



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

智得寵+



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

2021年9月生效



智得寵+

對寵物主人來說，毛孩絕非普通家庭成員。牠們與我們同享歡樂、共歷患難，猶如知己一樣，是令居所變成安樂窩的重要一員。然而，每位負責任的主人都會面對同一難題，隨時需承擔突如其來的醫療開支。

藍十字的「智得寵+」提供周全保障，加上保費合理，令您真正安枕無憂。此計劃涵蓋獸醫診症、治療、藥物、手術、化驗等多個項目的費用，同時賠償化療、行為治療、第三者責任保障以至緊急寄宿的開支，更提供海外保障，是毛孩與您的強大後盾。

計劃特點

- 市場最高*：醫療保障每年高達HK\$80,000，門診及手術費用不設單項賠償限制，無需擔心只獲賠償一小部分
- 兩大市場獨家*：賠償因接受行為治療所需處方藥物費用、以及當寵物主人不幸住院連續4天以上時涉及的寵物託管費用
- 靈活有彈性：3個計劃級別，各提供不同賠償限額，加上貓狗保費不同，配合您的需要及預算
- 每個受保期內獸醫診症次數無上限
- 自選提升第三者責任保障額至HK\$1,500,000
- 等候期短，讓寵物及早獲得保障：所有疾病及狀況的等候期為30天
- 接受所有貓隻品種，無須晶片
- 無索償折扣高達15%

* 根據2021年8月的市場資訊。

保障項目

計劃級別	每個受保期之最高賠償額 (HK\$)										
	計劃 A	計劃 B	計劃 C								
第1部份 — 醫療保障¹	80,000	50,000	30,000								
第1部分之每宗索償共同保險²	<table border="1"> <thead> <tr> <th>受保寵物的實際年齡</th> <th>共同保險</th> </tr> </thead> <tbody> <tr> <td>0 - 4 歲</td> <td>20%</td> </tr> <tr> <td>5 - 8 歲</td> <td>30%</td> </tr> <tr> <td>9 歲或以上</td> <td>40%</td> </tr> </tbody> </table>		受保寵物的實際年齡	共同保險	0 - 4 歲	20%	5 - 8 歲	30%	9 歲或以上	40%	
受保寵物的實際年齡	共同保險										
0 - 4 歲	20%										
5 - 8 歲	30%										
9 歲或以上	40%										
a) 門診及手術費用 賠償因疾病或受傷而在註冊獸醫診所引致的以下費用： <ul style="list-style-type: none"> X光檢查、超聲波檢查及化驗 手術 手術室 麻醉師 人道毀滅 義肢及輪椅 雜項 	60,000	40,000	20,000								
b) 住房費用 賠償因疾病或受傷而在註冊獸醫診所住院不少於連續12小時的費用	7,000	5,000	3,000								
c) 獸醫診症 賠償因疾病或受傷接受診症及接受由註冊獸醫診所提供的處方藥物（與上述 a 有關之藥物除外）、包紮及注射費用	13,000	9,000	5,000								
d) 化療保障 賠償在註冊獸醫診所接受獸醫建議的化療費用	20,000	15,000	5,000								
e) 行為治療費用 賠償受保寵物經獸醫確診為因傷直接導致患有精神或情緒障礙而需使用處方藥物、或於訓練中心進行培訓所引致的任何合理及必須費用 <ul style="list-style-type: none"> 每天每次最高賠償額 	2,000	1,500	不適用								
	500	500	不適用								



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保費表

每年保費 (HK\$) ⁺

投保年齡	貓			狗		
	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C
6個月至1歲以下	3,689	2,808	2,310	4,557	3,469	2,853
1	2,999	2,246	1,844	3,705	2,775	2,278
2	3,271	2,473	2,032	4,041	3,055	2,510
3	3,627	2,764	2,274	4,480	3,415	2,809
4	4,063	3,122	2,570	5,019	3,857	3,175
5	4,547	3,507	2,888	5,617	4,332	3,567
6	5,096	3,888	3,155	6,295	4,803	3,898
7	5,861	4,365	3,527	7,240	5,392	4,357
8	6,765	4,847	3,919	8,357	5,988	4,841

每年附加保費[^]

續保年齡	按 8 歲時所收取保費而附加的保費率					
	貓			狗		
	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C
9	5%					
10	15%					
11	30%					
12	50%					
13	70%					

⁺ 「智得寵+」只接受年繳保費模式。

[^] 只適用於續保。有關詳情，請參閱「重要事項」。

■ 自選提升第三者責任保障 (HK\$)

