



Sports Protection Insurance

You may enjoy the bliss and thrill of sports. However, you can never predict when and where accidents will happen. That's why you need a sports insurance plan giving you exclusive protection against any medical expenses or loss caused by the participation in sports.

The Sports Protection Insurance of Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is tailored to give you total peace of mind when participating in your favourite sports. Whether you take part in sports for leisure, or compete in a race, you will be covered should an unfortunate event strike.

Plan Highlights

- More than 30 types of Covered Sports¹, including various types of ball game, track & field, any type of yoga, dancing and fitness as well as the competitions² of Covered Sports held on sports day
- 3 levels of plan with various options to coverage details, period of insurance, and benefit limit
- Apply for an Annual Plan to enjoy coverage extended to competitions of Covered Sports held outside Hong Kong
- Exclusive coverage – includes Sport Injury, Accidental Medical Expenses, Personal Liability, Damage of Personal Sports Equipment, and injury/illness that happens during participation in sports activities, such as Exertional Heat Stroke, Cardiac Arrest, as well as coverage on Sudden Death due to Unknown Congenital Heart Defect
- Sports Injury Benefit up to HK\$500,000
- Personal Liability coverage up to HK\$2,000,000 (only applies to Annual Plan)
- Receive a No Claim Discount of up to 15% if no claim has been made (only applies to Annual Plan)

Plan Information

Plan Level	Basic Plan	Advance Plan	Annual Plan
Period of Insurance	1 / 3 Days	1 / 3 / 120 Days	Annual
Coverage Area	Hong Kong		Hong Kong (extended to competitions of Covered Sports held outside Hong Kong)
Policy Currency	HKD		
Applicant	Applicant must be aged 18 or above and a Hong Kong Identity Card holder		
Insured Person	Insured person must be aged 10-65 and a Hong Kong Identity Card holder		
Policy Renewal	Not Applicable		To age 70 of the insured person ³
No Claim Discount ⁴			Premium discount will be offered on the premium payable as soon as policy renewal, if no claim under the Annual Plan has been made during the respective no claim periods

Schedule of Benefits

Schedule of Benefits	Maximum Limit (HK\$)			Description of Benefit
	Basic Plan	Advance Plan	Annual Plan	
Coverage for Covered Sports ¹	Included (Endnote ¹)			
Coverage for Competition ² of Covered Sports	Excluded	Included	Included ⁵	
I. Sports Injury Benefit				
Sum Insured	250,000	500,000	500,000	
(1) Personal Accident (Accidental Death & Permanent Disablement) ⁶	250,000	500,000	500,000	Benefit will be payable according to the Table of Personal Accident (Accidental Death & Permanent Disablement) in Appendix 1 of this material in the event that an accident during the period of insurance results in death or permanent disablement of the insured person within 12 calendar months from the date of accident.
(2) Coma	Not Applicable	100% of Sum Insured	100% of Sum Insured	The coma must be confirmed by a physician in the appropriate medical specialty, and supported by evidence of all of the following: a) No response to external stimuli for at least 48 consecutive hours; and b) Life support measures are necessary to sustain life.
(3) Sudden Death due to Unknown Congenital Heart Defect		50% of Sum Insured	50% of Sum Insured	The diagnosis must be supported by the evidence of an unknown congenital heart defect diagnosed by a physician in a cardiologist report.
(4) Exertional Heat Stroke		10,000	10,000	The Exertional Heat Stroke requires hospital confinement for a minimum of 24 consecutive hours. The diagnosis must be supported by evidence of all of the following: a) Body temperature is recorded as 105 °F (40.5 °C) or higher; b) Altered mental state with signs of either disorientation, irrational behavior, agitation, confusion, seizure or coma; and c) Diagnosis of exertional heat stroke by a physician.
(5) Cardiac Arrest		50% of Sum Insured	50% of Sum Insured	Cardiac Arrest refers to an absent or inadequate contraction of the left ventricle of the heart that immediately causes body-wide circulatory failure resulting in a medical emergency. Diagnosis of cardiac arrest must be confirmed by a physician in the appropriate medical specialty or who is a cardiologist.
(6) Ligament Tear or Tendon Rupture		10,000	10,000	Upon the first time diagnosis made by an orthopedic surgeon and provides the following medical necessary treatment: (i) surgical intervention actually performed within 30 days of diagnosis; or (ii) non-surgical methods for a period of more than 30 days. All of the following conditions must be met: a) Diagnosis of ligament tear or tendon rupture must be supported by imaging evidence; and b) Either onsite emergency medical treatment is received by the insured person during the participation in Covered Sport, or the insured person is confined or treated for such condition as an outpatient within 24 hours immediately following the participation in Covered Sport.

