



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

有關 COVID-19 的旅遊保險保障安排

鑑於世界衛生組織的定義，由 2019 冠狀病毒病 (COVID-19) 引致的全球大流行疾病或廣泛性傳染病，於 2020 年起已屬「已存在情況」，因此 2019 冠狀病毒病 (COVID-19) 引致的傷亡或損失已列為一般不保事項。然而，藍十字仍依據保單條款及細則，就 2019 冠狀病毒病 (COVID-19) 引致的狀況，提供以下旅遊保險保障。

適用之旅遊保險計劃：

- 旅遊寶
- 智醒海外升學保
- 智醒工作假期保

保障項目	保障範圍
旅程 / 升學旅程期間的醫療費用	賠償在旅程 / 升學旅程期間因確診 COVID-19 而引致的醫療、手術和住院之合資格醫療費用。
海外住院現金津貼 (只適用於旅遊寶)	為受保人於旅程途中確診 COVID-19 而住院，按每一整天計算而提供現金津貼。
旅程取消 / 學業取消	因確診 COVID-19 而不幸身故或導致嚴重疾病而取消旅程，賠償已預先支付的訂金或任何被沒收並且不能從相關機構退回的旅程安排費用。
縮短旅程 / 學業中斷	在旅程 / 升學旅程期間因確診 COVID-19 而不幸身故或導致嚴重疾病而縮短旅程 / 中斷學業，賠償已預先支付的訂金或任何被沒收並且不能從相關機構退回的旅程安排費用。
因不能避免的延誤所引致自動延長保障期	如受保人在旅程期間因確診 COVID-19 而引致不可避免的延誤，保障期可免費自動延長至最長 10 天。
24 小時全球緊急援助	提供緊急援助及服務。

因屬「已存在情況」，強制隔離現金津貼及行程改道保障(只適用於旅遊寶)將不賠償由 2019 冠狀病毒病 (COVID-19) 引致的損失。此外，旅程延誤保障亦不適用於有關損失。

有關保障範圍詳情，請參閱保單條款及細則。

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。藍十字 (亞太) 保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何相關聯公司或持牌人並無任何關係。

2023年2月1日



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

Arrangement for Travel Insurance Coverage regarding COVID-19

As the infectious disease / epidemic disease related to COVID-19 was classified as a “pre-existing condition” due to the declaration by the World Health Organisation in 2020, loss or damage arising from COVID-19 is regarded as general exclusion. Despite that, Blue Cross still offers below coverage as per the policy terms and conditions for circumstances arising from COVID-19.

Applicable travel insurance plans:

- TravelSafe Plus
- Overseas StudySafe Insurance
- Working HolidaySafe

Benefit Items	Benefit Coverage
Medical Expenses during the Journey / Study Trip	Reimburse eligible medical expenses of medical treatment, surgery and hospitalisation arising from COVID-19 diagnosed during the Journey / Study Trip.
Overseas Hospital Cash Allowance (only applicable to TravelSafe Plus)	Offer cash allowance for each complete day of the insured person’s Hospital Confinement arising from COVID-19 diagnosed during the Journey.
Trip Cancellation Benefit / Cancellation of Study Benefit	Reimburse forfeited and irrecoverable deposits or payment made in advance for the Travel Arrangement upon trip cancellation due to death or Serious Sickness arising from the diagnosis of COVID-19.
Trip Curtailment Benefit / Study Interruption Benefit	Reimburse forfeited and irrecoverable prepaid and unused Travel Arrangement upon Journey / Study Trip interrupted and curtailed by death or Serious Sickness after commencement arising from COVID-19 diagnosed during the Journey / Study Trip.
Automatic Extension for Unavoidable Delay	Free extension if the insured person encounters unavoidably delay arising from COVID-19 diagnosed during the Journey, up to a maximum of 10 days.
24-hour Worldwide Emergency Aid	Provide emergency assistance and services.

For Compulsory Quarantine Cash Allowance and Re-routing benefits (only applicable to TravelSafe Plus), loss arising from COVID-19 is not covered due to the “pre-existing condition”. Besides, Travel Delay Benefit is also not applicable for such related loss.

For details of the benefits, please refer to the policy terms and conditions.

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. 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.

1 February 2023