



Free Additional COVID-19 Protection Terms and Conditions

1. Promotion Period is from 1 April 2021 to 30 September 2021, both dates inclusive.
2. The COVID-19 Protection is only applicable to new policies of the designated plans successfully applied via Blue Cross HK App or website during the Promotion Period. Designated plans include LovePet Insurance, MaidSafe Insurance, HomeSafe Protection Insurance, Personal Accident Insurance and Job Changer Medical Protection.
3. Covered Period is from policy effective date until 31 October 2021 or the end date of Period of Insurance (whichever is the earlier) in which the policy is in effect.
4. "COVID-19" shall mean the diagnosed virus as defined by the World Health Organisation (WHO).
5. Applicable to LovePet Insurance

a) **Veterinary Consultation and/or Checkup Benefit[^]**

The insured pet can enjoy one-time free Veterinary Consultation and/or Checkup for preventive purpose.

Benefit	Maximum Benefit Limit		
	Plan A	Plan B	Plan C
Veterinary Consultation and/or Checkup Benefit	HK\$800	HK\$500	HK\$300

[^] The benefit covers the insured pet's expenses of routine and preventive checkup, consultation or preventive vaccination on a reimbursement basis.

b) **Pet Love Cash Allowance**

During the Covered Period, one-off cash allowance will be offered in the unfortunate event of:

- i. Insured pet is tested positive with COVID-19; or
- ii. Insured pet is sent to quarantine due to suspected infection with COVID-19 by the authority; or
- iii. Policyholder or his/her family member(s) residing with the insured pet is confirmed diagnosis of COVID-19

Benefit	Benefit Limit		
	Plan A	Plan B	Plan C
Pet Love Cash Allowance	HK\$2,000	HK\$1,500	HK\$1,200

- c) The COVID-19 Protection is not applicable if the policyholder, his/her family member(s) or the insured pet has been diagnosed with or already has signs or symptoms of COVID-19 before the Covered Period.
- d) Family members mean the parents, spouse, children or any family members who are residing with the policyholder and the insured pet.
- e) A maximum of HK\$2,000 cash allowance is payable subject to the plan level of the insured pets for each physical address regardless of the number of policies for more than one pet having the same physical address.



6. Applicable to MaidSafe Insurance, HomeSafe Protection Insurance, Personal Accident Insurance and Job Changer Medical Protection

Insurance Product	Eligible Insured for COVID-19 Protection	Hospital Cash Allowance Per Day	Max. No. of Days	Max. Benefit Limit Per Policy
MaidSafe Insurance [~]	Insured domestic helper(s) [#]	HK\$800	14 days	HK\$11,200
HomeSafe Protection Insurance	Insured family members ^{**}	HK\$800	14 days	HK\$11,200
Personal Accident Insurance	Insured	HK\$800	14 days	HK\$11,200
Job Changer Medical Protection	Insured	HK\$800	45 days	HK\$36,000

~ Applicable to Plan B and Plan C only

The claim benefit is payable to the policyholder

* Insured family members mean the Insured and his/her spouse, parents, children, family and/or relatives who are ordinarily residing with the Insured at the Insured Premises. A maximum of 4 persons, including the Insured, can be entitled to the COVID-19 Protection during the Covered Period.

- a) The confirmed diagnosis of COVID-19 of the eligible Insured must be supported by Discharge Summary / medical proof issued by Eligible Public Hospital / Hospital (as the case may be).
- b) The date of confirmed diagnosis of COVID-19 must fall within the Covered Period.
- c) COVID-19 Protection is not applicable if the eligible Insured has been diagnosed with or already has signs or symptoms of COVID-19 before the Covered Period.
- d) In the event that the eligible Insured is covered by more than one policy or promotion from the Company, the COVID-19 Protection can only be claimed once per eligible Insured.
- e) "Eligible Public Hospital" shall mean a public Hospital which is wholly owned or subvented by the government of Hong Kong and operated or supervised by the Hospital Authority.
- f) "Hospital" shall mean an establishment duly constituted and registered as a hospital for the care and Treatment of sick and injured persons as resident patients and which: a) has facilities for diagnosis and major operations; b) provides 24-hour nursing services by licensed or Registered Nurses; c) maintains a Physician; and d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or a similar establishment.
- g) No benefit will be payable for "quarantine for observation" in hospital or "isolation centre" in Hong Kong or outside of Hong Kong in response to COVID-19.
- h) Any claims due to diagnosis of COVID-19 made by eligible Insured in relation to this COVID-19 Protection will not affect the "No Claims Discount" (if applicable) stated in the eligible Insured's policy.

The Company shall have the right to cease this COVID-19 Protection or amend the Terms and Conditions of this COVID-19 Protection from time to time without prior notice. In case of disputes, the Company reserves the rights of final decision. For other terms and conditions, please refer to the policy provision of respective policies.

March 2021