Schedule of Benefits	Maximum Limit (HK\$)		Description of Benefit	
(7) Bone Fracture ⁷	Not Applicable	10,000	10,000 Upon the first time diagnosis made by an orthopedic surgeon and provides the following medical necessary treatment: (i) open surgery; or (ii) non-surgical methods. All of the following conditions must be met: a) Diagnosis of bone fracture must be supported by imaging evidence; and b) Either onsite emergency medical treatment is received by the insured person during the participation, or the insured person is confined or treated for such condition as an outpatient within 24 hours immediately following the participation. Bone fracture covers the following sites and bones only: ankle, fibula, tibia, femur, patella, pelvis (ilium, ischium and pubis), vertebra, ribs, sternum, wrist (Scaphoid, trapezium, trapezoid, capitate, hamate, pisiform, triquetrum and lunate), ulna, radius, humerus, scapula, clavicle, facial (mandible, maxilla, inferior nasal concha, lacrimal, nasal, palatine, zygomatic and vomer) and skull.	
(8) First Time Dislocation ⁷		3,000	3,000 The dislocation must be confirmed upon the first time diagnosis made by an orthopedic surgeon. All of the following conditions must be met: a) No bone fracture is suffered on the same sites and bones before the accident; b) Diagnosis of dislocation of joint must be supported by imaging evidence; and c) Either onsite emergency medical treatment is received by the insured person during the participation in Covered Sport, or the insured person is confined or treated for such condition as an outpatient within 24 hours immediately following the participation in Covered Sport. First time dislocation covers the following sites and bones only: spine, hip, knee, wrist, elbow, ankle, shoulder blade.	
II. Accidental Medical Expenses (per period of insurance)	Not Applicable		10,000 Reimbursement of eligible expenses for the hospital confinement, including surgery, ambulance and paramedic services, diagnostic tests and prescribed medicines or drugs if the insured person sustains an injury during the participation of a Covered Sport in the period of insurance. The payable amount of the following extended benefits shall also reduce the maximum limit of Accidental Medical Expenses benefit.	
(1) Trauma Counselling ⁸			5,000	Reimbursement of the medically necessary expenses actually incurred on clinical counselling services rendered by a psychologist within 12 calendar months from the date of accident, subject to the separate maximum limit per payable claim of Personal Accident (Accidental Death & Permanent Disablement) as specified in the Schedule of Benefits if the insured person, in respect to an accident, is diagnosed as suffering from post-traumatic stress disorder by a physician as a direct result of permanent total disablement and is entitled to the Personal Accident (Accidental Death & Permanent Disablement) benefit.
(2) Outpatient Consultation 1 visit per day, limit per visit (Max. 10 visits per period of insurance)			500	Reimbursement of the medically necessary expenses if the insured person sustains an injury during the participation in Covered Sport. (Excess: HK\$200) a) General Practitioner b) Physiotherapist ⁸

Schedule of Benefits	Maximum Limit (HK\$)		Description of Benefit	
(3) Acupuncture 1 visit per day, limit per visit (Max. 6 visits per period of insurance)	Not Applicable	Not Applicable	300	Reimbursement of the necessarily and reasonably expenses incurred if the insured person sustains an injury during the participation in Covered Sport. Receipts from a licensed or registered acupuncturist is required.
(4) Chinese Bone-setting 1 visit per day, limit per visit (Max. 6 visits per period of insurance)			200	Reimbursement of the necessarily and reasonably expenses incurred if the insured person sustains an injury during the participation in Covered Sport. Receipts from a Chinese medicine practitioner is required.
III. Personal Liability ⁹ (per period of insurance)			2,000,000	The insured person should provide a written immediate notice of the event to Blue Cross giving rise to legal liability. The liability of Blue Cross shall not exceed the limit as stated in the Schedule of Benefits, including the costs. (Excess: HK\$3,000)
IV. Damage of Personal Sports Equipment ¹⁰ (per period of insurance) (Max. limit per article / per pair / per set)			10,000 3,000	The insured person shall be indemnified against physical breakage of the sports equipment personally owned by the insured person as a result of exercise during participation in Covered Sport.

