

## 主要不保事項

1. 受保前已存在之傷病而需在保險期首12個月內住院接受治療者。
2. 任何先天性疾病（疝氣、斜視及包皮開口狹窄除外）。
3. 例行或預防性質之體格檢查或其他檢驗。
4. 無論是否在神志清醒的情況下造成之蓄意自我毀傷。
5. 長期酗酒或濫用藥物。
6. 懷孕、生育、墮胎或有關併發症。
7. 精神錯亂及休養治療。
8. 美容手術、整形手術或隨意選擇之手術。
9. 性病。
10. 受保後首5年內所有與後天免疫力缺乏症病毒有關之疾病，包括愛滋病及／或任何身體變化、衍生病徵或異常狀況。
11. 所有戰爭、暴亂或騷動。

## Major Exclusions

1. Hospitalisation during the first 12 months of insurance arising from any pre-existing conditions.
2. Congenital abnormalities (except Hernias, Strabismus and Phimosis).
3. Physical or other examinations of a routine or preventive nature.
4. Intentional self-inflicted injury, while sane or insane.
5. Chronic alcoholism or drug addiction.
6. Pregnancy, childbirth, abortion or complications therefrom.
7. Mental disorders and rest cures.
8. Cosmetic, plastic or elective surgery.
9. Venereal diseases.
10. HIV-related illnesses including AIDS and/or any mutations, derivation or variation thereof occurring within the first 5 years from the policy effective date.
11. Any act of war, riot or civil commotion.

### 注意：

- 此單張只供參考之用，中英文版本如有差異，以英文版本為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請瀏覽網址 [www.bluecross.com.hk](http://www.bluecross.com.hk) 或致電藍十字客戶服務熱線 3608 2988。
- 此單張僅在香港派發。派發此單張並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。
- 「倍安心住院入息保險計劃」由香港獲授權之保險商 - 藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與 Blue Cross and Blue Shield Association 及其任何相關聯機構或許可證持有人並無任何關係。

### Notes:

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. 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) or call Blue Cross Customer Service Hotline on 3608 2988.
- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.
- Hospital Income Plan "Plus" is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員，於香港經營保險業務逾50年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2019年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期發行人信用評級分別為 A（優秀）及「a」級別。有關最新評級，請瀏覽 [www.ambest.com](http://www.ambest.com)。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross' success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2019, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access [www.ambest.com](http://www.ambest.com).



Blue Cross HK App



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Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

## 倍安心住院入息保險計劃 Hospital Income Plan "Plus"



2020年1月生效  
With effect from Jan 2020

### 倍安心住院入息保險計劃

#### 為您提供每日住院現金，讓您安心休養。

大部分醫療保障計劃只賠償您的住院費用，但您可能還要為住院期間的家庭日常開支而煩惱。此外，您的家庭亦可能會因您需要長時間住院而陷入經濟困境。

「倍安心住院入息保險計劃」正好填補一般醫療保險所遺漏的空間。雖然您可從其他保障計劃獲得住院期間的醫療費用賠償，但此計劃仍會向您發放每日現金利益。您可以自由運用這些現金，以支付醫院及醫療費用、家庭開支、或作任何其他用途。由意外受傷而住院的第一天開始，您便可獲取計劃之每日現金利益；若您因患病而住院，亦可從入院的第2天起開始獲取有關利益。

#### 保障期長達366天

若您因意外受傷或患病而需要住院，「倍安心住院入息保險計劃」便會向您發放每日現金利益，最長可達366天。在保單生效12個月後，任何受保前已存在之傷病亦會被列入保障範圍之內。

#### 24小時全球保障

無論何時何地，您均可享有此計劃之全部保障。無論您到外地渡假或公幹，不幸因意外受傷或患病而需要住院，同樣可獲發放此計劃之每日現金利益。

#### 100%保費回贈

若連續7年續保此保單，並於期間從未提出索償，您可在保障期完結後獲退回100%已繳付的保費總額（以年繳保費計算）。

#### 其他優點

- 自由選擇每日現金利益數額，最高可達HK\$2,000
- 不設等候期，保單一經生效即獲保障
- 投保手續簡單，無須驗身，您的保單更可自動續保至下一個受保期

### Hospital Income Plan “Plus”

#### We pay you daily income for a worry-free recovery.

Most medical plans cover the cost of your hospitalisation, but what about other bills? If you have spent a long period of time in hospital, you may leave your family in a state of financial difficulty.

Hospital Income Plan “Plus” takes up where normal medical insurance leaves off. If you are hospitalised, it pays you a daily income benefit in addition to benefits received from any other insurance plans. You are free to use the cash as you wish for hospital or medical expenses, household bills, or any other purposes. The benefit is payable from your very first day of confinement in hospital due to accident and from the second day due to sickness.

#### 366-day Coverage

Hospital Income Plan “Plus” pays you daily income benefit for up to 366 days for each separate hospital confinement due to accident or sickness. After the policy has been in force for 12 months, any pre-existing medical condition will also be covered.

#### 24-hour Worldwide Coverage

This plan provides total coverage to you at any time and any place worldwide. Whether you are travelling for pleasure or on business, you will receive your daily income benefit if you are hospitalised.

#### 100% Refund of Premium

Upon renewing and completing your policy for 7 consecutive years, you are guaranteed to receive 100% of the total premium paid (annualised premium) if you did not submit a claim within the period.

#### What’s more?

- Your choice of daily income benefit up to HK\$2,000
- No waiting period, start medical protection once the policy is effective
- Easy application with no medical examination required and your policy will also be automatically renewed for another period of insurance

### 保費表 Premium Table (HK\$)

年齡 Age	每HK\$100每日現金利益 For each HK\$100 of Daily Income Benefit	
	男性 Male	女性 Female
	年繳 Annual	年繳 Annual
18-25	307	338
26-35	332	362
36-45	377	461
46-50	500	569
51-55	615	654

註：

1. 年齡以最近生日日期計算。如您下一個生日是在投保日期起計6個月之內，保費將以下一個生日年齡計算，否則以目前年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。
2. 以月繳的保費會被徵收5%的附加費。月繳保費金額及附加費 = 年繳保費金額 x 0.0875。應付總金額以收款票據所示為準。
3. 藍十字保留調整保費率及其後續保費的權利。
4. 保險業監管局將按照法例透過保險公司向投保人收取保費徵費。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽藍十字網頁 [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection)。

Remarks:

1. Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the enrolment date, the premium rate will be charged according to your next age attained. Otherwise, it will be charged based on your current age. Policy effective date will be used to determine the age attained if it is different from the enrolment date.
2. Premiums to be paid by monthly payment mode is subject to a surcharge of 5%. Premium amount with surcharge for monthly payment mode = annual premium amount x 0.0875. Please refer to the debit note for the total amount payable.
3. Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.
4. The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection).

