



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

全年無限旅遊保險
Annual Infinity Travel Insurance Pass



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全年無限旅遊保險

www.bluecross.com.hk

盡情享受全年旅遊保障！

無論您到哪裡享受假期或外遊公幹，都應為旅程作好準備。藍十字「全年無限旅遊保險」為您提供全天候的周詳旅遊保障，讓您可隨時起行而無後顧之憂，外地旅遊時倍感安心，盡情享受無限次旅程。

全新保障

- ◆ 旅程延誤保障 — 賠償因延誤而引致的額外海外住宿費用或取消旅程費用
- ◆ 旅程取消及縮短旅程保障 — 賠償大型運動賽事、音樂劇、演唱會、博物館及主題公園入場券之費用
- ◆ 行李保障，包括手提電腦、商業樣本及運動用品
- ◆ 創傷輔導保障
- ◆ 航空公司倒閉特別津貼及機場關閉保障

計劃特色

- ◆ 全年保障無限次旅程
- ◆ 24小時全球緊急援助 — 包括不設上限的緊急運送及送返起保地點 (有關費用不會從「醫療費用保障」的賠償額中扣除)
- ◆ 全球醫療費用高達HK\$1,000,000及回港90天內覆診費用，包括跌打及針灸治療
- ◆ 保障因天然災難，或突然爆發廣泛性傳染病、工業行動、暴動或內亂所引致的旅程取消或縮短旅程
- ◆ 保障消閒及非專業性質的運動，包括滑雪及其他冬季運動、潛水、高空彈簧跳繩 (常稱笨豬跳)、高山遠足及各種水上活動
- ◆ 國內緊急現金援助
- ◆ 憑中國醫療卡於全國超過200間網絡醫院接受治療，無需入院保證金
- ◆ 所有保障均不設自負金額

自選附加保障

◆ 升級人身意外保障

除基本保障外，您可選擇更全面的升級保障

◆ 增加人身意外保障額

您可因應個人需要選擇增加人身意外的保障額，最高可達HK\$2,000,000

保障項目

最高賠償金額 (HK\$)

		環球計劃 A	環球計劃 B	中國計劃	
醫療保障					
1)	醫療費用¹	1,000,000	500,000	300,000	於旅程期間感染疾病或意外受傷而引致的醫療、手術及住院費用。 (住院房間及膳食費用每天最高限額為HK\$3,000)
	回港覆診費用	100,000 3,000	50,000 3,000	30,000 2,000	a. 如受保人曾於外地就醫，回港後90天內的合理醫療費用(包括b項限額)。 b. 因意外受傷而引致的跌打及針灸治療費用。 (每天每次的最高限額為HK\$200)
	創傷輔導	20,000	20,000	20,000	受保人在旅程中直接因發生嚴重意外或事故而被醫生診斷罹患創傷後壓力症，並須接受心理輔導服務的合理及必需的醫療開支。 (每天每次的最高限額為HK\$2,000)
2)	海外住院或隔離現金津貼				
	海外住院現金津貼	10,000	5,000	2,000	於旅程途中住院，環球計劃及中國計劃每一整天可獲的住院現金津貼分別為HK\$500及HK\$250。
	強制隔離現金津貼	10,000	10,000	10,000	於旅程期間或於回港後7天內因感染傳染病而被強制隔離，每一整天可獲HK\$500的現金津貼。
全球緊急援助					
3)	24 小時全球緊急援助				
	緊急運送	不設上限	不設上限	不設上限	運送受保人至就近有足夠醫療設施的醫療中心。
	送返起保地點	不設上限	不設上限	不設上限	在醫生建議下，將受保人送返起保地點。
	入院按金保證	40,000	40,000	40,000	保證為受保人提供入院所需的按金。
	額外交通及住宿費用 (包括親屬探望)	50,000	20,000	20,000	◆ 受保人因嚴重健康問題而須送返至起保地點的交通費用，及受保人所需的額外住宿費用。 ◆ 如受保人於外地住院超過3天或不幸身故，在以下情況可獲支付額外住宿及交通費用： a. 最多兩名直屬家庭成員前往照料受保人；或 b. 一名直屬家庭成員前往探望及一名同行夥伴留下照料受保人。
	子女護送	40,000	20,000	20,000	安排同行的18歲以下子女送返起保地點的合理額外住宿及交通費用。
	遺體運返	不設上限	不設上限	不設上限	運送受保人的遺體或骨灰返回起保地點的費用。
	身故恩恤金	20,000	10,000	10,000	如受保人因身體嚴重受傷或患上嚴重疾病而身故，可獲發放恩恤金予其合法遺產承繼人。
	轉介服務	適用	適用	適用	提供法律援助、傳譯及補領遺失旅遊證件或交通票據等諮詢及轉介服務。
意外保障					
4)	人身意外²	1,000,000	500,000	300,000	如受保人因意外不幸身故或永久傷殘(包括恐怖活動)，將按本小冊子第5頁的「人身意外受保事項」之基本保障事項第1-2.7賠償。
5)	嚴重燒傷	300,000	100,000	100,000	遭受3級程度燒傷且燒傷部分佔受保人的頭部表面面積5%或以上或其身體總表面面積10%或以上。
旅程阻礙保障					
6)	旅程取消³	30,000	10,000	5,000	如如下述原因，受保人可就已繳付及不能退回的預繳旅費、機票費用及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用提出索償： ◆ 受保人或其直屬家庭成員、緊密業務夥伴或同行夥伴不幸身故、身體嚴重受傷或患上嚴重疾病；或 ◆ 於出發前一星期內，目的地發生天然災難，或突然爆發廣泛性傳染病、工業行動、暴動或內亂；或 ◆ 在出發日期前10天內因受保人在香港的住所受到水災或火災嚴重損毀而不能成行。
7)	縮短旅程	50,000	25,000	5,000	如如下述原因，受保人可就已繳付但未使用的旅費及住宿訂金，及大型運動賽事、音樂劇、演唱會、博物館、主題公園入場券的費用，及返回起保地點所需的額外公共交通工具費用提出索償： ◆ 受保人或其直屬家庭成員、緊密業務夥伴或同行夥伴不幸身故、身體嚴重受傷或患上嚴重疾病；騎劫；目的地出現惡劣天氣、天然災難，或突然爆發廣泛性傳染病、工業行動、暴動或內亂而不能繼續行程。
8)	旅程延誤	1,000 10,000 3,000 3,000	500 2,500 2,000 3,000	250 不適用 1,000 1,000	因惡劣天氣、天然災難、突然爆發的暴動或內亂、恐怖活動、工業行動、騎劫、公共交通工具出現機件故障或機場關閉，而引致預早安排的公共交通工具延誤，受保人可作出以下一項索償： ◆ 每個完整及連續6小時的延誤可獲HK\$250現金津貼；或 ◆ 額外旅遊費用： a. 公共交通工具費用； b. 海外住宿費用；或 ◆ 在香港出發時旅程延誤連續超過10小時而取消旅程所引致的費用。
	特別津貼 - 航空公司倒閉	2,000	1,000	500	因航空公司破產或倒閉而購買替代機票的額外開支。
9)	行李延誤	1,000	500	500	在旅程中因乘搭的公共交通工具把行李延誤或誤送而引致在抵達目的地後6小時或以上仍未能取回行李，受保人可獲賠償。