Premium Table

Plan Level	Basic Plan		Advance Plan			Annual Plan
Period of Insurance	1 Day	3 Days	1 Day	3 Days	120 Days	Annual
Premium (HK\$)	\$15	\$35	\$138	\$300	\$1,300	\$2,500 Athletes ¹¹ of Covered Sports ¹ : \$8,750

Endnotes

¹ Please refer to the Table of Covered Sports below for details.

Covered Sports	Types		
Yoga	Any type		
Dancing	Any type		
Fitness	Any type		
Ball Games	Badminton Billiard / Snooker Bowling	Gateball Lawn Bowl Table Tennis	Tennis Netball
Track and Field	High Jump Hurdles Long Jump Marathon / Long Running (≥400m)	Relay Sprint (<400m) Discus Javelin	Shot Put Triple Jump Softball
Others	Rowing Boats (including Dragon Boat) ¹² Windsurfing Water Ski Ice Skating	Indoor Rock Climbing Hiking Orienteering Outdoor Cycling	Rope Skipping Swimming Fencing

² Competition shall mean any Covered Sport activity that:

- is open to the general public, or is organised or sponsored by schools, commercial organisations or non-profit-making organisations registered with the local government;
- has designated routes or area of competition;
- wholly takes place within the borders of the designated regions;
- wholly takes place up to an altitude of 2,000 meters; and
- has paramedic services available on site.

³ Policy is renewable up to age 70 of the insured person subject to the underwriting decision of Blue Cross. At the expiry of this policy, it will be automatically renewed for another period of insurance subject to the successful collection of premium at such rate or on such terms as Blue Cross may determine depending on the benefits and the scope of coverage at the time of each renewal. Blue Cross reserves the right to revise the benefits, premiums, terms and conditions, and to make changes to this policy upon renewal.

If the policyholder disagrees with the renewal, he may give a written notice to Blue Cross within 30 days from the renewal date of this policy ("Cooling-off Period") to cancel such renewal. This policy shall then be terminated at the expiry of the period of insurance immediately prior to such renewal. The policyholder will be entitled to a full refund of the premium paid for such renewal, provided that no claim* has been made within such Cooling-off Period and coupons (if any) which are issued for such renewal (If any), are not being used within the Cooling-off Period and are returned to Blue Cross.

* Except claims made within the Cooling-off Period for the accident occurred and medical expenses incurred (if applicable) before the termination of the policy.

The benefits payable under this policy will be revised from time to time by Blue Cross. Blue Cross will notify the policyholder in writing no less than 30 days in advance of the renewal date effecting such revision specifying, among others, the revised Policy Schedule, the new premium and its effective date. The new premium shall be determined by Blue Cross in accordance with its rate basis then applicable. The revised premium and coverage details shall take effect on the date specified on the renewal notice unless the policyholder declines in writing in which case this policy shall automatically terminate on the next premium due date following the date of such notification.

⁴ A No Claim Discount will be offered as specified in the table below.

No Claim Period Immediately Preceding Policy Renewal	1 year	2 consecutive years	3 consecutive years or more
Premium Discount	5%	10%	15%

⁵ Coverage is extended to competitions of Covered Sports held outside Hong Kong.

⁶ Please refer to the Table of Personal Accident (Accidental Death & Permanent Disablement) in Appendix 1 of this material for the percentage of sum insured of each insured event. For the purpose of Personal Accident (Accidental Death & Permanent Disablement), accidental death is presumed after 12 calendar months following disappearance of the insured person as a result of sinking, wrecking or disappearance of the conveyance he is riding during the period of insurance. If, at any time after Blue Cross has paid the benefit, the insured person is found to be living, the payment must be refunded.

