



Innovation for Wellbeing

SOMPO HONG KONG

**Elite Health
Plan Agreement
for Individuals &
Families**

For customers with an Elite health plan
whose period of cover starts on or after
01 January 2018

William Russell^o

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Welcome to William Russell

Thank you for choosing a William Russell Elite Health **plan**. We want to provide **you** with an insurance policy **you** can rely on, so it is important that **you** fully understand the scope of the cover **we** provide. This **agreement** explains what is and what is not covered by **your plan**, and how **your claims** will be administered.

Please take time to read this **agreement** along with **your certificate of insurance** and **application form**. Together, these documents form the contract between **you** and **us**.

Certain words **we** use within this **agreement** have a special meaning to which **we** would like to draw **your** attention. For example:

- **'We, us, our'** – means the **insurer** and/or William Russell Ltd., on behalf of the **insurer**
- **'You, your'** – means **you** and all **insured persons** on this **plan**, as shown on **your certificate of insurance**

These words appear in **bold** type, and we provide their precise meanings in the 'Definitions' section of this **agreement**.

All web addresses in this **agreement** are live. Simply click on a link and **you** will be taken directly to **our** website. **We** are, of course, always at the end of a telephone to answer queries or deal with **your claim**. **You** can find **our** contact details below.

William Russell Ltd.

William Russell Ltd. is the administrator of **your plan**. **Your plan** is underwritten by Sompo Insurance (Hong Kong) Co., Ltd. William Russell Ltd. is an Appointed Insurance Agency of Sompo Insurance (Hong Kong) Co., Ltd., Hong Kong Federation of Insurers, Agent Registration Number 14975092.

Sompo

Sompo Insurance (Hong Kong) Co., Ltd., is the **insurer** of **your plan**.

Sompo Insurance (Hong Kong) Co., Ltd. is a member of SOMPO Holdings – one of the largest globally competitive insurance groups, listed on the Tokyo Stock Exchange. Having its origins in 1888, **our** shareholding company – Sompo Japan Nipponkoa Insurance Inc. – is the oldest fire insurance company in Japan and one of Japan's largest Property & Casualty (P&C) insurance companies in terms of premiums written on a stand-alone basis, with an A+ rating from Standard & Poor's.

Your right to cancel within 30 days

If **you** decide **your plan** does not meet **your** needs, simply contact **us** and advise **us** that **you** wish to cancel. Provided **we** receive **your** written instruction within 30 days of **your date of entry**, and provided no **claims** have been made, **we** will refund **your premium** in full.

If **we** receive **your** instruction to cancel **your plan** more than 30 days after **your date of entry**, the terms of **our** cancellation policy will apply.

Contact details

If you have an enquiry about your plan or insurance	Tel 852-3702-6162 Email hkadmin@william-russell.com
If you need to make a claim	Tel 852-3702-6162 Email hkclaims@william-russell.com
If you need to contact our 24-hour emergency medical Assistance Service	Tel +44 1232 621 155 Email william.russell@cegagroup.com Web william-russell.com/emergency-contact
If you'd like to write to us	William Russell Ltd. Suite 1304, 13/F Office Plus No. 303 Hennessy Road Wan Chai, Hong Kong

Your plan agreement

This **agreement**, together with **your application form** and **your certificate of insurance**, make up the contract between **you** and **us**. The terms of this **agreement** apply to **you** and to all of **your eligible dependants** as stated in the schedule of **insured persons** on **your certificate of insurance**.

The purpose of your plan

Your plan provides **you** with benefit for the cost of treating eligible medical conditions which arise after **your date of entry**.

We will pay for the **reasonable and customary** costs of **medically necessary treatment** of medical conditions covered by **your plan**. We will only pay for such **treatment** if it is received during **your period of cover**, and provided **your premium** payments have been kept up to date.

Any reimbursement **we** make may be subject to an **excess** and/ or **co-insurance**, and certain benefits are subject to a benefit limit. **Your excess** amount will be stated on **your certificate of insurance**. Any **co-insurance** and benefit limits will be as stated in the **table of benefits** for **your plan type**.