	環球計劃 A	環球計劃 B	中國計劃	
個人財物保障				
10) 行李	20,000 5,000 3,000 10,000 3,000	10,000 3,000 2,000 5,000 2,000	5,000 3,000 2,000 5,000 2,000	因遭盜竊、搶劫、爆竊、意外或運送人員不小心處理所引致的行李或個人財物的遺失、破損或毀壞。 運動用品：每件/對/套最高賠償限額 其他行李：每件/對/套最高賠償限額 手提電腦（最高限額） 商業樣本（最高限額）
11) 旅遊證件遺失	30,000 2,000	10,000 1,000	3,000 500	因遭盜竊、搶劫、爆竊或意外而須申請補領旅遊證件及機票的合理費用，以及因有關換領所引致的合理額外交通及住宿費用。 (交通及住宿費用的每天最高賠償限額)
12) 個人錢財 ⁴	3,000	2,000	1,000	因遭盜竊、搶劫或爆竊而導致鈔票、現金或旅遊支票的損失。
13) 家居物品損失	25,000 5,000	5,000 2,000	3,000 1,000	於旅遊期間，受保人在香港的空置住所遭爆竊，須重置或修理家居物品及個人財物的費用。 (每件/對/套最高賠償限額)
其他保障				
14) 個人責任	1,500,000	1,000,000	500,000	賠償因受保人疏忽導致他人身體意外受傷或財物損失而需負上的第三者法律責任。
15) 信用卡保障	30,000	15,000	5,000	如受保人在旅遊期間因意外身故，將賠償其於旅程中簽賬購物而未繳付之款項予受保人的遺產。
16) 高爾夫球「一桿入洞」	3,000	1,000	500	獎賞受保人在認可的高爾夫球場內成功「一桿入洞」而在酒吧慶祝的一次過消費。
17) 中國醫療卡	適用	適用	適用	如受保人在國內旅遊期間因意外或嚴重疾病而須要入住醫院，可憑中國醫療卡於全國超過200間網絡醫院或醫療單位接受治療，無須繳付任何入院保證金。

¹ 70歲以上的受保人的醫療費用最高賠償額為所選計劃限額之50%。

² 18歲以下或70歲以上受保人的人身意外最高賠償額為所選計劃限額之30%。

³ 如取消旅程是因受保人、其直屬家庭成員、緊密業務夥伴或同行夥伴身體嚴重受傷或患上嚴重疾病，但並沒有入住醫院，取消旅程的賠償額將為不能退回金額的50%。

⁴ 個人錢財保障不適用於10歲以下的受保人。

升級人身意外保障

您可自選附加升級人身意外保障，以享更全面的保障項目，除基本保障外（受保事項第1至2.7），更可兼享下列之升級保障（受保事項第2.8至2.18）。

人身意外受保事項		須付保障 (最高賠償額 百分比)
1	意外身故	100%
2	永久癱瘓 (2.1 至 2.18)	100%
2.1	永久完全傷殘	100%
2.2	永久及無法治療的四肢癱瘓	100%
2.3	永久完全喪失雙目視力	100%
2.4	永久完全喪失單目視力	50%
2.5	喪失或永久完全喪失兩肢功能	100%
2.6	喪失或永久完全喪失一肢功能	50%
2.7	永久完全喪失語言及聽覺能力	100%
2.8	永久完全喪失聽覺能力	75%
	兩隻耳朵	15%
2.9	永久完全喪失語言能力	50%
2.10	永久完全喪失單目的晶狀體	30%
2.11	通過外科手術切除下顎	30%
2.12	喪失或永久完全喪失拇指及四隻手指功能*	70%
	右手	50%
	左手	50%
2.13	喪失或永久完全喪失四隻手指功能*	40%
	右手	30%
	左手	30%
2.14	喪失或永久完全喪失一隻拇指功能*	30%
	兩個右指骨	15%
	一個右指骨	20%
	兩個左指骨	10%
	一個左指骨	10%
2.15	喪失或永久完全喪失手指功能 (拇指除外) *	10%
	三個右指骨	7.5%
	兩個右指骨	5%
	一個右指骨	7.5%
	三個左指骨	5%
	兩個左指骨	2%
	一個左指骨	2%
2.16	喪失或永久完全喪失腳趾功能	15%
	全部腳趾 (一隻腳掌)	5%
	大腳趾 (兩個趾骨)	3%
	大腳趾 (一個趾骨)	2%
	其他腳趾	10%
2.17	折斷腿部或膝蓋而無法縫合	7.5%
2.18	腿部縮短不少於5厘米	7.5%

*倘受保人為左撇子，於2.12至2.15列為適用於左右手之百分比將對調。

年繳保費表 (HK\$)

	環球計劃 A	環球計劃 B	中國計劃
基本計劃			
個人	1,880	1,480	980
個人及其子女	2,820	2,220	1,470
夫婦	3,572	2,812	1,862
家庭	4,324	3,404	2,254
基本計劃 + 升級人身意外保障			
個人	2,256	1,776	1,176
個人及其子女	3,384	2,664	1,764
夫婦	4,286	3,374	2,234
家庭	5,189	4,085	2,705

「個人及其子女」及「家庭」計劃並無限制18歲以下未婚子女的受保人數。
 「家庭」計劃包括投保人、配偶及不限人數的18歲以下未婚子女。
 「夫婦」計劃包括在有效婚姻中的丈夫及妻子。

年齡限制

受保人的年齡必須介乎6星期至70歲；18歲以下的兒童必須與家長或合法監護人一同投保。



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增加人身意外保障額

您可自選繳付額外保費，以增加人身意外的保障額，提升旅遊保障。

自選增加人身意外保障額 (HK\$)	每位受保人之額外保費 (HK\$)	
	基本保障	基本+升級保障
環球計劃		
500,000	300	360
1,000,000	600	720
1,500,000	900	1,080
2,000,000	1,200	1,440
中國計劃		
300,000	200	240
600,000	400	480
900,000	600	720
1,200,000	800	960

