



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

智富商業保 SmartBiz Insurance



With effect from Oct 2024

SmartBiz Insurance

Safeguarding Your Business

Businesses are facing a more volatile environment than ever, being more vulnerable to unpredictable risks and damages, hence it is particularly important to get the right policy to have everything covered.

SmartBiz Insurance is an all-in-one business insurance solution designed to help you cope with the sudden and unforeseen circumstances that may deal a blow to your business. It offers comprehensive coverage for damage to business contents, money loss and public liability. It also compensates against additional expenses and operational costs incurred particularly in the case of a major disruption.

Whether you are running a business that delivers a service or product, either in an office or shop, **SmartBiz Insurance** can ensure a smooth ride for your business operation.

Plan Highlights

A 3-level comprehensive plan with flexible options that fit your budget and business needs. Premium is varied by business type and plan level, with annual premium as low as HK\$1,350, which can be supplemented with optional benefits to ensure sufficient protection.

1. All Risks Property Protection

Most businesses will dedicate some spaces in their office or shop to business tools and property like stock and samples, as well as relevant deeds, documents and computer records. All these contents are covered under the “All Risks” protection with sum insured up to HK\$2,000,000, where top-up benefit is optional for stock to ensure ample protection against losses or damages.

2. Business Interruption Protection

Losses from business interruption can be colossal. SmartBiz Insurance covers the extra expenses incurred as a result of consequences of damage to property insured with benefit up to HK\$1,500,000. Extended benefits such as charges payable to professional accountants or auditors for producing the proof that such details are in accordance with the insured's book of account, or coverage for additional costs due to denial of access or failure of public utilities such as in the event of a power outage or water suspension, are provided as well.

3. Money Protection

All-round coverage for loss of money in the insured premises, in a bank night safe or in transit with compensation up to HK\$60,000. Crossed cheques, crossed postal orders, crossed money order and crossed bankers' drafts are included.

4. Public Liability Insurance

Up to HK\$20,000,000 in compensation for legal liability arising from employers or employees' negligence at the insured premises towards third parties for accidental bodily injury or property damage. Extended coverages for public liability in respect of director or partner, and tenant's legal liability to the landlord are also included. Independent contractor's liability is also covered with maximum contract value up to HK\$750,000.

5. Food Poisoning Liability

Up to HK\$3,000,000 in compensation for legal liability in respect of poisoning arising from food or drink sold or supplied by the insured to visitors.

6. Fidelity Guarantee

Offer protection for loss of money arising from any fraudulent or dishonest acts of employees, with maximum benefit capped at HK\$25,000.

7. Protection during Interior Renovation

During renovations or alterations inside the insured premises, protection remained unchanged provided that the value of the contract works not exceeding HK\$750,000.

8. Theft and Burglary Protection

Cover damage to insured premises with a maximum limit up to HK\$150,000.

9. Optional Employees' Compensation

To enhance protection for staff, employers can opt for employees' compensation. Once enrolled in this optional benefit, staff will also be covered under Personal Accident Benefit.

Plan Summary

Plan Level	Plan 1	Plan 2	Plan 3
Period of Insurance	1 year		
Type of Insured Business	Offices / Shops		
Basic Benefits	<p>Once enrolled, your business will enjoy the following 5 benefits:</p> <ul style="list-style-type: none"> ▪ Property All Risks Protection (Section 1 of the Schedule of Benefits) <ul style="list-style-type: none"> ▪ Business Interruption Protection (Section 2) <ul style="list-style-type: none"> ▪ Money Protection (Section 3) <ul style="list-style-type: none"> ▪ Public Liability (Section 4) <ul style="list-style-type: none"> ▪ Fidelity Guarantee (Section 5)		
Optional Benefits	<ul style="list-style-type: none"> ▪ Stock (Top-up coverage, under Section 1) <ul style="list-style-type: none"> ▪ Employees' Compensation (Section 6). Once enrolled, Personal Accident Benefit (Section 7) will also be provided		



Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 1 – Property All Risks Protection

I. Basic Benefits – Business Contents¹ and Stock² (sum insured)³ Cover accidental loss of or damage to business contents and stock	500,000	1,000,000	2,000,000
a. Equipment or machinery	100,000/item	100,000/item	100,000/item
b. Stock	300,000 (35,000/item)	600,000 (35,000/item)	750,000 (35,000/item)
c. Portable equipment/computer (excluding PDA/mobile phone/communication device) outside insured premises but within Hong Kong	25,000 (10,000/item)	25,000 (10,000/item)	25,000 (10,000/item)
d. Deed, document, card, tape, file or transparency (not in electric form)	4,000/item	5,000/item	6,000/item
e. Work of art	15,000 (5,000/item)	20,000 (5,000/item)	25,000 (5,000/item)
f. Wine/spirit	3,000 (1,000/item)	5,000 (1,000/item)	8,000 (1,000/item)
Extensions			
1. Loss of or damage to personal effects – cover the loss of or damage to the personal effects of insured's employees	25,000 (5,000/employee)	25,000 (5,000/employee)	25,000 (5,000/employee)
2. Temporary removals – cover the loss of or damage to contents that have been temporarily removed for cleaning, renovation or repair, etc.	15% of sum insured of business contents in Section 1	15% of sum insured of business contents in Section 1	15% of sum insured of business contents in Section 1
3. Removal of debris – cover the cost of removal of debris incurred in dismantling or propping of the property insured	40,000	80,000	100,000
4. Cost of reinstating or reproducing any documents, deeds, maps, plans and records due to loss or damage in transit – cover the cost of reproducing these documents but not their intrinsic value	6,000	10,000	14,000
5. Accidental breakage of fixed glass – cover the cost of temporary boarding up arising from accidental breakage of doors, windows, showcases or other special glasses	40,000	50,000	50,000

Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		
6. Loss of or damage to computer systems records – cover the cost of clerical labour in restoring such records	100,000 (5,000/item)	150,000 (10,000/item)	200,000 (15,000/item)
7. Fire extinguishing expenses – cover the cost of refilling fire extinguishers fluid and/or replacing sprinkler heads following fire or explosion	40,000	50,000	60,000
8. Automatic reinstatement of sum insured – the sum insured will be automatically reinstated immediately following loss or damage (subject to additional premium)	Sum insured of business contents in Section 1	Sum insured of business contents in Section 1	Sum insured of business contents in Section 1
9. Interior alterations, additions and repairs to the insured premises – the Policy remains operative during contract works period and the maximum value of contract works not exceeding the amount stated in Schedule of Benefits	(i) Sum insured of business contents in Section 1 or (ii) Max. contract works value (250,000), whichever is lesser	(i) Sum insured of business contents in Section 1 or (ii) Max. contract works value (500,000), whichever is lesser	(i) Sum insured of business contents in Section 1 or (ii) Max. contract works value (750,000), whichever is lesser
10. Damage to insured premises by theft – cover the loss of or damage to insured premises caused by theft or attempted theft	50,000	100,000	150,000
11. Locks replacement due to theft – cover the cost of replacement of the damaged door locks caused by theft or attempted theft	5,000	10,000	15,000
12. Damage to company signage – cover the loss of or damage to the signage installed at the lobby of insured premises	5,000	6,000	7,000
13. Damage to roller shutters and gate – cover the loss of or damage to roller shutters and gate	20,000	20,000	20,000
14. Stock in transit – cover the loss of or damage to stock and trade samples whilst in the course of collection and delivery	100,000 (25,000/event)	100,000 (25,000/event)	100,000 (25,000/event)
15. Seasonal increase of sum insured (stock only)	20% increase of sum insured of business contents in Section 1 from November to March (or any other period as agreed by Blue Cross)		
II. Optional Benefit (Subject to additional premium)			
Stock ⁴ Top-up cover for stock and trade samples of general merchandise to ensure adequate protection against loss of or damage in the office or shop	According to the selected sum insured, up to 5,000,000		

Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 2 – Business Interruption Protection

I. Basic Benefits Cover additional expenditure incurred as a result of business interruption due to damage to business contents or stock under Section 1	600,000 (Max. indemnity period: 12 months)	1,000,000 (Max. indemnity period: 12 months)	1,500,000 (Max. indemnity period: 12 months)
Extensions			
1. Professional accountants' fees – cover the charges payable to qualified accountants or auditors for producing any particulars or proof required in accordance with insured's books of account or other documents	50,000	50,000	50,000
2. Denial of access – cover the loss resulting from business interruption as a result of hindrance of access to or use of the insured premises following damage to property in the vicinity	Covered	Covered	Covered
3. Failure of public utilities – cover the loss resulting from business interruption as a result of damage to property at land-based premises of a public utility	Covered	Covered	Covered

Section 3 – Money Protection

1. Loss of money (other than crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts)			
a. Money in transit during business hours	40,000	50,000	60,000
b. Money at insured premises during business hours	40,000	50,000	60,000
c. Money at insured premises out of business hours in locked safe or strongroom	40,000	50,000	60,000
d. Money at insured premises out of business hours not in locked safe or strongroom	4,000	5,000	6,000
e. Money in transit to and from and whilst at the residence of an authorised employee	2,000	2,500	3,000
f. Accidental loss of money in a bank night safe	40,000	50,000	60,000
2. Loss of money including crossed cheques, crossed postal orders, crossed money orders and crossed bankers' drafts	300,000	500,000	750,000
3. Loss of or damage to safe or cash register caused by theft or attempted theft	40,000	50,000	60,000

Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 4 – Public Liability

I. Basic Benefits Cover the legal liability arising from the insured's or employees' negligence at the insured premises towards third parties for accidental bodily injury or property damage	Unlimited/ Period of Insurance (5,000,000/ accident)	Unlimited/ Period of Insurance (10,000,000/ accident)	Unlimited/ Period of Insurance (20,000,000/ accident)
Extensions			
1. Overseas business visits – legal liability for bodily injury or property damage of the insured's non-manual employees or directors during occasional visits outside Hong Kong	Covered	Covered	Covered
2. Tenants' liability – legal liability of the insured as tenant to the landlord against damage to insured premises leased to and occupied by the insured	Covered	Covered	Covered
3. Food and/or drinks poisoning – legal liability of the insured for visitors suffering from food poisoning arising from the sale and provision of foods and drinks	3,000,000	3,000,000	3,000,000
4. Neon sign/signboard liability – legal liability of the insured for bodily injury or damage to the property caused by the advertising signs or decorations in the vicinity of the insured premises not exceeding 5 metres	2,000,000	2,000,000	2,000,000
5. First aid – legal liability of the insured for bodily injury to customers or other parties as a result of performing first aid or other similar treatment	Covered	Covered	Covered
6. Welfare, social and sports clubs – legal liability for bodily injury or damage to property occurring as a result of an accident and happening in connection with their functions as welfare, social and sporting clubs	Covered	Covered	Covered
7. Indemnity to directors, partners and employees – legal liability for causing bodily injury or damage to property giving rise to the claim that brought against them in their personal capacity	Covered	Covered	Covered
8. Independent contractors' liability – legal liability for causing bodily injury or damage to property arising from contract works in the alteration of and/or addition to insured premises	Covered (Max. contract works value 250,000)	Covered (Max. contract works value 500,000)	Covered (Max. contract works value 750,000)

Section 5 – Fidelity Guarantee

Indemnify the insured against any direct loss of money or property arising from fraudulent or dishonest act of the insured's employees	25,000	25,000	25,000
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Schedule of Benefits

Plan Level	Plan 1	Plan 2	Plan 3
Benefit Items	Maximum Benefit Limit Per Period of Insurance (HK\$)		

Section 6 – Employees’ Compensation (Optional Benefit) (Subject to additional premium)

