



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。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2022年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期發行人信用評級分別為 A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽 www.ambest.com。

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' success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2022, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access www.ambest.com.



Blue Cross HK App



www.bluecross.com.hk

Blue Cross (Asia-Pacific) Insurance Limited
藍十字（亞太）保險有限公司



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倍安心住院入息保險計劃 Hospital Income Plan "Plus"



2023年1月生效
With effect from Jan 2023



倍安心住院入息保險計劃 Hospital Income Plan “Plus”

此單張並不包含保單的完整條款且只供參考之用，有關詳盡條款及細則及所有不保之事項，概以保單為準。

倍安心住院入息保險計劃

為您提供每日住院現金，讓您安心休養。

大部分醫療保障計劃只賠償您的住院費用，但您可能還要為住院期間的家庭日常開支而煩惱。此外，您的家庭亦可能會因您需要長時間住院而陷入經濟困境。

「倍安心住院入息保險計劃」是一份獨立的醫療保障計劃，正好填補一般醫療保險所遺漏的空間。雖然您可從其他保障計劃獲得住院期間的醫療費用賠償，但此計劃仍會向您發放每日住院現金利益。您可以自由運用這些現金，以支付醫院及醫療費用[^]、家庭開支、或作任何其他用途。由意外受傷而住院的第一天開始，您便可獲取計劃之每日住院利益；若您因患病而住院，亦可從入院的第2天起開始獲取有關利益。

保障期1年¹

若您因意外受傷或患病而需要住院[^]，「倍安心住院入息保險計劃」便會向您發放每日住院現金利益，最長可達366天。在保單生效12個月後，任何受保前已存在之傷病亦會被列入保障範圍之內。

24小時全球保障

無論何時何地，您均可享有此計劃之全部保障。無論您到外地渡假或公幹，不幸因意外受傷或患病而需要住院，同樣可獲發放此計劃之每日住院現金利益。

藍十字護理諮詢專線

我們明白您在日常生活護理上需要專業的意見，因此，特意為您提供專屬的護理諮詢專線解答您的疑問。如有需要，我們亦樂意轉介您至合適的家居護理服務，包括手術後護理、日常長者護理、孕婦護理、幼兒及兒童護理、以及其他護理服務轉介。

100%保費回贈

若連續7年續保此保單，並於期間從未提出索償，您可在保障期完結後獲退回100%已繳付的保費總額（以年繳保費計算）。

其他優點

- 自由選擇每日住院現金利益數額，最高可達HK\$2,000
- 不設等候期，保單一經生效即獲保障
- 投保手續簡單，無須驗身，您的保單更可自動續保至下一個受保期

This leaflet does not contain the full terms of the policy and is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.

Hospital Income Plan “Plus”

We pay you daily income for a worry-free recovery.

Most medical plans cover the cost of your hospitalisation, but what about other bills? If you have spent a long period of time in hospital, you may leave your family in a state of financial difficulty.

Hospital Income Plan “Plus” is a standalone medical protection plan, which takes up where normal medical insurance leaves off. If you are hospitalised, it pays you a daily hospital income benefit in addition to benefits received from any other insurance plans. You are free to use the cash as you wish for hospital or medical expenses[^], household bills, or any other purposes. The benefit is payable from your very first day of confinement in hospital due to accident and from the second day due to sickness.

1-Year Coverage¹

Hospital Income Plan “Plus” pays you daily hospital income benefit for up to 366 days for each separate hospital confinement due to accident or sickness[^]. After the policy has been in force for 12 months, any pre-existing medical condition will also be covered.

24-hour Worldwide Coverage

This plan provides total coverage to you at any time and any place worldwide. Whether you are travelling for pleasure or on business, you will receive your daily hospital income benefit if you are hospitalised.

Blue Cross Nursing Care Hotline

We understand you need professional advice on daily care, we are here to provide you with an exclusive nursing care hotline to answer your enquiries. We can also refer you to home care services if you need extra care at the comfort of your own home, including post-surgery care, daily care for elderly, maternity care, infant and child care and referral of other care services.

100% Refund of Premium

Upon renewing and completing your policy for 7 consecutive years, you are guaranteed to receive 100% of the total premium paid (annual premium) if you did not submit a claim within the period.

What's more?

