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

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保險證明書號碼 A6184571
Insurance Certificate No.

「智遨遊」– 單次旅程保障 TravelElite - Single-trip Cover
保險證明書 Certificate of Insurance

本保險證明書必須連同「智遨遊」保單一併發出並構成保單一部分。
This Certificate of Insurance shall be issued in conjunction with TravelElite Insurance Policy to which it is attached forming part of the insurance contract.

CERTIFICATE HOLDER : Lau Sin Shuen
CORRESPONDENCE ADDRESS (IN HONG KONG) : N/A

	NAME OF INSURED PERSON(S)	HKID/PASSPORT NO.	BASIC PREMIUM
1	Lau Sin Shuen	H0433****	102.00
2	Chen Baizhou	H6075****	102.00
3	Zeng Wing Yan	H0458****	102.00
4	Zhang Szeho	H1004****	31.00
5	-	-	-
6	-	-	-
7	-	-	-
8	-	-	-
9	-	-	-
10	-	-	-

LESS 25.00% PROMOTIONAL DISCOUNT HKD 84.25

TOTAL PREMIUM PAID HK$ 252.75

The amount of levy payable to the Insurance Authority on the premium of this policy would be paid by Blue Cross on your behalf and would be remitted in accordance with the prescribed arrangements. For further information about the levy imposed by the Insurance Authority, please visit http://bluecross.com.hk/document/general/levy_collection.

NOTE: FOR DETAILS OF BENEFIT ITEMS, PLEASE REFER TO THE SCHEDULE OF BENEFITS AS PRINTED OVERLEAF.

PLAN SELECTED : WORLDWIDE PLAN (3)
PREMIUM PACKAGE : INDIVIDUAL
PERIOD OF INSURANCE : FROM NOV 09, 2025 TO NOV 09, 2025
NO. OF DAY(S) COVERED : 1 DAY (MAXIMUM 180 DAYS)

ISSUE AT HONG KONG SPECIAL ADMINISTRATIVE REGION ON NOV 05, 2025
AGENT/BROKER CODE: A-AH1690
AGENT NAME: HO KAR LEE

本保險證明書上列明之證明書持有人及受保人同意並接納由藍十字(亞太)保險有限公司承保的「智遨遊」保單條款、細則及不保事項。
The Certificate Holder and the Insured Person(s) named in this Certificate of Insurance agree and accept the terms, conditions and exclusions under TravelElite Insurance Policy underwritten by Blue Cross (Asia-Pacific) Insurance Limited.

24 小時全球緊急援助
24-hour Worldwide Emergency Aid

電話 Tel : (852) 2263 7303
傳真 Fax : (852) 2263 7757

★ 法律轉介服務 Legal referral services
★ 入院按金保證 Hospital deposit guarantee
★ 送返香港／緊急運送 Repatriation to Hong Kong/emergency evacuation
★ 遺體運返 Repatriation of mortal remains

致電緊急援助熱線之人士須提供受保人姓名、其保險證明書編號、香港身份證或護照號碼，以及遇到緊急情況的性質、事發地點和聯絡方法。
The party making such emergency call will be required to provide the Insured Person's name, his/her Insurance Certificate Number and Hong Kong Identity Card or Passport Number as well as the nature of the emergency event and its location and contact details.

根據受保人繳付所需保費及依照本保險證明書及一併發出的保單所載章則、條款及不保事項，本公司同意向本保險證明書所列的受保人賠償在受保期間蒙受的損失。
In consideration of the payment of the required premium stated in this Certificate of Insurance and subject to the terms, conditions and exclusions contained herein and in the Policy attached hereto, the Company agrees to provide insurance for each Insured Person named in this Certificate of Insurance within the eligible Period of Insurance.

