



e-Select Pet Outpatient Insurance

Pet health is of utmost concern for every pet owner. Our furry friends cannot talk in human language thereby we pay additional attention to their every whim and change in behaviour as we want to make sure that they are happy and healthy. However, a survey conducted by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") in 2020 revealed that 95% of pet owners have not purchased pet insurance, mainly due to their lack of knowledge of this type of insurance and financial concern. While veterinary consultation and medication are usually required even for minor illnesses and injuries, nearly 30% of respondents consider outpatient coverage as the most important benefit item.

Underwritten by Blue Cross, e-Select Pet Outpatient Insurance (the "Plan") is tailor-made to ease pet owner's concern. The Plan is affordable and meets the most pressing needs of pet owners like you, ensuring you have peace of mind.

Plan Highlights

- Standalone pet insurance plan with the coverage exclusively for vet consultation and third party liability
- Flexible and cost-effective "Sharing Plan" covers up to 3 insured pets in one single policy. The benefit amount can be shared among the insured pets without the need of buying separate plans for each pet
- Unlimited number of vet visits per period of insurance
- Enrolment age from as young as 13 weeks to as old as 12 years old, and renew up to age 15. Microchip waived for cats' enrolment
- 30-day of waiting period for all diseases and conditions
- Provision of unique QR Code with photo of each insured pet for eClaims and policy management

Plan Information

Plan Level	Basic Plan / Sharing Plan	
Eligible Pets	Cats	Dogs
Eligible Breeds	All Breeds	All Breeds ¹
Enrolment Age ² (last birthday)	Age from 13 weeks to 12 years old	
Period of Insurance	1 year	
Policy Renewal ³	Automatic renewal up to age 15 of the insured pet ⁴	
Premium Payment Mode	Annual	
Policy Currency	HKD	
Waiting Period	A 30-day waiting period from the policy effective date or the effective date of the benefit coverage of an insured pet as specified in the subsequent endorsement to the policy (as the case may be) is applied to claim for medical expenses resulting from illness	
Identification Document	1. Recent photo of the cat, and 2. Either (a) Microchip ID number, or (b) Vaccination record / medical report with the name of the cat	1. Recent photo of the dog, and 2. Microchip ID number

Schedule of Benefits

Introduction of Benefit		Maximum Benefit Limit Per Period of Insurance (HK\$)	
		Basic Plan	Sharing Plan ⁵
1.	Veterinary Consultation ⁶		
	Annual Limit Per Policy	3,000	4,500 ⁷
	Covers for the following expenses incurred in a licensed vet clinic for illness or injury: ✓ Vet consultation ✓ Prescribed drugs ✓ Dressings ✓ Injections ✓ X-rays, ultrasound and laboratory tests (due to illness or injury) Number of visit per day (per insured pet) Maximum limit per visit (per insured pet)	1 500	1 500
	Co-insurance Per Claim ⁸	20%	20%
2.	Third Party Liability ⁹ Any one accident / any one period of insurance per policy Covers the legal liability caused by the insured pet for: ✓ accidental death, bodily injury or illness to a third party; and/or ✓ accidental loss of or damage to third party's property	300,000	300,000 ^{7,10}

Premium Table

Annual Premium (HK\$)

Enrolment Age of Pet	Basic Plan		Sharing Plan ¹¹	
	Cat	Dog	Cat	Dog
13 weeks to 4 years	904	1,130	1,537	1,921
5-8 years	1,080	1,350	1,836	2,295
9-12 years	1,328	1,660	2,258	2,822
13-15 years ¹²	1,664	2,080	2,829	3,536

Example for Premium Charge under Sharing Plan

Assumes a policyholder applies for the Sharing Plan with the following pets, the actual premium paid will be **HK\$2,822**, based on the highest premium charged to the insured pet.



Lucky (age 1)
HK\$1,537



Dolly (age 2)
HK\$1,921



Chubby (age 12)
HK\$2,822

¹ Except the following dog breeds: Antarctic Husky, Bull Terrier, Dogo Argentino, Fila Brazillier, Japanese Tosa, Pit Bull Terrier, and Tibetan Mastiff.

² As at policy effective date.

³ In the event that the policyholder disagrees with the renewal, he may give a written notice to Blue Cross within 30 days from the renewal date of the policy ("Cooling-off Period") to cancel the renewal. The policy will be terminated at the expiry of the period of insurance immediately prior to the renewal. The policyholder will be entitled to a full refund of the premium paid for the renewal, provided that no claim has been made within the Cooling-off Period, and all coupons (if any) which are issued to the insured pet for the renewal are not being used within the Cooling-off Period and are returned to Blue Cross.

⁴ Subject to Blue Cross's approval, the insurance coverage under a e-Select Pet Outpatient Insurance policy will be renewed up to age 15 of the insured pet. Any renewal above age 15 of the insured pet is subject to individual consideration. Renewal is not guaranteed and is 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 of the insured pet. If Blue Cross decides to cease offering or suspend the Plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.

