



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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2019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」級別。有關最新評級，請瀏覽www.ambest.com。



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智得寵



Sun Flower Insurance Brokers Limited

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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.



Blue Cross HK App



客戶服務熱線
3608 2988

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MD174/08.2020

2020年8月2日生效



智得寵

貓狗一向與人類的感情深厚，牠們不但是我們最忠誠的朋友，又是最好的聆聽者，分享我們的喜與樂，牠們更是我們最親密的伙伴及家庭的一分子。因此，寵物能夠健康快樂地成長是每個主人的願望。但寵物往往活躍好動，有時更會過於膽大，難免容易發生意外。此外，與人一樣，心愛的寵物亦間中會生病。雖然大部分主人都會在所不計讓寵物接受適當治療，但沉重的醫療開支總令人措手不及。

藍十字深明每位寵物主人的需要，誠意為寵物度身訂造「智得寵」保險計劃，提供全天候周全的保障，包括醫療費用、第三者責任保障等，有助主人減輕照顧寵物的負擔。此外，計劃 I 更提供疫苗注射預防治療服務，讓摯愛的寵物時刻保持健康活力，可以長伴左右。

保障範圍	最高保障金額 (HK\$)		
	計劃 I	計劃 II	計劃 III
1. 醫療保障¹			
a) 獸醫診金 每次限額	220	130	220
每年次數上限	20	12	15
b) 處方藥物 處方藥物、包紮及注射費用 每次限額	220	130	220
每年次數上限	20	12	15
c) 住房費用 於獸醫診所內接受治療，不少於連續 12 小時的住房費用 每天限額	200	120	不適用
每年日數上限	12	6	
d) 門診及手術費用			
<ul style="list-style-type: none"> ■ 手術費用 ■ 手術室費用 ■ 麻醉師費用 ■ 人道毀滅費用 ■ 雜項費用 ■ X 光檢查及化驗費用 - (每年最高限額：計劃 I：\$3,000；計劃 II：\$1,600) 	每年 16,000	每年 9,000	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。

保障範圍	最高保障金額 (HK\$)		
	計劃 I	計劃 II	計劃 III
2. 第三者責任保障² 因寵物引致的第三者法律責任索償	600,000	600,000	300,000
3. 身故服務 火化、殮葬服務的費用	每隻 1,000	不適用	不適用
4. 假日行程取消 因寵物須接受生死攸關之必要手術而取消或縮短行程，導致損失已繳付及不能退回的行程費用	每年 3,000	不適用	不適用
5. 廣告費用 因尋找被盜竊或走失寵物涉及的廣告費用	每年 250	不適用	不適用
6. 海外保障 提供長達 90 天的海外保障，範圍包括以上第 1、2 及 3 項	每個旅程 ✓	不適用	不適用
額外保障			
7. 混合疫苗注射	每年 220	不適用	不適用

² 自付額：每宗賠償的首 HK\$3,000。

年繳保費表 (HK\$)³

寵物年齡	計劃 I	計劃 II	計劃 III
6 個月至 8 歲 (上一個生日)	2,810	1,900	1,120
超過 8 歲 (只適用於續保)	3,510	2,380	1,400

³ 取消保單收取的最低保費為 HK\$500 (以每隻寵物計)。

附加保費 (包括以下狗隻品種的任何混種狗隻)

下列狗隻品種將被徵收 10% 附加保費：

美國曲卡犬	中國沙皮犬	格雷伊獵犬	法老王獵犬
美國史特富郡多利犬	鬆獅犬	愛爾蘭獵狼犬	洛威拿犬
貝吉生犬	克倫伯犬	蘭伯格犬	聖伯納犬
巴吉度獵犬	班點犬	馬士提夫犬	斯塔福郡鬥牛犬
伯恩山犬	鹿獵犬	山蔘利犬 (譯名)	軟毛麥色多利犬
拳師犬	都柏文犬	紐芬蘭犬	
老虎犬	德國牧羊犬	古英國牧羊犬	
鬥牛馬士提夫犬	大丹犬	奧德獵犬	



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不受保的危險狗隻品種 (包括以下狗隻品種的任何混種狗隻)

下列危險狗隻品種將不獲受保：

南極雪橇犬	布爹利犬	阿根廷杜告犬	巴西非拉犬
日本佐太犬	比特鬥牛犬	藏獒	

以上所列狗隻品種純屬參考，藍十字保留該狗隻品種受保與否之最終決定權。

保費折扣優惠

同時投保多隻寵物可享有以下折扣：

投保寵物數量 (狗或貓)	2 隻寵物	3 隻寵物	4 隻寵物	5 隻寵物或以上
保費折扣優惠	15%	20%	25%	30%

主要不保事項

1. 已存在之狀況。
2. 例行及預防性治療、絕育、結紮、例行狼爪移除、滅蚤及防蚤、杜蟲、美容及修甲或上述治療引起的任何併發症。
3. 因懷孕、分娩、配種/繁殖、器官移植、先天性疾病、非必要就醫及整容手術的費用。
4. 營養膳食、特別膳食、日常膳食、維他命、礦物質補充劑、居所及沐浴用品之費用。

索償手續

- 客戶可於事故發生後 30 天內向藍十字提交賠償申請表及所需文件，或透過 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

注意

- 此單張只供參考之用，中英文版本如有差異，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，請致電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。
- 藍十字保留調整保費率及其後續保保費的權利。
- 「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。



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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 2019, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" 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.