For and on behalf of
Blue Cross (Asia-Pacific) Insurance Limited

Authorised Signature

Schedule of Benefits[1] – TravelElite (Single-trip Cover) 保障項目表 [1] - 智遨遊（單次旅程保障）

Benefit Item 保障項目	Maximum Limit per Insured Person per Journey 每名受保人每次旅程之最高賠償額 (HK$)			
	Worldwide Plan (1) 環球計劃 (1)	Worldwide Plan (2) 環球計劃 (2)	Worldwide Plan (3) 環球計劃 (3)	Cruise Plan 郵輪計劃
Basic Benefits 基本保障				
1. Medical Expenses Benefit 醫療費用保障 *(inclusive of包括1.1, 1.2 and及 1.3)*				
Adult[2] 成人 [2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Accompanied Child[2]/Child[2] 同行兒童 [2]/兒童[2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Elderly[2] 長者 [2]	**800,000**	**400,000**	**200,000**	**800,000**
1.1 Medical Expenses during the Journey 旅程期間醫療費用				
Adult[2] 成人 [2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Accompanied Child[2]/Child[2] 同行兒童 [2]/兒童[2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Elderly[2] 長者 [2]	**800,000**	**400,000**	**200,000**	**800,000**
- Sub-limit for Chinese Medical Treatment[3], Physiotherapy Treatment[4] and Chiropractic Treatment[4] Expenses 中醫治療 [3]、物理治療 [4]及脊椎治療 [4] 費用限額	5,000	3,000	1,500	5,000
- Chinese Medical Treatment[3] 中醫治療 [3] (Up to 1 visit per day 每天限額1次)	每次 300 per visit	每次 200 per visit	每次 200 per visit	每次 300 per visit
- Physiotherapy Treatment[4] 物理治療 [4] (Up to 1 visit per day 每天限額1次)	每次 600 per visit	每次 400 per visit	每次 400 per visit	每次 600 per visit
- Chiropractic Treatment[4]脊椎治療 [4] (Up to 1 visit per day 每天限額1次)	每次 600 per visit	每次 400 per visit	每次 400 per visit	每次 600 per visit
- Sub-limit for Room and Board per day 住院房間及膳食費用每天限額	3,000	3,000	3,000	3,000
1.2 Follow-up Medical Expenses in Hong Kong 回港覆診費用				
- Due to Injury 因受傷引致				
Adult[2] 成人 [2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Accompanied Child[2]/Child[2] 同行兒童 [2]/兒童[2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Elderly[2] 長者 [2]	**800,000**	**400,000**	**200,000**	**800,000**
- Due to Sickness 因疾病引致				
Adult[2] 成人 [2]	**160,000**	**80,000**	**40,000**	**160,000**
Accompanied Child[2]/Child[2] 同行兒童 [2]/兒童[2]	**160,000**	**80,000**	**40,000**	**160,000**
Elderly[2] 長者 [2]	**80,000**	**40,000**	**20,000**	**80,000**
- Sub-limit for Chinese Medical Treatment3, Physiotherapy Treatment4 and Chiropractic Treatment[4] Expenses 中醫治療 [3]、物理治療[4]及脊椎治 [4]療費用限額	**5,000**	**3,000**	**1,500**	**5,000**
- Chinese Medical Treatment[3] 中醫治療 [3] (Up to 1 visit per day 每天限額1次)	每次 300 per visit	每次 200 per visit	每次 200 per visit	每次 300 per visit
- Physiotherapy Treatment[4] 物理治療 [4] (Up to 1 visit per day 每天限額1次)	每次 600 per visit	每次 400 per visit	每次 400 per visit	每次 600 per visit
- Chiropractic Treatment[4] 脊椎治療 [4] (Up to 1 visit per day 每天限額1次)	每次 600 per visit	每次 400 per visit	每次 400 per visit	每次 600 per visit
1.3 Trauma Counselling 創傷輔導	**20,000**	**20,000**	**N/A 不適用**	**20,000**
(Up to 1 visit per day 每天限額 1 次)	每次 2,000 per visit	每次 2,000 per visit	N/A 不適用	每次 2,000 per visit
2. Overseas Hospital or Quarantine Cash Allowance Benefit 海外住院或隔離現金津貼保障 *(2.1 or或 2.2)*				
2.1 Overseas Hospital Cash Allowance 海外住院現金津貼	**10,000**	**5,000**	**N/A 不適用**	**12,000**
(Limit per day 每天限額)	500	500	N/A 不適用	500
2.2 Compulsory Quarantine Cash Allowance 強制隔離現金津貼	**10,000**	**10,000**	**N/A 不適用**	**10,000**
(Limit per day 每天限額)	500	500	N/A 不適用	500
3. 24-hour Worldwide Emergency Aid 24 小時全球緊急援助				
3.1 Emergency Evacuation[5] 緊急運送 [5]	**Unlimited 不設上限**			
3.2 Repatriation to the Place of Origin[5] 送返起保地點 [5]	**Unlimited 不設上限**			
3.3 Hospital Admission Deposit Guarantee[2] 入院按金保證 [2]	**40,000**	**40,000**	**40,000**	**40,000**
3.4 Additional Costs of Travel and Accommodation (including Caring Visit) 額外交通及住宿費用（包括親屬探望）	**50,000**	**20,000**	**10,000**	**50,000**
3.5 Return of Unattended Dependent Children 缺乏照顧子女護送	**40,000**	**20,000**	**10,000**	**40,000**