Your obligation to provide information relating to you and your dependants' medical history

We rely on the information **you** supply to **us** in **your application form** when **we** decide whether or not to accept **your application**, and whether or not **we** need to apply **special terms**.

If **your application form** omits facts or contains materially incorrect or incomplete facts, **we** have the right to declare **your plan** void. Alternatively **we** may impose **special terms** on **your** particular **plan** which will apply from **your date of entry**.

If **your** state of health, or the state of health of any of **your eligible dependants** changes between the time **you** complete **your application form** and **your date of entry**, **you** must tell **us** in writing about the change, and **we** may only be able to accept **your application** with **special terms**.

Pre-existing medical conditions and related conditions

Unless **we** have agreed otherwise, **your plan** will not cover any **pre-existing medical conditions** or **related conditions**.

Age limits

You must be under 70 years of age at the commencement date of **your plan**.

You may apply for cover on behalf of **your spouse** or **partner** (provided they are under 70 years of age) and/or on behalf of **your** unmarried children, provided they are aged less than 18 years old, or less than 25 years old if in continuous full-time education.

Commencement of your cover

Your cover will commence from the **date of entry** stated on **your certificate of insurance**. **We** will not commence **your** cover until **we** have accepted **your application** and **we** have received

payment of **your** full annual, half-yearly, quarterly or monthly **premium**.

If you cease to be a Hong Kong resident

You must tell **us** as soon as **you**, or any of your **eligible dependants**, cease to be a **Hong Kong resident**. **Your plan** will automatically cease from the **renewal date** following the date on which **you** cease to be a **Hong Kong resident**. **We** may be able to offer to continue **your** cover under a similar plan if the laws of the country in which **you** become resident allow **us** to do so.

If the USA is or becomes your place of residence

Under the terms of this **agreement** cover is not available to **you** if the USA is or becomes **your place of residence**, irrespective of **your** nationality. If the USA becomes **your place of residence** **you** must tell **us**. **Your** cover will automatically terminate from the date on which **you** take up residence in the USA.

Your area of cover

The cover provided by **your plan** is restricted to the **area of cover** stated on **your certificate of insurance**. The available areas of cover and their corresponding territorial limits are stated below.

Standard area of cover

The standard **area of cover** is worldwide, excluding the United States of America. No cover is provided for any medical **treatment** in, or emergency medical evacuations to, within or from, the United States of America.

Enhanced areas of cover

There are two **areas of cover** that provide worldwide cover, with limited cover in the United States of America. If **you** have one of these **areas of cover**, it will be stated on **your certificate of insurance**.

Worldwide with 45 days of USA cover

We will cover **you** in the USA for temporary trips of up to 45 days' duration from the date on which **you** enter the United States of America. Any trip of longer than 45 days will not be covered. There is no limit to the number of temporary trips **you** can make to the United States of America during any **period of cover**. The maximum amount **we** will pay in respect of **treatment you** receive in the United States of America is US\$100,000 per **period of cover**, unless the payment is in respect of **emergency treatment** for a condition covered by **your plan** following an **accident** or a sudden and unforeseen illness **you** have never suffered from before, in which case the maximum **we** will pay is US\$250,000 per **period of cover**.

Worldwide with 90 days of USA cover

We will cover **you** in the United States of America for temporary trips of up to 90 days' duration from the date on which **you** enter the United States of America. Any trip of longer than 90 days will not be covered. There is no limit to the number of temporary trips **you** can make to the United States of America during any **period of cover**. The maximum amount **we** will pay in respect of **treatment you** receive in the United States of America is US\$250,000 per **period of cover**.

What you are covered for

The following **table of benefits** sets out the cover provided by each **plan type**. The **plan type** you have is as shown on **your certificate of insurance**. We will pay only for the **treatment** or services stated in the **table of benefits** relating to **your plan**.

Each benefit limit in the **table of benefits** is expressed in US Dollars and HK Dollars. The currency of the benefit limits that we will apply to **your plan** is shown on **your certificate of insurance**.

