



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司



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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.

智醒海外升學保

Overseas StudySafe Insurance



2024年2月生效
With effect from Feb 2024



智醒海外升學保

海外升學必定讓您感到既興奮又緊張。藍十字「**智醒海外升學保**」專為海外升學的您提供貼心保障，萬一您在海外患上疾病或遇到突如其來的意外，都能獲得全面的全球保障。計劃更保障在升學旅程期間前往的消閒旅程，確保您於學習或旅遊時倍感安心。



計劃特點

- 海外醫療費用保障高達**HK\$1,200,000**及回港後90天內覆診費用（只適用於智尊計劃）
- 24小時全球緊急援助 — 包括不設上限的緊急運送及送返香港（有關費用不會從「醫療費用保障」的賠償額中扣除）
- 個人意外保障高達**HK\$1,200,000**，涵蓋多項不同嚴重程度的永久傷殘及嚴重燒傷
- 提供學業取消、學業中斷及教育基金保障
- 個人責任保障高達**HK\$2,000,000**
- 特設**1年或2年**保障期
- 所有保障均不設自負金額

保障項目	每保單年度最高賠償額 (HK\$)		
	智尊計劃	智選計劃	
1) 醫療費用保障	1,200,000	不適用	
升學旅程期間之醫療費用	1,200,000	不適用	於升學旅程期間意外受傷或患上疾病而引致的合理醫療、手術及住院費用。 (每保單年度門診最高次數為25次)
回港覆診費用	120,000	不適用	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）。
	3,000	不適用	b. 中醫治療費用包括跌打及針灸。 (每天每次最高賠償額為HK\$200)
創傷輔導	20,000	不適用	於升學旅程期間直接因嚴重意外或事故而被診斷罹患創傷後壓力症，並須於升學旅程期間及／或回港後90天內接受心理輔導所引致的合理醫療開支。 (每天每次最高賠償額為HK\$2,000)
2) 緊急啟程保障	50,000		<ul style="list-style-type: none"> 如受保人於升學旅程期間不幸身故或因嚴重身體受傷或患上嚴重疾病導致連續住院超過3天，最多2名親屬或朋友可獲支付往返受保人身故或遇上嚴重身體受傷或患上嚴重疾病當地一次之合理額外住宿及交通費用 (每人每天最高可獲HK\$1,200住宿費用，以每保單年度5天為上限)；或 於升學旅程期間，如受保人的直屬家庭成員在香港不幸身故，可獲支付往返香港一次的合理額外交通費用。
3) 24小時全球緊急援助			
緊急運送 ¹	不設上限		緊急運送受保人至就近合適的醫療設施進行即時治療。
送返香港 ¹	不設上限		在醫生建議下，將受保人送返香港治療。
入院按金保證 ¹	40,000		代受保人向醫院作保證或繳付入院按金。
額外交通及住宿費用	40,000 10,000		受保人因嚴重身體受傷或患上嚴重疾病而須返回香港的合理額外交通及住宿費用。 a. 額外回港交通費用（以經濟客位為限） b. 額外住宿費用（每天最高賠償額為HK\$1,200）
遺體運返 ¹	不設上限		運送受保人的遺體或骨灰返回香港的合理費用。
殮葬費用	20,000		殮葬及有關的合理費用。
轉介服務	已包括		提供法律援助、傳譯及補領遺失旅遊證件或交通票據之轉介服務。



