



GBA Travel Protection Insurance

Hong Kong people love traveling. Taking a short trip visiting the Guangdong-Hong Kong-Macao Greater Bay Area¹ nearby during weekends for leisure is enjoyable. GBA Travel Protection Insurance (the "Plan") is here to protect you and your family against unexpected losses or medical expenses in the unfortunate event of coming across an accident during the journey in the Greater Bay Area. With a relative low premium, you and your family can enjoy your trip with absolute peace of mind with the Plan.

Plan Highlights

- Covered area: **Guangdong-Hong Kong-Macao Greater Bay Area¹**
- Medical Expenses Benefit up to **HK\$150,000** and Follow-up Medical Expenses within 90 days after returning to Hong Kong
- 24-hour Worldwide Emergency Aid services, including unlimited coverage for emergency evacuation and repatriation to Hong Kong
- Personal Accident Benefit up to **HK\$200,000**, covering various types of permanent disablement
- Coverage for Major Burns Benefit and Loss of Travel Documents Benefit
- Options of period of insurance: **1 day, 2 days, and 3 days**; no upper limit for issue age
- Coverage for Personal Liability Benefit up to **HK\$100,000**
- Simple online enrolment: policy issued instantly with email and SMS confirmation
- No deductibles for all benefits

Plan Information

Covered Area		Guangdong-Hong Kong-Macao Greater Bay Area ¹		
Applicant		Applicant must be aged 18 or above and a HK Identity Card holder or passport holder		
Insured Person		Insured person must be aged 6 weeks or above ² and a HK Identity Card holder or passport holder		
Policy Currency		HKD		
Period of Insurance		1 Day	2 Days	3 Days
Premium	Individual	HK\$18	HK\$33	HK\$45
	Family ³	HK\$42	HK\$76	HK\$104

¹ Guangdong-Hong Kong-Macao Greater Bay Area refers to Hong Kong, Macao, Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Zhaoqing, Huizhou, and Jiangmen. However, the destination of journey of this policy does not include Hong Kong.

² Individual insured children under age 18 must obtain consent from their parent(s) or legal guardian.

³ 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.

Schedule of Benefits

Schedule of Benefits		Maximum Limit (HK\$)	Introduction of Benefit
1.	Medical Expenses Benefit⁴	150,000	
	Medical Expenses during the Journey	150,000	Reimbursement of reasonable expenses incurred for medical treatment, surgery, and hospitalisation arising from accidental injury sustained or sickness contracted during the journey. Room and board expenses (Maximum daily limit: HK\$3,000)
	Follow-up Medical Expenses in Hong Kong	10,000 1,500	a. Reimbursement of reasonable medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment in the covered area. (Inclusive of sub-limit for item b) b. Reimbursement of expenses for treatments received from a Chinese medicine practitioner, including Chinese bone-setting and acupuncture treatments. (Maximum daily limit: 1 visit up to HK\$200)
2.	24-hour Worldwide Emergency Aid		
	Emergency Evacuation ⁵	Unlimited	Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
	Repatriation to Hong Kong ⁵	Unlimited	Repatriation of the insured person to Hong Kong at physician's recommendation.
	Hospital Deposit Guarantee ⁵	40,000	Guarantee for or provision of the required admission deposit to the hospital on behalf of the insured person.
	Additional Costs of Travel and Accommodation (including Caring Visit)	20,000	Reimbursement of reasonable additional travelling expenses for the insured person returning to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness. If the insured person is hospitalised for more than 3 consecutive days or has passed away in the covered area, reasonable additional accommodation and travel expenses are payable for: a. up to 2 immediate family members to join the insured person; or b. one immediate family member and one travel companion to join or stay behind to take care of the insured person.
	Return of Unattended Dependent Children	15,000	Reimbursement of reasonable additional accommodation and travel expenses for returning the unattended children, aged below 18, of the insured person to Hong Kong.
	Repatriation of Mortal Remains ⁵	Unlimited	Reasonable transportation charges incurred for the repatriation of mortal remains of the insured person to Hong Kong will be payable.
	Compassionate Payment on Death	10,000	Benefit will be payable to the legal personal representative of the insured person's estate or the insured person's named beneficiary if the insured person passes away as a result of a serious bodily injury or serious sickness during the journey.
	Referral Services	Included	Provision of referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass.
3.	Personal Accident Benefit⁶	200,000	Benefit will be payable according to the Table of Personal Accident Benefit in Appendix 1 of this material in the event that an accident results in death or permanent disablement of the insured person during the journey.
4.	Major Burns Benefit	30,000	Benefit will be payable if the insured person suffers from third-degree burns.
5.	Loss of Travel Documents Benefit	1,000	Reimbursement of 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. Travelling and accommodation expenses (Maximum daily limit: HK\$300)
6.	Personal Liability Benefit	100,000	Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.