The limits shown in the **table of benefits** are the maximum amounts we will pay after the application of any **excess** and **co-insurance**, and will be subject to the annual benefit limit and any other specified applicable benefit limits.

Certain benefits in the **table of benefits** specify a **waiting period**. You must be covered by the same **plan** for the full duration of the specified **waiting period** before you can **claim** for that benefit. No benefit is payable for any **treatment** costs incurred during the **waiting period**.

Wherever the term 'Full cover' appears in the **table of benefits**, this means full refund of **reasonable and customary** charges, less any **excess** or **co-insurance** applicable to **your plan**, and subject to any limits that are specified anywhere else in the **table of benefits** for the type of **treatment** or care you receive.

Where there is a lifetime benefit limit, this is the maximum amount we will pay in respect of that particular benefit during **your** lifetime.

Certain benefits in the **table of benefits** are optional. You are only eligible for these benefits if you have selected them and they are stated on **your certificate of insurance**.

There are certain benefits in the **table of benefits** for which you must obtain pre-authorisation.

The **table of benefits** should be read in conjunction with the 'What you are not covered for' section of this **agreement**.

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ No cover ○ Optional cover

Cover	Bronze	Silver	Gold
Annual benefit limit			
The overall maximum limit that each insured person can claim during any one period of cover .	HK\$11,625,000 or US\$1,500,000	HK\$19,375,000 or US\$2,500,000	HK\$38,750,000 or US\$5,000,000
Hospital costs Important notes: • You must obtain pre-authorisation for all benefits included in this section.			
Hospital accommodation The cost of a standard single room with an en-suite bath or shower room, when you are an in-patient or day-patient .	○ Full cover	○ Full cover	○ Full cover
Hospital treatment Treatment you receive while you are an in-patient or day-patient , including surgeons' and anaesthetists' and doctors' fees, nursing care, drugs and surgical dressings, operating theatre charges and intensive care, pathology, X-rays, scans, diagnostic tests and physiotherapy. We will also pay for pre-admission tests that you undergo on an out-patient basis for hospital treatment you are scheduled to receive that is covered by your plan . We will also pay for in-patient surgical removal of impacted, buried or unerupted wisdom teeth. This is subject to a 12-month waiting period and covered only when the surgery is performed by a medical doctor (not a dentist) in a hospital (not a dental surgery) and under general anaesthetic.	○ Full cover	○ Full cover	○ Full cover

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ No cover ○ Optional cover

Cover	Bronze	Silver	Gold
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Hospital costs (continued)

Important notes:

- You must obtain pre-authorisation for all benefits included in this section.

<p>Parent accommodation The cost of one parent staying in hospital with a child under 18 years of age while the child is receiving eligible treatment covered by their plan.</p>	○ Full cover	○ Full cover	○ Full cover
<p>Road ambulance The cost of a private road ambulance if you need hospital treatment covered by your plan and if it is medically necessary for you to travel to hospital by ambulance.</p>	○ Full cover	○ Full cover	○ Full cover
<p>Hospital cash benefit Payable for each night spent in a hospital when you receive treatment eligible for cover by your plan for which no charge is made by the hospital. Benefit is paid for up to a maximum of 60 nights per period of cover.</p>	HK\$310 or US\$40 per night	HK\$620 or US\$80 per night	HK\$1,938 or US\$250 per night

Cancer treatment

Important notes:

- You must obtain pre-authorisation for all benefits included in this section.