保障項目	每保單年度最高賠償額 (HK\$)	
	智尊計劃	智選計劃
4) 個人意外保障	1,200,000	
意外身故及永久傷殘 ²	1,200,000	<p>如受保人在升學旅程期間遇上意外而導致身故或永久傷殘，將按此小冊子內之「意外身故及永久傷殘項目表」賠償：</p> <p>(1) 乘搭公共交通工具或參與學校活動時發生意外 如受保人以付費乘客身份乘搭公共交通工具或參與學校活動時發生意外；或</p> <p>(2) 其他意外 如發生上述（乘搭公共交通工具或參與學校活動時發生意外）未有涵蓋之意外。</p>
嚴重燒傷	300,000	賠償如受保人遭受3級程度燒傷。
5) 學業取消保障	40,000	<p>如直接因下述原因由香港出發前取消升學旅程，可就已預先支付的學費、交通票據及住宿的訂金或任何被沒收並且不能退回的費用提出索償：</p> <ul style="list-style-type: none"> 受保人或其直屬家庭成員不幸身故、嚴重身體受傷或患上嚴重疾病^{3,4}；或 受保人須出任審判證人、陪審員或遭強制性隔離⁵；或 於預定出發日期前7天內，海外升學國家發生天然災難、傳染病、恐怖主義活動、暴動或內亂³；或 已計劃前往的海外升學國家之目的於預定出發日期前獲發黑色「外遊警示」^{3,6}；或 於預定出發日期前10天內，受保人在香港的住所因失火或水浸而導致嚴重損毀³。
6) 學業中斷保障	80,000	<p>如因下述原因直接導致升學旅程在開始後遇到阻礙而需中斷，可就未使用但不獲退回的預繳學費、交通票據及住宿費用，及返回香港所需的合理額外公共交通工具費用提出索償：</p> <ul style="list-style-type: none"> 受保人或其直屬家庭成員不幸身故、嚴重身體受傷或患上嚴重疾病；或 海外升學國家發生天然災難、傳染病、恐怖主義活動、暴動或內亂，而導致受保人不能繼續升學旅程；或 海外升學國家於升學旅程期間獲發黑色「外遊警示」。
7) 教育基金保障 ⁷	300,000	如受保人之父母或法定監護人遇上意外，而於意外發生後12個月內不幸身故或永久完全傷殘，可獲賠償保單年度內開始之學期但尚未繳付的學費。
8) 旅程延誤保障	3,000 10,000 2,000	<p>如因遇上惡劣天氣、天然災難、突然爆發涉及已安排乘搭的公共交通工具的工業行動、暴動或內亂、恐怖主義活動、機場關閉、已安排乘搭的公共交通工具遭騎劫或機械性故障，而導致已安排的公共交通工具延誤，受保人可提出以下其中一項索償：</p> <ul style="list-style-type: none"> 現金津貼⁸ — 每連續6小時的延誤可獲HK\$300現金津貼；或 額外旅遊費用⁸ — 延誤連續6小時或以上而引致的合理及無可避免的額外旅遊及／或住宿費用： <ul style="list-style-type: none"> a. 公共交通工具費用 — 延誤啟程；及 b. 海外住宿費用。
9) 行李延誤保障	2,000	如公共交通工具機構錯誤或延誤運送受保人的行李，而未能於抵達海外目的地後6小時內將行李送回受保人，可獲賠償因此而須購買必需的替換衣物及洗滌用品之費用。
10) 行李及個人財物保障	20,000 10,000 5,000 3,000	<p>因遭盜竊、搶劫、爆竊、意外或承運人員不小心處理而令受保人的行李、個人財物（金錢、手提電話及平板電腦除外）或手提電腦的遺失、破損或毀壞，可獲支付此保障。</p> <ul style="list-style-type: none"> 手提電腦（每保單年度） 運動用品或音樂器材（每件／每對／每套） 其他行李（每件／每對／每套）
11) 旅遊證件遺失保障	10,000	賠償因盜竊、搶劫、爆竊或意外而遺失的旅遊證件及／或交通票據的損失，及／或前往最近地點補領該遺失文件所需的合理額外交通及住宿費用。



保障項目	每保單年度最高賠償額 (HK\$)		
	智尊計劃	智選計劃	
12) 個人責任保障	2,000,000		賠償因受保人疏忽導致他人意外身體受傷或財物受損而須負上的第三者法律責任。
13) 信用卡保障	30,000		如受保人因意外不幸身故，賠償其於升學旅程期間以信用卡簽賬購物而未繳付之款項。

