HK\$2,000 (or its equivalent amount in RMB) for the Global Diamond Plan/Global Gold Plan/China Basic Plan/Global 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%
(In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.)		
2.16	Loss of or permanent total loss of use of toes	
	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.

Premium Table (HK\$)

	Global Diamond Plan			Global Gold Plan			China Basic Plan			Global Cruise Plan		
Coverage Period (Days)	Individual	Individual + Children	Family	Individual	Individual + Children	Family	Individual	Individual + Children	Family	Individual	Individual + Children	Family
1	134	201	309	100	150	230	46	69	106	330	495	759
2	145	218	334	109	164	251	56	84	129	330	495	759
3	156	234	359	122	183	281	61	92	141	330	495	759
4	191	287	440	138	207	318	80	120	184	330	495	759
5	211	317	486	150	225	345	92	138	212	330	495	759
6	256	384	589	170	255	391	104	156	240	410	615	943
7	277	416	638	193	290	444	117	176	270	440	660	1,012
8	333	500	766	206	309	474	127	191	293	480	720	1,104
9	346	519	796	211	317	486	145	218	334	520	780	1,196
10	369	554	849	216	324	497	159	239	366	560	840	1,288
11	407	611	937	272	408	626	176	264	405	600	900	1,380
12	444	666	1,022	279	419	642	188	282	433	640	960	1,472
13	454	681	1,045	289	434	665	199	299	458	680	1,020	1,564
14	472	708	1,086	299	449	688	206	309	474	710	1,065	1,633
15	498	747	1,146	319	479	734	216	324	497	740	1,110	1,702
16	509	764	1,171	343	515	789	220	330	506	770	1,155	1,771
17	524	786	1,206	354	531	815	228	342	525	800	1,200	1,840
18	541	812	1,245	361	542	831	233	350	536	820	1,230	1,886
19	550	825	1,265	373	560	858	237	356	546	840	1,260	1,932
20	560	840	1,288	383	575	881	243	365	559	860	1,290	1,978
21	571	857	1,314	408	612	939	246	369	566	890	1,335	2,047
22	580	870	1,334	419	629	964	252	378	580	910	1,365	2,093
23	589	884	1,355	431	647	992	259	389	596	920	1,380	2,116
24	598	897	1,376	441	662	1,015	264	396	608	930	1,395	2,139
25	610	915	1,403	454	681	1,045	270	405	621	940	1,410	2,162
26	621	932	1,429	466	699	1,072	274	411	631	960	1,440	2,208
27	634	951	1,459	478	717	1,100	280	420	644	970	1,455	2,231
28	648	972	1,491	489	734	1,125	287	431	661	980	1,470	2,254
29	667	1,001	1,535	500	750	1,150	293	440	674	990	1,485	2,277
30	703	1,055	1,617	524	786	1,206	314	471	723	1,010	1,515	2,323
Each additional 5-day coverage period over 30 days	122	183	281	64	96	148	59	89	136	185	278	426
Maximum coverage period	180 Days						90 Days			180 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, Global Gold Plan and Global 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 Basic Plan

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

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.

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 90 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/travelsafeplus.
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/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.

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.



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 & 2008-15)
- ◆ *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
- ◆ *Weekend Weekly* The Most Favorite Travel Insurance Company Award (2005-2014)
- ◆ *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
- ◆ 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.



Travel Insurance Hotline
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旅遊保險熱線
Travel Insurance Hotline
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