- ⁵ Sharing Plan is available for pet families and maximum up to 3 insured pets per policy.
- ⁶ A 30-day waiting period from the policy effective date or the effective date of the benefit coverage of an insured pet as specified in the subsequent endorsement to the policy (as the case may be) is applied to claim for medical expenses resulting from illness.
- ⁷ This limit is to be shared by all insured pets under the Sharing Plan.
- ⁸ The percentage of expenses that must be borne by the policyholder.
- ⁹ Excess is the first HK\$3,000 for each and every claim.
- ¹⁰ The maximum limit is inclusive of all legal costs and expenses incurred in the defence and settlement of any claims.
- ¹¹ The premium will be based on the highest premium charged to the insured pet.
- ¹² Premiums are for renewal only.

Exclusions

Applicable to Section 1 Veterinary Consultation of Benefits Provisions under the terms and conditions of the policy

1. Pre-existing conditions.
2. Claims for expenses incurred during the waiting period except for those incurred as a result of injury.
3. Charges in respect of disposal, cremation or burial of the insured pet.
4. Diet foods, special diet, pet foods, vitamins, mineral supplements, housing, bedding and bathing need for the treatment or general well-being of the insured pet.
5. Fees for the treatment relating to congenital illness.
6. Fees for the treatment relating to or training of therapy for behavioural problems.
7. Fees for the treatment for cryptorchidism.
8. The costs of any treatment related to: surgery (including operating theatre fee and anaesthetists fee); dentistry (except dental treatment due to an accident); pregnancy, birth or breeding and any complications thereof; organ transplantation; elective procedures and cosmetic surgeries.
9. Euthanasia fee, prosthesis or wheelchair expenses.
10. General check-up, routine and preventative treatments, preventative vaccinations, spaying, castration, routine removal of dew claws, killing and controlling fleas, treating round worms and tapeworms, grooming and nail trimming or any complications arising from these treatments.
11. Administrative fees charged by the vet including but not limited to any charges for completing the claim forms and/or providing reports, certificates, supporting documents or other information for the purposes of processing the claim.

Applicable to Section 2 Third Party Liability of Benefits Provisions under the terms and conditions of the policy

1. The first HK\$3,000 of each and every claim.
2. Loss of or damage to third party's property in the ownership, custody, care or control of the policyholder, the family, or any person residing with or in the service of the policyholder.
3. Accidental bodily injury to or illness contracted by the policyholder, the family, or any person residing with or in the service of the policyholder.
4. Fines, penalty, surcharge or late payment.
5. Punitive, aggravated or exemplary damages.
6. Any claim arising from or involving the insured pet being at any place for which it is prohibited. This includes but is not limited to contravention of any rule, regulation, deed or mutual covenant, or legislation.
7. Any claim arising from an occurrence in connection with the policyholder's profession, occupation or business.
8. Any liability assumed by the policyholder under any contract or agreement unless such liability would have attached in the absence of such agreement.

General exclusions

1. Any claims involving any pet not specified in the Policy Schedule.
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 or the effective date of the benefit coverage of such insured pet as specified in the subsequent endorsement to the policy (as the case may be).
6. Any consequential loss.
7. Any claims for treatment and services provided by any persons other than a vet.
8. 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.
9. 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.
10. Any claims for illness, injury or legal liability directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radioactive contamination.

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 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 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\$300 per policy.
2. Blue Cross reserves the right to adjust the premium table applicable from time to time.

Claims Procedure

1. Proof of identity of the insured pet(s) and corresponding documents are required for lodging claims. Each insured pet under e-Select Pet Outpatient Insurance (both Basic Plan and Sharing Plan) will be provided a unique QR Code with the photo of the insured pet at policy issuance, which is linked to Blue Cross' Smart eClaims online platform.
2. Submission of insurance claim to Blue Cross via the following channels:
 - ✓ Unique QR Code (with prefilled information) of the insured pet
 - Step 1: Scan the unique QR Code of the insured pet
 - Step 2: Upload the required documents and input the policyholder's bank account details for claim payment by autopay
 - Step 3: After completion, a "Claim Number" message will be provided as an acknowledgement of the receipt of claim submission
 - ✓ Smart eClaims online platform at Blue Cross HK App or Blue Cross website
 - Submitting your claim through this online service, the claim payment will be settled via autopay.
3. All claims in related to veterinary consultation must be notified to Blue Cross in writing within 30 days of the incident with the required supporting documents.
4. If the claim is related to third party liability, a completed claim form with the required supporting documents must be submitted to Blue Cross by mail or in person immediately after the occurrence of the event.
5. Claim form can be obtained from Blue Cross or downloaded from the BEA website.
6. Please refer to the terms and conditions stated under the claims provisions in the policy provision for details.

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 BEA website or call Blue Cross Customer Service 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.

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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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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