1. 任何支援或入院按金保證必須預先獲得藍十字核准。受保人或其代表須致電熱線，並提供保單號碼、受保人之姓名及香港身份證號碼、緊急事故性質及其所在地點以供核證。
2. 就18歲以下的受保人而言，意外身故及永久傷殘保障之最高賠償額為該限額之50%。
3. 有關事項必須於保單續發最少24小時後發生，此保障才會作出賠償。
4. 有關事項必須於升學旅程預定出發日期前90天內發生，此保障才會作出賠償。
5. 向受保人頒佈或發出有關出任審判證人、陪審員或遭強制性隔離的命令、公告或通知必須於(i)保單續發最少24小時後，及(ii)升學旅程預定出發日期前90天內送達，此保障才會作出賠償。
6. 升學旅程必須在(i)不早於升學旅程之預定出發日期前7天及(ii)黑色外遊警示生效期間取消，此保障才會作出賠償。
7. 受保人必須為25歲以下及未婚，此保障才會作出賠償。
8. 如(i)受保人為開始升學旅程而已安排乘搭的公共交通工具直接因出現機械性故障而遭取消或延誤，導致未能於原定時間啟程，及(ii)該公共交通工具機構無法提供其他代替公共交通工具，受保人只可就旅程延誤保障下之現金津貼保障提出索償。在這些情況下，藍十字將不會就額外旅遊費用保障作出賠償。

保費表 (HK\$)

保障期	智尊計劃		智選計劃	
	1年	2年	1年	2年
保費	6,080	10,600	2,800	4,900

無索償折扣

於續保時，若受保人並沒有在下表所述的無索償期內提出任何索償，保費可獲相應之無索償折扣*。

緊接續保前之無索償期	保費折扣率
1年	10%
連續2年	15%
連續3年或以上	20%

* 只適用於保障期為1年之保單。



意外身故及永久傷殘項目表

受保事項		須付保障 (最高賠償額之百分比)
1	意外身故	100%
2	永久傷殘 (2.1至2.18)	
2.1	永久完全傷殘	100%
2.2	永久及無法治癒的四肢癱瘓	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	喪失兩肢或永久完全喪失其功能	100%
2.6	喪失一肢或永久完全喪失其功能	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	
	a) 兩隻耳朵	75%
	b) 一隻耳朵	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	喪失拇指及四隻手指或永久完全喪失其功能	
	a) 右手	70%
	b) 左手	50%
2.13	喪失四隻手指或永久完全喪失其功能	
	a) 右手	40%
	b) 左手	30%
2.14	喪失一隻拇指或永久完全喪失其功能，說明如下：	
	a) 兩個右指骨	30%
	b) 一個右指骨	15%
	c) 兩個左指骨	20%
	d) 一個左指骨	10%
2.15	喪失一隻手指或永久完全喪失其功能，說明如下：	
	a) 三個右指骨	10%
	b) 兩個右指骨	7.5%
	c) 一個右指骨	5%
	d) 三個左指骨	7.5%
	e) 兩個左指骨	5%
	f) 一個左指骨	2%
(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。)		
2.16	喪失腳趾或永久完全喪失其功能，說明如下：	
	a) 一隻腳掌之全部腳趾	15%
	b) 大腳趾之兩個趾骨	5%
	c) 大腳趾之一個趾骨	3%
	d) 大腳趾以外之其他腳趾	2%
2.17	折斷腿部或膝蓋而無法縫合	10%
2.18	腿部縮短不少於5厘米	7.5%

