



Working Holiday Protection Insurance

The Working Holiday Scheme allows you to gain invaluable experience and widen your horizons while vacationing, studying and working in a foreign country with different cultures. Our **Working Holiday Protection Insurance** is here to ensure you are fully protected in every way throughout your journey.

Plan Highlights

- Up to HK\$1,000,000 for hospitalisation, surgical expenses and follow-up medical expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture
- Covers expenses for overseas outpatient visits
- Covers personal accident up to HK\$500,000, including major burns benefit
- Covers personal liability up to HK\$2,000,000
- Covers all leisure trips to other countries outside the working holiday destination during the working holiday period
- 24-hour Worldwide Emergency Aid services including unlimited coverage for emergency evacuation and repatriation to Hong Kong (such expenses will not be deducted from the benefit amount under the Medical Expenses Benefit)
- Travel interruption benefit covering trip cancellation, curtailment of trip and travel delay
- No deductibles for all benefits

Schedule of Benefits	Maximum Limit (HK\$)	
Medical Expenses Benefit		
1. Hospitalisation and Surgical Expenses during the Journey	1,000,000	Reasonable expenses for qualified inpatient medical treatment, surgery, and hospitalisation arising from sickness or injury during the journey. (Including Follow-up Medical Expenses in Hong Kong and Compassionate Visit expenses)
Follow-up Medical Expenses in Hong Kong	100,000	a. Reasonable medical expenses incurred within 90 days after returning to Hong Kong if you have sought medical treatment abroad. (Including sub-limit of item b)
	3,000	b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. (Maximum daily limit: 1 visit up to HK\$200)
Compassionate Visit	100,000	If you are hospitalised for more than 3 consecutive days or have passed away abroad, reasonable additional accommodation and travel expenses are payable for a relative or a friend to fly over and, where appropriate, to take care of you.
2. Outpatient Expenses	20,000	Reasonable expenses for overseas outpatient visit including outpatient consultation and prescribed medicine. (Maximum daily limit: HK\$700)
Worldwide Emergency Aid		
3. 24-hour Worldwide Emergency Aid¹		
Emergency Evacuation	Unlimited	Emergency evacuation to the nearest appropriate medical facility that is capable of providing immediate medical treatment.
Repatriation	Unlimited	Repatriation to Hong Kong following physician's and Blue Cross (Asia-Pacific) Insurance Limited's recommendation.
Hospital Deposit Guarantee	40,000	Required admission deposit provided to the hospital on your behalf.
Repatriation of Mortal Remains	Unlimited	In the unfortunate case of your death, reasonable transportation charges for the repatriation of your mortal remains to Hong Kong.
Compassionate Payment on Death	20,000	Indemnity provided to your legal estate if you pass away as a result of serious bodily injury or sickness.
Referral Services	Included	Referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass.

Schedule of Benefits	Maximum Limit (HK\$)	
Personal Accident Benefit		
4. Accidental Death and Permanent Disablement	500,000	If you pass away or become permanently disabled as a result of an accident, this benefit is payable according to the Table of Accidental Death and Permanent Disablement. (Including Major Burns benefit)
Major Burns	200,000	Payable if you suffer third-degree burns.
Travel Interruption Benefit		
5. Trip Cancellation²	50,000	Irrecoverable prepaid travel ticket or accommodation in the event of: <ul style="list-style-type: none"> death, serious bodily injury or serious sickness of yourself or your immediate family members^{3,4}; or your compliance with a witness summons, jury service or compulsory quarantine^{3,4}; or natural disaster, unanticipated outbreak of epidemic disease, act of terrorism, riot or civil commotion at the working holiday destination within 7 days before the departure date that prevents you from commencing the working holiday³; or the issuance of a Black Outbound Travel Alert against your working holiday destination being in effect within 7 days before the departure date^{3,5}.
6. Curtailment of Trip⁶	50,000	Unused portion of the irrecoverable prepaid travel ticket, accommodation and the reasonable additional travel expenses incurred for returning to Hong Kong by public conveyance as a direct result of: <ul style="list-style-type: none"> death, serious bodily injury or serious sickness of yourself or your immediate family members; or adverse weather conditions, natural disaster, unanticipated outbreak of epidemic disease, act of terrorism, riot or civil commotion at the working holiday destination that prevents you from continuing the working holiday; or the issuance of a Black Outbound Travel Alert against the working holiday destination during the journey.
7. Travel Delay²	3,000	In the event that the arranged public conveyance is delayed from the scheduled time of departure or arrival due to adverse weather conditions, natural disaster, unanticipated outbreak of industrial action, riot or civil commotion, act of terrorist, closure of airport, hijack or mechanical breakdown of the public conveyance, you will be entitled to : <ul style="list-style-type: none"> cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours.
Personal Property Benefit		
8. Baggage Delay²	500	Cash allowance in the event of baggage delay for at least 6 hours after your arrival at the working holiday destination due to misdirection or delivery delay by public conveyance provider.
9. Baggage and Personal Property	10,000	Loss or physical breakage of, or damage to baggage or properties (excluding money, mobile phones, tablets and laptop computers) resulting from theft, robbery, burglary, accident or mishandling by carriers.
	3,000	(Sub-limit per article/pair/set of articles)
10. Loss of Travel Documents⁶	5,000	Replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary, or accidental loss, and reasonable additional travel and accommodation expenses incurred due to such replacement.
Other Benefit		
11. Personal Liability	2,000,000	Indemnity against your legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.