3.6 Repatriation of Mortal Remains[5] 遺體運返 [5]	**Unlimited 不設上限**			
3.7 Burial and Funeral Expenses 殮葬費用	**20,000**	**10,000**	**10,000**	**20,000**
3.8 Compassionate Payment on Death 身故恩恤金	**20,000**	**10,000**	**5,000**	**20,000**
3.9 Referral Services 轉介服務	**Included 適用**			
4. Personal Accident Benefit[6] 個人意外保障 [6]				
4.1 Accident on Public Conveyance 乘搭公共交通工具時發生意外				
Adult[2] 成人 [2]	**1,600,000**	**800,000**	**400,000**	**1,600,000**
Accompanied Child[2]/Child[2] 同行兒童 [2]/兒童[2]	**800,000**	**400,000**	**200,000**	**800,000**
Elderly[2] 長者 [2]	**400,000**	**200,000**	**100,000**	**400,000**
4.2 Other Accidents 其他意外				
Adult[2] 成人 [2]	**800,000**	**400,000**	**200,000**	**800,000**
Accompanied Child[2]/Child[2] 同行兒童 [2]/兒童[2]	**800,000**	**400,000**	**200,000**	**800,000**
Elderly[2] 長者 [2]	**400,000**	**200,000**	**100,000**	**400,000**
5. Major Burns Benefit 嚴重燒傷保障	**400,000**	**200,000**	**100,000**	**400,000**
6. Trip Cancellation Benefit 旅程取消保障	**50,000**	**20,000**	**5,000**	**80,000**
7. Trip Interruption Benefit[7,8] 旅程阻礙保障 [7,8] *(inclusive of包括7.1, 7.2, 7.3, 7.4, 7.5 and及 7.6)*	**50,000**	**25,000**	**5,000**	**80,000**
7.1 Trip Curtailment 縮短旅程	**50,000**	**25,000**	**5,000**	**80,000**
7.2 Re-routing 行程改道	**25,000**	**12,500**	**2,500**	**25,000**
Sub-limit for additional accommodation expenses per day 額外住宿費用每天限額	2,000	2,000	500	2,000
7.3 Cancellation of Local Tour 當地旅遊團取消	**5,000**	**2,500**	**N/A 不適用**	**5,000**
7.4 Overbooking 超額訂票	**10,000**	**2,500**	**N/A 不適用**	**10,000**
7.5 Special Allowance – Closure of Designated Service Providers 特別津貼 - 指定服務提供者倒閉	**2,000**	**2,000**	**N/A 不適用**	**2,000**
7.6 Missed Travel Event 缺席旅遊活動	**3,000**	**1,500**	**N/A 不適用**	**3,000**
8. Travel Delay Benefit[9] 旅程延誤保障 [9] *(8.1, 8.2 or或 8.3)*				
8.1 Travel Delay - Cash Allowance 旅程延誤 - 現金津貼	**2,000**	**900**	**300**	**2,500**
(Limit for each period of 5 consecutive hours of delay 每連續 5 小時延誤限額)	300	300	300	300
8.2 Loss of Travel Expenses due to Travel Delay 因旅程延誤引致的旅遊費用損失				
a) Public Conveyance Expenses for Delayed Departure 公共交通工具費用 - 延誤啟程	**10,000**	**2,500**	**1,000**	**10,000**
b) Overseas Accommodation Cost 海外住宿費用	**3,000**	**2,000**	**1,000**	**3,000**
8.3 Cancellation of Journey due to Travel Delay 因旅程延誤引致取消旅程	**5,000**	**3,000**	**N/A 不適用**	**5,000**
9. Baggage Delay Benefit 行李延誤保障	**1,500**	**1,000**	**500**	**1,500**
10. Baggage Benefit 行李保障	**25,000**	**15,000**	**5,000**	**25,000**
- Sports equipment 運動設備 (Sub-limit per article or per pair or per set 每件 / 每對 / 每套限額)	5,000	3,000	N/A 不适用	5,000
- Mobile phone 手提電話 (Sub-limit per Journey 每次旅程限額)	3,000	1,000	500	3,000
(Up to 1 mobile phone per Journey 每次旅程只限 1 部手提電話)				
- Laptop computer or tablet computer 手提電腦或平板電腦 (Sub-limit per Journey 每次旅程限額)	10,000	5,000	2,500	10,000
(Up to 1 laptop computer or 1 tablet computer per Journey 每次旅程只限1部手提電腦或1部平板電腦)				
- Baggage and Personal Property other than those listed above 上述以外的其他行李及個人財物 (Sub-limit per article or per pair or per set 每件 / 每對 / 每套限額)	3,000	2,000	1,000	3,000
11. Loss of Travel Documents Benefit 旅行證件遺失保障	**30,000**	**10,000**	**3,000**	**30,000**
Sub-limit for additional Public Conveyance and accommodation expenses per day 額外公共交通工具及住宿費用每天限額	2,000	1,000	500	2,000
12. Personal Money Benefit[10] 個人錢財保障 [10]	**3,000**	**2,000**	**500**	**3,000**
13. Loss of Home Contents Benefit 家居物品損失保障	**25,000**	**5,000**	**N/A 不適用**	**25,000**
Sub-limit per article or per pair or per set 每件 / 每對 / 每套限額	5,000	2,000	N/A 不適用	5,000
14. Personal Liability Benefit 個人責任保障	**3,000,000**	**2,000,000**	**1,000,000**	**3,000,000**
15. Credit Card Protection Benefit 信用卡保障	**30,000**	**15,000**	**N/A 不適用**	**30,000**
16. Golfer Benefit 高爾夫球保障	**5,000**	**3,000**	**N/A 不適用**	**5,000**