於同一保單年度內，每名受保人就上表所列之受保事項可獲得的賠償總額不可超過個人意外保障投保額之100%。



重要事項

1. 受保人必須為7歲至35歲之香港居民，已於海外升學或準備到海外升學之全日制學生。投保人的年齡必須為18歲或以上，並於申請時提供往海外升學之國家。
2. 就升學旅程期間所提供的保障由受保人在香港辦妥離境手續出發往海外升學時開始生效。
3. 如受保人的學生簽證申請被其欲赴升學之國家拒絕，藍十字將不會提供任何保障。在此情況下，保單持有人可(i)於受保期開始前向藍十字發出不少於7天的書面通知及(ii)提供由相關領事館發出的簽證申請被拒之書面證明文件以要求終止保單。在藍十字收取符合要求的證明後，保單持有人可獲退還已經繳付的保費，惟藍十字將扣除HK\$300作行政費。
4. 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。如保單之受保期為1年，已經繳付的保費將不會獲得退還。如保單之受保期為2年，在(i)未有就保單提出任何索償及(ii)保單餘下之受保期為6個月以上之前提下，保單持有人可獲得退還部分保費，其金額相等於實際已付保費之20%。
5. 如受保人就同一次升學旅程受到多於一份由藍十字承保的旅遊保險或海外升學保險保單所保障（任何由旅行代理商贈送的保險除外），就同一升學旅程而言，藍十字對受保人的責任僅限於在所有保單中，提供最高保障額的該份保單下受保人可得的最高賠償額。此外，受保人亦將同時獲得由旅行代理商贈送的保險所提供的賠償（如有）。
6. 如需指定受益人，請填妥受益人委任表。有關表格可於 www.bluecross.com.hk 下載。受保人需於旅程出發前將填妥的表格交回藍十字。
7. 藍十字保留隨時調整保費表的權利。

主要不保事項

1. 戰爭（無論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動、為軍隊或其他執法機關執勤。
2. 任何受保人或其直屬家庭成員蓄意、惡意、非法或故意的行為。
3. 核裂變、核聚變或輻射污染。
4. 任何已存在、先天或遺傳的疾病、症狀或身體狀況、受保人（或適用於教育基金保障，其父母或法定監護人）自殺、企圖自殺或蓄意自傷身體、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由醫生處方的藥物、非因自然及狀況良好的牙齒受傷而需進行的牙齒護理治療、人類免疫力缺乏症病毒(HIV)及／或任何與HIV有關的病症包括後天免疫缺乏症候群（即愛滋病）等。
5. 任何未能於發現遺失後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遺失發出的書面證明。
6. 因擁有、佔用、租用、使用或操作車輛、飛機、船隻或武器所引起的個人責任。
7. 受保人（或適用於教育基金保障，其父母或法定監護人）以專業性質參與任何可獲得收入或酬勞的運動或競賽、或參與任何速度賽（徒步以外）和比賽時發生的意外事故。
8. 在海拔五千米以上進行高山遠足或在超過30米水深範圍潛水。
9. 受保人（或適用於教育基金保障，其父母或法定監護人）參與的任何空中活動，除非當時受保人(i)是以付費乘客身份在認可及持牌航空公司所經營的航機上，或(ii)所參與之活動是由另一位持牌帶領有關活動的人士負責操縱及航行而提供活動的舉辦者亦已獲當地有關當局授權（但不包括任何涉及由動力驅動的飛行器械的活動）。

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，包括其海外教育院校發出之在學證明及由醫院、醫生、警方、航空公司或有關機構發出的詳細報告（如適用）及其他有效及完整的證明文件，亦可透過 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。
- 如受保人需就個人責任保障提出索償申請，須就可能會導致法律責任一事即時以書面知會藍十字，並連同證明文件一併提交。



「智」易 Claims
旅遊保險

注意

- 此小冊子僅在香港派發。派發此小冊子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。此小冊子的中英文版本如有差異，以英文版本為準。此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。
- 「智醒海外升學保」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 及其任何關聯公司或持牌人並無任何關聯。



Overseas StudySafe Insurance

Excited about your overseas school life? Blue Cross **Overseas StudySafe Insurance** is here to safeguard you in every possible way while you are studying abroad. It provides you with comprehensive worldwide protection against sickness or unexpected accidents. What's more, it covers all leisure trips taken while studying abroad, ensuring you a worry-free study and journey.



