Blue Cross 藍十字
An AIA Company 友邦保險成員公司

一般保險業務之佣金和信用條款列表
（適用於新業務及續保）

產品	最高佣金率[1]（除非本公司另作書面同意）	信用期限[2]
旅遊		
智遨遊（單次旅程保障）	35%	不適用
智遨遊（全年保障）	27.5%	不適用
智醒海外升學保	27.5%	不適用
商業一般保險		
盜竊保險	30%	30 日
商業至尊寶	20%	30 日
工程保險（工程物料損毀及第三者責任）	20%	30 日
工程保險（第三者責任）	20%	30 日
僱員補償保險	15%	30 日
忠誠保險	15%	30 日
火險	40%	30 日
間接損失（火險）	40%	30 日
團體人身意外保險	30%	30 日
貨物運輸保險	20%	30 日
金錢保險	30%	30 日
財物綜合保險（財物綜合）	15%	30 日
間接損失（財物綜合）	15%	30 日
公眾責任保險	30%	30 日
業主立案法團第三者責任保險	30%	30 日
公眾責任保險（只供業主立案法團/物業管理）	30%	30 日
智富商業保	20%	30 日
裝修寶	25%	30 日
裝修寶 – 僱員補償保險	25%	30 日
個人一般保險		
智得寵+	10%	不適用
家居尊尚寶	35%	不適用
智駕樂（第三者法律責任保險）	17.5%	30 日
智駕樂（綜合保險）	25%	30 日
藍十字「港車北上」汽車保險計劃（2026 年 8 月 12 日起生效）	12%	30 日
藍十字家傭尊尚寶	35%	不適用
藍十字高球尊尚寶	35%	不適用
藍十字自選保	35%	不適用

備註：

1. 最高佣金以本公司在扣除保費折扣及加入附加費（如有）後所收到的總保費為基礎計算。
2. 信用期限由保單生效日或交易日起計，以較後者為準。
3. 本公司會不時修改佣金和信用條款列表內之佣金率。
4. 保單之最低保費 – 某類型保單或產品可能有最低保費。請參考本公司之小冊子、單張、報價、建議書、保單及/或相關文件所訂明之確實保費金額（如適用）。
5. 本公司可按照本公司認為適合的佣金率及信用期限推出上述以外的保險產品，以供本代理推銷或續保。

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COMMISSION RATE AND CREDIT TERMS TABLE FOR GENERAL INSURANCE PRODUCTS (New Business and subsequent Renewal Business)

PRODUCT	MAXIMUM COMMISSION[1] (EXCEPT AS OTHERWISE AGREED BY THE COMPANY IN WRITING)	CREDIT TERMS[2]
TRAVEL		
TravelElite (Single-trip Cover)	35%	N/A
TravelElite (Annual Cover)	27.5%	N/A
Overseas StudySafe Insurance	27.5%	N/A
COMMERCIAL GENERAL INSURANCE		
Burglary	30%	30 days
BusinessSafe	20%	30 days
Contractor All Risks (Material Damage & Public Liability)	20%	30 days
Contractor All Risks (Public Liability only)	20%	30 days
Employees Compensation	15%	30 days
Fidelity Guarantee	15%	30 days
Fire	40%	30 days
Consequential Loss (Fire)	40%	30 days
Group Personal Accident	30%	30 days
Marine Cargo	20%	30 days
Money	30%	30 days
Property All Risks (PAR)	15%	30 days
Consequential Loss (PAR)	15%	30 days
Public Liability	30%	30 days
Building Owners' Corporation Third Party Liability	30%	30 days
Public Liability (For The Incorporated Owner / Building Management)	30%	30 days
SmartBiz Insurance	20%	30 days
DecorationSafe Insurance	25%	30 days
DecorationSafe – Employees' Compensation Insurance	25%	30 days
PERSONAL GENERAL INSURANCE		
Pet Care Plus	10%	N/A
HomeElite	35%	N/A
SmartPro Drive Insurance (Third Party Legal Liabilities)	17.5%	30 days
SmartPro Drive Insurance (Comprehensive)	25%	30 days
Blue Cross "Northbound Travel for Hong Kong Vehicles" Motor Insurance Plan (Effective from 12 Aug 2026)	12%	30 days
Blue Cross HelperElite	35%	N/A
Blue Cross GolferElite	35%	N/A
Blue Cross Elite Combo	35%	N/A

Remarks:

1. Maximum commission is calculated based on gross premium received by the Company after premium discount and loading, if any.
2. Credit terms shall commence from the policy effective date or the transaction date, whichever is later.
3. The credit terms stated in the Commission Rate and Credit Terms Table are subject to amendment by the Company from time to time at its sole discretion.
4. Minimum Premium per policy - The minimum premium may apply in some types of policies or products. Please refer to the exact premium amount (if applicable) as stated in our brochure, leaflet, quotation, proposal, policy and/or other relevant documents.

5. The Company may offer insurance products other than those listed above for sale or renewal by the Agent at such commission rates and credit terms as the Company considers appropriate.