只適用於18歲至70歲人士。

保費折扣優惠

無索償記錄折扣優惠

連續無索償年期	1年	2年	3年
折扣優惠	9折	85折	8折

團體折扣優惠#

投保人數	2人	3-4人	5-10人	10人以上
折扣優惠	9折	85折	8折	75折

團體折扣只適用於公司客戶投保「個人」計劃。此優惠可與無索償折扣同時使用。

重要事項

1. 環球計劃A及計劃B的旅程保障期每次最長90天，中國計劃則每次最長60天。而旅程必須由香港出發。
2. 在無任何索償情況下，保單持有人可取消保單。只要根據「短期保費率表」扣除應收保費（每張保單最低金額為HK\$500），保單持有人可獲退回保費餘額。
3. 如須使用任何24小時全球緊急支援服務，包括入院按金保證，須先獲藍十字核准。
4. 旅程取消保障會於保單發出日期起計24小時後及受保期生效前90天內生效。
5. 如受保人遺失中國醫療卡，須在48小時內致電3608 2988通知藍十字並盡快以書面確認。補發醫療卡須繳付HK\$50。
6. 如受保人在中國境內旅遊期間遭搶劫以致損失個人錢財或因遭搶劫或意外事故而遺失旅遊證件，即可透過指定東亞銀行國內分行提取緊急現金。環球計劃A/環球計劃B/中國計劃之最高預支賠償額分別為HK\$2,000/HK\$1,000/HK\$500（或同等值人民幣）。
7. 受保人於同一次旅程只可受到一份旅遊保險保障（由旅行社贈送的旅遊保險除外）。如受保人於同一旅程受保於超過一份由藍十字承保的保險證明書/保單，則藍十字對於任何一位受保人於該旅程的責任，亦只限於一份保險證明書/保單下的最高賠償額。
8. 本公司保留酌情權決定是否接受70歲以上受保人士的續保申請。
9. 此保險只適用於消閒或公幹（只限行政及非體力勞動）性質的旅程。
10. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動。
2. 為軍隊或其他執法機關執勤。
3. 任何蓄意、惡意、非法的行為。
4. 核裂變、核聚變或輻射污染。
5. 任何牽涉生物、化學或核子的恐怖活動。
6. 投保前已存在的任何病況、自殺、自傷身體、分娩、流產、牙齒護理（除非因意外而損壞健全的牙齒）、精神或神經紊亂、服用酒精或非由註冊醫生處方的藥物、性病及愛滋病或其有關病症。
7. 任何專業性質運動或比賽或受保人可從中獲得收入或酬勞的競賽。
8. 任何未能於24小時內向有關機構（例如航空公司、旅行社、警署等）報告及取回由該機構就相關損失發出的書面證明。
9. 因使用汽車、飛機、船隻或武器所引起的個人責任。
10. 以付費乘客以外的身份進行任何飛行活動。

索償手續

- ◆ 於事故發生起計30天內填妥並交回賠償申請表予藍十字。有關表格可於www.bluecross.com.hk下載。
- ◆ 提交有效及完整的證明文件，例如由醫院、醫生、警方、航空公司或有關機構發出的詳細報告。

注意

- ◆ 本小冊子只供參考之用；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，請致電客戶服務熱線 3608 2988。
- ◆ 本小冊子的中英文版本如有差異，以英文版本為準。
- ◆ 「全年無限旅遊保險」由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。



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45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，保險產品及服務均獲廣泛認同：

- ◆ 商界展關懷公司（2005-06 及 2008-15）
- ◆ 《社區投資共享基金》社會資本企業義工大賞 — 最具温情獎（2015）
- ◆ 資本傑出企業成就獎 — 傑出醫療及一般保險（2012-2015）
- ◆ 《新城財經台》香港企業領袖品牌2015 — 卓越旅遊保險品牌
- ◆ 《新假期》最受歡迎旅遊保險公司大獎（2005-2014）
- ◆ 2014《指標》財富管理大獎 — 傑出現表獎
 - 醫療保險產品（保險）
 - 產品及服務創新（保險）
 - 網上功能（保險）
- ◆ 《e-zone》e-世代品牌大獎2014 — 最佳網上保險服務

藍十字在2015年獲得金融服務業國際信用評級機構A.M. Best Company 評定財務實力評級及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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客戶服務熱線
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Annual Infinity Travel Insurance Pass

www.bluecross.com.hk

Enjoy year-round travel protection!

Whether you are travelling for business or pleasure, it's important to be prepared for any eventuality. Blue Cross **Annual Infinity Travel Insurance Pass** offers you comprehensive protection and peace of mind throughout the year – plus the convenience of year-round protection no matter how many trips you take.

New Benefits

- ◆ Travel delay benefit covering additional overseas accommodation costs or cancellation charges
- ◆ Cancellation charges and curtailment of trip benefits covering admission fees for major sports events, musicals, concerts, museums, and theme parks
- ◆ Baggage benefit covering loss of portable computers, business samples, and sports equipment
- ◆ Trauma counselling benefit
- ◆ Special allowance for airline bankruptcy or wind-up and coverage for closure of airport

Plan Highlights

- ◆ Full-year protection for an unlimited number of trips
- ◆ 24-hour Worldwide Emergency Aid including unlimited coverage for emergency evacuation and repatriation (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- ◆ Up to HK\$1,000,000 for worldwide medical expenses and follow-up medical expenses within 90 days after returning to Hong Kong, including Chinese bone-setting and acupuncture treatment
- ◆ Coverage for cancellation charges or curtailment of trip due to natural disaster or unanticipated outbreak of epidemic disease/industrial action/riot/civil commotion
- ◆ Coverage for leisure and non-professional sports activities including skiing and other winter sports, diving, bungee jumping, hiking, and all water sports
- ◆ Emergency cash assistance in China
- ◆ China Medical Card, which waives the need to pay a deposit at over 200 network hospitals in Mainland China
- ◆ No deductible for all benefits

Optional Benefits

- ◆ **Enhanced Personal Accident Benefit**
You can opt for extensive coverage in addition to the basic benefits
- ◆ **Increased Personal Accident Benefit Limit**
You can opt to increase the benefit limit and top up your personal accident coverage up to HK\$2,000,000 according to your own needs

Schedule of Benefits

Medical Coverage

	Maximum Limit (HK\$)		
	Worldwide Plan A	Worldwide Plan B	China Plan
1) Medical Expenses ¹	1,000,000	500,000	300,000
Follow-up Medical Expenses in Hong Kong	100,000	50,000	30,000
	3,000	3,000	2,000
Trauma Counselling	20,000	20,000	20,000
2) Overseas Hospital or Quarantine Cash Allowance			
Overseas Hospital Cash Allowance	10,000	5,000	2,000
Compulsory Quarantine Cash Allowance	10,000	10,000	10,000
Worldwide Emergency Aid			
3) 24-hour Worldwide Emergency Aid			
Emergency Evacuation	Unlimited	Unlimited	Unlimited
Repatriation	Unlimited	Unlimited	Unlimited

Expenses for qualified medical treatment, surgery, and hospitalisation arising from sickness or accidental injury.

(Hospital room & board benefit is limited to HK\$3,000 per day)

a. Medical expenses reasonably incurred within 90 days after returning to Hong Kong provided that medical treatment has first been sought overseas. (Inclusive of sub-limit for item b)

b. Chinese bone-setting and acupuncture treatment expenses arising from accidental injury. (Maximum benefit up to HK\$200 per visit per day)

Medical expenses reasonably incurred in the event that the insured person is diagnosed as suffering from a post-traumatic stress disorder by a physician as a direct result of serious accident or incident during the journey and requires counselling service. (Maximum benefit up to HK\$2,000 per visit per day)

For each complete day of hospital confinement during the journey, a daily hospital cash allowance of HK\$500 for Worldwide Plan and HK\$250 for China Plan will be payable.

For each complete day of compulsory quarantine due to infection with an infectious disease during the journey or within 7 days upon return to Hong Kong, a daily cash allowance of HK\$500 will be payable.

Evacuation of the insured person to the nearest medical facility capable of providing adequate medical care.

Repatriation of the insured person to the place of origin at physician's recommendation.