Plan Highlights

- Overseas Medical Expenses up to **HK\$1,200,000** and Follow-up Medical Expenses within 90 days after returning to Hong Kong (applicable to Smart Plus Plan only)
- 24-hour Worldwide Emergency Aid services including unlimited coverage for emergency evacuation and repatriation to Hong Kong (such expenses will not be deducted from the benefit amount under Medical Expenses Benefit)
- Personal Accident Benefit up to **HK\$1,200,000** covering various types of permanent disablement and major burns
- Coverage for Cancellation of Study, Study Interruption and Education Fund Benefits
- Coverage for Personal Liability Benefit up to **HK\$2,000,000**
- Provide two options of period of insurance: **1-year or 2-year**
- No deductible for all benefits

Schedule of Benefits	Maximum Benefit Limit Per Policy Year (HK\$)		
	Smart Plus Plan	Smart Plan	
1) Medical Expenses Benefit	1,200,000	N/A	
Medical Expenses during the Study Trip	1,200,000	N/A	Reasonable expenses incurred for medical treatment, surgery, and hospitalisation arising from accidental injury sustained or sickness contracted during the study trip. (Maximum no. of outpatient visits per policy year: 25)
Follow-up Medical Expenses in Hong Kong	120,000	N/A	a. Reasonable medical expenses incurred within 90 days after returning to Hong Kong if the insured person has sought medical treatment abroad (inclusive of sub-limit for item b).
	3,000	N/A	b. Expenses for treatments received from a Chinese Medicine Practitioner, including Chinese bone-setting and acupuncture. (Maximum daily limit per visit: HK\$200)
Trauma Counselling	20,000	N/A	Reasonable medical expenses for receiving counselling services during the study trip and/or within 90 days after returning to Hong Kong if the insured person is diagnosed with post-traumatic stress disorder due to a serious accident or incident occurred during the study trip. (Maximum daily limit per visit: HK\$2,000)
2) Compassionate Visit Benefit	50,000		<ul style="list-style-type: none"> If the insured person passed away or hospitalised for more than 3 consecutive days due to serious bodily injury or serious sickness during the study trip, reasonable additional accommodation and travelling expenses will be payable for up to 2 relatives or friends of the insured person to travel to and from the place where the insured person passed away or suffered from serious bodily injury or serious sickness once. (Maximum daily limit of accommodation expenses per person is HK\$1,200 and up to 5 days per policy year); or If the insured person's immediate family member has passed away in Hong Kong during the study trip, reasonable additional travelling expenses will be payable for the insured person travelling to and from Hong Kong once.
3) 24-hour Worldwide Emergency Aid			
Emergency Evacuation ¹	Unlimited		Emergency evacuation of the insured person to the nearest medical facility that is capable of providing immediate medical treatment.
Repatriation to Hong Kong ¹	Unlimited		Repatriation of the insured person to Hong Kong at physician's recommendation.
Hospital Deposit Guarantee ¹	40,000		Guarantee or provide the required admission deposit to hospital on behalf of the insured person.