<p>Cancer treatment Cancer treatment, including chemotherapy, radiotherapy, immunotherapy, consultations, tests, scans, and drugs. We will also pay for restorative dental treatment following chemotherapy or radiotherapy.</p>	○ Full cover	○ Full cover	○ Full cover
<p>Cancer genome tests The cost of tests to sequence the genes of cancer cells.</p>	○ Cover up to HK\$46,500 or US\$6,000 per period of cover	○ Cover up to HK\$46,500 or US\$6,000 per period of cover	○ Cover up to HK\$46,500 or US\$6,000 per period of cover
<p>Cash benefit upon diagnosis of cancer (6-month waiting period) Payable if you are diagnosed with cancer. By 'cancer' we mean the presence of tumours that consist of cells that are malignant, due to characteristics which can be shown microscopically. These cells can multiply and spread to other parts of the body uncontrollably – cancers such as breast cancer, lung cancer, bowel cancer, and cancers of the blood (also known as leukaemia). The following are not covered: <ul style="list-style-type: none"> • non-melanoma skin cancer unless it has spread to lymph nodes or organs • prostate cancer unless it has spread to other glands or organs This benefit will not be paid if you were the first diagnosed with any cancer before you were covered under the Gold plan for a period of 6 consecutive months.</p>	○ No cover	○ No cover	HK\$38,750 or US\$5,000 with a lifetime limit of one claim per insured person
<p>Wigs Help towards the cost of a wig following chemotherapy, covered by your plan.</p>	○ Lifetime limit of HK\$1,163 or US\$150	○ Lifetime limit of HK\$1,163 or US\$150	○ Lifetime limit of HK\$1,163 or US\$150

Key  Full cover within annual benefit limit  Partial or limited cover  No cover  Optional cover

Cover	Bronze	Silver	Gold
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Cancer treatment (continued)

Important notes:

- You must obtain pre-authorisation for all benefits included in this section.

Counselling Consultations with a registered psychologist/counsellor when you have received cancer treatment covered by your plan , up to a lifetime limit of 10 consultations. We do not cover any drugs prescribed under this benefit.	 Lifetime limit of HK\$3,875 or US\$500	 Lifetime limit of HK\$3,875 or US\$500	 Lifetime limit of HK\$3,875 or US\$500
Dietitian Consultation with a registered dietitian when you have received cancer treatment covered by your plan , up to a lifetime limit of 2 consultations.	 Lifetime limit of HK\$775 or US\$100	 Lifetime limit of HK\$775 or US\$100	 Lifetime limit of HK\$775 or US\$100

Organ, bone marrow or tissue transplants

Important notes:

- You must obtain pre-authorisation for all benefits included in this section.
- We only cover transplants carried out in internationally accredited institutions by accredited surgeons and where the organ procurement is in accordance with WHO (World Health Organisation) guidelines.
- We do not cover any costs associated with the acquisition of the organ.

Transplant and related treatment Costs incurred while hospitalised, including anti-rejection drugs, and all related out-patient treatment required prior to and after the transplant.	 Full cover	 Full cover	 Full cover
Donor costs Medical costs associated with the donor as an in-patient or day-patient .	 Cover up to HK\$193,750 or US\$25,000 per transplant	 Cover up to HK\$193,750 or US\$25,000 per transplant	 Cover up to HK\$193,750 or US\$25,000 per transplant

Kidney dialysis

Important notes:

- You must obtain pre-authorisation for this benefit.

Treatment for kidney dialysis while you are an in-patient , day-patient or out-patient .	 Full cover	 Full cover	 Full cover
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Reconstructive surgery

Important notes:

- You must obtain pre-authorisation for this benefit.

A maximum of two surgeries to restore your appearance after an accident or after surgery for cancer, provided the original treatment for the accident or cancer was paid for by us , and provided the reconstructive surgery takes place within two years of the accident or the original cancer surgery.	 Cover for in-patient , day-patient and post-hospital treatment received within the 90 day period following the date you are discharged from hospital	 Full cover	 Full cover
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Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ No cover ○ Optional cover

Cover	Bronze	Silver	Gold
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Congenital conditions or hereditary conditions

Important notes:

- You must obtain pre-authorisation for this benefit.

Treatment for a **congenital condition** or hereditary condition (whether diagnosed as a **chronic condition** or not) and **treatment** for any **related condition**.

This benefit does not extend to psychiatric **treatment** or psychotherapy, complementary medicine, traditional Chinese medicine, acupuncture or homeopathic **treatment**.

There is no cover for **congenital conditions** or hereditary conditions if, prior to commencement of **your** cover, **you** have had any abnormal signs, symptoms or test results related to the **congenital condition** or hereditary condition (whether or not a specific diagnosis has been made). However, there may be some cover for newborn babies under the newborn babies benefit.