⁴ The maximum limit payable under Section 1 - Medical Expenses Benefit shall be HK\$60,000 for insured person aged above 70.

⁵ Prior approval from Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is required before any assistance is provided or hospital admission deposit is guaranteed. The insured person or his/her representative should call the "24-hour Worldwide Emergency Aid" hotline to provide the policy number, the name and HKID card/passport number of the insured person, the nature and location of the emergency for validation.

⁶ The maximum limit payable under Section 3 - Personal Accident Benefit shall be HK\$100,000 for insured person aged below 18 or above 70.

Important Notes

1. All journeys must depart from Hong Kong.
2. The Plan only covers travel to Guangdong-Hong Kong-Macao Greater Bay Area (not including Hong Kong). For part of or whole journey travelling to the destinations other than Greater Bay Area, please consider to enrol other travel insurance protection plans, however the premium, coverage and policy terms and conditions would be different.
3. Application of the Plan is acceptable from 120 days before departure. The policy is non-cancellable, and no premium refund will be made once the policy is issued.
4. If the insured person is covered under more than one travel insurance policy underwritten by Blue Cross providing coverage in respect of 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. Benefits under the complimentary insurance provided by the travel agent will also be payable (if any).
5. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and clerical works only).
6. Blue Cross reserves the right to adjust the premium table applicable from time to time.
7. To designate a beneficiary, please complete the beneficiary designation form. The form can be obtained from Blue Cross or downloaded from the website of The Bank of East Asia, Limited ("BEA"). The insured person should return the completed form to Blue Cross before departure.

Claims Procedure

1. Within 30 days after the occurrence of any event, customers can submit their claims to Blue Cross by returning claim forms together with the required documents, such as reports from hospitals, physicians, police, or other responsible authorities (if applicable) as well as other satisfactory proof and complete supporting information.
2. For the claims under Section 6 - Personal Liability, written immediate notice of the event giving rise to the legal liability on the part of the insured person together with required supporting documents must be given to Blue Cross.
3. Claim form can be obtained from Blue Cross or downloaded from the BEA website.
4. Customers can also submit their claims via the Smart eClaims online platform of Blue Cross.

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 members 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 bodily injuries of the insured person, 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. Accidents to an insured person whilst engaging in any sport or game in a professional capacity where he/she 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.
6. 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.
7. Any activity or involvement of the insured person in the air unless he/she 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).

Please refer to policy provision for the full list of exclusions.

Major Exclusions Applicable to Specific Benefit

Medical Expenses Benefit

Any medical expenses incurred 180 days after the date on which the injury or sickness is sustained or contracted; or any medical expenses related to travel taken contrary to the advice of a medical practitioner or where the journey is for the purpose of receiving medical or surgical treatment.

24-hour Worldwide Emergency Aid

Any expenses incurred after 180 days of the date on which the serious bodily injury or serious sickness is sustained or contracted; or any benefits if Blue Cross' prior approval has not been obtained (if required) by the insured person or his representatives before any assistance is provided or payment of hospital deposits is guaranteed.

Personal Accident Benefit

Any loss caused by an injury which is a consequence of any kind of sickness.

Loss of Travel Documents Benefit

Any loss contributed to by the insured person leaving the travel document or travel pass unattended in a public place; or any loss of the travel document or travel pass arising from the confiscation by a government authority, customs official or police.

Personal Liability Benefit

Any liability, loss or claim, where the insured person or his authorised representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of Blue Cross; or in respect of loss of or damage to properties belonging to or in the care, custody or control of any insured person.

Please refer to the policy provision for the full list of exclusions.

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.

Appendix 1: Table of Personal Accident Benefit

Insured Event	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 b) one ear	75% 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 b) left hand	70% 50%
2.13 Loss of or permanent total loss of use of four fingers of a) right hand b) left hand	40% 30%
2.14 Loss of or permanent total loss of use of one thumb as particularised below: a) both right joints b) one right joint c) both left joints d) one left joint	30% 15% 20% 10%
2.15 Loss of or permanent total loss of use of a finger as particularised below: a) three right joints b) two right joints c) one right joint d) three left joints e) two left joints f) one left joint	10% 7.5% 5% 7.5% 5% 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>	

Insured Event	Benefits Payable (Percentage of Maximum Limit)
2.16 Loss of or permanent total loss of use of toes as particularised below: a) all toes of one foot b) both joints of a great toe c) one joint of a great toe d) each toe other than a great toe	15% 5% 3% 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.

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 visit the BEA website or call BEA Insurance Services Hotline. 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.

This insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字(亞太)保險有限公司) (“Blue Cross”), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited (“BEA”) is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan are subject to the credit risk of Blue Cross.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between Blue Cross and the customer directly.

BEA’s sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers’ interests.

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
www.hkbea.com



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