Schedule of Benefits

Maximum Limit (HK\$)

Worldwide Plan A Worldwide Plan B China Plan

Hospital Deposit Guarantee	40,000	40,000	40,000	Guaranteed payment of the required hospital admittance fees on behalf of the insured person.
Additional Costs of Travel and Accommodation (including Caring Visit)	50,000	20,000	20,000	<ul style="list-style-type: none"> ◆ Travelling expenses of the insured person to return to the place of origin and the additional accommodation costs incurred by the insured person due to his/her serious medical condition. ◆ If the insured person is hospitalised for more than 3 days or has died abroad, additional accommodation and travelling expenses are payable for: <ul style="list-style-type: none"> a. up to 2 immediate family members to join the insured person; or b. one immediate family member and one travel companion to join or accompany the insured person.
Return of Insured Children	40,000	20,000	20,000	Reasonable additional accommodation and travelling expenses to return the insured person's dependent children below the age of 18 to the place of origin.
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	Repatriation of mortal remains of the insured person to the place of origin.
Compassionate Death	20,000	10,000	10,000	Indemnity provided to the legal estate of the insured person in the event of death of the insured person as a result of serious bodily injury or serious sickness.
Referral Services	Included	Included	Included	Enquiry and referral services including legal assistance, interpreter, replacement of lost travel document or travel ticket, etc.
Accident Coverage				
4) Personal Accident ²	1,000,000	500,000	300,000	In the event of the death or permanent disablement of the insured person as a result of an accident (including an act of terrorism), basic benefits (Insured events nos.1 to 2.7) are payable according to the Insured Events for Personal Accident on p.15.
5) Major Burns	300,000	100,000	100,000	Third-degree burns with a burnt area equal to or greater than 5% of the insured person's head or 10% of the insured person's total body surface area.
Travel Interruption Coverage				
6) Cancellation Charges ³	30,000	10,000	5,000	<p>Irrecoverable prepaid tour costs, airfares, and admission fees for major sports events, musicals, concerts, museums, and theme parks in the event of:</p> <ul style="list-style-type: none"> ◆ death, serious bodily injury or serious sickness of the insured person, immediate family members, close business partner or travel companion; or ◆ natural disaster or unanticipated outbreak of epidemic disease/industrial action/riot/civil commotion at the planned destination within 1 week before the scheduled departure date; or ◆ fire or flood damage to the insured person's home in Hong Kong within 10 days before the scheduled departure date.
7) Curtailment of Trip	50,000	25,000	5,000	<p>Unused portion of the prepaid travel fare and accommodation deposit, and admission fees for major sports events, musicals, concerts, museums and theme parks, and the additional public conveyance expenses incurred for the insured person to return to the place of origin as a direct result of:</p> <ul style="list-style-type: none"> ◆ death, serious bodily injury, or serious sickness of the insured person, immediate family members, close business partner, or travel companion; hijack; adverse weather conditions, natural disaster, or unanticipated outbreak of epidemic disease/industrial action/riot/civil commotion at the planned destination that prevents the insured person from continuing the journey.
8) Travel Delay	1,000 10,000 3,000 3,000	500 2,500 2,000 3,000	250 Not Applicable 1,000 1,000	<p>In the event of delay of scheduled public conveyance due to adverse weather conditions, natural disaster, unanticipated riot or civil commotion, act of terrorism, industrial action, hijack, mechanical breakdown of public conveyance, or closure of airport, any one of the following benefits may be payable:</p> <ul style="list-style-type: none"> ◆ cash allowance of HK\$250 for each and every completed 6 consecutive hours of delay; or ◆ additional travel expenses: <ul style="list-style-type: none"> a. public conveyance expenses; b. overseas accommodation costs; or ◆ cancellation charges due to travel delay of departure from Hong Kong for at least 10 consecutive hours.
Special Allowance – Airline Wind-up	2,000	1,000	500	Additional expenses for alternative travel ticket(s) purchased due to bankruptcy or wind-up of airlines.
9) Baggage Delay	1,000	500	500	Allowance in the event of deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery by a public conveyance.
Personal Property Coverage				
10) Baggage	20,000 5,000 3,000 10,000 3,000	10,000 3,000 2,000 5,000 2,000	5,000 3,000 2,000 5,000 2,000	<p>Loss, physical breakage, or damage resulting from theft, robbery, burglary, accident, or mishandling by carriers of the insured person's baggage or property.</p> <p>Sports equipment: maximum limit per article/pair/set of articles</p> <p>Other baggage: maximum limit per article/pair/set of articles</p> <p>Portable computers (maximum limit)</p> <p>Business samples (maximum limit)</p>

Schedule of Benefits

Maximum Limit (HK\$)

	Worldwide Plan A	Worldwide Plan B	China Plan	
11) Loss of Travel Documents	30,000 2,000	10,000 1,000	3,000 500	Reasonable costs incurred for obtaining replacements of travel documents and tickets, and additional transportation and accommodation expenses incurred to obtain such replacements arising from theft, robbery, burglary, or accidental loss. (Maximum limit for travel expenses and accommodation per day)
12) Personal Money ⁴	3,000	2,000	1,000	Loss of banknotes, cash or traveller's cheques due to theft, robbery, or burglary.
13) Loss of Home Contents	25,000 5,000	5,000 2,000	3,000 1,000	Cost of replacing or repairing household contents and personal effects of the insured person's unoccupied home in Hong Kong due to burglary during the journey. (Maximum limit per article/pair/set of articles)
Other Coverage				
14) Personal Liability	1,500,000	1,000,000	500,000	Indemnity against insured person's legal liability to third parties in respect of accidental bodily injury or property damage due to negligence.
15) Credit Card Protection	30,000	15,000	5,000	In the event of accidental death of the insured person during the journey, reimbursement to estate of the insured person for any outstanding balance charged to the insured person's credit card(s) for any goods purchased during the journey.
16) Golfer "Hole-in-One"	3,000	1,000	500	One-off bar expenses payable in the event of the insured person achieving a "hole-in-one" at any recognised golf course.
17) China Medical Card	Included	Included	Included	In the event of injury or sickness requiring hospitalisation in Mainland China, a China Medical Card admits entry to over 200 network hospital or medical units without paying any deposit.

¹ The maximum limit payable under medical expenses is 50% of the maximum benefit limit applicable to the plan selected for an insured person aged above 70.

² The maximum limit payable under personal accident is 30% of the maximum benefit limit applicable to the plan selected for an insured person aged below 18 or above 70.

³ The benefit payable will be based on 50% of the irrecoverable amount arising from the cancellation of a journey due to serious bodily injury or serious sickness suffered by the insured person, his/her immediate family members, close business partner, or travel companion not resulting in hospital confinement.

⁴ Personal money benefits are not applicable for person aged below 10.

Enhanced Personal Accident Benefit

You can opt for the Enhanced Personal Accident Benefit for more comprehensive insured events. Apart from the basic benefits (insured events nos. 1 to 2.7), you can also enjoy the enhanced benefits (insured events nos. 2.8 to 2.18) listed below.

