



Personal Accident Insurance

Accident – an unpleasant and unexpected event that can result in injury or worse. If one occurs, you may never anticipate the financial and emotional impacts on you and your loved ones. Personal Accident Insurance ensures that you and your family enjoy extra peace of mind and offers an attractive low premium with 24-hour year-round worldwide coverage including:

- Accident Death and Permanent Total/Partial Disablement
- Double Indemnity
- Hospital Cash Benefit
- Credit Card Protection
- Repatriation of Remains
- Burial & Funeral Expenses
- Accidental Medical Expenses
- Accidental Chinese Bonesetter/Acupuncturist Treatment Expenses
- Personal Liability

Low Premium, Maximum Coverage

Premium Table (HK\$)

| Payment Mode | Monthly | | Semi-Annual | | Annual | |
|---------------------------|---------|--------|-------------|--------|--------|--------|
| | Plan 1 | Plan 2 | Plan 1 | Plan 2 | Plan 1 | Plan 2 |
| Insured Person Only | 63 | 126 | 378 | 756 | 756 | 1,512 |
| Insured Person & Children | 100 | 200 | 600 | 1,200 | 1,200 | 2,400 |
| Insured Person & Spouse | 113 | 226 | 678 | 1,356 | 1,356 | 2,712 |
| Insured Person & Family | 135 | 270 | 810 | 1,620 | 1,620 | 3,240 |

Remarks:

- "Insured Person & Family" refers to the insured person, his/her spouse and all children. "Children" refers to unmarried children aged 6 months to 21 years old or to 23 years old if they are full time students. Coverage and benefit amount for the insured person's spouse are the same as the insured person's. Maximum benefit amount for children is 25% of the insured person's benefit amount, or up to HK\$250,000, whichever is lower.
- Benefits are reduced to 50% of the plan coverage under Items 1, 2 and 3 of the Schedule of Benefits for any person aged 66 or above.
- Age limit: The insured person must be aged between 18 and 60 (renewable up to age 70).
- Eligibility: Persons engaged in indoor and non-hazardous occupations.

Comprehensive Accident Coverage

| Schedule of Benefits | Maximum Limit (HK\$) | |
|--|---|--|
| | Plan 1 | Plan 2 |
| 1. Accidental Death or Permanent Total Disablement | 500,000 | 1,000,000 |
| 2. Double Indemnity <ul style="list-style-type: none"> • Additional amount payable for Accidental Death or Permanent Total Disablement when travelling in a common carrier or private car | 500,000 | 1,000,000 |
| 3. Permanent Partial Disablement Subject to the percentage in the Compensation Table <ul style="list-style-type: none"> • All limbs or permanent loss of use of two limbs • Loss of speech & hearing • Loss of sight of both eyes • Loss of or permanent total loss of use of thumb & four fingers* <ul style="list-style-type: none"> – Right hand – Left hand * Left hand users can have the coverage percentage left and right hand reversed • Loss of or permanent total loss of use of all toes on one foot | 500,000 500,000 500,000 350,000 250,000 75,000 | 1,000,000 1,000,000 1,000,000 700,000 500,000 150,000 |

| Extra Benefits | Maximum Limit (HK\$) | |
|---|----------------------|-------------|
| | Plan 1 | Plan 2 |
| 4. Hospital Cash Benefit <ul style="list-style-type: none"> Daily cash for hospitalisation Maximum up to 120 days per disability | 300 per day | 600 per day |
| 5. Credit Card Protection <ul style="list-style-type: none"> Pays for the outstanding balance on credit cards in case of accidental death | 25,000 | 50,000 |
| 6. Repatriation of Remains <ul style="list-style-type: none"> Reimbursement of actual expenses | 20,000 | 20,000 |
| 7. Burial & Funeral Expenses <ul style="list-style-type: none"> Reimbursement of actual expenses | 25,000 | 50,000 |
| 8. Accidental Medical Expenses (per accident/year) <ul style="list-style-type: none"> Reimbursement of medical, surgical, and hospital expenses | 10,000 | 20,000 |
| 9. Accidental Chinese Bonesetter/Acupuncturist Treatment Expenses (per accident/year) <ul style="list-style-type: none"> Maximum claim for one visit per day: HK\$100 | 500 | 1,000 |
| 10. Personal Liability <ul style="list-style-type: none"> Protects against legal liability in the event of the insured person's negligence causing third-party bodily injury or property damage | 500,000 | 1,000,000 |

24-hour Worldwide Emergency Assistance

No matter where you are, you can always count on us to take care of you. In case of emergency, when you are travelling abroad, just simply call our 24-Hour Worldwide Emergency Assistance hotline and we will help you obtain immediate assistance such as emergency medical aid, legal advisory services, and travelling information.

Simple Enrolment

To enrol, simply fill in the application form and return it to any BEA branch. To ensure your total satisfaction, we offer a 15-day policy review period: if you are not satisfied with this policy for whatever reason within this period, simply return the policy to us for cancellation. We will refund 100% of the premiums that you have paid, provided that no claims have been made.

Major Exclusions

Any loss arising from war, any act of terrorism, invasion or civil war, active military service, professional sports, sickness and disease, suicide or self-inflicted injury, pregnancy or childbirth, flight crew, mountaineering requiring the use of ropes, pitons, or guides, hang gliding, or parachuting.

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 BEA website or call Blue Cross Customer Service 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.

The insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. The insurance plan is a product of Blue Cross but not BEA. All benefits payable under the 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.

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.

With over 50 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 distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.

Enrolment Hotline 2211 1322

Blue Cross Customer Service Hotline 2839 6377