⁷ Where both Section I (7) Bone Fracture and Section I (8) First Time Dislocation are caused by the same accident occurring during the participation of the insured person, only one claim for Section I (7) (Bone Fracture) of this policy shall be payable.

⁸ Referral letter from a physician is required for trauma counselling and outpatient physiotherapy.

⁹ Blue Cross will not indemnify the insured person in respect of liability consequent upon (a) bodily injury to any member of the insured person's family or under the employment of the insured person or service, coaching or tutorial services rendered by the insured person; (b) loss of or damage to property belonging to or held in trust or in the custody or control of the insured person or any member of the insured person's family, or in the control of any person in the service of the insured person; (c) any agreement by the insured person to any sum by way of indemnity or otherwise unless such liability would have attached in the absence of such agreement; (d) the possession or use of any mechanically propelled vehicle; or (e) the insured person or his authorised representative has admitted liability or entered into any agreement of settlement without notifying and obtaining the prior written consent of Blue Cross.

¹⁰ This benefit will only be payable if any claim has been incurred under Section I (1) – (8) for the same accident. Blue Cross shall not be liable in respect of damage caused by or resulting from wear and tear, moth, vermin or inherent vice, mechanical, electrical or electronic breakdown or derangement, faulty design or workmanship, cleaning, repairing or restoring process, atmospheric or climatic changes, depreciation in value and such depreciation shall be applied wholly at the discretion of Blue Cross or deterioration.

¹¹ An Athlete shall mean a person who competes in sport which is physical in nature, and receives from third party any form of remuneration, income, sponsorship, subsidy, scholarship and/or allowance on a recurrent basis for participating in training and/or preparation for competition. The sport specialty of an Athlete may affect his/her eligibility for coverage, and premium loading may be applied under some circumstances. A premium loading will apply to an Athlete for his/her enrolment in the Annual Plan if his/her sport specialty is in the scope of the Covered Sports (premium loading has been included in the premium listed in the premium table). If he/she enrolls for the Basic Plan or Advance Plan, coverage of his/her sport specialty would be excluded. Please see the table below for more information:

Plan Level	Basic Plan	Advance Plan	Annual Plan
Athlete's Eligibility to Enrol in the Plan	Yes	Yes	Yes
Athlete's Sport Specialty Eligibility for Coverage	No	No	Yes (Athlete's sport specialty as listed in the Table of Covered Sports)
Premium Loading	No	No	Yes

¹² Includes sweep oar boat and sculling boat.

Important Notes

1. Once the policy is issued, it is non-cancellable and no premium refund will be made (except for the Annual Plan). Policy of Annual Plan may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made during the period of insurance, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged (subject to the minimum premium per policy as specified in the policy schedule) as calculated at Blue Cross' short period rates (as specified in the policy terms and conditions) for the period of insurance in force.
2. 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 the policy effective date.
3. During the period of insurance and upon the application of each renewal of this policy, the policyholder shall give immediate notice to Blue Cross if the occupation of the insured person has been changed to Athlete of the Covered Sports.
4. Blue Cross reserves the right to adjust the premium rate applicable from time to time.

Claims Procedure

1. Within 14 days after the occurrence of any event likely to give rise to a claim, customers can submit their claims to Blue Cross via the Smart eClaims online platform on Blue Cross HK App or Blue Cross website 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. The claim payment will be settled via autopay. Alternatively, customers can file their claims by post or in person. Claim form can be obtained from Blue Cross or downloaded from the BEA website.
2. For the claims under Section III - Personal Liability, a written immediate notice of the event giving rise to the legal liability on the part of the insured person, together with the required supporting documents, must be given to Blue Cross.