- Your choice of daily hospital income benefit up to HK\$2,000
- No waiting period, start medical protection once the policy is effective
- Easy application with no medical examination required and your policy will also be automatically renewed for another period of insurance

計劃摘要 Plan Summary

產品名稱 Product Name	倍安心住院入息保險計劃 Hospital Income Plan “Plus”
購買目的及需要 Purchase Objectives and Needs	為將來的醫療需要作準備 以彌補住院期間之收入損失 Prepare for future health care needs to compensate for the loss of income during hospital confinement
產品類型 Product Type	僅非償款 Non-indemnity only
保單期 Period of Cover	1 年 Year
投保年齡 Enrolment Age	18至55歲人士 Aged from 18 - 55
保單續保 Policy Renewal	每年續保 (最高續保年齡：61歲) Annual renewal (maximum renewal age: 61)
保單貨幣 Policy Currency	港幣 HKD
保障地域 Cover Area	全球 Worldwide
繳費方法 Payment Mode	年繳/月繳 Annual/Monthly

您可隨時下載Blue Cross HK App或登入www.bluecross.com.hk/supercare 管理您的索償和查閱保單資料。You can manage your claims and check your policy information anytime via Blue Cross HK App or www.bluecross.com.hk/supercare.

[^] 此計劃保障的住院必須為「必要醫療服務」²。

[^] The hospital confinement covered under this plan must be Medically Necessary Services².

重要事項 Important Note

1. 因風險變動有機會影響本保單的保障，保單持有人在受保期內，必須就受保人之地址、居留地、職業變更或其他風險變動即時通知藍十字。
 2. 「必要醫療服務」指包括傷病護理或治療之必需服務。根據認可健康護理專業標準，此等服務必須在香港特別行政區獲廣泛認為有效、適當及必要的。以下事項（不排除其他）將不被視為必須的：a) 不要求具有相關專業技術服務者所提供之服務。b) 主要是為受保人、護理受保人之任何人士或受保人之任何家庭成員提供個人舒適或方便之服務及設施。c) 受保人之傷病可在不用進院下得到安全及足夠的治療的情況下，以住院病人身份獲得的服務及設施。d) 超出用於安全及足夠治療受保人傷病的服務或設施費用的額外開支。
- 客戶可在任何時候透過掛號郵件向藍十字發出書面通知以取消保單。如客戶在保單連續生效 7 年之後取消保單，將獲退還已繳保費。

1. During the period of insurance, the policyholder shall give immediate notice to Blue Cross in respect of any change of address, residency, occupation of an insured or any other change of risk which may affect the cover of this policy.
 2. “Medically Necessary Services” shall mean the services which are necessary for the care or treatment of the disability involved. Such services must be widely accepted professionally in Hong Kong Special Administrative Region as effective, appropriate and essential based upon recognised standards of the health care specialty involved. In no event will the following (but not to the exclusion of all others) be considered to be necessary: a) those services rendered by a provider that do not require the technical skills of such a provider. b) those services and supplies furnished mainly for the personal comfort or convenience of the insured, any individual who cares for him or any individual who is part of his family. c) those services and supplies furnished to an insured solely because he is an inpatient on any day on which the insured's disability could safely and adequately be treated while not confined. d) that part of the cost which exceeds that of any other service or supply that would have been sufficient to safely and adequately treat the insured's disability.
- Customer can request to cancel the policy any time by notifying Blue Cross in writing by registered mail addressed to Blue Cross. Customer will be entitled to a return of premium if cancellation is made after the end of the 7th continuous year of coverage under the policy.

主要不保事項 Major Exclusions

1. 受保前已存在之傷病而需在保險期首12個月內住院接受治療者。
 2. 任何先天性疾病（疝氣、斜視及包皮開口狹窄除外）。
 3. 例行或預防性質之體格檢查或其他檢驗。
 4. 無論是否在神志清醒的情況下造成之蓄意自我毀傷。
 5. 長期酗酒或濫用藥物。
 6. 懷孕、生育、墮胎或有關併發症。
 7. 精神錯亂及休養治療。
 8. 美容手術、整形手術或隨意選擇之手術。
 9. 性病。
 10. 受保後首5年內所有與後天免疫力缺乏症病毒有關之疾病，包括愛滋病及／或任何身體變化、衍生病徵或異常狀況。
 11. 所有戰爭、暴亂或騷動。
1. Hospitalisation during the first 12 months of insurance arising from any pre-existing conditions.
 2. Congenital abnormalities (except Hernias, Strabismus and Phimosis).
 3. Physical or other examinations of a routine or preventive nature.
 4. Intentional self-inflicted injury, while sane or insane.
 5. Chronic alcoholism or drug addiction.
 6. Pregnancy, childbirth, abortion or complications therefrom.
 7. Mental disorders and rest cures.
 8. Cosmetic, plastic or elective surgery.
 9. Venereal diseases.
 10. HIV-related illnesses including AIDS and/or any mutations, derivation or variation thereof occurring within the first 5 years from the policy effective date.
 11. Any act of war, riot or civil commotion.

注意 Notes :

- 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。此單張的中英文版本如有差異，以英文版本為準。
- 「倍安心住院入息保險計劃」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。
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- 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. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
- Hospital Income Plan “Plus” 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 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.
- Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.