



COVID-19 Travel Protection “Free Vaccine Cash Allowance” Terms and Conditions

1. Promotion Period is from **1 January 2022** to **30 June 2022**, both dates inclusive.
2. The Free Vaccine Cash Allowance is only applicable to new policies of the designated insurance plans successfully applied during the Promotion Period. Designated insurance plans include **Travel Smart, Annual Infinity Travel Insurance Pass, Overseas StudySafe Insurance, Working HolidaySafe and SmartGo GBA Travel Insurance**.
3. Covered Period is from maximum 14 days before the journey until the end date of Period of Insurance originally scheduled or **31 July 2022** (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. A daily hospital cash allowance is payable subject to applicable maximum number of dates under the Covered Period in different products:

Insurance Plans	Daily Hospital Cash Allowance	Max. No. of Days	Max. Benefit Limit Per Policy
Travel Smart, Annual Infinity Travel Insurance Pass, Overseas StudySafe Insurance, Working HolidaySafe	HK\$500	20 days	HK\$10,000
SmartGo GBA Travel	HK\$250	10 days	HK\$2,500

6. Free Vaccine Cash Allowance will be payable based on each complete hospitalisation date (i.e. a continuous period of 24 hours) subject to below conditions:
 - a) The Insured is diagnosed and confined in hospital during the Covered Period due to the confirmed diagnosis of COVID-19 after immunisation, or
 - b) The Insured suffers from Serious Sickness and confined in hospital due to immunisation directly upon medically necessary. The hospital confinement must be taken within 30 days after immunisation and during the Covered Period.

Other Terms and Conditions

1. The Free Vaccine Cash Allowance is not applicable if the Insured has ever been quarantined due to suspected infection with COVID-19 by the authority within 30 days before the policy application date.
2. The Free Vaccine Cash Allowance is not applicable if the Insured has been diagnosed with or already has signs or symptoms of COVID-19 upon the policy application date.
3. In the event that the Insured is covered by more than one policy or promotion from the Company, the Free Vaccine Cash Allowance can only be claimed once per eligible Insured. The Insured will not be entitled to the same kind of additional cash allowance under other insurance plans or promotion programmes provided by the Company if he/she has successfully reimbursed the Free Vaccine Cash Allowance.
4. The Insured must receive complete dose(s) of COVID-19 vaccine approved by the local authority based on the requirements and instructions as advised by vaccine manufacturer before the date of hospitalisation.
5. “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.
6. 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.



Claims Procedure

Eligible customers can submit the claim to Blue Cross (Asia-Pacific) Insurance Limited (“The Company”) within 30 days from the date of consultation/hospitalisation/confirmed diagnosis, whichever is earlier, together with supporting documents via Smart eClaims online platform at Blue Cross HK App or Blue Cross Corporate Website.

Claim submission with 3 simple steps:



Smart eClaims
Travel Insurance

Benefit	Attach supporting documents
Free Vaccine Cash Allowance	<ul style="list-style-type: none"> Public Hospital: Discharge Summary which provides the diagnosis, admission & discharge date & time; or Other Hospital: Receipt and medical proof issued by the attending physician or hospital; and Proof of vaccination record; and Receipt for prepaid tour, air ticket, accommodation or other travel arrangements.

The Company may reasonably further request for supplementary information or evidence.

The Company shall have the right to cease this Free Vaccine Cash Allowance or amend the Terms and Conditions of this Free Vaccine Cash Allowance 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.

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