



# Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

## Arrangement for Travel Insurance Coverage regarding COVID-19

COVID-19 was declared as a pandemic by the World Health Organisation on 12 March 2020 (HK Time). Below is an overview of our travel insurance coverage on COVID-19 for policies issued on or after 12 March 2020:

Benefit Items	Single-trip Travel (Travel Smart)	Annual Travel (Annual Infinity Travel Insurance Pass)	Overseas Study/ Working Holiday (Overseas StudySafe / Working HolidaySafe)
Medical Expenses	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
Overseas Hospital Cash Allowance	Covered as usual as per policy terms	Covered as usual as per policy terms	Not applicable
Compulsory Quarantine Cash Allowance *	Not covered due to the 'pre-existing' condition	Not covered due to the 'pre-existing' condition	Not applicable
24-hour Worldwide Emergency Aid	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
Personal Accident	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
Trip Cancellation / Cancellation of Study *	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)
Trip Curtailment / Study Interruption *	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)
Re-routing *	Not covered due to the 'pre-existing' condition	Not applicable	Not applicable
Travel Delay	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms

\* Infectious Disease / epidemic disease is a "covered peril" on below benefit items under policy provision originally: Compulsory Quarantine Cash Allowance, Trip Cancellation / Cancellation of Study, Trip Curtailment / Study Interruption, Re-routing.

However, Infectious Disease / epidemic disease related to COVID-19 was classified as a pre-existing condition from 12 March 2020 onwards due to the declaration by the World Health Organisation.

Important note: In view of the ongoing development and latest news of COVID-19, Blue Cross may update the above information and arrangements from time to time. The Company reserves the final rights of the decision.

Remark: Please refer to the 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 visit [www.bluecross.com.hk](http://www.bluecross.com.hk), Blue Cross HK Digital Insurance App or call Blue Cross Customer Service Hotline on 3608 2988.

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