年齡	提升後之賠償額	每年保費
所有年齡	1,500,000	100

計劃級別	每個受保期之最高賠償額 (HK\$)		
	計劃 A	計劃 B	計劃 C
第2部份 — 第三者責任保障³			
賠償受保寵物引致的第三者法律責任： a. 第三者意外身故、身體受傷或生病； 及/或 b. 第三者財物意外遺失或受損	1,000,000 (每宗意外/每個受保期內)		
自選提升第三者責任保障 ⁴	1,500,000 (每宗意外/每個受保期內)		
第3部份 — 殮葬服務費用			
賠償受保寵物的遺體火化、殮葬服務費用及/或獸醫或殮葬服務提供者收取的手續費	每隻 5,000	每隻 2,000	不適用
第4部份 — 緊急寄宿			
賠償因保單持有人須住院連續4天以上所引致的寵物託管費用			不適用
■ 每天最高賠償額	800	500	不適用
■ 每個受保期日數上限	5	3	
■ 每宗索償之共同保險 ²	50%	50%	
第5部份 — 海外保障			
如受保寵物與保單持有人或家屬 (i) 外遊或 (ii) 暫時身處香港以外的地方不超過90天 (以每個旅程及由出發日起計算，包括檢疫隔離時間在內)，受保寵物可獲第1、2及3部分的保障		✓	
第6部份 — 假日行程取消			
賠償因寵物須接受生死攸關之必要手術而取消或縮短行程，導致損失已預支的不能退回費用	5,000	3,000	不適用

1. 因疾病引致的醫療費用索償設有由保單生效日起計30天的等候期。

2. 保單持有人須分擔費用的比率。

3. 自付費為每宗索償的首HK\$3,000。

4. 須繳付額外保費。



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無索償折扣

續保時，假如您沒有在相關無索償期內就受保寵物提出索償，便可享有以下無索償折扣：

緊接續保前之無索償期	1 年	連續 2 年	連續 3 年或以上
保費折扣	5%	10%	15%

索償手續

客戶可於事故發生後30天內透過 Blue Cross HK App 或藍十字網站 24/7 運作的「智」易 Claims 網上平台提交索償申請。只需3個簡單步驟（輸入、上傳及確認）便可完成，賠償款項將自動轉賬至指定戶口，大大縮短索償申請的時間。



「智」易 Claims
寵物保險

如屬第三者責任索償，須於事故發生後立即將賠償申請表連同所需文件正本郵寄或親身交予藍十字。

計劃摘要

合資格寵物	貓	狗*
投保年齡 [▲]	6個月至8歲	
投保所需身份證明文件	(a) 微型晶片號碼；或 (b) 在過往12個月載有貓隻名字的疫苗注射記錄卡/ 醫療報告	微型晶片號碼

* 以下狗隻品種除外：南極雪橇犬、布多利犬、阿根廷杜告犬、巴西非拉犬、日本佐太犬、比特鬥牛犬以及藏獒。

▲ 於保單生效日期。

重要事項

- 13歲以上續保之受保寵物須通過核保。此計劃保證續保至受保寵物13歲（視乎續保時本公司仍否提供此計劃），藍十字將不會根據個別受保寵物於續保時的健康狀況或索償記錄，向保單持有人收取額外保費或附加不保事項至個別保單。然而，藍十字將保留在續保時更改保單條款及細則以及調整保費的權利，例如：因應受保寵物年齡作出保費調整。若藍十字決定停止發售或終止本計劃，藍十字將致力為受保寵物轉換至另一個可供選擇的保險計劃。
- 保單持有人可於任何時候向藍十字發出不少於7天的書面通知以取消保單。在未有於受保期內提出任何索償之前提下，保單持有人可獲得退還部分保費，退還的價值相等於已付的保費在扣除藍十字按保單已生效的受保期及按保單內的短期保費率所計算出的應收保費後的餘額，惟每份保單須收取最低保費HK\$500。
- 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 已存在之狀況（如適用）。
2. 涉及任何用作商業守衛、競賽、搜尋與拯救、海關與檢疫、實驗室測試或實驗、商業配種/繁殖或任何其他商業用途的寵物之任何索償。
3. 就任何未能在接受治療前利用(i)微型晶片（適用於狗隻及貓隻）或(ii)疫苗注射記錄卡或其他相關醫療報告（只適用於未有植入微型晶片的貓隻）明確辨認身份的寵物而言，該治療引致的任何費用。
4. 涉及任何根據《危險狗隻規例》（香港法例第167D章）定義為已知危險狗隻、格鬥狗隻或大型狗隻之任何索償。
5. 任何相應而生的損失。
6. 受保寵物於保單生效日期前或隨後附加於保單的批註內列明為該受保寵物的保障生效日期（按情況而定）前已罹患之身體不適、疾病或狀況之復發或延續。
7. 任何由獸醫以外之人士提供之治療或服務所引致的費用。
8. 就任何因保單持有人、家屬、任何與保單持有人同住或為保單持有人服務之人士蓄意、惡意、非法、魯莽或故意的行為或嚴重疏忽而引起的患病、傷患或法律責任有關的索償。
9. 就任何因戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、革命、內亂、為軍隊、警隊或執法機構執勤而患病或傷患之索償。
10. 就任何因核裂變、核聚變或放射性污染直接或間接引起的患病、傷患或法律責任之索償。