I. Basic Benefits Indemnify against employees’ compensation and/or employer liability under Employees’ Compensation Ordinance of Hong Kong	As required by the Employees’ Compensation Ordinance		
Extensions			
a. Employees’ inter-sports, social and welfare activities	Covered	Covered	Covered
b. Business trip	Covered	Covered	Covered
c. Extraordinary weather conditions	Covered	Covered	Covered

Section 7 – Personal Accident Benefit (Applicable only if the insured is covered under Section 6 – Employees’ Compensation)

Cover the insured person for accidental death or bodily injury arising from fire, robbery or attempted theft in the course of performing his/her duties in the office or shop

1. Accidental Death and Permanent Disablement	500,000 (100,000/person)
a. Death	100%
b. Permanent total disablement	100%
c. Loss of both limbs	100%
d. Loss of sight of both eyes	100%
e. Loss of one limb and sight of one eye	100%
f. Loss of one limb or sight of one eye	50%
2. Temporary total disablement	250/week (Max. 104 weeks)

¹ Contents shall mean properties belonging to the insured or for which it is legally responsible in connection with the business at the insured premises including furniture, fixtures, plant, machinery, equipment, deeds, stationery etc., but excluding stock, money, portable digital assistance (PDA), mobile phone, communication device, securities and travel tickets.

² Stock shall mean stock in trade and trade samples of general merchandise, including raw materials, semi-finished and finished products but specially excludes all high-value goods including but not limited to mobile phones, electronic goods, computer equipment, video, audio and photographic equipment, precious metals, gems, jade stones, gold, silver, jewelry and watches, furs, antiques, dried seafood, Chinese herbal medicine, edible bird’s nest, ginseng and the like goods.

³ The sum insured on contents must represent the new replacement cost of the contents insured under Section 1. The company shall indemnify the insured by either i) paying the cost of rebuilding or replacing the property if the insured contents are totally destroyed or lost; or ii) paying the cost of repairing or restoring the damaged portion(s) of the property to a condition equal to but not better or more extensive than its condition when new if the insured contents are damaged, provided that i) the work of reinstatement must be carried out without delay; and ii) the cost of reinstatement must be actually incurred and evidenced by documentary proof. The sum insured on stock shall represent the purchase value. In the event of loss or damage on stock, the settlement of claims may be made by payment or at the company’s option by reinstatement or replacement.

⁴ If the amount payable under item b) Stock of Section I (Basic Benefits – Business Contents and Stock) has exhausted the maximum benefit limit, this benefit shall be payable to cover the excess of such amount payable under this section up to the maximum benefit limit.

Excess (HK\$)

For each and every loss

Section 1 – Property All Risks Protection

1. Water damage	3,000 or 10% of adjusted loss (whichever is greater)
2. Other causes	The first 3,000

Section 2 – Business Interruption Protection

1. Time excess	First 48 consecutive hours of business interruption
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Section 4 - Public Liability

1. Water damage	3,000 or 10% of adjusted loss (whichever is greater)
2. Other causes	The first 3,000

Annual Premium (HK\$)

Total for Sections 1 to 5

Offices			Shops		
Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
1,350	2,600	4,260	1,760	3,050	5,190

Optional Benefits - Section 1

Premium Rate for Stock (Top-up coverage)	
Offices	Shops
0.3% of sum insured	0.35% of sum insured

Optional Benefits - Section 6

Premium Rate for Employees' Compensation	
Offices	Shops
By occupation type	By occupation type
<ol style="list-style-type: none"> 1. Clerical staff (Non-Manual Work only; Working in Hong Kong only): 0.18% of estimated annual earnings 2. Clerical staff (Non-manual work only; Temporarily working overseas): 0.35% of estimated annual earnings 3. Private car driver (Working in Hong Kong only): 0.60% of estimated annual earnings 4. Pantry worker/Office assistant/Messenger (Working in Hong Kong only): 0.60% of estimated annual earnings 	<ol style="list-style-type: none"> 1. Sales (Working in Hong Kong only): 0.45% of estimated annual earnings 2. Workers (Working in Hong Kong only): 1.00% of estimated annual earnings 3. Drivers (5.5 tonnes or below) (Working in Hong Kong only): 2.20% of estimated annual earnings 4. Nail beautician/Facial beautician/Hair stylist/Assistant (Working in Hong Kong only): 0.75% of estimated annual earnings 5. Indoor Tutor (Working in Hong Kong only): 0.25% of estimated annual earnings

