



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

Premium Discount Offer & Extra Enrolment Reward For Tycoon Medical Insurance Plan

Terms and Conditions

1. In order to be eligible for the premium discount (the "Offer"), customer must successfully enroll in **Tycoon Medical Insurance Plan** during the Promotion Period (the "Eligible Policy") where **the effective date of the policy must fall between 1 January 2026 and 30 June 2026** (both dates inclusive) (the "Promotion Period").
2. The premium discount rate entitled by each insured as illustrated below are **based on the actual premium paid for the 1st policy year after applying premium loading and family discount, if any**. The actual premium paid includes the standard premium, premiums for optional benefits and premium loading.

Allocation of Premium Discount (Per Insured) (based on actual premium paid for the 1 st policy year)			
1 st policy year	2 nd policy year (Subject to no claim in the 1 st policy year)	3 rd policy year (Subject to no claim in the 1 st and 2 nd policy years)	Maximum Total Discount for the first 3 policy years
20%	20%	20%	60%

The on-going family discount rates are illustrated below.

Number of Family Member(s) who Enrol(s) Together	On-going Family Discount
2	5%
3 or more	10%

For details of the above products, please visit <https://www.bluecross.com.hk/en/Home/Index> or call Blue Cross Customer Service Hotline on 2839 6333.

3. **Extra Enrolment Reward**

For **HK\$30,000 or above actual premium** spent by an insured under every Eligible Policy, the insured will receive **FOUR** Hong Kong Disneyland Tickets ("E-ticket") per Eligible Policy.

4. To enjoy the Offer, ALL of the following criteria must be met:

- The effective date of the Eligible Policy should fall within the Promotion Period;
- The premium discount entitled by the insured in the 2nd policy year will be offered provided that no claim is paid or payable for such insured during the 1st policy year. The premium discount in the 3rd policy year will be offered provided that no claim is paid or payable during the 1st and 2nd policy years;
- The insured must not cancel any individual medical insurance plan/ policy underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") within 6 months before the effective dates of the Eligible Policy;

- The Offer is not applicable to the insured who transfer his/her existing individual medical insurance plan/ policy underwritten by Blue Cross to the Eligible Policy.
5. The Offer will be withdrawn and any premium discount will be clawed back upon plan/policy changes of the insured as specified below during the first 3 policy year(s):
 - i. Removal of any optional benefits(s) enrolled at the policy renewal date within the first 3 policy years will immediately render the insured ineligible for the Offer;
 - ii. Increasing deductible in the 2nd or 3rd policy year which result in the reduction of benefits plan and premium. It will immediately render the insured ineligible for the Offer. For avoidance of doubt, reducing deductible at any time during the first 3 policy years will not affect the premium discount applied according to the Offer;
 - iii. Change of plan levels in the 2nd or 3rd policy year which result in the reduction of benefits plan and premium will immediately render the insured ineligible for the Offer;
 - iv. Transfer of plan/policy from the Eligible Policy to any other Blue Cross individual medical insurance plans; and
 - v. Any claim paid or payable to the insured of the Eligible Policy during a policy year within the first 2 policy years will immediately render the insured ineligible for the Offer for the next policy year.
 6. The Offer cannot be redeemed for cash and is non-replaceable and non-returnable.
 7. Details of Distribution for Hong Kong Disneyland E-Ticket
 - The E-ticket will be distributed to eligible members 3 months after the end of the Promotion Period, provided that the premiums of the eligible policies have been settled and the eligible policies are still in force at the time of distribution. The E-ticket will be sent to the same e-mail address as stated on the application form/online enrolment platform
 - Blue Cross reserves the right to recover the entitlement if the relevant policy(ies) has (have) been canceled after the 3-month period mentioned above.
 8. The Offer cannot be enjoyed in conjunction with other promotion offer(s) of the same insurance product, except for the family discount and unless otherwise specified. Blue Cross reserves the sole right to vary or cancel this promotional programme and amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of Blue Cross shall be final and conclusive.
 9. 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.
 10. The above individual medical insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
 11. 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 license.