



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

大灣區輕鬆行 GBA TravelChill Insurance



With effect from Nov 2023

GBA TravelChill Insurance

Limitless possibilities abound in the Greater Bay Area!
Whether you are visiting the Greater Bay Area for business, leisure, entertainment, travel, studying or simply visiting friends or relatives, **GBA TravelChill Insurance** brings you seamless protection including medical expenses, personal accident coverage, 24-hour worldwide emergency aid and many more, offering you complete peace of mind every step of the way!

Plan Highlights



- ◆ 3 plan types for selection: 1-month plan, 3-month plan and annual plan, with **no limit on the number of journeys⁺** during the period, offering flexibility for travellers to GBA, whether it is a well-planned trip or last-minute vacation



- ◆ With **premium as low as HK\$1.9[#] per day**, the plan has no deductible



- ◆ **Medical Expenses Benefit** up to HK\$200,000, covering daily room and board expenses up to HK\$3,000, in addition to follow-up medical expenses within 90 days after returning to Hong Kong



- ◆ **Hospital Deposit Guarantee** up to HK\$40,000, enabling immediate access to medical treatment in times of emergency



- ◆ **24-hour Worldwide Emergency Aid** imposes no limit on the benefit amount of emergency evacuation and repatriation to Hong Kong



- ◆ **Personal Accident Benefit** up to HK\$300,000



- ◆ **Personal Liability Benefit** up to HK\$100,000



- ◆ **Major Burns Benefit** up to HK\$30,000



- ◆ **Food Poisoning Hospital Cash Allowance** of HK\$500 per day



- ◆ **Family Package[^]** covers 1 or 2 adults travelling with children, a **flat rate** applies regardless of family size

⁺ Journey shall mean the trip taken outside Hong Kong for travelling within the Guangdong-Hong Kong-Macao Greater Bay Area by an insured person. For details, please refer to Items 1 and 2 under Important Notes.

[#] Calculation is based on the discounted premium (20% off) payable for 1-year coverage under the Individual Package.

[^] Include the applicant and/or spouse and all unmarried children below age 18.

Plan Summary

| | | | |
|--|--|----------------------------|-------------------------|
| Territorial Scope of Cover | Guangdong-Hong Kong-Macao Greater Bay Area [∇] | | |
| Eligibility for Application | Any persons aged 18 or above with a valid Hong Kong Identity Card or passport | | |
| Eligibility for Cover | Individuals aged between 6 weeks and 70 years* holding a valid Hong Kong Identity Card or passport | | |
| Policy Currency | Hong Kong Dollar | | |
| Options of Period of Insurance (Plan Type) | 1 month (1-Month Plan) | 3 months (3-Month Plan) | 1 year (Annual Plan) |
| Number of Journeys Covered during Period of Insurance | Unlimited | | |
| Max. Number of Days Covered per Journey | 3 days | 5 days | 60 days |

[∇] Guangdong-Hong Kong-Macao Greater Bay Area refers to Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Zhaoqing, Huizhou, and Jiangmen. However, this plan only covers trip taken outside Hong Kong for travelling within the Guangdong-Hong Kong-Macao Greater Bay Area.

* Children below age 18 must obtain consent from the parent or guardian in order to be insured individually.



Schedule of Benefits

| Plan Type | 1-Month Plan/ 3-Month Plan | Annual Plan | |
|---|--|----------------|--|
| Benefit Items | Maximum Benefit Limit per Insured Person per Journey (HK\$) | | Coverage |
| 1. Medical Expenses Benefit¹ | 150,000 | 200,000 | |
| 1.1 Medical Expenses during the Journey | 150,000 | 200,000 | Reimbursement of reasonable expenses incurred for medical treatment, surgery and hospitalisation due to accidental injury or sickness during the journey. |
| – Room and board (per day) | 3,000 | 3,000 | |
| 1.2 Follow-up Medical Expenses in Hong Kong | 10,000 | 10,000 | a. Reimbursement of reasonable medical expenses incurred within 90 days after returning to Hong Kong following medical treatment during the journey. (Inclusive of sub-limit for item b). b. Reimbursement of expenses for Chinese medicine (including general practice, bone-setting and acupuncture). |
| – Chinese Medicine | 1,500 | 1,500 | |
| ▪ per visit (up to 1 visit per day) | 200 | 200 | |
| 2. 24-hour Worldwide Emergency Aid | | | |
| 2.1 Emergency Evacuation ² | Unlimited | Unlimited | Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment. |
| 2.2 Repatriation to Hong Kong ² | Unlimited | Unlimited | Repatriation of the insured person to Hong Kong at physician's recommendation. |
| 2.3 Hospital Deposit Guarantee ² | 40,000 | 40,000 | Guarantee for or provision of the required admission deposit to the hospital on behalf of the insured person. |
| 2.4 Additional Costs of Travel and Accommodation (including Caring Visit) | 20,000 | 20,000 | a. Reimbursement of reasonable additional travelling expenses for the insured person returning to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness. b. If the insured person is hospitalised for more than 3 consecutive days or has passed away during the journey, reasonable additional accommodation and travel expenses are payable for: i) up to 2 immediate family members to join the insured person; or ii) 1 immediate family member and 1 travel companion to join or stay behind to take care of the insured person. |
| 2.5 Return of Unattended Dependent Children | 15,000 | 15,000 | Reimbursement of reasonable additional accommodation and travel expenses for returning the unattended children, aged below 18, of the insured person to Hong Kong. |
| 2.6 Repatriation of Mortal Remains ² | Unlimited | Unlimited | Reasonable transportation charges incurred for the repatriation of mortal remains of the insured person to Hong Kong will be payable. |
| 2.7 Referral Services | Included | Included | Provision of referral services for legal assistance, interpreter, and replacement of lost travel document or travel pass. |

