

## Extended Coverage to Support the Outbound Travel Alert System

全面配合「外遊警示制度」的伸延保障



For the safety of people travelling abroad, the Outbound Travel Alert System implemented by the Security Bureau of Hong Kong helps people assess the risks of travelling to overseas destinations through the use of the following 3 colour-coded alerts:

為保障外遊人士的安全，由香港保安局實施的「外遊警示制度」有下列3種顏色的警示，以協助旅客評估旅遊目的地的風險。

	Amber Alert 黃色警示	Red Alert 紅色警示	Black Alert 黑色警示
Scenario 情況	Signs of threat 威脅跡象	Significant threat 明顯威脅	Severe threat 嚴重威脅
Travellers/prospective travellers should 旅客或準旅客應該	Monitor situation; exercise caution 留意局勢； 提高警惕	Adjust travel plans; avoid non-essential travel 調整行程； 如非必要， 避免前赴	Avoid all travel 不應前赴

To give our travel insurance policyholders greater peace of mind, we at Blue Cross are pleased to offer extended "Cancellation Charges" and "Curtailment of Trip" benefits from now until 31 March 2011 in the event that the Security Bureau of Hong Kong issues a Black Alert for a destination after an insurance policy has been issued.

為了讓投保藍十字旅遊保險的人士倍感安心，由即日起至2011年3月31日，若在保單發出後，香港保安局就受保人之旅遊目的地發出「黑色警示」，本公司將為受保人提供「旅程取消」及「縮短旅程」項目的伸延保障。

We will also offer assistance to policyholders who need to cancel their policies and fully refund premiums paid, should a Red Alert or Black Alert be issued.

在發出「紅色警示」或「黑色警示」的情況下，我們將協助投保人取消保單，並全數退回保費。

- For details of the extended coverage, please refer overleaf. 有關伸延保障的詳情，請參閱背頁。

## Outbound Travel Alert System Extension of Coverage

「外遊警示制度」  
伸延保障

(Applicable to policy and/or insurance certificate with policy commencement date on or before 31 March 2011)  
(適用於2011年3月31日或以前起保的保單及/或保險證明書)

### 1. "Cancellation Charges" Benefit

Blue Cross (Asia-Pacific) Insurance Limited ("The Company") shall pay the "Cancellation Charges" benefit under the policy in the event that an insured person shall sustain any loss occasioned by the forfeiture of deposits or any payment for air tickets or tour packages or other travel arrangements bound for, amongst other places, the Place of Incident that are irrecoverable from the tour operator or airline concerned upon cancellation prior to the commencement of the journey as a direct result of the issue of the Black Alert at the Place of Incident provided that:

- the policy/certificate of insurance is issued not later than 1 day before the day on which the Black Alert is first issued at the Place of Incident; and
- cancellation of such air tickets, tour packages or other travel arrangements shall take place not earlier than 7 days before the commencement date of the period of insurance and the Black Alert shall prevail at the time of such cancellation.

### 2. "Curtailment of Trip" Benefit

The Company shall pay the "Curtailment of Trip" benefit under this policy in the event that an insured person, whilst at the Place of Incident or who will head for the Place of Incident according to his/her itinerary, shall sustain any loss of pre-paid travel fare and/or accommodation deposit for each complete day of the unused portion and/or additional public conveyance expenses for returning to the place of origin (based on economy class fare for any transportation mode) due to curtailment of the journey as a direct result of the issue of the Black Alert at the Place of Incident.

The extension of the "Curtailment of Trip" benefit as provided above is subject to an additional exclusion as follows:

The Company shall not be liable for any loss occasioned by curtailment of the journey as a direct result of the issue of the Black Alert at the Place of Incident if the insured person is in the course of performing one's duties as a member of an armed force or other law enforcement agencies at the Place of Incident during the journey.

Remarks:

- Place of Incident means the place where there are signs of threat that may affect the personal safety of individuals and in respect of which the Black Alert is issued and prevails.

#### 1. 「旅程取消」保障

倘受保人直接因「事發地點」獲發「黑色警示」引致旅程須於開始前取消，而當中因準備前往「事發地點」所繳付的機票、旅行團，或其他旅遊安排的訂金或費用被沒收，並不獲有關旅行社或航空公司退回，則本公司會就此損失向受保人支付保單內的「旅程取消」保障以作賠償，惟須符合以下所有條件：

- 保單/保險證明書須於「事發地點」首次獲發「黑色警示」至少1天前續發；及
- 機票、旅行團或其他旅遊安排須於「黑色警示」生效期間及不得早於「受保期」開始前7天取消。

#### 2. 「縮短旅程」保障

倘當受保人身處於「事發地點」或根據行程安排將前往「事發地點」時，直接因「事發地點」獲發「黑色警示」而引致旅程必須縮短，並因已支付但尚未使用的旅費及住宿訂金（以每一整日計），及/或受保人為此返回起保地點所須支付的額外公共交通工具費用（以經濟客位為限）而蒙受損失，則本公司會就此損失向受保人支付保單內的「縮短旅程」保障以作賠償。

上述「縮短旅程」的伸延保障須受以下的附加不保事項規限：

如受保人在旅程中於「事發地點」正為軍隊或執法機關執勤，本公司則毋須就受保人直接因「事發地點」獲發「黑色警示」而引致縮短旅程的損失負上任何責任。

備註：

- 「事發地點」指因存在威脅人身安全的徵兆而獲發「黑色警示」，而該警示正生效的地方。

For enquiries, please call Blue Cross Customer Service Hotline:  
如有查詢，請致電藍十字客戶服務熱線：

**3608 2988**