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注意

- 此單張只供參考之用，中英文版如有差異，以英文版本為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請聯絡您的保險代理/經紀或藍十字客戶服務熱線3608 2988。
- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。
- 「智得寵+」由香港獲授權之保險商—藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與Blue Cross and Blue Shield Association 及其任何相關聯機構或許可證持有人並無任何關係。
- 當藍十字就保單提供的保險（包括支付任何賠償或提供任何保障），將使藍十字面臨聯合國決議下或歐盟、英國、美國或適用於藍十字的任何司法管轄區的貿易或經濟制裁、法律或法規項下的任何制裁、禁制或限制，或承受該等風險時，則藍十字不得被視為就該保單提供保險（包括支付任何賠償或提供任何保障）。



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藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2021年獲得保險行業國際信用評級機構和信息提供商AM Best授予財務實力評級及長期發行人信用評級分別為A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽 www.ambest.com。



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客戶服務熱線
3608 2988

藍十字（亞太）保險有限公司

香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓

傳真：3608 2989 電郵：cs@bluecross.com.hk

網址：www.bluecross.com.hk



Blue Cross 藍十字

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Pet Care Plus



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With effect from Sep 2021



Pet Care Plus

To pet owners, our furry companions are always more than simple additions to the family. They share our joys and tears, and form an integral part of the intimate connection that makes our house a home. However, all responsible pet owners face the same problem of unexpected medical bills.

With Blue Cross' Pet Care Plus, you will appreciate the peace of mind from the plan's comprehensive cover at reasonable premium for expenses of vet consultation, treatment, medication, surgery, lab tests, and more. You can also claim for chemotherapy benefit, behavioural treatment, third-party liability and even emergency boarding. As the plan covers overseas travel as well, rest assured that both your pet and yourself will be well backed.

Plan Highlights

- Highest in market*: annual benefit limit up to HK\$80,000 for medical coverage, with no sub benefit limits for clinical and surgical expenses. No need to worry about only a small portion of the bill can be covered
- 2 market exclusives*: cover expenses of prescribed drugs for behavioural treatment and pet sitting when the pet owner is hospitalised for more than 4 consecutive days
- Flexible: 3 plan levels with different benefit limits and premiums for dogs and cats to fit your needs and budget
- Unlimited number of vet visits per period of insurance
- Top-up option for Third Party Liability up to HK\$1,500,000
- Short waiting time to get covered: 30-day waiting period for all diseases and conditions
- Accept all cat breeds, and no microchip required
- Up to 15% no claim discount

* Based on market information as of August 2021.

Schedule of Benefits

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)										
	Plan A	Plan B	Plan C								
Section 1 - Medical Coverage¹	80,000	50,000	30,000								
Co-insurance² per claim for Section 1	<table border="1"> <thead> <tr> <th>Attained Age of Insured Pet</th> <th>Co-insurance</th> </tr> </thead> <tbody> <tr> <td>0 - 4</td> <td>20%</td> </tr> <tr> <td>5 - 8</td> <td>30%</td> </tr> <tr> <td>9 or above</td> <td>40%</td> </tr> </tbody> </table>		Attained Age of Insured Pet	Co-insurance	0 - 4	20%	5 - 8	30%	9 or above	40%	
Attained Age of Insured Pet	Co-insurance										
0 - 4	20%										
5 - 8	30%										
9 or above	40%										
a) Clinical and Surgical Expenses Cover the following expenses incurred in a licensed vet clinic for illness or injury <ul style="list-style-type: none"> ■ X-rays, ultrasound and laboratory tests ■ Surgery ■ Operating theatre ■ Anaesthetists ■ Euthanasia ■ Prosthesis or wheelchair ■ Miscellaneous 	60,000	40,000	20,000								
b) Room and Board Cover expenses incurred in a licensed vet clinic for a confinement of no less than 12 consecutive hours for illness or injury	7,000	5,000	3,000								
c) Veterinary Consultation Cover expenses of consultation and prescribed drugs (excluding drugs related to a above), dressings and injections dispensed by a licensed vet clinic for illness or injury	13,000	9,000	5,000								
d) Chemotherapy Benefit Cover expenses of vet-recommended chemotherapy treatment incurred in a licensed vet clinic	20,000	15,000	5,000								
e) Behavioural Treatment Expenses Cover any reasonable and necessary expenses for prescribed drugs, training under training centres if the insured pet is diagnosed with mental or emotional disorder by a vet as a direct result of injury <ul style="list-style-type: none"> ■ Maximum benefit limit per visit per day 	2,000 500	1,500 500	N/A N/A								