Blue Cross HK App



Customer Service Hotline
3608 2988

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Pet Care



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With effect from 2 August 2020

Pet Care

Cats and dogs have been long-time companions of humans. They are often our most reliable friends and best listeners, sharing our happiness and joy. To many, a beloved pet is just like an intimate partner or even part of the family. Therefore, it is natural that all owners wish to see their pets stay happy and healthy. But pets are always active and energetic, and sometimes explorative enough to get into accidents, not to mention falling ill, just like we do. And with the increasing veterinary costs today, providing pets with suitable medical treatments is certainly a heavy burden on many pet owners.

Blue Cross fully understands the needs of pet lovers. Its custom-made Pet Care Insurance offers comprehensive year-round protection, including coverage for veterinary costs, third-party liability, etc., which help ease pet owners' financial strain in the event of pet accidents or illnesses. The benefits offered by Plan I cover preventive vaccinations, which will help your beloved pet live a longer and healthier life.

Benefit Items	Maximum Limit (HK\$)		
	Plan I	Plan II	Plan III
1. Medical Coverage¹			
a) Veterinary Consultation Fee			
Limit per visit	220	130	220
Max. no. of visits per year	20	12	15
b) Prescribed Medication			
The cost of any prescribed drugs, dressings and injections			
Limit per visit	220	130	220
Max. no. of visits per year	20	12	15
c) Room and Board			
Confinement cost incurred in vet clinic for a period not less than 12 consecutive hours			Not Applicable
Limit per day	200	120	
Max. no. of days per year	12	6	
d) Clinical and Surgical Expenses			
<ul style="list-style-type: none"> ■ Surgical Fee ■ Operating Theatre Fee ■ Anaesthetists Fee ■ Euthanasia Fee ■ Miscellaneous Expenses ■ X-ray and Laboratory Tests Fee – (Limit per year: Plan I: \$3,000; Plan II: \$1,600) 	16,000 per year	9,000 per year	Not Applicable

¹ A 30-day waiting period from the policy effective date is applied to claim for medical expenses resulting from illness.

Benefit Items	Maximum Limit (HK\$)		
	Plan I	Plan II	Plan III
2. Third Party Liability²			
The compensation paid for the legal liability to third parties caused by your pet	600,000	600,000	300,000
3. Funeral Service			
The cost of cremation, funeral service	1,000 per life	Not Applicable	Not Applicable
4. Holiday Cancellation			
The non-recoverable prepaid holiday cancellation and curtailment costs if your pet requires emergency life-saving surgery	3,000 per year	Not Applicable	Not Applicable
5. Advertising Expenses			
The cost of advertisement if your pet is stolen or lost	250 per year	Not Applicable	Not Applicable
6. Overseas Cover			
Extended coverage to your pet for Items 1, 2 & 3 whilst travelling or temporarily located outside Hong Kong up to a maximum of 90 days	✓ per trip	Not Applicable	Not Applicable
Extra Protection			
7. Vaccination of Mixed Vaccine	220 per year	Not Applicable	Not Applicable

² Excess: The first HK\$3,000 of each and every claim.

Annual Premium Table (HK\$)³

Age of the Pet	Plan I	Plan II	Plan III
6 months to 8 years old (last birthday)	2,810	1,900	1,120
Over 8 years old (for renewal only)	3,510	2,380	1,400

³ The minimum premium charge for policy cancellation is HK\$500 per pet.

Additional Premium (including mixed-breed of these dog breeds)

10% premium loading is imposed on the following dog breeds :

American Cocker Spaniel	Chinese Shar-Pei	Greyhound	Pharaoh Hound
American Staffordshire Terrier	Chow Chow	Irish Wolfhound	Rottweiler
Basenji	Clumber Spaniel	Leonberger	Saint Bernard
Basset Hound	Dalmatian	Mastiff	Staffordshire Bull Terrier
Bernese Mountain Dog	Deerhound	Mountain Terrier	Wheaton Terrier
Boxer	Doberman Pinscher	Newfoundland	
Bulldog	German Shepherd	Old English Sheepdog	
Bullmastiff	Great Dane	Otterhound	



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Excluded Dangerous Dogs (including mixed-breed of these dog breeds)

The following dangerous dogs are excluded from the Plan:

Antarctic Husky	Bull Terrier	Dogo Argentino	Fila Braziliere
Japanese Tosa	Pit Bull Terrier	Tibetan Mastiff	

The dog breeds mentioned above are for reference only. Blue Cross reserves the right for the final decision of dog breeds eligible for insurance.

Premium Discount

The following discount will be applied according to the number of dogs or cats being insured at the same time:

Number of Pets (Dogs or Cats)	2 Pets	3 Pets	4 Pets	5 Pets or More
Premium Discount %	15%	20%	25%	30%

Major Exclusions

- Any pre-existing conditions.
- The cost of routine and preventive treatments, spaying, castration, routine removal of dew claws, killing and controlling fleas, treating round worms & tapeworms, grooming and nail clipping or any complications arising from these treatments.
- The cost of any treatment related to pregnancy, giving birth, breeding, organ transplantation, congenital illness, elective procedures and cosmetic surgeries of your pet.
- The cost of diet foods, special diet, pet foods, vitamins, mineral supplements, housing, bedding and bathing need for the treatment or general well-being of your pet.

Claim Procedure

- Within 30 days after the occurrence of the event, customers can submit their claims by returning the claim form with the required documents to Blue Cross, or 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

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 call 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.
- Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.
- Pet Care 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 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.