Your lifetime limit for this benefit will be reduced by any payments **we** have made under the newborn babies benefit with respect to birth defects, **congenital conditions** or hereditary conditions.

The lifetime limit shown applies irrespective of the number of **congenital conditions** and hereditary conditions.

○ Cover for **in-patient, day-patient and post-hospital treatment** received within the 90 day period following the date **you** are discharged from **hospital** only, up to a lifetime limit of HK\$155,000 or US\$20,000

○ Lifetime limit of HK\$310,000 or US\$40,000

○ Lifetime limit of HK\$620,000 or US\$80,000

Psychiatric & psychotherapy treatment

Important notes:

- You must obtain pre-authorisation for all benefits included in this section.
- All **treatment** must be administered under the direct control of a registered psychiatrist or psychologist.
- We do not cover investigations or **treatment** related to psycho-geriatric conditions including Alzheimer's disease or dementia, phobias, hypnotherapy, postnatal depression or marriage counselling.

Lifetime psychiatric and psychotherapy treatment limit

The overall maximum limit to the amount that **you** can **claim** for all psychiatric and psychotherapy **treatment** covered by **your plan** during **your** lifetime.

Lifetime limit of HK\$387,500 or US\$50,000

Lifetime limit of HK\$581,250 or US\$75,000

Lifetime limit of HK\$775,000 or US\$100,000

In-patient and day-patient psychiatric and psychotherapy treatment (24-month waiting period)

In-patient and **day-patient treatment** received in a recognised psychiatric or psychotherapy unit of a **hospital**.

○ Cover for up to 30 days per **period of cover**

○ Cover for up to 30 days per **period of cover**

○ Cover for up to 30 days per **period of cover**

Out-patient psychiatric and psychotherapy treatment (24-month waiting period)

Specialist psychiatric consultations with a registered psychiatrist or psychologist when **you** have been referred by a **medical doctor**.

We do not pay for drugs prescribed for **out-patient** psychiatric and psychotherapy **treatment**.

○ Cover for up to 10 consultations for **post-hospital treatment** received within the 90 day period following the date **you** are discharged from **hospital** per **period of cover**

○ Cover for up to 10 consultations per **period of cover**

○ Cover for up to 10 consultations per **period of cover**

Key  Full cover within annual benefit limit  Partial or limited cover  No cover  Optional cover

Cover	Bronze	Silver	Gold
<p>HIV/AIDS treatment Important notes:</p> <ul style="list-style-type: none"> You must obtain pre-authorisation for this benefit. 			
<p>(24-month waiting period) Treatment arising from or related to Human Immunodeficiency Virus (HIV) and/or HIV-related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex (ARC) for a maximum period of 5 years. We do not provide cover if the virus was contracted before your date of entry.</p>	<p> Cover for in-patient and day-patient treatment only, up to HK\$38,750 or US\$5,000 per period of cover</p>	<p> Cover up to HK\$581,250 or US\$75,000 per period of cover</p>	<p> Cover up to HK\$775,000 or US\$100,000 per period of cover</p>
<p>Medical appliances</p>			
<p>Medical aids Supplying, fitting or hiring instruments, apparatuses or devices which are medically prescribed as a medical aid to you (for example crutches, wheelchairs, orthopaedic supports/braces, orthotics, stoma supplies, compression stockings) when it immediately follows in-patient, day-patient or emergency ward treatment covered by your plan. We do not cover medical aids that form part of the care of a chronic condition. We do not cover unprescribed medical aids such as gym equipment, even if you have been advised to use such an aid.</p>	<p> Cover up to HK\$1,938 or US\$250 per medical condition per period of cover</p>	<p> Cover up to HK\$3,875 or US\$500 per medical condition per period of cover</p>	<p> Cover up to HK\$7,750 or US\$1,000 per medical condition per period of cover</p>
<p>Prosthetic implants Surgically-implanted, artificial body parts necessary to replace a joint or ligament, a heart valve, the aorta or an arterial blood vessel, a sphincter muscle, the lens or cornea of the eye, or to control urinary incontinence, or to act as a heart pacemaker, or to remove excess fluid from the brain. As part of this benefit, we will also pay for a knee brace if it is an essential part of a surgical operation for the repair to a knee ligament, and for a spinal support if it is an essential part of a surgical operation to the spine.</p>	<p> Full cover</p>	<p> Full cover</p>	<p> Full cover</p>
<p>Prosthetic devices External prosthetic body parts, such as prosthetic limbs, fitted at the time of a surgical operation covered by your plan.</p>	<p> Cover up to HK\$3,875 or US\$500 per device</p>	<p> Cover up to HK\$7,750 or US\$1,000 per device</p>	<p> Cover up to HK\$11,625 or US\$1,500 per device</p>
<p>Everyday medical costs</p>			
<p>Primary medical care Visits to a general practitioner or doctor, specialist consultations, prescribed drugs and dressings, pathology, scans, radiology and diagnostic tests received as an out-patient.</p>	<p> Cover for post-hospital treatment received within the 90 day period following the date you are discharged from hospital</p>	<p> Full cover</p>	<p> Full cover</p>

