



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

Working HolidaySafe – Frequently Asked Questions

About Plan and Eligibility:

1. Any age limit for the applicant and insured person?

The insured person must be a Hong Kong resident aged over 18 who intends to apply or has applied for a working holiday visa pursuant to the Working Holiday Scheme between Hong Kong and the participating countries.

2. When can the applicants enrol the Working HolidaySafe?

Applicants can enrol the insurance within 120 days prior to departure date.

3. Does the insured person have to apply for the Working HolidaySafe again, if the insured person come back to Hong Kong from the participating countries (e.g. Australia) during the Working Holiday Trip and return to the participating countries (e.g. Australia) for the remaining trip?

The insured person does not need to enrol the policy again if he/she resumes his/her Working Holiday trip within the policy effective period.

4. Any limit on the numbers or category of the job that the insured person engaged in during the working holiday trip?

No, the insured person can engage in any job including manual work except employed as a diver, jockey, reporter, armed guard; or working in a casino, disco, construction site or night club.

5. Can the insurance policy be renewed?

No, the policy cannot be extended nor renewed.

About Coverage (with examples):

1. Any daily limit of the room charge and meals during the overseas hospital stay arising from accidental injury sustained or sickness contracted during the Trip?

No, any reasonable expenses incurred for medical treatment, surgery, and hospitalization is covered by policy with the maximum benefit limit per policy year under "Hospitalization and Surgical Expense during the Journey". However, for outpatient expense, including outpatient consultation and prescribed medicines, it's restricted to maximum limit HK\$20,000 with daily maximum limit HK\$700.

2. Will the expenses of the medicine be covered if the insured person buy it from pharmacy by himself during the working holiday trip?

No, only the Prescribed Medicines and Drugs are covered.

3. Will the insured person be covered if his/her working holiday trip is interrupted by infectious disease (except COVID-19) and he/she has to return Hong Kong immediately?

If there is an outbreak of an infectious disease (except COVID-19) at the working holiday destination and the trip is interrupted, the insured person will be covered by the "Curtailement of Trip".

4. Will the pandemic outbreak be covered by the policy?

If the pandemic outbreak happened before the successful insurance enrolment, any cancellation or curtailment of trip due to the pandemic outbreak is not covered. However, if the insured person is infected by the pandemic during the trip, the corresponding medical expenses will be covered.

5. Will the insured person be covered with the leisure trip during the working holiday trip?

Yes, any leisure trip outside the working holiday destination is covered.

6. Will the insured person be covered if he/she employed for a short period of time and the employer has not reported to remuneration paid to taxation office?

Yes, the insured person is covered if he/she works legally and not in the job exclusion list.

7. If the insured person come back to Hong Kong during the Working Holiday Trip and return to working holiday destination to resume the remaining trip? Will the insured person be covered for the travel delay?

No, the benefits under "Travel Delay" are only payable in respect of travel from Hong Kong to the working holiday destination at first time. It's not payable for any subsequent trip.

About Claims (with examples)

1. When and how should I file the claims?

The claim must be submitted within 30 days after the occurrence of any event through our 24/7 Smart eClaims online platform on Blue Cross HK App or Blue Cross website with 3 simple steps (Input, Upload and Confirm). The service significantly shortens the claim processing time so that you can receive your claim payment faster via autopay, without the need of cheque clearance by the bank.

2. If the insured person of the "Working HolidaySafe" is the insured person by other medical insurance, can he/she enjoy the benefits of the both policies?

No, the insured person can claim either the reasonable expenses from Working HolidaySafe or the inadequate protection of the existing medical insurance.

About Coronavirus Disease (COVID-19)

1. If I have purchased Working HolidaySafe from Blue Cross and there is an outbreak of Coronavirus Disease (COVID-19) in the planned destination, will the journey be covered?

Since the World Health Organization declared the outbreak of the Coronavirus Disease (COVID-19) as a pandemic at midnight on 12 March 2020 (HK Time), the coverage of our Working HolidaySafe Insurance benefits will be payable as follows:

Benefit Items	Date of Application: 11 March 2020 <u>or before</u>	Date of Application: 12 March 2020 <u>or after</u>
Medical Expenses Benefit	Covered under existing policy terms and conditions	Covered under existing policy terms and conditions
Trip Cancellation		Not covered due to the 'known' condition
Curtailement of Trip		
Other Benefits (Including Travel Delay Benefit, Baggage Delay Benefit, Baggage and Personal Property Benefit and Personal Liability Benefit, etc.)		Covered under existing policy terms and conditions

