



Extended Coverage for **Amber, Red, Black** Travel Alerts!

Enjoy Your Travel with Ample Protection

We at BEA ensure that our travel insurance scheme offers full protection to customers in all situations. Since the initial implementation of the Outbound Travel Alert System by the HKSAR Security Bureau, BEA has offered coverage for Outbound Travel Alerts. Today, we continue to provide extended coverage for our customers to minimise any financial loss due to the issuance of an Outbound Travel Alert.

From now on, customers can enjoy extended coverage for **ALL** Outbound Travel Alert levels. Enjoy your trip, whenever you go.

Benefit Items	Amber Alert	Red Alert	Black Alert
Cancellation Charges Benefit^{1,2,3,4}			
– Covers irrecoverable prepaid airfare, tour costs, and other arrangements (including admission fees for major sports events, musicals, concerts, museums, and theme parks)	25%	50%	100%
Curtailement of Trip Benefit^{3,4}			
– Covers prepaid and unused travel costs and other arrangements (including admission fees for major sports events, musicals, concerts, museums, and theme parks) – Covers additional public conveyance expenses to return to the place of origin	25%	50%	100%
– Cash Allowance	HK\$300	HK\$600	HK\$1,200

Notes:

1. The policy/certificate of insurance should be issued not later than 1 day before the day on which the Outbound Travel Alert is issued at the place of incident.
2. Cancellation of air tickets, tour packages, and other travel arrangements shall take place (i) not earlier than 7 days before the commencement date of the period of insurance and (ii) while such Outbound Travel Alert is in force.
3. If an Outbound Travel Alert for your destination is already in place when the policy/certificate of insurance is issued, the extended coverage for cancellation/curtailment at the prevailing alert level will not apply. However, if the alert level is then raised during the period of insurance, the extended coverage against this higher alert level will apply as usual.
4. Subject to the maximum benefit limit of the plan selected.

- Please refer to the relevant endorsement and the terms and conditions of the respective plans for extended coverage details.
- Travel Protection Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”), a member of the BEA Group. The Bank of East Asia, Limited, having registered as an insurance agency with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, is an appointed insurance agency of Blue Cross (Asia-Pacific) Insurance Limited.
- BEA and Blue Cross reserve the right to amend the details of the above extended coverage.