



China Access Pass

With the ever-increasing economic activity between China and Hong Kong, there is a growing need for emergency medical care in China among frequent travellers like you. China Access Pass provides you with year-round comprehensive protection and emergency assistance services. While travelling in Mainland China[#], you can be admitted to one of over 200 network hospitals or medical units for immediate medical treatment. In the event of any emergency, simply present your China Emergency Medpass Card and you don't have to worry about paying hospital deposits.

[#] exclude Hong Kong SAR and Macau SAR

Emergency Medical Assistance

Hospital Deposit Guarantee

If the insured person is injured or suffers from sickness requiring hospitalisation in China, just present the "China Emergency Medpass Card" at any one of our network hospitals or medical units, he/she will receive immediate medical treatment and enjoy a waiver of the hospital admission deposit. For admission to non-appointed hospitals, this plan will also guarantee hospital admission deposit up to HK\$40,000 to ensure no delay in treatment.

24-hour Emergency Services

Emergency Evacuation

Organise emergency evacuation of the insured person by whatever means to the nearest facility capable of providing proper medical care.

Repatriation

Arrange and pay for the repatriation of the insured person to Hong Kong for continuous medical treatment, if medically necessary.

Repatriation of Mortal Remains

In the event of the death of the insured person, expenses for repatriation of mortal remains to Hong Kong will be covered.

Family Member Visit

In case the insured person is confined in a hospital for more than 3 days or dies abroad, the reasonable travelling costs for two immediate family members to join the insured person will be indemnified.

Return of Children

If the insured person is hospitalised because of a covered illness/injury, the reasonable additional accommodation and travelling expenses for returning unattended dependent children (aged below 16) to Hong Kong will be covered.

Referral Services

Referral services such as legal assistance, interpretation, replacement of lost travel documents or air-tickets etc are available.

Personal Accident

In the event of death, total permanent disablement, permanent and total loss of sight in one or both eyes, loss by severance or permanent and total loss of use of one or more limbs resulting from an accident happened in China, this plan will cover the insured person up to HK\$100,000.

Medical Expenses

If the insured person suffers from accidental bodily injury or from sickness and is confined in a hospital for treatment in China, this plan will reimburse the insured person for medical expenses (including surgical fees, hospitalisation and other reasonable medical fees) up to HK\$100,000. Coverage is also extended to follow-up medical expenses incurred within 90 days of the insured person's return to Hong Kong up to HK\$15,000.

Benefit Schedule

Benefits	Maximum Limits per Event (HK\$)
1) 24-hour Emergency Services (a) Hospital Deposit Guarantee - Appointed Hospitals - Non-appointed Hospitals (b) Emergency Evacuation (c) Repatriation (d) Repatriation of Mortal Remains (e) Family Member Visit (f) Return of Children (g) Referral Services	Full admission deposit guarantee 40,000 Unlimited Unlimited 20,000 20,000 20,000 Provide legal assistance, interpretation, obtaining replacement of lost travel documents
2) Personal Accident	100,000
3) Medical Expenses	100,000
- Follow-up Expenses (covering Chinese Bonesetting in Hong Kong)	15,000

Premium Table

	Annual Premium (HK\$)
Non-manual workers*	398
Others**	482

* Occupation Classes 1 & 2

** Occupation Class 3

Occupational Classification

Class Type	Description
Class 1	Individuals engaged in occupations mainly of indoor and non-hazardous nature without manual work, such as administrative & clerical staff, accountants, auditors, architects, bankers, stockbrokers, lawyers, medical practitioners, dentists, pharmacists, indoor sales, merchants, teachers, housewife, etc.
Class 2	Individuals engaged in occupations requiring outdoor work or occasional manual work of non-hazardous nature which does not involve the use of powered tools or machinery, such as commercial travellers, estate agents, nurses, hairdressers, photographers, outdoor sales, tourist guides, supermarket sales, etc.
Class 3	Individuals engaged in manual work of non-hazardous nature but involving the use of light machinery or tools, such as printing workers, laundry workers, factory packers, textile workers, electro-plating workers, cleaning workers, bakers, waiters/waitresses, kitchen workers, private car drivers, etc.

If your occupation is not listed in the above table, Blue Cross (Asia-Pacific) Insurance Limited will determine the occupational classification and whether to approve the application based on your job nature.

Enrolment is Simple & Easy

Anyone aged between 18 and 70 is eligible to enrol. You can call our BEA Insurance Enrolment Hotline at 2211 1322 for instant enrolment or submit your application at any BEA branch. Once the application is approved, you will enjoy China travel insurance for unlimited trips throughout the year (up to 90 days per trip).

Major Exclusions

1. Any loss arising from war (whether declared or not), civil war, invasion, insurrection, revolution, use of military power or usurpation of government, biological or chemical or nuclear attack, act of terrorism.
2. Suicide, self-inflicted injury, childbirth, pregnancy, miscarriage, dental treatment (except as necessitated by accidental injuries to sound natural teeth), mental disorders, insanity, alcoholism or drug addiction, venereal disease, AIDS, or AIDS-related complex.
3. Any pre-existing condition or excluded sickness.
4. Any professional sport, racing, or competitions of any kind, skydiving, mountaineering necessitating the use of ropes, pitons or guides, hang gliding or parachuting.
5. Any travel contrary to the advice of a medical practitioner or for the purpose of obtaining medical/surgical treatment or for rest and/or recuperation.

Sanctions Limitation and Exclusion Clause

Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.

This material is for reference only. Please refer to the 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 contact your nearest BEA branch. Should there be any discrepancy between the English and the Chinese versions of this material, the English version shall apply and prevail. This material is for distribution in Hong Kong only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.

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Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

In 2023, Blue Cross is assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a+ (Excellent)” by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.

Blue Cross Customer Service Hotline 2839 6377
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BEA App 