¹ Insured person or his/her representative should call the hotline for any of the services under the 24-hour Worldwide Emergency Aid, and provide the policy number, the name and HKID card number of the insured person, and the nature and the location of the emergency, after validation, the services will be provided. Prior approval from Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is required before any of the services under the 24-hour Worldwide Emergency Aid are provided, including the Hospital Deposit Guarantee.

² These benefits are payable in respect of travel from Hong Kong to a working holiday destination once only, and are not payable for any subsequent trip.

³ The benefit is payable only if the relevant event takes place 24 hours after the issue date of the policy.

⁴ The benefit is payable only if the relevant event takes place within 90 days prior to the scheduled date of departure for the working holiday.

⁵ The benefit is payable only if cancellation of the journey takes place (i) not earlier than 7 days before the scheduled date of departure for the working holiday; and (ii) while the Black Outbound Travel Alert is in force.

⁶ This benefit is payable once only during the Period of Insurance.

Table of Accidental Death and Permanent Disablement

Insured Events	Benefits Payable (Percentage of Maximum Limit)
1 Accidental Death	100%
2 Permanent Disablement	
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%

Premium Table (HK\$)

Period of Insurance	6 months	1 year
Premium	\$3,320	\$5,250

Important Notes

1. The insured person must be a Hong Kong resident aged over 18 who intends to apply or has applied for a working holiday visa pursuant to the Working Holiday Scheme between Hong Kong and the participating countries.
2. The journey must commence from Hong Kong. Insured person can apply for this plan at most 120 days preceding the commencement date of the period of insurance of the policy.
3. The policy cannot be extended or renewed.
4. In the absence of a valid visa issued under the Working Holiday Scheme to the insured person, no coverage will be provided by Blue Cross.
5. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. The policyholder shall be entitled to a refund of 30% of the actual premium paid upon cancellation of 1-year coverage of policy, provided that (i) no claim has been made under the policy and (ii) the remaining period of insurance of the policy is longer than 6 months. If the policyholder requests to terminate the policy because the working holiday visa application is rejected, he/she is entitled to a refund of premium, subject to an administration fee of HK\$300, by giving no less than 7 days' prior written notice before the commencement of the period of insurance and satisfactory proof to Blue Cross.
6. If the insured person is covered under more than one policy underwritten by Blue Cross for the same journey (except for free travel insurance provided by travel agent), only the one with the greatest compensation will apply and benefits thereunder be payable.
7. To designate a beneficiary, please complete the beneficiary designation form. The form can be obtained from Blue Cross or downloaded at BEA website. Insured person should return the completed form to Blue Cross before departure.
8. Blue Cross reserves the right to adjust the applicable premium table from time to time.

Claim Procedure

1. Complete and return the claim form to Blue Cross within 30 days after the occurrence of the event unless otherwise specified in the policy terms and conditions.
2. Submit satisfactory proof and complete supporting documentation such as a copy of the working holiday visa, reports from hospitals, physicians, police, airlines, or other responsible authorities together with the claim form.
3. Claim forms can be obtained from Blue Cross or downloaded from the BEA website.

Major Exclusions

Any claims, costs, or expenses in relation to or arising out of the following will not be payable:

1. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power.
2. Performing duties as a member of armed forces, or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member.
4. Nuclear fission, nuclear fusion, or radioactive contamination.

5. Any pre-existing, congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, child-birth, the use of alcohol or drugs other than those prescribed by a physician, dental treatment unless resulting from injury to sound and natural teeth, venereal and sexually transmitted diseases, HIV and/or any HIV related illness including AIDS or AIDS-related complex.
6. Losses not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
7. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
8. Accidents whilst engaging in any sport or game in a professional capacity where the insured person 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.
9. Accidents whilst engaging in offshore activities including commercial diving, oil rigging, mining, handling of explosives, site working, stunt works, aerial photography or accidents whilst the insured person is being employed as a diver, jockey, reporter, armed guard or working in a casino, disco, construction site or night club.
10. 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.
11. Any activities in the air unless the insured person is (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 licensed person 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.

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.

Blue Cross Customer Service Hotline 2839 6377