16.1 Hole in One Benefit 一桿入洞保障	3,000	1,000	N/A 不適用	3,000
16.2 Prepaid Booking for Golf Course or Tuition 預繳高爾夫球場地或課程費用	5,000	3,000	N/A 不適用	5,000
17. Rental Vehicle Excess Protection Benefit 租車自負額保障	**25,000**	**15,000**	**N/A** 不適用	**25,000**
18. Cruise Cancellation and Interruption Benefit[11] 郵輪旅程取消及阻礙保障[11] *(18.1 or 或 18.2)*				
18.1 Cruise Cancellation 郵輪旅程取消				**50,000**
Sub-limit for change of port of call due to adverse weather condition 因惡劣天氣情況導致停泊港口更改之限額				20,000
18.2 Cruise Interruption 郵輪旅程阻礙				
a) Additional Public Conveyance Expenses 額外公共交通工具費用				**50,000**
b) Cash Allowance 現金津貼 (up to 4 days 最多 4 天)				**3,000**
(Limit per day 每天限額)			**N/A** 不適用	750
19. Post-Departure Cruise Benefit 郵輪出發後保障				
19.1 Shore Excursion Cancellation 岸上觀光取消				**10,000**
19.2 Missed Port of Call Boarding after Shore Excursion 於停泊港口岸上觀光後錯過登船				**5,000**
19.3 Cash Allowance for Arrival Delay at Final Destination 延誤抵達最終目的地現金津貼				**1,500**
19.4 Satellite Phone Expenses 衛星電話費用				**3,000**