Schedule of Benefits

| Plan Type | 1-Month Plan/ 3-Month Plan | Annual Plan | |
|--|--|----------------|--|
| Benefit Items | Maximum Benefit Limit per Insured Person per Journey (HK\$) | | Coverage |
| 3. Personal Accident Benefit | 300,000 | 300,000 | |
| 3.1 Accident on Public Conveyance ^{3,4} | 300,000 | 300,000 | Benefit will be payable according to the Table of Personal Accident Benefit in the event that an accident occurs while the insured person is travelling as a fare-paying passenger on board a public conveyance or a mechanically propelled vehicle or vessel arranged by travel agency. |
| 3.2 Other Accidents ^{3,4} | 200,000 | 200,000 | Benefit will be payable according to the Table of Personal Accident Benefit in the event that an accident occurs (other than an accident covered under sub-item 3.1 Accident on Public Conveyance above). |
| 4. Major Burns Benefit | 30,000 | 30,000 | Benefit will be payable if the insured person suffers from third-degree burns. |
| 5. Loss of Travel Documents Benefit | 1,000 | 1,000 | Reimbursement of replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary or accidental loss, and reasonable additional travelling and accommodation expenses incurred due to such replacement at the nearest location. |
| – Additional transportation and accommodation expenses (limit per day) | 500 | 500 | |
| 6. Personal Liability Benefit | 100,000 | 100,000 | Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence. |
| 7. Food Poisoning Hospital Cash Allowance | 1,500 | 1,500 | Cash allowance for each complete day (i.e. a continuous period of 24 hours) of the insured person's hospital confinement due to food poisoning during the journey will be payable. |
| – per day | 500 | 500 | |

¹ For 1-Month Plan and 3-Month Plan, the maximum limit payable under Section 1 – Medical Expenses Benefit is HK\$150,000 per insured person per journey and in the event that the insured person is covered by more than one 1-Month Plan and/or 3-Month Plan in a calendar year (whether consecutively or at intervals), the maximum limit payable under Section 1 – Medical Expenses Benefit shall additionally not exceed HK\$150,000 in aggregate per calendar year for each insured person (based on all 1-Month Plan and/or 3-Month Plan policy(ies) insured during the same year). For Annual Plan, the maximum limit payable under Section 1 – Medical Expenses Benefit is HK\$200,000 per journey for each insured person.

² Prior approval from Blue Cross is required before any assistance or hospital admission deposit is guaranteed. The insured person or his/her representative should call the hotline and provide the policy number, the name and HKID card/passport number of the insured person, the nature and location of the emergency for validation.

³ For an insured person aged below 18, the maximum amount of benefit payable under Accident on Public Conveyance and Other Accidents shall be 50% of the limit.

⁴ A claim can only be made once under either Accident on Public Conveyance or Other Accidents in respect of the same accident.

Table of Personal Accident Benefit

| Insured Events | Benefits Payable (Percentage of Maximum Limit) |
|---|---|
| 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 same journey shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.

Premium Discount

Enjoy an instant 20% discount off your insurance premium when you buy this plan with any plan type of your choice:

| Plan Type [#] | Max. Number of Days Covered per Journey | Premium (HK\$) | | | |
|------------------------|---|-----------------|---------------------|----------------|---------------------|
| | | Before Discount | | After Discount | |
| | | Individual | Family [^] | Individual | Family [^] |
| 1-Month Plan | 3 days | 169 | 389 | 135 | 311 |
| 3-Month Plan | 5 days | 494 | 1,136 | 395 | 909 |
| Annual Plan | 60 days | 838 | 1,928 | 670 | 1,542 |

[#] Unlimited number of journey covered during period of insurance.