Choosing the Right Plan

Let's find out how **SmartBiz Insurance** worked for different businesses:

Scenario 1

Mr Lee teamed up with Ms Mak to form an accounting firm in a commercial building, which was incorporated as a limited company to provide tax filing and auditing services. The company now has 10 employees, including Mr Lee (Director), Ms Mak (Deputy Director) and 8 other staff. As Ms Mak was responsible for the management of customer relations, she had to travel overseas from time to time, fostering partnerships with different companies.

In view of the comprehensive coverage offered by **SmartBiz Insurance**, combining both property and employees' compensation in one policy, Mr Lee decided to take out an insurance for his company and staff for better protection, the details as follows:

Enrolled Plan/Protection	Annual Premium [#] (HK\$)
1. Office (Plan 1)	1,350
2. Optional Benefit – Employees' Compensation - Coverage for 10 staff, including <ul style="list-style-type: none"> ▪ 1 Director (Clerical staff) ▪ 1 Deputy director (Clerical staff – temporarily working overseas) ▪ 5 Managers (Clerical staff) ▪ 1 Office assistant ▪ 1 Cleaner (Pantry worker) ▪ 1 Private car driver 	11,390
Total amount of premium [▲]	12,740

For the premium payable under 2. Optional Benefit – Employees' Compensation (HK\$11,390), calculated as follows:

Occupation Type	Annual Premium (HK\$) [Estimated annual earnings of individual employee x Estimated no. of employees] x Annual premium rate (%) [*]				
Director (Clerical staff)	[1,000,000 x 1]	x	0.18%	=	1,800
Deputy director (Clerical staff – temporarily working overseas)	[700,000 x 1]	x	0.35%	=	2,450
Manager (Clerical staff)	[500,000 x 5]	x	0.18%	=	4,500
Office assistant	[100,000 x 1]	x	0.60%	=	600
Cleaner (Pantry worker)	[100,000 x 1]	x	0.60%	=	600
Private car driver	[240,000 x 1]	x	0.60%	=	1,440
	Premium [▲]				11,390

[#] Please refer to page 9 "Annual Premium".

^{*} Please refer to page 9 "Optional Benefits – Premium Rate".

[▲] Excluded Insurance Authority Levy and Employees' Compensation Insurance Levy.

Scenario 2

Miss Chan and her friend started a boutique in a shopping centre, selling trendy clothing, shoes and accessories. The shop has 2 staff, including Miss Chan and another sales.

Miss Chan has been looking out for a policy to cover herself and staff, as well as for the stock that worth HK\$500,000. Miss Chan noticed that **SmartBiz Insurance** does not only cover employees compensation, but offers protection for property as well. She was particularly attracted to the flexibility offered by the plan which allows top-up coverage for stock, thus she enrolled for the plan with details as follows:

Enrolled plan/Protection	Annual Premium [#] (HK\$)
1. Shop (Plan 1) ▪ HK\$300,000 worth of stock already included	1,760
2. Optional Benefit – Stock ▪ Additional sum insured: HK\$200,000	700
3. Optional Benefit – Employees' Compensation Coverage for 2 staff, including: ▪ Sales 1: Miss Chan ▪ Sales 2: Another staff	1,125
Total amount of premium [▲]	3,585

For the premium payable under 3. Optional Benefit – Employees' Compensation (HK\$1,125), calculated as follows:

Occupation Type	Annual Premium (HK\$) [Estimated annual earnings of individual employee x Estimated no. of employees] x Annual premium rate (%) [*]				
Miss Chan (Sales)	[180,000 x 1]	x	0.45%	=	810
Another staff (Sales)	[70,000 x 1]	x	0.45%	=	315
	Premium [▲]				1,125

[#] Please refer to page 9 "Annual Premium".