1. This Schedule of Benefits incorporated in the Policy, which sets out the maximum limits and sub-limits of the covered benefit items that shall be payable under the Policy. Please refer to the Policy for the exact terms and conditions and the full list of policy exclusions.	1. 此保障項目表列明本保單各項保障的最高賠償額及分項賠償額上限，並構成本保單一部分的項目表。有關詳盡條款及細則及所有不保之事項，概以保單為準。
2. "Adult" means an Insured Person who is at the Age of 18 to 70. "Accompanied Child" means an Insured Person who is a dependent unmarried child who is from the Age of 6 weeks to the Age of 17 and must be accompanied by an Adult or Elderly during the whole Journey. "Child" means an Insured Person who is a dependent unmarried child insured who is from the Age of 6 weeks to the Age of 17 and is travelling without an Adult or Elderly during the whole Journey. "Elderly" means an Insured Person who is over the Age of 70.	2. 「成人」指年齡為18歲至70歲的受保人。 「同行兒童」指未婚、受供養及年齡為6週至17歲的受保人，並於整個旅程中與一名成人或長者同行。 「兒童」指未婚、受供養及年齡為6週至17歲的受保人，並於整個旅程中沒有與任何成人或長者同行。 「長者」指年齡為70歲以上的受保人。
3. Chinese Medical Treatment include general practice, bone-setting and acupuncture.	3. 中醫治療包括全科、跌打及針灸。
4. In respect of physiotherapy or chiropractic treatment, a referral letter issued by a Physician to the Company's satisfaction is required.	4. 物理治療及脊椎治療必須在本公司收到由醫生發出而本公司滿意的轉介信的前提下，方才接受。
5. Prior approval from the Company is required before any assistance is provided or hospital admission deposits is guaranteed.	5. 提供任何支援或入院按金保證前必須預先獲得本公司批核。
6. A claim can only be made once under either Subsection 4.1 (Accident on Public Conveyance) or Subsection 4.2 (Other Accidents) in respect of the same Accident.	6. 就同一意外而言，只可就第4.1分項「乘搭公共交通工具時發生意外」或第4.2分項「其他意外」其中一項提出一次索償。
7. Only one claim can be made under either Subsection 7.1 (Trip Curtailment) or Subsection 7.2 (Re-routing) in respect of the same cause.	7. 就同一原因而言，只可就第7.1分項「縮短旅程」或第7.2分項「行程改道」其中一項提出一次索償。
8. The total benefit payable under Subsection 7.1 (Trip Curtailment), Subsection 7.2 (Re-routing), Subsection 7.3 (Cancellation of Local Tour), Subsection 7.4 (Overbooking), Subsection 7.5 (Special Allowance – Closure of Designated Service Providers) and Subsection 7.6 (Missed Travel Event) shall not exceed 100% of the maximum limit payable for Section 7 (Trip Interruption Benefit) for the same Journey.	8. 就同一旅程而言，本公司就第7.1分項「縮短旅程」、第7.2分項「行程改道」、第7.3分項「當地旅遊團取消」、第7.4分項「超額訂票」、第7.5分項「特別津貼 – 指定服務提供者倒閉」及第7.6分項「缺席旅遊活動」應支付的總賠償額將不超過第7 部分「旅程阻礙保障」之最高賠償額的100%。
9. Only one claim can be made under either Subsection 8.1 (Travel Delay - Cash Allowance), Subsection 8.2 (Loss of Travel Expenses due to Travel Delay) or Subsection 8.3 (Cancellation of Journey due to Travel Delay) in respect of the same cause.	9. 就同一原因而言，只可就第8.1分項「旅程延誤 - 現金津貼」、第8.2分項「因旅程延誤引致的旅遊費用損失」或第8.3 分項「因旅程延誤引致取消旅程」其中一項提出一次索償。
10. "Personal Money Benefit" is not applicable to an Insured Person below the Age of 10.	10. 「個人錢財保障」不適用於年齡為10歲以下的受保人。
11. Should a loss arise for which a claim under Section 18 (Cruise Cancellation and Interruption Benefit) is payable, no further claims shall be payable under Section 6 (Trip Cancellation Benefit) and Section 7 (Trip Interruption Benefit) in respect of the same loss. With respect to Section 18 "Cruise Cancellation and Interruption Benefit", the Company shall not be liable for any loss in respect of which a claim under Section 8 "Travel Delay Benefit" is payable. Only one claim can be made under either Subsection 18.1 (Cruise Cancellation) or 18.2 (Cruise Interruption) in respect of the same cause.	11. 就同一損失而言，如受保人依照第18 部分「郵輪旅程取消及阻礙保障」獲得賠償，本公司則無須再就第6 部分「旅程取消保障」及第7 部分「旅程阻礙保障」作出賠償。 就第18 部分「郵輪旅程取消及阻礙保障」而言，本公司將不負責賠償根據第8 部分「旅程延誤保障」可獲賠償的任何損失。 就同一原因而言，只可就第18.1 「郵輪旅程取消」或18.2 「郵輪旅程阻礙」分項其中一項提出一次索償。

