

## Major Exclusions

1. Hospitalisation during the first 12 months of insurance arising from any pre-existing condition.
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 5 years from the policy effective date.
11. Any act of war, riot or civil commotion.

## 主要不保事項

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. 任何先天性疾患（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、墮胎或有關係發症。
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、衍生病癥或異常狀況。
11. 所有戰爭、暴亂或騷動。

## Note:

- This leaflet 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 Blue Cross Customer Service Hotline at 3608 2988.
- Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.

## 注意：

- 本單張只供參考之用；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，請致電藍十字客戶服務熱線3608 2988。
- 本單張的中英文版本如有差異，以英文版本為準。

Hospital Income Plan "Plus" is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.  
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。



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 40 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 provision and customer service is regularly re-affirmed through professional recognition and commendations. Major awards include The Most Popular Travel Insurance Company Award (2005-2010), the Quality Life Award – Quality Insurance Service Award (2008, 2009 & 2011), the Capital Weekly PRO Choice Award – Medical & General Insurance (2009 & 2010), the Best Editor's Pick (2008 & 2009), the Capital Weekly Service Award – Medical Insurance (2008). In 2011, A.M. Best Company has assigned a financial strength rating of "A-" (Excellent) and issuer credit rating of "a-" to Blue Cross (Hong Kong). The outlook assigned to both ratings is stable.

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40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，奠定其在保險及客戶服務上的卓越成就。獲頒獎項包括「最受歡迎旅遊保險公司大獎」（2005-2010）、「優質生活大獎 – 優質保險服務」（2008、2009及2011）、「資本壹週智選品牌大獎 – 醫療及一般保險」（2009及2010）、「最佳保險服務大獎」（2008及2009）、「資本壹週服務大獎 – 醫療保險」（2008）。藍十字更在2011年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為「A-」（Excellent）及「a-」級別。



Customer Service Hotline

客戶服務熱線

3608 2988

Blue Cross (Asia-Pacific) Insurance Limited

藍十字（亞太）保險有限公司

29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road,  
Kwun Tong, Kowloon, Hong Kong  
香港九龍觀塘道418號創紀之城5期東亞銀行中心29樓  
Fax 傳真：3608 2989 Email 電郵：cs@bluecross.com.hk  
Website 網址：www.bluecross.com.hk



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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



With effect from 1 Jan 2012  
2012年1月1日生效

## 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” takes up where normal medical insurance leaves off. If you are hospitalised, it pays you a daily income benefit in ADDITION to benefits received from any other insurance. 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 accidents and from the second day due to sickness.

### 366-day Coverage

Hospital Income Plan “Plus” pays you daily 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 income benefit if you are hospitalised.

### 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 (annualised premium) if you did not submit a claim within the period.

### What’s more, Hospital Income Plan “Plus” offers:

- Your choice of daily 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

## 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」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現金利益；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。

### 保障期長達366天

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」會向您發放每日現金利益，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小時環球保障

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現金利益。

### 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，您可在保障期結束後獲退回100%已繳付的保費總額（以年繳保費計算）。

### 其他優點

- 自由選擇每日現金利益數額，最高可達2,000港元
- 不設等候期，保單一經生效即獲保障
- 投保手續簡單，無需驗身

## Premium Table (HK\$) 保費表（港元）

Age 年齡	For each HK\$100 of Daily Income Benefit 每100港元每日現金利益			
	Male 男性		Female 女性	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
18-25	307	27	338	30
26-35	332	30	362	32
36-45	377	33	461	41
46-50	500	44	569	50
51-55	615	54	654	58

Note:

1. Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the application date, the premium rate will be based on your next age attained. Otherwise, it will be based on your current age. Policy effective date will be used to determine the age attained if it is different from the application date.
2. Monthly premium rates are rounded up for illustration purposes. The above figures may be slightly different from that of the policy documents.
3. Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.

註：

1. 年齡以最近生日日期計算。如您下一個生日是在投保日期起計6個月之內，保費將以下一個生日年齡計算，否則以目前年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。
2. 上列月繳保費已調整為整數，與保單文件所示實際數額可能稍有差異。
3. 藍十字保留調整保費率及其後續保費的權利。