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「智醒工作假期保」常見問題

有關投保計劃及資格

1. 有投保及受保年齡的限制嗎？

受保人必須為 18 歲以上香港居民，並計劃申請或已申請由香港及參與國家合辦之工作假期計劃發出的簽證。

2. 投保人最早可以在甚麼時候投保「智醒工作假期保」？

可於旅程出發前 120 天開始接受投保申請。

3. 如果受保人由參與國家(如澳洲)工作假期期間返回香港，並再次出發至參與國家(如澳洲)繼續餘下的工作假期，需要重新投保嗎？

如中途回港後再次出發到同一工作假期的目的地時保單仍然生效，受保人不用重新投保。

4. 「智醒工作假期保」有否限制受保人從事多少份職業或從事任何類型的工作？

沒有。受保人能夠從事任何工作包括勞動性的工作，但不包括或當受保人受僱為潛水員、騎師、記者、武裝警衛或於賭場、舞廳、建築工地、夜總會工作。

5. 保單可以續保或延期嗎？

不可以。本計劃的保單不可續保或延期。

有關保障項目的例子參考：

1. 受保人於工作假期期間在海外不幸因患病而需住院及接受手術，住院房租及膳食費是否有每天的上限？

沒有。海外的住院房租及膳食費並沒有每天的上限，但住院期間時招致之費用總和不得超出本計劃的「旅程期間之住院及手術費用」保障的最高賠償額。但如為門診費用，包括診症及處方藥物，則受限於最高賠償額為 HK\$20,000 及每天最高賠償額為 HK\$700。

2. 如果受保人在工作假期期間感到不適，並自行到藥房購買成藥，其費用是否受保？

保單只賠償經醫生處方的藥物，自行到藥房購買成藥並不受保。

3. 如果工作假期的目的地國家爆發傳染病(2019 冠狀病毒病除外)以致受保人不能繼續工作假期的旅程並須立刻回港，可否獲得賠償？

如工作假期的目的地國家或地區遇上傳染病(2019 冠狀病毒病除外)爆發，致使受保人不能繼續工作假期，藍十字將向受保人作出「縮短旅程」項目內的賠償。

4. 如果投保前已經發生疫症大流行，可以得到賠償嗎？

如某保單成功簽發前發生疫症大流行，升學旅程因而被取消或中斷，概不受保；但如受保人選擇繼續行程，並不幸在當地染上該疫症，受保人仍可獲得相關的醫療保障。

5. 受保人在外地工作假期期間的消閒旅遊可以獲得保障嗎？

可以。所有以消閒性質旅遊，如前往其他週邊國家亦包括在內。

6. 受保人在工作假期期間從事短期工作，但當地的僱主沒有向稅局申報，如於上班期間發生意外是否會獲得保障？

是。受保人於上班期間發生意外是會獲得保障的，惟受保人須留意自己從事的工作是合法受僱及並屬受保之工作類型。

7. 受保人於工作假期開始數月後返港休假兩星期，並於其後從香港再次出發以繼續工作假期計劃餘下的旅程。如在受保人再次出發時遭遇旅程延誤，受保人可否獲得賠償？

不可以。「旅程延誤」保障只適用於受保人首次由香港啟程前往東道國之行程。因受保人只是從香港再次出發以繼續工作假期計劃餘下的旅程，所以他並不會獲得「旅程延誤」保障的賠償。

有關索償

1. 受保人需於何時以及如何申請索償？

您需於於事發後 30 天內透過 Blue Cross HK App 或 藍十字網站內 24/7 運作的「智」易 Claims 網上平台提交索償申請，只需 3 個簡單步驟（輸入、上傳及確認）便可完成，無需親赴銀行處理，賠償款項將自動轉賬至您的戶口，大縮短索償申請的時間。

2. 如受保人已購買醫療保險，現再加上「智醒工作假期保」，如有索償，是否獲得兩份保單作出的賠償？

如受保人欲索償實報實銷之醫療費用，受保人可以首先在「智醒工作假期保」申請索償或向「智醒工作假期保」索償其醫療保單不足之餘額。

有關 2019 冠狀病毒病（COVID-19）的保障

1. 如我已投保「智醒工作假期保」，可以獲得 2019 冠狀病毒病的保障嗎？

由於世界衛生組織已於 2020 年 3 月 12 日凌晨（香港時間）將 2019 冠狀病毒病（COVID-19）定義為全球大流行疾病，受保人可獲得的保障如下：

保障項目	投保日期： 2020 年 3 月 11 日或之前	投保日期： 2020 年 3 月 12 日或之後
醫療費用保障	根據現有保單條款提供保障	根據現有保單條款提供保障
旅程取消保障		因「已知情況」而被視為不保項目
縮短旅程保障		
其他保障（包括旅程延誤保障、行李延誤保障、行李及個人財物保障及個人責任保障等）		根據現有保單條款提供保障

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