



e-Select Pet Insurance

We know you love your pets and treat them like your family members. But the question is: Can you afford to be a pet owner? When your pets have health issues, accidents, or simply get themselves into trouble requiring a visit to the vet, the bills can quickly escalate into a huge expense that out of your expectation.

e-Select Pet Insurance (the “Plan”) is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) and is designed to ensure your pets are well protected in every stage of their lives and also help to relieve your heavy burden from the costly vet bills. The Plan covers not only the clinical and surgical expenses, veterinary consultation and chemotherapy treatment, it also looks after the mental and emotional problems of your pets with coverage for behavioral treatment. Now you can enjoy a worry-free life while your beloved furry friends snuggling with you.

Plan Highlights

- Guaranteed renewal up to age 13 of the pet¹
- Microchip waived for cats’ enrolment
- Medical coverage up to **HK\$60,000**
- No visit limit for veterinary consultation and no daily limit for room and board
- Chemotherapy Benefit covers the cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet
- Behavioral Treatment Expenses covers the cost of prescribed drugs or training due to mental or emotional disorder arising from injury
- Top-up option for third party liability, an upper level of **HK\$1,500,000**
- Overseas coverage for medical expenses, third party liability, and funeral service expenses while the insured pet is travelling or temporarily located outside Hong Kong
- If no claim has been made, you can enjoy up to 15% no claim discount on the renewal premium

Plan Information

Eligible Pets	Cats	Dogs
Eligible Breeds	All Breeds	All Breeds ²
Enrolment Age (last birthday)	Age from 6 months to 8 years	
Period of Insurance	1 year	
Policy Renewal	Guaranteed renewal up to age 13 of the pet ¹	
Premium Payment Mode	Annual	
Policy Currency	HKD	
Waiting Period	A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness	

Schedule of Benefits

Introduction of Benefit		Maximum Benefit Limit Per Period of Insurance (HK\$)		
		Plan A	Plan B	Plan C
1.	Medical Coverage³			
	Annual Limit for Section 1	60,000	40,000	20,000
	Co-insurance Per Claim for Section 1⁴	20% (pet's attained age: 0-4) 30% (pet's attained age: 5-8) 40% (pet's attained age: 9 or above)		
	a) Clinical and Surgical Expenses Cover the insured pet for the following expenses incurred in a licensed vet clinic: - X-rays, ultrasound, and laboratory tests fee - Surgical fee - Operating theatre fee - Anaesthetists fee - Euthanasia fee - Prosthesis or wheelchair expenses - Miscellaneous expenses	60,000	40,000	20,000
	b) Room and Board Cost incurred in a licensed vet clinic for a confinement of no less than 12 consecutive hours	6,000	4,000	2,000
	c) Veterinary Consultation Consultation expenses and cost of any prescribed drugs, dressings and injections dispensed by a licensed vet clinic	12,000	8,000	4,000
	d) Chemotherapy Benefit Cost of chemotherapy treatment incurred in a licensed vet clinic as recommended by a vet	15,000	10,000	5,000
	e) Behavioral Treatment Expense Cost of any reasonable and necessary expenses for prescribed drugs, or the cost of any reasonable and necessary training under training centres if the insured pet is diagnosed with mental or emotional disorder by a vet as a direct result of injury - Maximum benefit limit per visit per day	1,500 500	N/A	N/A
2.	Third Party Liability⁵ Cover the legal liability to a third party caused by the insured pet: a) accidental death, bodily injury or illness to a third party; and/or b) accidental loss of or damage to third party's property Top-up option for Third Party Liability ⁶	1,000,000 (Any one accident/any one period of insurance) 1,500,000 (Any one accident/any one period of insurance)		
3.	Funeral Service Expenses Cost for cremation, funeral service and/or handling charges from the vet or funeral service providers in respect of the handling of the remains of the insured pet - Maximum benefit limit per life	3,000	1,000	N/A
4.	Emergency Boarding Reimbursement of pet sitting expenses incurred at pet sitting facility if the policyholder is hospitalised for more than 4 consecutive days - Maximum benefit limit per day - Maximum no. of days per period of insurance - Co-insurance per claim ⁴	600 5 50%	300 3 50%	N/A
5.	Overseas Cover Extended coverage to the insured pet for Section 1, 2 and 3 whilst the insured pet is (i) travelling or (ii) temporarily located outside Hong Kong with the policyholder or family up to a maximum of 90 days per trip from the date of departure including the quarantine period	✓	✓	✓

No Claim Discount⁷

Upon renewal, there will be a No Claim Discount on the premium, if no claim has been made with respect to the insured pet during the respective no claim period as specified in the table below.