Key  Full cover within annual benefit limit  Partial or limited cover  No cover  Optional cover

Cover	Bronze	Silver	Gold
Everyday medical costs (continued)			
Emergency ward treatment Emergency treatment that you have received at a hospital.	 Cover for essential and immediate treatment necessary as the result of an accident , plus one follow-up appointment with a medical doctor	 Full cover	 Full cover
Out-patient surgical procedures Surgical procedures that do not require in-patient or day-patient treatment .	 Full cover	 Full cover	 Full cover
Advanced diagnostic tests MRI and CAT (CT) scans performed on the advice of a medical doctor and PET scans performed on the advice of a specialist . Your medical referral letter will be required. We will pay for one consultation only to obtain the results of the diagnostic test .	 Full cover	 Full cover	 Full cover
Complementary treatments Treatment by a chiropractor, osteopath, chiropodist, podiatrist, homeopath or acupuncturist on the advice of a medical doctor . Your medical referral letter will be required for any treatment by a chiropractor, osteopath, chiropodist or podiatrist. If your condition is (or becomes) a chronic condition and ongoing treatment is aimed at maintaining it rather than curing it, no further payments will be made. Cover is limited to the maximum number of sessions shown per period of cover in respect of all treatment types. Treatment must be performed by a medical practitioner .	 Cover for up to 10 sessions for post-hospital treatment received within the 90 day period following the date you are discharged from hospital per period of cover	 Cover for up to 10 sessions per period of cover	 Cover for up to 15 sessions per period of cover
Hormone replacement therapy When prescribed by a medical doctor following your diagnosis with premature ovarian failure (i.e. loss of ovarian function before the age of 40).	 No cover	 Cover for a maximum period of 12 months from the date of diagnosis	 Cover for a maximum period of 18 months from the date of diagnosis
Traditional Chinese medicine Cover is limited to the maximum number of sessions shown per period of cover . Treatment must be performed by a medical practitioner .	 No cover	 Cover up to HK\$388 or US\$50 per session , up to a maximum of 15 sessions	 Cover up to HK\$388 or US\$50 per session , up to a maximum of 20 sessions

Key  Full cover within annual benefit limit  Partial or limited cover  No cover  Optional cover

Cover	Bronze	Silver	Gold
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Everyday medical costs (continued)

<p>Physiotherapy Medically necessary physiotherapy when you have been referred on the advice of your medical doctor to a physiotherapist who is registered to practice physiotherapy in the country where the treatment is administered. You must send us your medical referral letter in support of your claim. If you need more sessions after your first 6 sessions of physiotherapy, you must contact us. We will write to your doctor for a medical report in order to assess your claim further. We will not pay for any physiotherapy that we have not pre-authorised. If your condition is (or becomes) a chronic condition and ongoing treatment is aimed at maintaining it rather than curing it, no further payments will be made.</p>	<p> Cover for post-hospital treatment received within the 90 day period following the date you are discharged from hospital only, up to HK\$7,750 or US\$1,000 per period of cover</p>	<p> Full cover</p>	<p> Full cover</p>
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Well-being benefits

Important notes:

- You** are eligible for certain benefits in this section only if **you** have selected them and they are stated on **your certificate of insurance**.

