

**Blue Cross 藍十字**

An AIA Company 友邦保險成員公司

Extensive COVID-19 Protection on Travel Insurance

Amid the evolving situation regarding the COVID-19, Blue Cross (the “Company”) offers free extra benefits* for COVID-19 to our travel insurance insured members, subject to the respective policy terms and conditions.

Benefit Items Available from Existing Policy Terms:

Benefit Items	Benefit Coverage
Medical Expenses during the Journey / Study Trip	Reimburse eligible medical expenses of medical treatment, surgery and hospitalisation arising from COVID-19 diagnosed during the Journey / Study Trip.
Overseas Hospital Cash Allowance (only applicable to Travel Protection Insurance and Frequent Traveller Insurance)	Offer cash allowance for each complete day of the insured person’s Hospital Confinement arising from COVID-19 diagnosed during the Journey.
Trip Cancellation Benefit / Cancellation of Study Benefit	Reimburse forfeited and irrecoverable deposits or payment made in advance for the Travel Arrangement upon trip cancellation due to death or Serious Sickness arising from the diagnosis of COVID-19.
Trip Curtailment Benefit / Study Interruption Benefit	Reimburse forfeited and irrecoverable prepaid and unused Travel Arrangement upon Journey / Study Trip interrupted and curtailed by death or Serious Sickness after commencement arising from COVID-19 diagnosed during the Journey / Study Trip.
24-hour Worldwide Emergency Aid	Provide emergency assistance and services.

For details of the benefits, please refer to respective policy terms and conditions.

Free Extra Benefits*:

Promotion Period: **1 November 2022 to 31 January 2023**, both dates inclusive, based on policy application submission date.

Extra Benefits	Benefit Coverage
1. Trip Cancellation Benefit subject to compulsory testing before departure	Offer Trip Cancellation Benefit if the insured person is subject to compulsory testing in accordance with the “restriction-testing declaration” made by the Government of HKSAR within 24 hours before the departure time of the scheduled Journey and the trip is cancelled, provided that the compulsory testing notice or order must be served at least 24 hours after the issue of certificate (for single trip) or the policy (for annual cover).
2. Denied Boarding Cash Allowance	Offer HK\$1,000 cash allowance to the insured person who completed rapid antigen test and unable to board due to confirmed diagnosis of COVID-19 within 24 hours before the departure time of the scheduled flight returning to and directly landing at Hong Kong International Airport. Example: A trip from Hong Kong → London → Dubai → Hong Kong The coverage is applicable to the last direct return flight from Dubai to Hong Kong only. The cash allowance will be payable if the insured person is diagnosed with COVID-19 within 24 hours before the departure time of the scheduled flight from Dubai to Hong Kong.
3. Special Compulsory Quarantine Cash Allowance	Offer HK\$3,000 cash allowance to the insured person who completed PCR-based nucleic acid test and is confirmed diagnosed with COVID-19, and is required to undergo compulsory quarantine in a Hospital or at a specific non-dwelling place assigned by the local authority during the Journey or the Government of HKSAR within 3 days after returning to Hong Kong.
4. Automatic Extension of Period of Insurance due to Unavoidable Delay (free extension)	If the insured person encounters unavoidably delay arising from COVID-19 diagnosed during the Journey, this free extension can be extended from 10 days to a maximum of 21 days for free automatically.

* Terms and Conditions of the Free Extra Benefits:

1. "COVID-19" shall mean the diagnosed disease as defined by the World Health Organisation (WHO).
2. Free Extra Benefits are only applicable to new policies of the designated insurance plans successfully applied during the Promotion Period. Designated insurance plans include Travel Protection Insurance, Frequent Traveller Insurance, Overseas Study Protection Insurance and Working Holiday Protection Insurance.
3. The Free Extra Benefits are not applicable if the insured person has been diagnosed with or already has signs or symptoms of COVID-19 within 14 days prior to Period of Insurance.
4. The coverage period of each benefit item under Free Extra Benefits ("Covered Period") are:
 - a) Trip Cancellation Benefit subject to Compulsory Testing Before Departure
Within 24 hours before the departure time of the scheduled Journey, during which the policy must still be in effect.
 - b) Denied Boarding Cash Allowance and Automatic Extension of Period of Insurance due to Unavoidable Delay
From the start of Period of Insurance to policy expiry or 28 February 2023, whichever is earlier, during which the policy must still be in effect.
 - c) Special Compulsory Quarantine Cash Allowance
From the start of Period of Insurance to the 3rd day after completion of the Journey and returning to Hong Kong or 28 February 2023, whichever is earlier.
5. The insured person has received required dose(s) of COVID-19 vaccine specified by the Government of HKSAR under the entry or/and quarantine arrangement for arrivals.
6. For claiming Special Compulsory Quarantine Cash Allowance, the related PCR-based nucleic acid test must be conducted by laboratory or healthcare institution recognised by local authority (for overseas compulsory quarantine) or the Government of HKSAR (for compulsory quarantine in Hong Kong).
7. Compulsory quarantine means such quarantine restriction and regulation imposed by the local authority or the Government of HKSAR from respective location which will be liable for fine or/and imprisonment if not complied.
8. During the Promotion Period, in the event that the eligible insured person is covered by more than one policy, the same kind of benefit item under Free Extra Benefits can only be claimed under one of the policies per insured person.
9. A claim can only be made once either on Item 2 or 3 of Free Extra Benefits for each insured person in each Journey.
10. Any claims due to confirmed diagnosis of COVID-19 made by insured person in relation to the Free Extra Benefits will not affect the "No Claims Discount" (if applicable) stated in the insured person's policy.

Claims Procedure

Eligible customer can submit the claim via email to claims@bluecross.com.hk within 30 days from the date of consultation/quarantine/confirmed diagnosis, whichever is earlier. Please state Simplified Claims - COVID-19 benefit on the email subject (For example: **Simplified Claims - COVID-19 Benefit [Policy No.: N1234567/Claim Item: [Please specify claim item]]**).

Benefit Items	Required Supporting Documents
1. Trip Cancellation Benefit subject to compulsory testing before departure	<ul style="list-style-type: none"> • Compulsory testing proof relating to "restriction-testing declaration" made by the Government of HKSAR and residential proof of the insured person; and • PCR-based nucleic acid test record of the insured person; and • Original receipt issued by the service providers of prepaid tour (including local tour), travel ticket, accommodation and other travel arrangement & the relevant refund confirmation
2. Denied Boarding Cash Allowance	<ul style="list-style-type: none"> • Written advice from airline provider stating the reason for denied boarding / unused travel tickets; and • Rapid antigen test record indicating the confirmed COVID-19 infection (e.g. medical notes, report, discharge summary, quarantine proof, government declaration record); and • Proof of trip duration showing departure date from Hong Kong and arrival date to Hong Kong; and • Proof of vaccination record

Benefit Items	Required Supporting Documents
3. Special Compulsory Quarantine Cash Allowance	<ul style="list-style-type: none"> • Compulsory Quarantine’s written notice from the respective local authority of the compulsory quarantine taken stating the insured name, dates of quarantine, duration, location and reason of compulsory quarantine; and • PCR-based nucleic acid test record indicating the confirmed COVID-19 infection (e.g. medical notes, report, discharge summary, quarantine proof); and • Proof of trip duration showing departure date from Hong Kong and arrival date to Hong Kong; and • Proof of vaccination record
4. Automatic Extension of Period of Insurance due to Unavoidable Delay (free extension)	<ul style="list-style-type: none"> • PCR-based nucleic acid test or rapid antigen test record indicating the confirmed COVID-19 infection (e.g. medical notes, report, discharge summary, quarantine proof, government declaration record); and • Proof of trip duration showing departure date from Hong Kong and arrival date to Hong Kong

- The Company may reasonably further request for supplementary information or evidence.
- The Company shall have the right to cease the Free Extra Benefits or amend the Terms and Conditions of the Free Extra Benefits from time to time without prior notice. In case of disputes, the Company reserves the rights of final decision. For other terms and conditions, please refer to the policy provision.
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31 October 2022