



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Stay Protected with Additional Coverage. Let's Beat the Epidemic Outbreak Together!

Amid the evolving situation regarding the Novel Coronavirus (COVID-19), to help our customers be well prepared to face the health challenge, Blue Cross therefore offers free additional coverage to our insured members of individual indemnity hospital insurance plans, VHIS Certified Plans and group medical insurance plans.

Free Additional Hospital Cash Allowance Benefit

Our insured members can enjoy free additional Hospital Cash Allowance Benefit pertaining to Novel Coronavirus (COVID-19) ("Additional Coverage") with Covered Period extended to 31 December 2021:

- In the unfortunate event that an Insured is confined in hospital with confirmed diagnosis of Novel Coronavirus (COVID-19) within the Covered Period, the benefit payable under this Additional Coverage is HK\$800 per day up to a maximum of 45 days.

The free Additional Coverage will be provided regardless of whether the insured members currently have any Hospital Cash Benefit.

Simplified Claims Procedure

A simplified claims procedure will be adopted for the claims of Additional Coverage with priority:

For the confinement in Eligible Public Hospital	For the confinement in other Hospitals
<ul style="list-style-type: none"> • Complete the hospitalisation claim form part I; and • Submit with copies of receipt and the Discharge Summary which provides the diagnosis. • NO original receipt and NO hospitalisation claim form need to be completed by the attending physician. 	<ul style="list-style-type: none"> • Complete the hospitalisation claim form part I; and • Submit with copies of receipt and medical proof issued by the attending physician or hospital.



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Terms and Conditions of Additional Coverage:

- “Novel Coronavirus (COVID-19)” shall mean the diagnosed virus as defined by the World Health Organization (WHO). The confirmed diagnosis of Novel Coronavirus (COVID-19) must be supported by Discharge Summary / medical report issued by Eligible Public Hospital / Hospital (as the case may be).
- Covered Period: from 4 February 2020 to 31 December 2021, both dates inclusive.
- The date of confirmed diagnosis of Novel Coronavirus (COVID-19) must be made within the Covered Period. No benefit will be provided, if diagnosed for Novel Coronavirus (COVID-19) before the Covered Period and if there are any signs or symptoms had been presented.
- In the event that the Insured is covered by more than one policy underwritten by the Company, the Additional Coverage can only be claimed once per Insured.
- “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.
- “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.
- In the event that the Insured is confirmed diagnosis of Novel Coronavirus (COVID-19) within the Covered Period and hospitalised in Mainland China, Additional Coverage will only be payable for those hospitals defined in the List of Designated Hospitals in Mainland China published by the Company or designated hospitals as appointed by the Government of the People's Republic of China for Novel Coronavirus (COVID-19).
- 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 Novel Coronavirus (COVID-19).
- Any claims due to diagnosis of Novel Coronavirus (COVID-19) made by Insured in relation to this Additional Coverage will not affect the “No Claims Discount” (if applicable) stated in the Insured’s policy.
- The Company shall have the right to cease the offering or amend the Terms and Conditions of Additional Coverage from time to time without prior notice. In case of disputes, the Company reserves the rights of final decision.

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