Schedule of Benefits	Maximum Benefit Limit Per Policy Year (HK\$)	
	Smart Plus Plan	Smart Plan
Additional Costs of Travel and Accommodation	40,000 10,000	Reasonable additional travelling expenses for the insured person returning to Hong Kong and costs of additional accommodation incurred due to serious bodily injury or serious sickness. a. additional costs of economy class travel returning to Hong Kong. b. additional accommodation expenses (maximum daily limit: HK\$1,200).
Repatriation of Mortal Remains ¹	Unlimited	Reasonable transportation charges incurred for the repatriation of mortal remains of the insured person to Hong Kong.
Burial and Funeral Expenses	20,000	Reasonable cost for burial and funeral formalities.
Referral Services	Included	Referral services for legal assistance, interpreter and replacement of lost travel document or travel pass.
4) Personal Accident Benefit	1,200,000	
Accidental Death and Permanent Disablement ²	1,200,000 600,000	Benefit will be payable according to the Table of Accidental Death and Permanent Disablement in this brochure in the event that an accident results in the death or permanent disablement during the study trip: (1) Accident on Public Conveyance or while Participating in School Activities If an accident occurs while the insured person is travelling as a fare-paying passenger on board a public conveyance, or while participating in school activities; or (2) Other Accidents If an accident occurs (other than an accident covered under Accident on Public Conveyance or while Participating in School Activities above).
Major Burns	300,000	Payable if the insured person suffers from third-degree burns.
5) Cancellation of Study Benefit	40,000	Reimbursement of deposits or any payment made in advance for tuition fees, travel ticket and accommodation expenses which are irrecoverable and forfeited upon cancellation of the study trip prior to departure from Hong Kong as a direct result of: <ul style="list-style-type: none"> • death, serious bodily injury or serious sickness of the insured person or his/her immediate family members^{3,4}; or • compliance with a witness summons, jury service or compulsory quarantine of the insured person⁵; or • natural disaster, infectious disease, act of terrorist, riot or civil commotion occurred in the country of overseas education within 7 days before the scheduled departure date³; or • the issuance of a Black Outbound Travel Alert against the planned destination in the country of overseas education before the scheduled departure date^{3,6}; or • fire or flood damage to the insured person's home in Hong Kong occurred within 10 days before the scheduled departure date³.
6) Study Interruption Benefit	80,000	Irrecoverable and forfeited prepaid and unused portion of tuition fees, travel ticket and accommodation expenses and the reasonable additional travelling expenses incurred by the insured person to return to Hong Kong will be payable if the study trip is interrupted after its commencement as a direct result of: <ul style="list-style-type: none"> • death, serious bodily injury or serious sickness of the insured person or his/her immediate family member; or • natural disaster, infectious disease, act of terrorist, riot or civil commotion occurred in the country of overseas education that prevents the insured person from continuing with the study trip; or • the issuance of a Black Outbound Travel Alert against the country of overseas education during the study trip.
7) Education Fund Benefit⁷	300,000	In the event of an accident resulting in the death or permanent total disablement of the insured person's parent(s) or legal guardian within 12 months of the accident, the unpaid tuition fees for the academic semesters which commence in the same policy year will be payable.



Schedule of Benefits	Maximum Benefit Limit Per Policy Year (HK\$)		
	Smart Plus Plan	Smart Plan	
8) Travel Delay Benefit	3,000 10,000 2,000		In the event of delay of the arranged public conveyance due to adverse weather conditions, natural disaster, unanticipated outbreak of industrial action involving the arranged public conveyance, riot or civil commotion, act of terrorist, closure of the airport, hijack or mechanical breakdown of the arranged public conveyance, the insured person will be reimbursed one of the following benefits: <ul style="list-style-type: none"> Cash Allowance⁸ – HK\$300 for the delay of each period of 6 consecutive hours ; or Additional Travel Expenses⁸ – reasonable and inevitable additional travelling and/or accommodation expenses due to the delay for at least 6 consecutive hours: <ul style="list-style-type: none"> a. public conveyance expenses for delayed departure; and b. overseas accommodation cost.
9) Baggage Delay Benefit	2,000		Reasonable expenses for purchasing essential replacement clothing and toiletries if the baggage has been misdirected or delayed by the public conveyance provider and is not returned to the insured person within 6 hours from the time of arrival at a destination overseas.
10) Baggage and Personal Property Benefit	20,000 10,000 5,000 3,000		Benefit will be payable against the loss, physical breakage of, or damage to the baggage, personal effects (excluding money, mobile phones and tablets) or laptop computers of the insured person resulting from theft, robbery, burglary, accident, or mishandling by the carriers. <ul style="list-style-type: none"> Laptop computer (per policy year) Sports equipment or musical instrument (per article/per pair/per set) Other baggage (per article/per pair/per set)
11) Loss of Travel Documents Benefit	10,000		Replacement cost of travel documents and/or travel pass which are lost due to theft, robbery, burglary or accidental loss and/or reasonable additional travelling and accommodation expenses incurred due to such replacement at the nearest location.
12) Personal Liability Benefit	2,000,000		Indemnity against the insured person's legal liability to third parties in respect of accidental bodily injury or loss of or damage to property due to negligence.
13) Credit Card Protection Benefit	30,000		In the event of accidental death of the insured person during the study trip, any outstanding amount charged to his/her credit card(s) for any goods purchased during the study trip will be reimbursed.