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

- ¹ The policy renewal for insured pet above age 13 is subject to underwriting. Renewal is guaranteed up to age 13 of the insured pet (subject to the availability of the Plan at the time of renewal) and Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured pet's health status or claim history at the time of renewal. However, Blue Cross reserves the right to revise the terms and conditions of this policy and adjust the premium upon policy renewal due to, for example, age-related adjustment. If the Blue Cross decides to cease offering or suspend the Plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.
- ² Except the following dog breeds: Antarctic Husky, Bull Terrier, Dogo Argentino, Fila Brazillier, Japanese Tosa, Pit Bull Terrier, and Tibetan Mastiff.
- ³ A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.
- ⁴ The percentage of expenses that must be paid by the policyholder.
- ⁵ Excess is HK\$3,000 for each and every claim.
- ⁶ Requires additional premium.
- ⁷ In the event that after the policy is renewed at a no claim discount, a claim by the insured pet for any benefit, which has accrued in the previous period of insurance, is paid or becomes payable by Blue Cross, the policyholder shall reimburse the discounted amount to Blue Cross within 21 days from the issuance date of an invoice. No benefits shall be payable under this policy unless the discounted amount is received by Blue Cross.

Major Exclusions

1. Pre-existing conditions (applicable to Section 1 Medical Coverage of Benefits Provisions under the terms and conditions of the policy).
2. Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.
3. Any claims involving any insured pet that is not positively identifiable by means of (i) a microchip (applicable to dogs and cats) or (ii) vaccination record or other relevant medical report (only applicable to cats without microchip) prior to receiving treatment which results in a claim.
4. Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the laws of Hong Kong.
5. The recurrence or continuation of illness, disease or any condition from which the insured pet previously suffered arising prior to the policy effective date.
6. Any claims for treatment and services provided by any persons other than a vet.
7. Any claims for illness, injury or legal liability caused by any wilful, malicious, unlawful, reckless or deliberate act or gross negligence of the policyholder, the family, or any person residing with or in the service of the policyholder.
8. Any claims for illness or injury occasioned by war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, or police, or a law enforcing agencies.
9. Any claims for illness, injury or legal liability directly or indirectly caused by or contributed to or arising from nuclear fission, nuclear fusion or radioactive contamination.

Please refer to 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.

Important Notes

1. The policy 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 under the policy, 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 according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
2. Blue Cross reserves the right to adjust the premium table applicable from time to time.

Claims Procedure

1. Claim form should be completed and submitted to Blue Cross within 30 days after the occurrence of any event. It can be obtained from Blue Cross or downloaded at www.hkbea.com/insurance.
2. Claim form should be completed and submitted to Blue Cross immediately if the claim is related to third party liability.
3. Valid and complete supporting documentation must be submitted together with the claim form. Please refer to the terms and conditions stated under the claims provisions in the policy provision for details.

Premium Tables

Annual Premium (HK\$)

Age of Pet	Plan A	Plan B	Plan C
6 months to below 1	3,647	2,878	1,998
1	2,965	2,302	1,595
2	3,317	2,599	1,803
3	3,735	2,951	2,049
4	4,231	3,370	2,342
5	4,520	3,614	2,512
6	4,866	3,906	2,716
7	5,409	4,364	3,036
8	6,009	4,870	3,390

Annual Premium Loading

Age of Pet (Applicable to renewal only)	Loading factor on top of premium of 8 years old		
	Plan A	Plan B	Plan C
9		5%	
10		15%	
11		30%	
12		50%	
13		70%	

Top-up Option for Third Party Liability (HK\$)

Age of Pet	Top-up Benefit Limit	Annual Premium
All Ages	500,000	100

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.

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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.

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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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