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

Original

Debit Note 付款通知書

Lau Sin Shuen
N/A

Issue Date 日期: NOV 05. 2025
Client No. 客戶號碼: N/A

Agent Name 營業員姓名: HO KAR LEE

Agent No. 營業員編號: A-AH1690

Policy No. 保單號碼: AST-25-A6184571(00)

Period of Insurance 保單日期: NOV 09, 2025-NOV 09, 2025

Effective Date 生效日期: NOV 09, 2025

Contract Type 保單類別:	TRAVELELITE	Premium (HKD)
Total Premium 總保費		252.75
Premium Due 應繳保費		252.75

Please settle the premium by mailing your cheque and this payment slip to our office at 54/F, Hopewell Centre, 183 Queen's Road East, Wan Chai, Hong Kong Island, Hong Kong. Cheque should be made payable to**" Blue Cross (Asia-Pacific) Insurance Ltd. "**
OR please present this payment slip to the bank staff of The Bank of East Asia Ltd. and deposit your payment into " Blue Cross (Asia-Pacific) Insurance Ltd. "
Insurance premium account no.: 015-521-40-05011-6.
繳交保費，請將支票及此付款回條郵寄香港灣仔皇后大道東183號合和中心54樓。支票抬頭請書"藍十字(亞太)保險有限公司"。 或請向東亞銀行職員出示本繳費回條, 並將保費存入藍十字(亞太)保險有限公司戶口號碼: 015-521-40-05011-6

Please detach this payment slip from here and attach with your premium payment.
請剪下此繳費回條並連同應付保費交回

Payment Slip: To Blue Cross (Asia-Pacific) Insurance Ltd. - Finance Dept.

Policy No. 保單號碼: AST-25-A6184571(00)

Client No. 客戶號碼

Premium Due 應繳保費: HKD 252.75

Agent Name 營業員姓名: HO KAR LEE

Agent No. 營業員編號: A-AH1690

Please disregard the premium due of this debit note if payment has been made.
如閣下已付應繳保費，請無需理會此付款通知書