- Prior approval from Blue Cross is required before any assistance is provided or hospital admission deposit is guaranteed. The insured person or his/her representative should call the hotline to provide the policy number, the name and HKID card number of the insured person, the nature and the location of the emergency for validation.
- Maximum benefit limit for an insured person under the age of 18 shall be limited to 50% of the benefit limit applicable to Accidental Death and Permanent Disablement Benefit.
- The benefit is payable only if the relevant event takes place at least 24 hours after the issue of the policy.
- The benefit is payable only if the relevant event takes place within 90 days prior to the scheduled date of departure for the study trip.
- The benefit is payable only if the witness summons, duty service or compulsory quarantine notice or order has been served on the insured person (i) at least 24 hours after the issue of the policy, and (ii) within 90 days prior to the scheduled date of departure of the study trip.
- The benefit is payable only if cancellation of the study trip takes place (i) not earlier than 7 days before the scheduled date of departure for the study trip; and (ii) while the Black Outbound Travel Alert is in force.
- This benefit is payable only if the insured person is under the age of 25 and unmarried.
- In the event that (i) the arranged public conveyance for commencing the study trip fails to depart at its originally scheduled time of departure due to a cancellation or delay of service as a direct result of mechanical breakdown and (ii) the provider of such arranged public conveyance is unable to provide an alternative transportation, the insured person can only claim the Cash Allowance Benefit under Travel Delay Benefit. No Additional Travel Expenses Benefit shall be payable in such circumstances.

Premium Table (HK\$)

	Smart Plus Plan		Smart Plan	
Period of Insurance	1-Year	2-Year	1-Year	2-Year
Premium	6,080	10,600	2,800	4,900



No Claim Discount

Upon renewal, the insured person will receive a No Claim Discount* on the premium payable, if no claim has been made during the respective no claim period as specified in the table below.

No Claim Period Immediately Preceding Renewal	Premium Discount Rate
1 year	10%
2 consecutive years	15%
3 consecutive years or more	20%

*Applicable only to policies with period of insurance of 1 year.

Table of Accidental Death and Permanent Disablement

Insured Events		Benefits Payable (Percentage of Maximum Benefit 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	
	a) both ears	75%
	b) 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	
	a) right hand	70%
	b) left hand	50%
2.13	Loss of or permanent total loss of use of four fingers of	
	a) right hand	40%
	b) left hand	30%
2.14	Loss of or permanent total loss of use of one thumb as particularised below:	
	a) both right joints	30%
	b) one right joint	15%
	c) both left joints	20%
	d) one left joint	10%
2.15	Loss of or permanent total loss of use of a finger as particularised below:	
	a) three right joints	10%
	b) two right joints	7.5%
	c) one right joint	5%
	d) three left joints	7.5%
	e) two left joints	5%
	f) one left joint	2%
<i>(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.)</i>		
2.16	Loss of or permanent total loss of use of toes as particularised below:	
	a) all toes of one foot	15%
	b) both joints of a great toe	5%
	c) one joint of a great toe	3%
	d) each toe other than a great toe	2%
2.17	Fractured leg or patella with established non-union	10%
2.18	Shortening of leg by at least 5 cm	7.5%

The aggregate benefit payable for the above insured events during a policy year shall not exceed 100% of the benefit amount of Personal Accident Benefit for each insured person.