[^] Include the applicant and/or spouse and all unmarried children below age 18.

Eligibility for Cover

- Insurable age is between 6 weeks and 70 years.
- Children below age 18 must obtain consent from the parent or guardian in order to be insured individually.
- For age above 70, renewal is subject to individual consideration (only applicable to Annual Plan).
- Applicants must be aged 18 or above.

Important Notes

1. All journeys must depart from Hong Kong.
2. This plan only covers journeys made to Guangdong-Hong Kong-Macao Greater Bay Area (not including Hong Kong).
3. For policy cancellation,

1-Month Plan and 3-Month Plan

The policy is non-cancellable, and no premium refund will be made once the policy is issued.

Annual Plan

The policyholder may cancel the policy at any time 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 as calculated at the Blue Cross's short period rates for the period of insurance has been in force.

4. If the insured person is covered under more than one travel insurance policy underwritten by Blue Cross for the same journey, except for any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of that insured person for the same journey is limited to the maximum benefits payable under one of the policies which provides the highest amount of benefit. In addition, benefits under the complimentary insurance provided by the travel agent will also be payable.
5. The policy is valid for the sole purpose of leisure travel or business travel (limited to administrative and clerical works only).
6. Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

1. Any pre-existing conditions, including but not limited to congenital or hereditary conditions. If Blue Cross alleges that by reason of this exclusion any loss is not covered by the policy, the burden of proving the contrary shall be upon the insured person or any other person claiming to be indemnified.
2. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power, 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 members or travel companion.
4. Nuclear fission, nuclear fusion, or radioactive contamination.
5. Suicide, attempted suicide or intentional self-inflicted bodily injuries of the insured person, mental or nervous disorders, abortion, miscarriage, pregnancy and other complications arising therefrom, child-birth, venereal and sexually transmitted diseases, the use of alcohol or drugs other than those prescribed by a physician; dental treatment unless resulting from injury to sound and natural teeth; Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS), etc.
6. Losses not reported to the police within 24 hours or as soon as practicable upon discovery of such loss and failure to provide Police Report.
7. Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft, or weapons.
8. Accidents to an insured person whilst engaging in any sport or game in a professional capacity where he / she 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. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 45 metres below sea level.
10. Any activity or involvement of the insured person in the air unless he/she is at the relevant time (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 person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).
11. Medical Expenses Benefit – any medical expenses incurred 180 days after the date on which the injury or sickness is sustained or contracted; or any medical expenses related to travel taken contrary to the advice of a medical practitioner or any part of the journey which is planned for the purpose of receiving medical or surgical treatment; or expenses incurred for any treatment or service which is not medically necessary; or any expenses related to treatment or services undertaken without the recommendation of a physician, or routine physical examinations, or health check-ups not incidental to the treatment or diagnosis of a suspected injury or sickness sustained during the journey.
12. 24-hour Worldwide Emergency Aid – any expenses incurred after 180 days of the date on which the serious bodily injury or serious sickness is sustained or contracted; or any benefits if Blue Cross's prior approval has not been obtained by the insured person or his representatives before any assistance is provided or payment of hospital deposits is guaranteed.
13. Personal Accident Benefit – any loss caused by an injury which is a consequence of any kind of sickness.
14. Loss of Travel Documents Benefit – any loss contributed to by the insured person leaving the travel document or travel pass unattended in a public place; or any loss of the travel document or travel pass arising from the confiscation by a government authority, customs official or police.
15. Personal Liability Benefit – in respect of loss of or damage to properties belonging to or in the care, custody or control of any insured person.
16. Food Poisoning Hospital Cash Allowance – any (i) hospital confinement related to travel taken contrary to the advice of a medical practitioner or (ii) where the journey is for the purpose of receiving medical or surgical treatment; if the confinement period is less than a continuous period of 24 hours.

Claim Procedure

- ◆ Within 30 days after the occurrence of the event giving rise to a claim, customers can submit their claim by returning the claim form with the required documents, such as reports from hospitals, physicians, police, airlines, or other responsible authorities (if applicable) and other satisfactory proofs and complete supporting information to Blue Cross, or simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.
- ◆ For claim under Personal Liability Benefit, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.

For details of the claims conditions, please refer to the terms and conditions of the relevant insurance policy.



**Smart eClaims
Travel Insurance**

Notes

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In 2023, Blue Cross is assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.

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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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Blue Cross (Asia-Pacific) Insurance Limited
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