Insured Events for Personal Accident		Benefit Payable (Percentage of Maximum Limit)
1	Accidental death	100%
2	Permanent disablement (2.1 to 2.18)	
2.1	Permanent total disablement	100%
2.2	Permanent and incurable paralysis of all limbs	100%
2.3	Permanent total loss of sight of both eyes	100%
2.4	Permanent total loss of sight of one eye	50%
2.5	Loss of or permanent total loss of use of two limbs	100%
2.6	Loss of or permanent total loss of use of one limb	50%
2.7	Permanent total loss of speech and hearing	100%
2.8	Permanent total loss of hearing in	
	◆ both ears	75%
	◆ one ear	15%
2.9	Permanent total loss of speech	50%
2.10	Permanent total loss of the lens of one eye	30%
2.11	Removal of the lower jaw by surgical operation	30%
2.12	Loss of or permanent total loss of use of thumb and four fingers of *	
	◆ right hand	70%
	◆ left hand	50%
2.13	Loss of or permanent total loss of use of four fingers of *	
	◆ right hand	40%
	◆ left hand	30%
2.14	Loss of or permanent total loss of use of one thumb*	
	◆ both right joints	30%
	◆ one right joint	15%
	◆ both left joints	20%
	◆ one left joint	10%
2.15	Loss of or permanent total loss of use of fingers (except thumbs)*	
	◆ three right joints	10%
	◆ two right joints	7.5%
	◆ one right joint	5%
	◆ three left joints	7.5%
	◆ two left joints	5%
	◆ one left joint	2%
2.16	Loss of or permanent total loss of use of toes	
	◆ all toes (one foot)	15%
	◆ great toe (both joints)	5%
	◆ great toe (one joint)	3%
	◆ other toe	2%
2.17	Fractured leg or patella with established non-union	10%
2.18	Shortening of leg of not less than 5 cm	7.5%

* In the event that the insured person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.

Annual Premium Table (HK\$)

	Worldwide Plan A	Worldwide Plan B	China Plan
Basic Plan			
Individual	1,880	1,480	980
Individual + Children	2,820	2,220	1,470
Couple	3,572	2,812	1,862
Family	4,324	3,404	2,254
Basic Plan + Enhanced Personal Accident Benefit			
Individual	2,256	1,776	1,176
Individual + Children	3,384	2,664	1,764
Couple	4,286	3,374	2,234
Family	5,189	4,085	2,705

No limit on the number of unmarried children below age 18 when enrolling in an "Individual and Children" or "Family" package.

The "Family" package includes applicant, spouse and any number of unmarried children below age 18.

The "Couple" package includes a legally married husband and wife.

Insurable Age Limit

Insurable age is from 6 weeks to 70 years. All children under the age of 18 must enrol with their parent(s) or legal guardian.



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Increased Personal Accident Benefit Limit

By paying an additional premium, you can top up your Personal Accident benefit limit and enhance your travel protection.

Optional Increased Personal Accident Benefit Limit (HK\$)	Additional Premium Per Insured Person (HK\$)	
	Basic Benefit	Basic + Enhanced Benefit
Worldwide Plan		
500,000	300	360
1,000,000	600	720
1,500,000	900	1,080
2,000,000	1,200	1,440
China Plan		
300,000	200	240
600,000	400	480
900,000	600	720
1,200,000	800	960

For persons aged 18 to 70.

Premium Discount

No Claim Discount

Consecutive No Claim Periods	1 year	2 years	3 years
Premium Discount	10%	15%	20%

Group Discount[#]

No. of Insured Persons	2	3 – 4	5 – 10	Over 10
Premium Discount	10%	15%	20%	25%

[#] The Group Discount is only applicable to corporate client enrolling in an "individual" plan. This offer can be enjoyed in conjunction with the No Claim Discount.

Important Notes

1. The maximum duration per journey is 90 days for the Worldwide Plan A and Plan B, and 60 days for the China Plan. The journey must depart from Hong Kong.
2. The policyholder may cancel the policy provided that no claim has been made. In this event, the policyholder will be entitled to a partial refund of the premium paid, following a deduction according to the Short Period Rate and subject to a minimum premium charge of HK\$500 per policy.
3. Prior approval from Blue Cross is required before any of the 24-hour worldwide emergency services is provided, including the Hospital Deposit Guarantee.
4. Coverage on cancellation charges will be effective 24 hours after the date of policy issuance and within 90 days prior to the commencement of the insurance period.
5. If the China Medical Card is lost, the insured person should inform Blue Cross within 48 hours by phone at 3608 2988 and follow up with a written notice as confirmation. A card replacement fee of HK\$50 will apply.
6. When travelling in China, the insured person is eligible to receive Emergency Cash Assistance at designated branches of The Bank of East Asia in China, in the event that the insured person loses personal money in a robbery, or travel documents in a robbery or accident. The maximum cash advances are HK\$2,000/HK\$1,000/HK\$500 (or its equivalent amount in RMB) for the Worldwide Plan A/ Worldwide Plan B/China Plan respectively.
7. An insured person can only be covered under one certificate of insurance/policy for the same insured journey (except for free insurance provided by a travel agent). If the insured person is covered under more than one certificate of insurance/policy underwritten by Blue Cross for the same journey, the liability of Blue Cross in respect of any one insured person for the same journey is limited to the maximum benefits payable under one certificate of insurance/policy.
8. The Company may at its sole discretion accept or decline renewal applications for insured persons aged above 70.
9. This policy is valid for the purpose of leisure travel or business travel (limited to administrative and non-manual works only).
10. Blue Cross reserves the right to adjust the premium table from time to time.

Major Exclusions

1. War (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power.
2. Performing duties as a member of the armed forces or other law enforcing agencies.
3. Any wilful, malicious, unlawful, or deliberate act.
4. Nuclear fission, nuclear fusion, or radioactive contamination.
5. Any biological, chemical, or nuclear terrorist act.
6. Any pre-existing conditions, suicide, self-inflicted injuries, childbirth, miscarriage, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), mental or nervous disorders, the use of alcohol or drugs other than those prescribed by a physician, venereal diseases, and AIDS or AIDS-related complex.
7. Any professional sports or games where an insured person would or could earn income or remuneration from engaging in such sport or game, racing of any kind, or competition.
8. Losses not reported within 24 hours to the relevant authorities (e.g. airlines, travel agents, police, etc.) and failure to provide the report certified by such authorities.
9. Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, or weapons.
10. Flying other than as a fare-paying passenger in a licensed aircraft.

Claim Procedure

- ◆ Complete and return the claim form to Blue Cross within 30 days after the occurrence of any event. Forms can be downloaded at www.bluecross.com.hk
- ◆ Submit satisfactory proof and complete supporting documentation such as reports from hospitals, physicians, police, airlines, or other responsible authorities together with the claim form.

Notes

- ◆ This booklet is for reference only. Please refer to 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 our Customer Service Hotline at 3608 2988.
- ◆ Should there be any discrepancy between the English and the Chinese versions of this booklet, the English version shall apply and prevail.
- ◆ Annual Infinity Travel Insurance Pass is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.



