



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)
- ◆ 《新城財經台》香港企業領袖品牌2015 — 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)
- ◆ 《e-zone》e-世代品牌大獎2014 — 最佳網上保險服務

藍十字在2015年獲得金融服務業國際信用評級機構A.M. Best Company 評定財務實力評級及發行人信用評級分別為A (優秀) 及「a」級別。有關最新評級，請瀏覽www.ambest.com。

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com



客戶服務熱線
3608 2988

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

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智得寵



2013年8月1日生效



智得寵

智得寵

貓狗一向與人類的感情深厚，牠們不但是我們最忠誠的朋友，又是最好的聆聽者，分享我們的喜與樂，牠們更是我們最親密的伙伴及家庭的一分子。因此，寵物能夠健康快樂地成長是每個主人的願望。但寵物往往活躍好動，有時更會過於膽大，難免容易發生意外。此外，與人一樣，心愛的寵物亦間中會生病。雖然大部分主人都會在所不計讓寵物接受適當治療，但沉重的醫療開支總令人措手不及。

藍十字深明每位寵物主人的需要，誠意為寵物度身訂造「智得寵」保險計劃，提供全天候周全的保障，包括醫療費用、第三者責任保障等，有助主人減輕照顧寵物的負擔。此外，計劃 I 更提供週年身體檢查及疫苗注射預防治療服務，讓摯愛的寵物时刻保持健康活力，可以長伴左右。

保障範圍	最高保障金額 (HK\$)		
	計劃 I	計劃 II	計劃 III
1. 醫療保障¹			
a) 獸醫診金 每次限額	220	130	220
每年次數上限	20	12	15
b) 處方藥物 處方藥物、包紮及注射費用 每次限額	220	130	220
每年次數上限	20	12	15
c) 住房費用 於獸醫診所內接受治療，不少於連續 12 小時的住房費用 每天限額	200	120	不適用
每年日數上限	12	6	
d) 門診及手術費用 - 手術費用 - 手術室費用 - 麻醉師費用 - 人道毀滅費用 - 雜項費用 - X 光檢查及化驗費用 — (每年最高限額：計劃 I：\$3,000；計劃 II：\$1,600)	每年 16,000	每年 9,000	不適用

¹ 因疾病引致的醫療費用索償設有由保單生效日起計30天的等候期。

保障範圍	最高保障金額 (HK\$)		
	計劃 I	計劃 II	計劃 III
2. 第三者責任保障² 因寵物引致的第三者法律責任索償	600,000	600,000	300,000
3. 身故服務 火化、殮葬服務的費用	每隻 1,000	不適用	不適用
4. 假日行程取消 因寵物須接受生死攸關之必要手術而取消或縮短行程，導致損失已繳付及不能退回的行程費用	每年 3,000	不適用	不適用
5. 廣告費用 因尋找被盜竊或走失寵物涉及的廣告費用	每年 250	不適用	不適用
6. 海外保障 提供長達 90 天的海外保障，範圍包括以上第 1、2 及 3 項	每個旅程 ✓	不適用	不適用

² 自付額：每宗賠償的首HK\$3,000。

額外保障

預防治療服務（只適用於計劃 I）

網絡醫務所提供每年的寵物疾病預防治療服務，包括：

- 身體檢查
- 飲食及預防疾病諮詢服務
- 混合疫苗注射

年繳保費表 (HK\$)³

寵物年齡	計劃 I	計劃 II	計劃 III
6 個月至 8 歲（上一個生日）	2,810	1,900	1,120
超過 8 歲（只適用於續保）	3,510	2,380	1,400

³ 取消保單收取的最低保費為HK\$500（以每隻寵物計）。

附加保費（包括以下狗隻品種的任何混種狗隻）

下列狗隻品種將被徵收10%附加保費：

美國曲卡犬	鬥牛馬士提夫犬	大丹犬	奧德獵犬
美國史特富都多利犬	中國沙皮犬	格雷伊獵犬	法老王獵犬
貝吉生犬	鬆獅犬	愛爾蘭獵狼犬	洛威拿犬
巴吉度獵犬	克倫伯犬	蘭伯格犬	聖伯納犬
伯恩山犬	班點犬	馬士提夫犬	斯塔福郡鬥牛犬
拳師犬	鹿獵犬	山麥利犬（譯名）	軟毛麥包多利犬
布多利犬	都柏文犬	紐芬蘭犬	
老虎犬	德國牧羊犬	古英國牧羊犬	

不受保的危險狗隻品種（包括以下狗隻品種的任何混種狗隻）

下列危險狗隻品種將不獲受保：

阿根廷杜高犬 巴西非拉犬 日本佐太犬 比特鬥牛犬

以上所列狗隻品種純屬參考，藍十字保留該狗隻品種受保與否之最終決定權。

保費折扣優惠

同時投保多隻寵物可享有以下折扣：

投保寵物數量（狗或貓）	2 隻寵物	3 隻寵物	4 隻寵物	5 隻寵物或以上
保費折扣優惠	15%	20%	25%	30%

主要不保事項

- 已存在之狀況。
- 例行及預防性治療、絕育、結紮、例行狼爪移除、滅蚤及防蚤、杜蟲、美容及修甲或上述治療引起的任何併發症。
- 因懷孕、分娩、配種／繁殖、器官移植、先天性疾病、非必要就醫及整容手術的費用。
- 營養膳食、特別膳食、日常膳食、維他命、礦物質補充劑、居所及沐浴用品之費用。

注意

- 本單張只供參考之用；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，請致電藍十字客戶服務熱線3608 2988。
- 本單張的中英文版本如有差異，以英文版本為準。
- 藍十字保留調整保費率及其後續保費的權利。
- 智得寵由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。



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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

In 2015, Blue Cross is assigned a financial strength rating of A (Excellent) and an issuer credit rating of "a" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.