^{*} Please refer to page 9 "Optional Benefits – Premium Rate".

[▲] Excluded Insurance Authority Levy and Employees' Compensation Insurance Levy.

Important Notes

1. **Shops:** refer to retail/personal services shops in general such those in the business of boutique, footwear, handbags, optical, books, stationery, grocery, sporting goods, toys, computer accessories, household goods, real estate agency, hair salon, nail beauty salon, facial beauty salon (exclude body massage/SPA), tutorial school, language school, interest class (exclude sports /fitness activities, cooking, playgroup).
2. **Minimum annual premium:** HK\$1,000 for Sections 1-5 (excluding government surcharges).
3. **Minimum annual premium:** HK\$500 for Sections 6 and 7 (excluding government surcharges).
4. The insurance is only applicable to companies with no more than 50 employees.
5. The insurance is only applicable to insured premises located in building not older than 45 years.
6. The insurance is only applicable to applicant who had no-claims record in the past three years.
7. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

Blue Cross shall not be liable in respect of:

1. any contingency caused by or happening through or in consequence of:
 - a. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
 - b. mutiny, riot, military or popular rising, insurrection, revolution, rebellion, military or usurped power, martial law or state of siege or any of the events of causes which determine the proclamation or maintenance of martial law or state of siege; or
 - c. acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation. For the purpose of this clause, "act of terrorism" shall mean the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear;
2. loss of or damage to any property or any resultant loss or expenses or any consequential loss or legal liability whatsoever nature directly or indirectly caused by or contributed to or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this clause combustion shall include any self-sustaining process of nuclear fission;
 - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - c. pressure waves by aircraft and other aerial devices;
 - d. resulting from pollution or contamination; or
 - e. nuclear weapons material;
3. any accident, loss damage, expense, liability or bodily injury occasioned by or through or in consequence directly or indirectly of confiscation, commandeering, nationalization or requisition by any lawfully constituted authority;
4. consequential loss or damage of any kind except as provided in Section 2 of the Policy;
5. any judgements against the Insured which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Hong Kong;
6. any willful, malicious, unlawful or deliberate act of the Insured or any person act on its behalf; or
7. the amount of the Excess as specified in the Policy Schedule.

Claims Procedure

- ◆ All claims must be reported to Claims Department of Blue Cross (Asia-Pacific) Insurance Limited (the “Company”) within 14 days after the discovery or occurrence of the incident by filling and completing the SmartBiz Insurance Claim Form.
- ◆ For claim of “Public Liability” or “Employees’ Compensation” under the policy, please immediately notify the Claims Department of the Company.
- ◆ For third Party Liability claim, Insured please provide the Company of all third party correspondences, demand, claim, writ, summons, court documents, court order or judgment, legal correspondence and claim letter.
- ◆ Please do not commence any repair work or dispose any salvage items or damaged documents without the Company’s prior written consent.
- ◆ In the event of claim for the loss of Personal Effect/Money/Deed, document, card, tape, file or transparency not in electronic form or Work of art, it is necessary to report the loss to the police within 24 hours upon discovery of such loss.
- ◆ In case of any event pertaining to fire, theft, robbery, malicious damage, riot or strike, the Insured must report the loss to the police, building management office and/or any other relevant authorities not later than 24 hours after the above loss occurrence and report to the Company immediately

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

Documents required for Insurance Application

1. A copy of valid business registration certificate
2. A copy of latest 3 months wage roll of employees(s), for example:
 - a. Latest MPF contribution records
 - b. Financial statements
 - c. Tax returns
 - d. Or other relevant documents.

Notes

- ◆ This brochure is for distribution in Hong Kong only. The distribution of this brochure 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. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- ◆ SmartBiz Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- ◆ 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.

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. 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.



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