

Terms and Conditions of "Travel Insurance Fun: Blue Cross Worldwide Travel Insurance"

1. The redemption period of "Travel Insurance Fun: Blue Cross Worldwide Travel Insurance" include the plan of 7-Day Individual, 7-Day Family, 12-Day Individual, 12-Day Family (the "Reward") runs from now until 31st December, 2025, both dates inclusive (the "Redemption Period").
2. The Reward is valid from now until 24th February, 2026, both dates inclusive ("the Validity Period").
3. Only Principal card of BEA SupremeGold World Mastercard / World Mastercard ("Cardholders") can redeem the Reward with 3,000 Bonus Points and designated preferential price through the BEA Mall App.
4. If the redemption is successful, Cardholders will find the e-code of the Reward from the "My e-Vouchers" of BEA Mall App within 2 working days of redemption. During the validity period, Cardholders are required to register through website (www.hkbea.com/eCodeTravel/en) for travel insurance (the "Registration").
5. The e-code is only valid on or before the validity period. Once the e-code has expired, it will not be reissued.
6. Cardholders must use the e-code to register online within 30 days prior to the departure date of travel.
7. The cardholders and the insured person must be the same person, otherwise Blue Cross (Asia-Pacific) Insurance Limited (the "Blue Cross") will reserved the application eligibility for claim.
8. Each e-code can only be used once for registration. The e-code cannot be used more than once. Any attempt to fake an e-code, the Blue Cross will reserve right to pursue legal responsibilities.
9. If the registration is successful, confirmation messages will also be sent via SMS and email on the day of enrollment. If you do not receive these messages, please call the Blue Cross Customer Service Hotline at 2839 6377.
10. Once the registration is submitted, it cannot be cancelled or amended.
11. The Reward are not refundable and not allow to extend the validity period. Once the Voucher has expired, it will not be reissued.
12. The Reward is not exchangeable for cash and/or used in conjunction with other discount offers. No change will be given either in cash or in other form.
13. The Reward is provided by Blue Cross and bound by related terms and conditions. Please refer to https://www.hkbea.com/pdf/en/credit-card/world-mastercard/MC_travel_insurance_policy.pdf for details.
14. All information and photos shown are for reference only.
15. No person other the Cardholder, The Bank of East Asia, Limited ("BEA"), or Blue Cross will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
16. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Blue Cross. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Blue Cross. Cardholders should direct any queries to Blue Cross. Shall there be any further existence of claims or disputes between cardholders and Blue Cross, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
17. BEA and Blue Cross reserve the sole right to vary or cancel the Reward and/ or amend or alter these Terms and Conditions at any time without prior notice. In the event of any disputes, the decision of BEA and Blue Cross shall be final and conclusive.
18. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
19. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



The above insurance plan is underwritten by Blue Cross, a subsidiary of AIA Group Limited. BEA is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan are subject to the credit risk of Blue Cross.

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.

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.

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To borrow or not to borrow? Borrow only if you can repay!