



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

## Pet Care Plus



**Sun Flower Insurance Brokers Limited**

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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

With effect from Nov 2025



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’s 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

- 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
- Cover expenses of prescribed drugs for behavioural treatment
- 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
- Accept all cat breeds, and no microchip required
- Up to 15% no claim discount

Schedule of Benefits

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 1 - Medical Coverage <sup>1</sup>	80,000	50,000	30,000
Co-insurance <sup>2</sup> per claim for Section 1	Attained Age of Insured Pet		Co-insurance
	0 - 8		30%
	9 or above		40%
a) Clinical and Surgical Expenses Cover the following expenses incurred in a licensed vet clinic for illness or injury <ul style="list-style-type: none"><li>▪ X-rays, ultrasound and laboratory tests</li><li>▪ Surgery</li><li>▪ Operating theatre</li><li>▪ Anaesthetists</li><li>▪ Euthanasia</li><li>▪ Prosthesis or wheelchair</li><li>▪ Miscellaneous</li></ul>	60,000	40,000	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
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	5,000
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 <ul style="list-style-type: none"><li>▪ Maximum benefit limit per visit per day</li></ul>	2,000	1,500	N/A
	500	500	N/A

Plan Level	Maximum Benefit Limit Per Period of Insurance (HK\$)		
	Plan A	Plan B	Plan C
Section 2 – Third Party Liability <sup>3</sup>			
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/or b. 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 <sup>4</sup>	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 <sup>2</sup>	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	✓		
Section 6 – Holiday Cancellation			
Cover the non-recoverable prepaid holiday cancellation and curtailment costs if the insured pet requires emergency life-saving surgery	5,000	3,000	N/A

- Waiting period (from the policy effective date) is applicable for any claim of medical expenses arising from following illness or injury:
  - Cancer or chronic renal disease: 90 days
  - Bodily injury: 7 days
  - Other conditions not included above: 30 days
- 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\$) <sup>+</sup>

Eligible Pet	Cat			Dog		
Plan Level	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
Enrolment Age						
6 months to below age 1	5,810	4,423	3,275	9,271	7,057	5,805
1	4,723	3,538	2,615	7,538	5,645	4,635
2	4,679	3,603	2,880	8,221	6,216	5,107
3	5,188	4,027	3,224	9,114	6,947	5,715
4	5,813	4,549	3,643	9,815	7,542	6,209
5	5,425	4,184	3,446	10,797	8,327	6,857
6	6,080	4,639	3,764	12,935	9,869	8,009
7	6,992	5,207	4,208	15,355	11,437	9,242
8	9,775	7,132	5,611	17,725	12,701	10,267

Annual Premium Loading<sup>^</sup>

Renewal Age	Loading Factor on Top of Premium of Age 8 Charged					
	Cat			Dog		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
9	5%					
10	15%					
11	30%					
12	50%					
13	70%					

<sup>+</sup> Pet Care Plus only accepts annual premium payment mode.

<sup>^</sup> 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 Immediately Preceding Renewal	1 Year	2 Consecutive Years	3 Consecutive Years or More
Premium Discount	5%	10%	15%

## Claim Procedure

Within 30 days from the occurrence of the event giving rise to a claim under the policy, customers must provide notice of claim to Blue Cross via the 24/7 Smart eClaims online platform at Blue Cross website, Blue Cross HK App or by scanning the following QR code. The claim submission should include the loss of circumstances and all required certified information and evidence as requested by Blue Cross.



Smart eClaims  
Pet Insurance

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 <sup>▲</sup>	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).
2. 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.
4. 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. Any claims involving the recurrence or continuation of illness, disease or any condition from which the insured pet previously suffered before the policy effective date.
7. Any claims for treatment and services provided by any persons other than a vet.
8. 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.
9. 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.
10. 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 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. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. This leaflet is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
- Pet Care Plus is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.



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In 2024, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.