General Exclusions

1. Injury or illness sustained whilst the insured person is engaging in any of the activities described herein below:
 - a) any sports activities in relation to competition, unless otherwise specified in the policy schedule;
 - b) any sports activities at an altitude limit greater than 5,000 metres above sea level; or
 - c) any sports activities specifically in relation to the specialization of the insured person as an Athlete of the Covered Sports (applicable to Basic Plan and Advance Plan only).
2. Injury or illness arising from or contributed to by:
 - a) intentional self-inflicted injury, attempted suicide or suicide (while sane or insane);
 - b) the taking of any drug unless it is proved that the drug was taken in accordance with the proper prescription of a physician and not for the treatment of drug addiction;
 - c) insured person's failure to observe the rules or regulations governing the sports activity concerned;
 - d) participation by the insured person in any non-competition event that is not performed at pedestrian walkway (for Marathon and Long Running), coast and river (for Rowing Boats and Windsurfing), area of swimming attended by lifeguards (for Swimming), hiking trail (for Hiking and Orienteering) and cycle track (for Outdoor Cycling) and any recognized and authorised sports facilities, including but not limited to any stadiums, fitness centres, club houses, etc. which:
 - i) a) is managed by the local government or locally registered clubs; or
b) falls within the racing route of the designated competition that the insured person will participate in;
 - ii) is specially designed for conducting the designated Covered Sports;
 - iii) does not contain any warning sign; and
 - iv) is attended by trained staff or coach (if required);
 - e) pregnancy or childbirth;
 - f) intoxication;
 - g) any consequence of war, (whether war be declared or not), invasion, act of foreign enemy, terrorism, civil war, rebellion, revolution or military or usurped power;
 - h) nuclear fission, nuclear fusion or radioactive contamination, whether arising directly or indirectly;
 - i) service in any armed force of a country;
 - j) involvement in any criminal activities other than as a proved victim or a bystander;
 - k) any willful, malicious, unlawful or deliberate act of the policyholder and/or insured person;
 - l) insanity; or
 - m) pre-existing condition.

Exclusions Applicable to Specific Benefits

Sports Injury Benefit

1. Coma
Coma resulting directly from self-inflicted injury, alcohol, drug misuse or medically induced.
2. Sudden Death due to Unknown Congenital Heart Defect
Sudden death due to congenital heart defect which has manifested signs or symptoms of which the insured person is aware or should have reasonably been aware of before the commencement date of the period of insurance (applicable to Basic Plan and Advance Plan) or the first period of insurance (applicable to Annual Plan).
3. Ligament Tear or Tendon Rupture
 - a) Acute or chronic tendinopathy, calcaneal bursitis and/or calcaneal apophysitis;
 - b) Rupture due to pre-existing tendonitis; or
 - c) Rupture due to systemic illness.
4. Bone Fracture
 - a) Fractures in the presence of underlying condition of osteoporosis, osteomalacia, bone tumours;
 - b) Fractures described in radiologist report as fatigue, stress, hairline, avulsion/chips or micro-fractures; or
 - c) Fracture at the same site of a prior fracture in previous medical history.

Accidental Medical Expenses

- a) Any expenses related to additional cost of a single or private room at hospital or charges in respect of special or private nursing; wheelchair, crutch or any other similar equipments;
- b) Any expenses related to cosmetic surgery, reconstructive surgery, apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids, prosthesis, and medical equipment, appliances and accessories;
- c) Any expenses related to psychiatric, psychological disorder, mental or nervous disorders (including any related primary/basic signs and symptoms), other than the counselling services covered by the "Trauma Counselling" benefit;
- d) Any expenses related to a treatment or service undertaken without the recommendation or referral from a physician if required;
- e) Routine physical examinations or health check-ups not incidental to the treatment or diagnosis of a suspected injury covered by this policy and occurring or arising during the period of insurance;
- f) Any expenses incurred for procurement or use of convalescence, custodial or rest cure or special nursing care;
- g) Any Chinese medicine treatment other than bone-setting and acupuncture treatment; or
- h) Any medical expenses incurred after 12 calendar months from the date of the accident.

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 (Accidental Death & Permanent Disablement)

Insured Event	Benefits Payable (Percentage of Sum Insured)
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 as particularised below:	
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 a finger as particularised below:	
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%
<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>	
2.16 Loss of or permanent total loss of use of toes as particularised below:	
a) all toes of one foot	15%
b) both joints of a great toe	5%
c) one joint of a great toe	3%
d) each toe other than a great 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 Sum Insured of Personal Accident (Accidental Death & Permanent Disablement) 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