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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 45 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:

- ◆ Caring Company (2005-06 & 2008-15)
- ◆ *Community Investment and Inclusion Fund* Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)
- ◆ *Metro Finance Radio* Hong Kong Leaders’ Choice 2015 – Excellent Brand of Travel Insurance
- ◆ *Weekend Weekly* The Most Favorite Travel Insurance Company Award (2005-2014)
- ◆ *Benchmark* Wealth Management Awards 2014 – Outstanding Achiever
 - Healthcare Product (Insurance)
 - Product and Service Innovation (Insurance)
 - Online Usability (Insurance)
- ◆ *e-zone* e-brand awards 2014 – The Best of Online Insurance Service Provider

In 2015, Blue Cross was assigned a financial strength rating of A (Excellent) and an issuer credit rating of “a” by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.



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Customer Service Hotline

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Website: www.bluecross.com.hk



客戶服務熱線
Customer Service Hotline
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「全年無限旅遊保險」申請表格
Annual Infinity Travel Insurance Pass Application Form

請以英文正楷填寫本表格並於適當空格內加上「✓」號。 Please complete this form in English BLOCK letters and tick where appropriate.

(I) 投保人資料 Details of Applicant (如投保人為個人 - 投保人必須為 18 歲或以上 If Applicant is an individual - The Applicant must be aged 18 or above)

Form section (I) containing fields for applicant name, address, contact information, and HKID card details.

(II) 投保詳情 Policy Particulars

Form section (II) containing fields for plan selection, premium package, delivery channel, and policy effective date.

(III) 受保人資料 Details of the Insured Person(s)

Table with 8 columns: Surname/Given Name, Date of Birth, HKID Card No., Gender, Relationship to Applicant, Occupation, Place of Origin, and Increased Personal Accident Benefit Limit.

備註 Remark: * 增加人身意外保障額只適用於年滿 18 歲或以上的受保人 Increased Personal Accident Benefit Limit is only applicable to insured person aged 18 or above
每單位所增加之保障額 Additional sum insured per unit: 環球計劃 Worldwide Plan - HK\$500,000 / 中國計劃 China Plan - HK\$300,000

(IV) 其他資料 General Information

Form section (IV) containing questions about physical defects, claims, and special terms.

如上述問題的答案為「是」者，請於另紙詳加說明，並附以簽署及日期。
If you answered "Yes" to any of the above questions, please provide full details on a separate sheet which should be signed and dated.

(V) 付款指示及授權書 Payment Instruction and Authorisation

1. <input type="checkbox"/> 支票 Cheque 支票號碼 Cheque No. _____ (劃線支票抬頭人請填寫「藍十字(亞太)保險有限公司」) (Cheque should be crossed and made payable to "Blue Cross (Asia-Pacific) Insurance Limited")	2. <input type="checkbox"/> 現金 Cash	
3. <input type="checkbox"/> 信用卡授權 Credit Card Authorisation 本人茲授權藍十字(亞太)保險有限公司從本人下列的信用卡賬戶扣除保單的應繳保費。 I hereby authorise Blue Cross (Asia-Pacific) Insurance Limited to debit the payable premium from my credit card account specified below for the insurance policy. <input type="checkbox"/> VISA <input type="checkbox"/> Mastercard		
持卡人姓名 Name of Cardholder _____	到期日(月/年) Expiry Date (MM/YY) _____	持卡人簽署 Signature of Cardholder _____
信用卡號碼 Credit Card No. _____	發卡銀行 Issuing Bank _____	簽署必須與上述信用卡背面之簽署式樣相同。 Your signature should match the signature on the back of the credit card specified herein.

(VI) 選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing

藍十字(亞太)保險有限公司(「藍十字」)可能會使用你的個人資料作直接促銷,但在未經你同意的情况下,藍十字不能就此目的使用你的個人資料。若你不希望藍十字在直接促銷中使用你的個人資料(除接收續保資訊外),請在下列空格內劃上「✓」號。

1. 使用個人資料直接促銷(除接收續保資訊外)
 我不同意使用我的個人資料作直接促銷(除接收續保資訊外)
2. 接收續保資訊
 我不同意接收此保單的續保資訊

以上代表你目前是否希望接受藍十字直接促銷的聯繫或資訊的選擇,並取代你在本申請前可能曾給予藍十字的任何選擇。

請注意,你以上的選擇將適用於列在藍十字的「收集個人資料聲明」(「該聲明」)內作直接促銷的產品、服務及/或標的。請同時參閱該聲明以知悉可能用作直接促銷的個人資料種類。

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") may use your personal data for direct marketing but the Company cannot use your personal data for such purpose without your consent. Please tick "✓" in the box below if you do not wish the Company to use your personal data for direct marketing (except receiving renewal information).

1. Use of Personal Data in Direct Marketing (except receiving renewal information)
 I do not agree to the use of my personal data for direct marketing (except receiving renewal information)
2. Receiving Renewal Information
 I do not agree to receive renewal information of this policy

The above represents your present choice of whether or not to receive direct marketing contact or information from the Company. This shall replace any choice you may have given to the Company prior to this application.

Please note that your above choice shall apply to the direct marketing of the products, services and/or subjects as set out in the Company's Personal Information Collection Statement (the "Statement"). Please also refer to the Statement for the kinds of personal data which may be used for direct marketing.

(VII) 聲明 Declaration

本人/我們,謹此聲明並同意:

1. 於此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為此項保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知藍十字(亞太)保險有限公司(「貴公司」)任何有關此保險申請之重要資料,將可能導致貴公司不能接受或處理此保險申請或令本保單失效。
2. 一概保障必須在本申請獲接納後並已將應付保費繳交予貴公司後始可生效。
3. 受保人(等)並無違反醫生囑咐或以尋求醫學治療為目的之情況下啟程旅遊,而且清楚明白任何已存在傷病、先天或遺傳性質的疾病一概不受保障;此外,受保人(等)毫不知悉任何可能導致已計劃行程被取消或縮減的情況、原因或事故。
4. 本人/我們已獲受保人(等)授權提供本申請所需之一切資料,並就本申請之相關事宜,與貴公司進行交涉,並向其接收或索取與受保人(等)有關之資料。本人/我們並確認受保人(等)已獲明確通知及同意,其個人資料將會轉介予貴公司作辦理本申請之用,亦已獲通知其在個人資料(私隱)條例下所享有的權利。
5. 本人/我們明白及確認貴公司會就本人/我們購買及接受貴公司簽發的保單及其後繼續該保單,向負責安排有關保單的獲授權保險經紀(如有)支付佣金。本人/我們若在此代表法人團體簽署,即同時確認本人/我們已獲該法人團體授權。本人/我們亦明白貴公司必須取得上述的同意,才可以處理有關保險申請事宜。
6. 本人/我們確認已閱讀及明白隨本表格附上有關貴公司的收集個人資料聲明。
7. 適用於個人客戶
#在投保此計劃時,投保人正身處香港。(#如不適用,請刪除)
適用於公司客戶
投保人乃 #根據《公司條例》(香港法例第 32 章或第 622 章)成立或註冊的法人團體/ #根據《商業登記條例》(香港法例第 310 章)登記的法人團體、合夥業務、獨資業務或會社,或其分行。(#請刪去不適用者)

I/WE, HEREBY DECLARE AND AGREE THAT:

1. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my/our knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Blue Cross (Asia-Pacific) Insurance Limited (the "Company") and me/us. I/We hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about my/our application may render the Company unable to accept or process this application or the insurance policy void.
2. The insurance coverage applied for shall only take effect when this application has been accepted by and the required premium has been paid to the Company.
3. No insured person is traveling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment and that insured person(s) understand(s) that treatment of any pre-existing, congenital or hereditary medical conditions are not covered. I/We further declare that insured person(s) is/are not aware of any condition, cause or circumstances that may necessitate the cancellation or curtailment of the Journey as planned.
4. I/We have obtained the authorisation from the insured person(s) to provide the information requested in this application and to deal with and receive or request information concerning the insured person(s) from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person(s) has(have) been explicitly informed and agree(s) that his/her(their) personal data will be transferred to the Company for the purpose of this application and has(have) been informed of his/her(their) rights under the Personal Data (Privacy) Ordinance.
5. I/We understand and acknowledge that the Company shall pay the authorised insurance broker (if any) a commission for arranging the insurance policy, as a result of purchasing and taking up the policy issued by the Company as well as renewing the said policy thereafter. If I/we sign herein on behalf of a body corporate, I/we further confirm that I/we am/are authorised to do so. I/We further understand that the above agreement is necessary for the Company to proceed with the application.
6. I/We confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this form.
7. For individual customer
#The applicant is physically present in Hong Kong as at the date of this application. (#delete if not applicable)
For entity customer
The applicant is #a body corporate that is formed or registered under the Companies Ordinance, Cap. 32 or Cap. 622 of the Laws of Hong Kong/ #a body corporate, partnership, sole proprietorship or club, or a branch of any of the aforesaid that is registered under the Business Registration Ordinance, Cap. 310 of the Laws of Hong Kong. (#delete as appropriate)

(VIII) 簽署 Signature

投保人簽署 Signature of Applicant	日期(日/月/年) Date (DD/MM/YY)
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藍十字專用 For Office Use Only

中介人姓名 Name of Intermediary	中介人編號 Intermediary's Code	保單號碼 Policy No.	批核人簽 Underwriting Approval
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本申請表格的中英文版本如有差異,以英文版本為準。

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.



個人資料（私隱）條例 - 收集個人資料聲明（「本聲明」）

藍十字（亞太）保險有限公司（「本公司」）乃東亞銀行有限公司的全資附屬公司。在本聲明內，東亞銀行有限公司連同其附屬公司及聯營公司將統稱為「東亞銀行集團」。

為依從個人資料（私隱）條例（「條例」），本公司特此通知閣下以下事項：

(1) 在申請及接受保險產品及服務時，及當本公司提供與保險產品及服務相關之其他服務時，閣下有需要不時向本公司提供個人資料。若閣下未能提供該等資料，可能會令本公司無法處理閣下的保險申請或向閣下提供或繼續提供保險產品及服務及／或其他相關服務。本公司亦可能會在日常業務運作的過程中向閣下收集資料，例如當閣下向本公司提出保險索償或當在一般情況下以口頭或書面形式與本公司溝通。

(2) 個人資料收集目的

閣下的個人資料可能會用作下列用途：

- (i) 處理保險產品及服務的申請；
- (ii) 為閣下提供保險產品及服務及處理閣下就本公司的保險產品及服務提出的要求，包括但不限於要求增加、更改或刪除保障項目或受保成員，訂立直接付款安排及保單取消、更新或復效申請；
- (iii) 處理、判定保險索償及就索償抗辯，包括進行任何附帶調查；
- (iv) 執行與所提供的保險產品及服務相關的功能及活動，如核實身份、資料核對及再保險之安排；
- (v) 行使本公司因不時向閣下提供保險產品及服務而享有的權利，例如向閣下追討欠款；
- (vi) 設計保險產品及服務以提升本公司的服務質素；
- (vii) 製作數據及進行研究；
- (viii) 營銷服務、產品及其他標的（詳情請參閱本聲明第(4)段）；
- (ix) 履行根據下列對本公司及／或東亞銀行集團具有約束力或適用或期望其遵守的就披露及使用資料的義務、規定及／或安排：
 - (a) 不論於香港特別行政區（「香港」）境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出的任何指引或指導；或
 - (c) 本公司或東亞銀行集團因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或有關的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
- (x) 遵守東亞銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於東亞銀行集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
- (xi) 允許本公司的權益或業務的實際或建議承讓人、受讓人、參與人或附屬參與人，就擬涉及的轉讓、出讓、參與或附屬參與的交易進行評估；及
- (xii) 與上述有關的其他用途。

(3) 個人資料的轉移

存於本公司的個人資料將會保密，但本公司可能會向以下各方透露該等資料作本聲明第(2)段所列出的用途：

- (i) 任何代理人、承包商或就本公司之業務運作，包括行政、電訊、電腦、付款、資料處理、儲存、調查和收數服務，或就與保險產品及服務相關之其他服務，向本公司提供服務的第三方服務供應商（如公證行、理賠調查員、收數公司、資料處理公司及專業顧問）；
- (ii) 任何對本公司或東亞銀行集團負有保密責任的其他人士，包括承諾保密該等資料的東亞銀行集團任何成員公司；
- (iii) 與本公司有或將有商業往來的再保險公司；
- (iv) 本公司或東亞銀行集團為遵守任何法律規定，或根據法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會所作出或發出對本公司或東亞銀行集團具有約束力或

適用或期望其遵守的規則、規例、實務守則、指引或指導，或根據本公司或東亞銀行集團向本地或外地的法律、監管、政府、稅務、執法或其他機關，或保險或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其作出披露的任何人士或機構；

- (v) 本公司的權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；
 - (vi) 第三方獎賞、客戶或會員、品牌合作及優惠計劃供應商；
 - (vii) 本公司及／或東亞銀行集團任何成員公司的品牌合作夥伴（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；及
 - (viii) 本公司為就本聲明第(2)(viii)段所列明的用途而聘用的外判服務供應商（包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司）。
- 該等資料可能被轉移至香港境外。

(4) 在直接促銷中使用個人資料

本公司可能把閣下的個人資料用於直接促銷，除非本公司已取得閣下的同意（包括表示不反對），否則本公司並不可以如此使用閣下的個人資料，但條例所指明的豁免情況除外。就此，請注意：

- (i) 本公司可能把本公司不時持有閣下的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 本公司可能就下列服務、產品及促銷標的進行促銷：
 - (a) 保險、財務、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；及
 - (c) 本公司及／或東亞銀行集團任何成員公司的品牌合作夥伴提供的服務及產品（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）；
- (iii) 上述服務、產品及促銷標的可能由本公司及／或下列各方提供：
 - (a) 東亞銀行集團任何成員公司；
 - (b) 第三方獎賞、客戶或會員、品牌合作或優惠計劃供應商；及／或
 - (c) 本公司及／或東亞銀行集團任何成員公司之品牌合作夥伴（該等品牌合作夥伴的名稱會在有關服務和產品的申請表格及／或宣傳資料上列明）。

如閣下不希望本公司使用閣下的資料作上述直接促銷用途，閣下可通知本公司行使閣下的選擇權拒絕促銷。閣下可根據本聲明第(5)段所提供的聯絡方法以書面向本公司的個人資料保障主任提出有關要求，或於有關的申請表格內向本公司表達閣下拒絕促銷的意願（如適用）。