**Customer Service Hotline****3608 2988****Blue Cross (Asia-Pacific) Insurance Limited**

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

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Pet Care

**With effect from 1 Aug 2013**



Pet Care

Pet Care

Cats and dogs have been long-time companions of humans. They are often our most reliable friends and best listeners, sharing our happiness and joy. To many, a beloved pet is just like an intimate partner or even part of the family. Therefore, it is natural that all owners wish to see their pets stay happy and healthy. But pets are always active and energetic, and sometimes explorative enough to get into accidents, not to mention falling ill, just like we do. And with the increasing veterinary costs today, providing pets with suitable medical treatments is certainly a heavy burden on many pet owners.

Blue Cross fully understands the needs of pet lovers. Its custom-made Pet Care Insurance offers comprehensive year-round protection, including coverage for veterinary costs, third-party liability, etc., which help ease pet owners' financial strain in the event of pet accidents or illnesses. The benefits offered by Plan I even cover annual checkups and preventive vaccinations, all of which will help your beloved pet live a longer and healthier life.

Benefit Items	Maximum Limit (HK\$)		
	Plan I	Plan II	Plan III
1. Medical Coverage¹			
a) Veterinary Consultation Fee			
Limit per visit	220	130	220
Max. no. of visits per year	20	12	15
b) Prescribed Medication			
The cost of any prescribed drugs, dressings and injections			
Limit per visit	220	130	220
Max. no. of visits per year	20	12	15
c) Room and Board			
Confinement cost incurred in vet clinic for a period not less than 12 consecutive hours			
Limit per day	200	120	Not Applicable
Max. no. of days per year	12	6	
d) Clinical and Surgical Expenses			
- Surgical Fee - Operating Theatre Fee - Anaesthetists Fee - Euthanasia Fee - Miscellaneous Expenses - X-ray and Laboratory Tests Fee – (Limit per year: Plan I: \$3,000; Plan II: \$1,600)	16,000 per year	9,000 per year	Not Applicable

Benefit Items	Maximum Limit (HK\$)		
	Plan I	Plan II	Plan III
2. Third Party Liability²			
The compensation paid for the legal liability to third parties caused by your pet	600,000	600,000	300,000
3. Funeral Service			
The cost of cremation, funeral service	1,000 per life	Not Applicable	Not Applicable
4. Holiday Cancellation			
The non-recoverable prepaid holiday cancellation and curtailment costs if your pet requires emergency life-saving surgery	3,000 per year	Not Applicable	Not Applicable
5. Advertising Expenses			
The cost of advertisement if your pet is stolen or lost	250 per year	Not Applicable	Not Applicable
6. Overseas Cover			
Extended coverage to your pet for Items 1, 2 & 3 whilst travelling or temporarily located outside Hong Kong up to a maximum of 90 days	✓ per trip	Not Applicable	Not Applicable

² Excess: The first HK\$3,000 of each and every claim.

Extra Protection

Free Preventive Care Services (Applicable to Plan I only)

- Preventive care services once a year in the designated clinic network, including:
- Physical Examination
 - Dietary and Preventive Advice
 - Vaccination of Mixed Vaccine

Annual Premium Table (HK\$)³

Age of the Pet	Plan I	Plan II	Plan III
6 months to 8 years old (last birthday)	2,810	1,900	1,120
Over 8 years old (for renewal only)	3,510	2,380	1,400

³ The minimum premium charge for policy cancellation is HK\$500 per pet.

Additional Premium (including mixed-breed of these dog breeds)

10% premium loading is imposed on the following dog breeds :

American Cocker Spaniel	Bullmastiff	Great Dane	Otterhound
American Staffordshire Terrier	Chinese Shar-Pei	Greyhound	Pharaoh Hound
Basenji	Chow Chow	Irish Wolfhound	Rottweiler
Basset Hound	Clumber Spaniel	Leonberger	Saint Bernard
Bernese Mountain Dog	Dalmatian	Mastiff	Staffordshire Bull Terrier
Boxer	Deerhound	Mountain Terrier	Wheaton Terrier
Bull Terrier	Doberman Pinscher	Newfoundland	
Bulldog	German Shepherd	Old English Sheepdog	

Excluded Dangerous Dogs (including mixed-breed of these dog breeds)

The following dangerous dogs are excluded from the Plan:

Dogo Argentino Fila Brazilier Japanese Tosa Pit Bull Terrier

The dog breeds mentioned above are for reference only. Blue Cross reserves the right for the final decision of dog breeds eligible for insurance.

Premium Discount

The following discount will be applied according to the number of dogs or cats being insured at the same time:

Number of Pets (Dogs or Cats)	2 Pets	3 Pets	4 Pets	5 Pets or More
Premium Discount %	15%	20%	25%	30%

Major Exclusions

- Any pre-existing conditions.
- The cost of routine and preventive treatments, spaying, castration, routine removal of dew claws, killing and controlling fleas, treating round worms & tapeworms, grooming and nail clipping or any complications arising from these treatments.
- The cost of any treatment related to pregnancy, giving birth, breeding, organ transplantation, congenital illness, elective procedures and cosmetic surgeries of your pet.
- The cost of diet foods, special diet, pet foods, vitamins, mineral supplements, housing, bedding and bathing need for the treatment or general well-being of your pet.

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 Blue Cross 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.
- Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.
- Pet Care is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.



Use Pet Care Card at our network clinics for veterinary consultation of your pet. No hassle of claim submission! (Applicable to Benefit Items 1a & 1b of Plan I only)



¹ A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.