Important Notes

1. The insured person must be a Hong Kong resident aged between 7 and 35 who is studying or will be studying abroad as a full-time student. The applicant must be aged 18 or above and provide the country of overseas study of the insured person upon application.
2. Insurance coverage for the study trip shall commence when the insured person completes the immigration departure clearance procedure in Hong Kong for the purpose of commencing the study trip.
3. If the application of the insured person's student visa is rejected by the country in which the insured person intends to study, no coverage will be provided by Blue Cross. In this case, the policyholder may request to terminate the policy by (i) giving no less than 7 days' prior written notice to Blue Cross before commencement of the period of insurance and (ii) submitting written proof of the visa application rejection issued by the relevant consulate. Upon satisfactory proof, the policyholder is entitled to a refund of premium, subject to an administration fee of HK\$300.
4. The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. No refund of premium will be made for policy of 1-year period of insurance. For policy of 2-year period of insurance, the policyholder shall be entitled to a partial refund of premium equivalent to 20% of the actual premium paid, provided that (i) no claim has been made under the policy and (ii) the remaining period of insurance of the policy is more than 6 months.
5. If the insured person is covered under more than one travel insurance policy or overseas study insurance policy underwritten by Blue Cross providing coverage in respect of the same study trip, except for any complimentary insurance provided by the travel agent, the liability of Blue Cross in respect of that insured person for the same study trip is limited to the maximum benefits payable under one of the policies which provides the highest amount of benefit. Benefits under the complimentary insurance provided by the travel agent will also be payable (if any).
6. To designate a beneficiary, please complete the beneficiary designation form. The form can be downloaded at www.bluecross.com.hk. The insured person should return the completed form to Blue Cross before departure.
7. Blue Cross reserves the right to adjust the premium table applicable 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, performing duties as a member of armed forces, or other law enforcing agencies.
2. Any wilful, malicious, unlawful, or deliberate act of the insured person or his/her immediate family member.
3. Nuclear fission, nuclear fusion, or radioactive contamination.
4. Any pre-existing, congenital or hereditary conditions, suicide, attempted suicide or intentional self-inflicted bodily injuries of the insured person (or his/her parent(s) or legal guardian under Education Fund Benefit), mental or nervous disorders, abortion, miscarriage, pregnancy, assigned complications, child-birth, venereal and sexually transmitted diseases, the use of alcohol or drugs other than those prescribed by a physician; dental treatment unless resulting from injury to sound and natural teeth; Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS), etc.
5. Losses not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
6. Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, aircraft, watercraft, or weapons.
7. Accidents to an insured person (or his/her parent(s) or legal guardian under Education Fund Benefit) whilst engaging in any sport or game in a professional capacity where he/she would or could earn income or remuneration from engaging in such sport or game or racing of any kind (other than on foot) or any competition.
8. Trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level.
9. Any activity or involvement of the insured person (or his/her parent(s) or legal guardian under Education Fund Benefit) in the air unless he/she is at the relevant time (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority (excluding any activities involving power driven flying machines).

Claim Procedure

- Within 30 days after the occurrence of the event giving rise to a claim, customers can submit their claim by returning the claim form with the required documents, such as a copy of the proof of current enrolment issued by the overseas educational institution, reports from hospitals, physicians, police, airlines, or other responsible authorities (if applicable) & other satisfactory proofs and complete supporting information 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.
- For claim under Personal Liability Benefit, written notice of the event giving rise to the legal liability must be given to Blue Cross immediately together with required documents.



Smart eClaims
Travel Insurance

Notes

- This brochure is for distribution in Hong Kong only. The distribution of this brochure 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. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. This brochure is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
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Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，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。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

藍十字在2023年獲標普全球評級分別授予財務實力評級A+（展望穩定）及發行人信用評級A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. 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 distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.