



Blue Cross 藍十字

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Travel Insurance Coverage during the Red Outbound Travel Alert for Thailand (Bangkok)

In view of the latest situation following a bomb explosion near Erawan Shrine in the centre of Bangkok, resulting in casualties, on 17 Aug 2015, the Hong Kong SAR Government's Security Bureau raised the "Outbound Travel Alert" for Thailand (Bangkok) to red on 18 Aug 2015.

Blue Cross is committed to providing customers with the most comprehensive travel insurance protection under different situations. In regard of the "Red Outbound Travel Alert" on Thailand (Bangkok) issued by the Security Bureau on 18 Aug 2015, customers who took out Blue Cross' travel insurance policies (except for China Plan) on or before 17 Aug 2015 are entitled to two extended benefit items, namely "Trip Cancellation" and "Curtailment of Trip", which can help alleviate the financial loss of cancelling the planned journey.

Extended coverage of Blue Cross' travel insurance for red and black Outbound Travel Alert include:

Benefit Items	Red Alert	Black Alert
Trip Cancellation Benefit ^{1, 2, 3, 5}	% of benefits payable for the forfeited amount	
<ul style="list-style-type: none"> Covers irrecoverable prepaid travel ticket, tour package and other arrangements (including admission fees for major sports events, musicals, concerts, museums and theme parks) 	50%	100%
Curtailment of Trip Benefit ^{3, 4, 5}	% of benefits payable for the eligible loss	
<ul style="list-style-type: none"> Covers prepaid and unused travel costs and other arrangements (including admission fees for major sports events, musicals, concerts, museums and theme parks) Covers reasonable additional public conveyance expenses to return to the place of origin 	50%	100%
<ul style="list-style-type: none"> Additional Cash Allowance (HK\$) 	600	1,200

The insured should also take note of the following policy exclusions:

While Blue Cross' travel insurance policy is still in force during the "Red Travel Alert", the insured should pay heed to the general exclusions of the policy. Any loss arising from war (whether declared or not), invasion, civil war, rebellion, civil commotion, military, any biological, chemical and/or nuclear terrorist act. or usurped power, etc. will not be covered under the policy (other than those covered under the above "Outbound Travel Alert" extended coverage). If the insured cannot avoid travelling to the destination while the travel alert is in force, they should refrain from visiting places prone to danger, so as to safeguard their own personal safety.

For enquiries, please call Blue Cross Customer Service Hotline on 3608 2988.

- The policy/certificate of insurance should be issued not later than 1 day before the day on which the Outbound Travel Alert is issued at the place of incident.
- Cancellation of travel ticket, tour package, and other travel arrangements shall take place (i) not earlier than 7 days before the commencement date of the period of insurance and (ii) while such Outbound Travel Alert is in force.
- If an Outbound Travel Alert for your destination is already in place when the policy/certificate of insurance is issued, the extended coverage for Trip Cancellation and Curtailment of Trip benefit at the prevailing alert level will not apply. However, if the alert level is then raised during the period of insurance, the extended coverage against this higher alert level will apply as usual.
- Curtailment of the journey shall take place while such Outbound Travel Alert is in force.
- Subject to the maximum benefit limit of the plan selected.

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