

Pet Care Plus



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With effect from Sep 2021



Pet Care Plus

To pet owners, our furry companions are always more than simple additions to the family. They share our joys and tears, and form an integral part of the intimate connection that makes our house a home. However, all responsible pet owners face the same problem of unexpected medical bills.

With Blue Cross' Pet Care Plus, you will appreciate the peace of mind from the plan's comprehensive cover at reasonable premium for expenses of vet consultation, treatment, medication, surgery, lab tests, and more. You can also claim for chemotherapy benefit, behavioural treatment, third-party liability and even emergency boarding. As the plan covers overseas travel as well, rest assured that both your pet and yourself will be well backed.

Plan Highlights

- Highest in market*: annual benefit limit up to HK\$80,000 for medical coverage, with no sub benefit limits for clinical and surgical expenses. No need to worry about only a small portion of the bill can be covered
- 2 market exclusives*: cover expenses of prescribed drugs for behavioural treatment and pet sitting when the pet owner is hospitalised for more than 4 consecutive days
- Flexible: 3 plan levels with different benefit limits and premiums for dogs and cats to fit your needs and budget
- Unlimited number of vet visits per period of insurance
- Top-up option for Third Party Liability up to HK\$1,500,000
- Short waiting time to get covered: 30-day waiting period for all diseases and conditions
- Accept all cat breeds, and no microchip required
- Up to 15% no claim discount

* Based on market information as of August 2021.

Pet Care Plus

Schedule of Benefits

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)				
	Plan A	Plan	В	Plan C	
Section 1 - Medical Coverage ¹	80,000	50,0	00	30,000	
Co-insurance ² per claim for Section 1		Attained Age of Insured Pet Co-insurance		insurance	
	0 - 4			20%	
	5 - 8			30%	
	9 or ab	ove		40%	
 a) Clinical and Surgical Expenses Cover the following expenses incurred in a licensed vet clinic for illness or injury X-rays, ultrasound and laboratory tests Surgery Operating theatre Anaesthetists Euthanasia Prosthesis or wheelchair Miscellaneous 	60 <i>,</i> 000	40,0	00	20,000	
b) Room and Board Cover expenses incurred in a licensed vet clinic for a confinement of no less than 12 consecutive hours for illness or injury	7,000	5,000 3,000		3,000	
c) Veterinary Consultation Cover expenses of consultation and prescribed drugs (excluding drugs related to a above), dressings and injections dispensed by a licensed vet clinic for illness or injury	13,000	9,000		5,000	
 d) Chemotherapy Benefit Cover expenses of vet-recommended chemotherapy treatment incurred in a licensed vet clinic 	20,000	15,000 5,0		5,000	
 e) Behavioural Treatment Expenses Cover any reasonable and necessary expenses for prescribed drugs, training under training centres if the insured pet is diagnosed with mental or emotional disorder by a vet as a direct result of injury Maximum benefit limit per visit per day 	2,000	1,50		N/A N/A	



Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 2 – Third Party Liability ³			
Cover the legal liability to a third party caused by the insured pet:a. accidental death, bodily injury or illness to a third party; and/orb. accidental loss of or damage to third party's property	1,000,000 (Any one accident/any one period of insurance)		
Top-up option for Third Party Liability ⁴	1,500,000 (Any one accident/any one period of insurance)		
Section 3 – Funeral Service Expenses			
Cover cost for cremation, funeral service and/or handling charges from the vet or funeral service providers in respect of handling the insured pet's remains	5,000 Per life	2,000 Per life	N/A
Section 4 – Emergency Boarding			
Cover pet sitting expenses necessarily incurred at pet sitting facility if the policyholder is hospitalised for more than 4 consecutive days • Maximum benefit limit per day • Maximum number of days per period of insurance • Co-insurance per claim ²	800 5 50%	500 3 50%	N/A
Section 5 – Overseas Cover			
Extended coverage to the insured pet for Sections 1, 2 and 3 whilst it is (i) travelling or (ii) temporarily located outside Hong Kong with the policyholder or family up to a maximum of 90 days per trip from the departure date including the quarantine period	\checkmark		
Section 6 – Holiday Cancellation			
Cover the non-recoverable prepaid holiday cancellation and curtailment costs if the insured pet requires emergency life-saving surgery			

1. A 30-day waiting period from the policy effective date applies to claim for medical expenses resulting from illness.
 The percentage of expenses that must be borne by the policyholder.
 Excess: the first HK\$3,000 for each and every claim.
 Subject to additional premium.