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Premium Table

Annual Premium (HK\$) ⁺

Enrolment Age	Cat			Dog		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
6 months to below age 1	3,689	2,808	2,310	4,557	3,469	2,853
1	2,999	2,246	1,844	3,705	2,775	2,278
2	3,271	2,473	2,032	4,041	3,055	2,510
3	3,627	2,764	2,274	4,480	3,415	2,809
4	4,063	3,122	2,570	5,019	3,857	3,175
5	4,547	3,507	2,888	5,617	4,332	3,567
6	5,096	3,888	3,155	6,295	4,803	3,898
7	5,861	4,365	3,527	7,240	5,392	4,357
8	6,765	4,847	3,919	8,357	5,988	4,841

Annual Premium Loading[^]

Renewal Age	Loading Factor on Top of Premium of Age 8 Charged					
	Cat			Dog		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
9	5%					
10	15%					
11	30%					
12	50%					
13	70%					

⁺ Pet Care Plus only accepts annual premium payment mode.

[^] Applicable to renewal only. For more details, please refer to "Important Notes".

■ Top-up Option for Third Party Liability (HK\$)

Age	Benefit Limit after Top-up	Annual Premium
All ages	1,500,000	100

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 2 – Third Party Liability³			
Cover the legal liability to a third party caused by the insured pet: a. accidental death, bodily injury or illness to a third party; and/or b. accidental loss of or damage to third party's property	1,000,000 (Any one accident/any one period of insurance)		
Top-up option for Third Party Liability ⁴	1,500,000 (Any one accident/any one period of insurance)		

Section 3 – Funeral Service Expenses

Cover cost for cremation, funeral service and/or handling charges from the vet or funeral service providers in respect of handling the insured pet's remains	5,000 Per life	2,000 Per life	N/A
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Section 4 – Emergency Boarding

Cover pet sitting expenses necessarily incurred at pet sitting facility if the policyholder is hospitalised for more than 4 consecutive days			
■ Maximum benefit limit per day	800	500	N/A
■ Maximum number of days per period of insurance	5	3	
■ Co-insurance per claim ²	50%	50%	

Section 5 – Overseas Cover

Extended coverage to the insured pet for Sections 1, 2 and 3 whilst it is (i) travelling or (ii) temporarily located outside Hong Kong with the policyholder or family up to a maximum of 90 days per trip from the departure date including the quarantine period	✓		
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Section 6 – Holiday Cancellation

Cover the non-recoverable prepaid holiday cancellation and curtailment costs if the insured pet requires emergency life-saving surgery	5,000	3,000	N/A
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1. A 30-day waiting period from the policy effective date applies to claim for medical expenses resulting from illness.
2. The percentage of expenses that must be borne by the policyholder.
3. Excess: the first HK\$3,000 for each and every claim.
4. Subject to additional premium.



Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

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No Claim Discount

You will enjoy a No Claim Discount upon renewal if no claim has been made with respect to the insured pet during the corresponding no claim period as specified below:

No Claim Period Immediately Preceding Renewal	1 Year	2 Consecutive Years	3 Consecutive Years or More
Premium Discount	5%	10%	15%

Claim Procedure

Within 30 days after the occurrence of the event, customers can 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.



Smart eClaims
Pet Insurance

For the claim of third party liability, the claim form with the original copy of the required documents must be delivered to Blue Cross by mail or in person immediately after the occurrence of the event.

Plan Summary

Eligible Pet	Cat	Dog*
Enrolment Age [▲]	6 months to age 8	
Identification Document for Enrolment	Either (a) Microchip ID number; or (b) Vaccination record/ medical report with the cat's name in the past 12 months	Microchip ID number

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

▲ As at the policy effective date.

Important Notes

- The policy renewal for insured pet above age 13 is subject to underwriting. Renewal is guaranteed up to age 13 of the insured pet (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 the 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 this plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.
- 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\$500 per policy.
- Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

- Pre-existing conditions (if applicable).
- 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.
- 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.
- 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.
- Any consequential loss.
- 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).
- Any claims for treatment and services provided by any persons other than a vet.
- 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.
- 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 agency.
- 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.



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Notes

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. 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 contact your insurance agent/broker or Blue Cross Customer Service Hotline on 3608 2988.
- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet 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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- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. 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 shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. 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’ success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.



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Customer Service Hotline

3608 2988

Blue Cross (Asia-Pacific) Insurance Limited

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,
Kwun Tong, Kowloon, Hong Kong
Fax: 3608 2989 Email: cs@bluecross.com.hk
Website: www.bluecross.com.hk