(5) 查閱及改正資料權利

根據條例規定，閣下有權查詢本公司是否持有閣下的個人資料及要求索取該等資料的複本（查閱資料要求），並要求本公司就不準確的資料作出改正。閣下如欲行使有關權利，請以書面經以下聯絡方法向本公司的個人資料保障主任提出：

香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓
藍十字（亞太）保險有限公司
個人資料保障主任
傳真：(852) 3608 2938

根據條例，本公司有權就辦理任何查閱資料要求收取合理費用。

- (6) 閣下亦有權根據本聲明第(5)段所提供的聯絡方法向本公司的個人資料保障主任索取本公司有關個人資料私隱的政策及實務，並獲告知本公司持有的個人資料的種類。
- (7) 本公司只會根據上述任何用途上的合理需要或適用法例或規例規定的期間保存閣下的個人資料。
- (8) 如閣下對本聲明有任何疑問，請致電本公司的客戶服務熱線 3608 2988。
- (9) 本聲明不會限制客戶在條例下所享有的權利。
- (10) 本公司保留修改本聲明的權利。

2013年4月

由東亞銀行集團成員-藍十字（亞太）保險有限公司發出



The Personal Data (Privacy) Ordinance - Personal Information Collection Statement (the "Statement")

Blue Cross (Asia-Pacific) Insurance Limited (the "Company") is a wholly owned subsidiary of The Bank of East Asia, Limited. The Bank of East Asia, Limited together with its subsidiaries and affiliates are collectively referred to in this Statement as the "BEA Group".

In compliance with the Personal Data (Privacy) Ordinance (the "Ordinance"), the Company would like to inform you of the following:

(1) From time to time, it is necessary for you to supply the Company with personal data in connection with the application for and provision of insurance products and services as well as the carrying out by the Company of other services relating to these insurance products and services. Failure to supply such data may result in the Company being unable to process your insurance applications or to provide or continue to provide the insurance products and services and/or the related services to you. Data may also be collected by the Company from you in the ordinary course of the Company's business, for example, when you lodge insurance claims with the Company or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system, as the case may be.

(2) PURPOSES FOR COLLECTING PERSONAL DATA

Personal data relating to you may be used for the following purposes:

- (i) processing applications for insurance products and services;
- (ii) providing insurance products and services to you and processing requests made by you in relation to our insurance products and services, including but not limited to requests for addition, alteration or deletion of insurance benefits or insured members, setting up of direct debit facilities as well as cancellation, renewal, or reinstatement of insurance policies;
- (iii) processing, adjudicating and defending insurance claims as well as conducting any incidental investigation;
- (iv) performing functions and activities incidental to the provision of insurance products and services such as identity verification, data matching and reinsurance arrangement;
- (v) exercising the Company's rights in connection with the provision of insurance products and services to you from time to time, for example, to recover indebtedness from you;
- (vi) designing insurance products and services with a view to improving the Company's service;
- (vii) preparing statistics and conducting research;
- (viii) marketing services, products and other subjects (please see further details in paragraph (4) of this Statement);
- (ix) complying with the obligations, requirements and/or arrangements for disclosing and using data that bind on or apply to the Company and/or the BEA Group or that it is expected to comply according to:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region ("Hong Kong") existing currently and in the future;
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers within or outside Hong Kong existing currently and in the future; or
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers that is assumed by or imposed on the Company or the BEA Group by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations;
- (x) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the BEA Group and/or any other use of data and information in accordance with any group-wide programs for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
- (xi) enabling an actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation; and
- (xii) any other purposes relating to the purposes listed above.

(3) TRANSFER OF PERSONAL DATA

Personal data held by the Company relating to you will be kept confidential but the Company may provide such data to the following parties for the purposes set out in paragraph (2) of this Statement:-

- (i) any agent, contractor or third party service provider who provides services to the Company in connection with the operation of its business including administrative, telecommunications, computer, payment, data processing, storage, investigation and debt collection services as well as other services incidental to the provision of insurance products and services by the Company (such as loss adjusters, claim investigators, debt collection agencies, data processing companies and professional advisors);
- (ii) any other person or entity under a duty of confidentiality to the Company or the BEA Group including a member of the BEA Group which has undertaken to keep such data confidential;
- (iii) reinsurance companies with whom the Company has or proposes to have dealings;
- (iv) any person or entity to whom the Company or the BEA Group is under an obligation or otherwise required to make disclosure under the requirements of any

law or rules, regulations, codes of practice, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers binding on or applying to the Company or the BEA Group or with which the Company or the BEA Group is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or the BEA Group with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of insurance or financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;

- (v) any actual or proposed assignee, transferee, participant or sub-participant of the Company's rights or business;
- (vi) third party reward, loyalty, co-branding and privileges program providers;
- (vii) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be); and
- (viii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (2)(viii) of this Statement.

Such information may be transferred to a place outside Hong Kong.

(4) USE OF PERSONAL DATA IN DIRECT MARKETING

The Company may use your personal data in direct marketing. Save in the circumstances exempted in the Ordinance, the Company cannot so use your personal data without your consent (which includes an indication of no objection). In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of you held by the Company from time to time may be used by the Company in direct marketing;
- (ii) the following services, products and subjects may be marketed:
 - (a) insurance, financial, banking and related services and products;
 - (b) reward, loyalty or privileges programs and related services and products; and
 - (c) services and products offered by the co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be);
- (iii) the above services, products and subjects may be provided by the Company and/or:
 - (a) any member of the BEA Group;
 - (b) third party reward, loyalty, co-branding or privileges program providers; and/or
 - (c) co-branding partners of the Company and/or any member of the BEA Group (the names of such co-branding partners can be found in the application form(s) and/or promotional material for the relevant services and products, as the case may be).

If you do not wish the Company to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying the Company. You may write to the Corporate Data Protection Officer of the Company at the address or fax number provided in paragraph (5) of this Statement, or provide the Company with your opt-out choice in the relevant application form (if applicable).

(5) DATA ACCESS AND CORRECTION RIGHT

In accordance with the Ordinance, you have the right to check whether the Company holds personal data about you and to require the Company to provide a copy of such data (data access right) and to correct the data which is inaccurate. Such requests can be made in writing to the Corporate Data Protection Officer of the Company at the following address or fax number:

The Corporate Data Protection Officer
Blue Cross (Asia-Pacific) Insurance Limited
29th Floor, BEA Tower, Millennium City 5,
418 Kwun Tong Road,
Kwun Tong, Kowloon
Hong Kong
Fax : (852) 3608 2938

According to the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

- (6) You also have the right, by writing to the Company's Corporate Data Protection Officer at the address or fax number provided in paragraph (5) of this Statement, to request for the Company's policies and practices in relation to personal data and to be informed of the kinds of personal data held by the Company.
- (7) The Company keeps your personal data only for a period reasonably necessary for any of the above purposes or as prescribed by the applicable laws or regulations.
- (8) Should you have any query with this Statement, please do not hesitate to contact our Customer Service Hotline at 3608 2988.
- (9) Nothing in this Statement shall limit the rights of the customers under the Ordinance.
- (10) The Company retains the right to change this Statement.

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Issued by Blue Cross (Asia-Pacific) Insurance Limited, a member of the BEA Group