Premium Table

Annual Premium (HK\$) +

Enrolment		Cat			Dog	
Age	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
6 months to below age 1	3,689	2,808	2,310	4,557	3,469	2,853
1	2,999	2,246	1,844	3,705	2,775	2,278
2	3,271	2,473	2,032	4,041	3,055	2,510
3	3,627	2,764	2,274	4,480	3,415	2,809
4	4,063	3,122	2,570	5,019	3,857	3,175
5	4,547	3,507	2,888	5,617	4,332	3,567
6	5,096	3,888	3,155	6,295	4,803	3,898
7	5,861	4,365	3,527	7,240	5,392	4,357
8	6,765	4,847	3,919	8,357	5,988	4,841

Annual Premium Loading[^]

	Loading Factor on Top of Premium of Age 8 Charged					
Age		Cat			Dog	
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
	5%					
	15%					
11	30%					
12	50%					
	70%					

+ Pet Care Plus only accepts annual premium payment mode.
^ Applicable to renewal only. For more details, please refer to "Important Notes".

Top-up Option for Third Party Liability (HK\$)

Age	Benefit Limit after Top-up	Annual Premium
All ages	1,500,000	100



No Claim Discount

You will enjoy a No Claim Discount upon renewal if no claim has been made with respect to the insured pet during the corresponding no claim period as specified below:

No Claim Period	1 Year	2	3
Immediately		Consecutive	Consecutive
Preceding Renewal		Years	Years or More
Premium Discount	5%	10%	15%

Claim Procedure

Within 30 days after the occurrence of the event, customers can simply file their claims through the 24/7 Smart eClaims online platform at Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The online service greatly shortens the claim processing time so that the claim payment will be settled faster via autopay.



For the claim of third party liability, the claim form with the original copy of the required documents must be delivered to Blue Cross by mail or in person immediately after the occurrence of the event.

Plan Summary

Eligible Pet	Cat	Dog*	
Enrolment Age*	6 months to age 8		
Identification Document for Enrolment	Either (a) Microchip ID number; or (b) Vaccination record/ medical report with the cat's name in the past 12 months	Microchip ID number	

* Except the following dog breeds: Antarctic Husky, Bull Terrier, Dogo Argentino, Fila Brazillier, Japanese Tosa, Pit Bull Terrier, and Tibetan Mastiff.

▲ As at the policy effective date.

Important Notes

- The policy renewal for insured pet above age 13 is subject to underwriting. Renewal is guaranteed up to age 13 of the insured pet (subject to the availability of the plan at the time of renewal) and Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured pet's health status or claim history at the time of renewal. However, Blue Cross reserves the right to revise the terms and conditions of the policy and adjust the premium upon policy renewal due to, for example, age of the insured pet. If Blue Cross decides to cease offering or suspend this plan, Blue Cross will endeavour to transfer the insured pet to another available insurance plan.
- The policy may be cancelled at any time by the policyholder by giving no less than 7 days' prior written notice to Blue Cross. Provided that no claim has been made during the period of insurance, the policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that period of insurance less the premium to be charged according to the short period rates stated in the policy for the period of insurance has been in force and subject to a minimum premium charge of HK\$500 per policy.
- Blue Cross reserves the right to adjust the premium table applicable from time to time.

Major Exclusions

- 1. Pre-existing conditions (if applicable).
- Any claims involving a pet used for commercial guarding, racing, search and rescue, customs and quarantine, laboratory testing or experiment, commercial breeding or any other commercial purposes.
- 3. Any claims involving any insured pet that is not positively identifiable by means of (i) a microchip (applicable to dogs and cats) or (ii) vaccination record or other relevant medical report (only applicable to cats without microchip) prior to receiving treatment which results in a claim.
- Any claims involving any known dangerous dog, fighting dog, or large dog within the meaning of the Dangerous Dogs Regulation (Cap. 167D) of the Laws of Hong Kong.
- 5. Any consequential loss.
- 6. The recurrence or continuation of illness, disease or any condition from which the insured pet previously suffered arising prior to the policy effective date or the effective date of the benefit coverage of such insured pet as specified in the subsequent endorsement to the policy (as the case may be).
- 7. Any claims for treatment and services provided by any persons other than a vet.
- Any claims for illness, injury or legal liability caused by any wilful, malicious, unlawful, reckless or deliberate act or gross negligence of the policyholder, the family, or any person residing with or in the service of the policyholder.
- Any claims for illness or injury occasioned by war (whether declared or not); invasion; acts of foreign enemies; civil war; revolution; civil unrest; performing duties as a member of armed forces, or police, or a law enforcing agency.
- Any claims for illness, injury or legal liability directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radioactive contamination.



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 contact your insurance agent/ broker or 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.
- Pet Care Plus is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
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- Blue Cross shall not be deemed to provide cover (including not to pay any claim or provide any benefit), when the provision of such cover would expose Blue Cross to any, or any risk of, sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to Blue Cross.



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 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" (Excellent) 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.



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