<p>Preventive health and well-being (6-month waiting period) Preventive health checks and tests for adults, including:</p> <ul style="list-style-type: none"> health screens (e.g. tests for cholesterol, high blood pressure, diabetes, anaemia, lung/kidney/liver function, cardiac risk) Papanicolaou (PAP) test mammogram, prostate cancer, and colon cancer screens flu jabs hearing test eye examination <p>If you have selected the enhanced preventive health and well-being option, you are eligible for the higher benefit limit on your plan.</p>	<p> No cover</p>	<p> Cover up to HK\$2,325 or US\$300 per period of cover</p> <hr/> <p> Cover up to HK\$3,875 or US\$500 per period of cover (if you have selected the enhanced option)</p>	<p> Cover up to HK\$5,813 or US\$750 per period of cover</p> <hr/> <p> Cover up to HK\$10,075 or US\$1,300 per period of cover (if you have selected the enhanced option)</p>
<p>Vaccinations for adults Immunisations and booster injections required under regulation of the country in which treatment is being given, and any medically necessary travel vaccinations and malaria prophylaxis.</p>	<p> No cover</p>	<p> Cover up to HK\$1,163 or US\$150 per period of cover</p>	<p> Cover up to HK\$1,938 or US\$250 per period of cover</p>
<p>Well-child benefit (12-month waiting period) Routine vaccinations and developmental check-ups for children.</p>	<p> No cover</p>	<p> Cover up to HK\$1,550 or US\$200 per period of cover</p>	<p> Cover up to HK\$3,100 or US\$400 per period of cover</p>

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ No cover ○ Optional cover

Cover	Bronze	Silver	Gold
Chronic conditions			
Acute flare-ups Short-term treatment to treat acute flare-ups of a chronic condition covered by your plan .	○ Cover for in-patient, day-patient and post-hospital treatment received within the 90 day period following the date you are discharged from hospital	○ Full cover	○ Full cover
Monitoring and maintenance Regular consultations, tests, and prescribed medication required to monitor and maintain the stability of a chronic condition .	○ No cover	○ Full cover	○ Full cover
Rehabilitation treatment			
Important notes: • You must obtain pre-authorisation for this benefit.			
Rehabilitation treatment you receive as an in-patient , carried out under the control and supervision of a specialist in a recognised rehabilitation hospital or unit , and only when it immediately follows in-patient treatment for illness or injury covered by your plan . This benefit is payable only when the admission takes place on the written recommendation of your treating specialist and the admission must take place immediately following your discharge from hospital .	○ Cover for up to 7 days per medical condition	○ Cover for up to 15 days per medical condition	○ Cover for up to 30 days per medical condition
Home nursing costs			
Important notes: • You must obtain pre-authorisation for this benefit.			
The medical services of a qualified nurse to treat you in your own home when it is medically necessary and relates directly to an illness or injury covered by your plan .	○ Cover for up to 12 weeks per medical condition	○ Cover for up to 12 weeks per medical condition	○ Cover for up to 12 weeks per medical condition
Lifetime care			
Important notes: • You must obtain pre-authorisation for all benefits included in this section.			
Lifetime limit for all lifetime care The overall maximum limit to the amount you can claim during your lifetime for all benefits within the lifetime care benefit section.	HK\$193,750 or US\$25,000	HK\$387,500 or US\$50,000	HK\$775,000 or US\$100,000
Hospice and palliative care On diagnosis of a terminal medical condition covered by your plan , all costs for treatment received on the advice of a medical practitioner or specialist for the purpose of offering relief of symptoms. This includes all hospital or hospice accommodation, and nursing care by a qualified nurse .	○ Cover up to the lifetime limit for lifetime care	○ Cover up to the lifetime limit for lifetime care	○ Cover up to the lifetime limit for lifetime care

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ No cover ○ Optional cover

Cover	Bronze	Silver	Gold
<p>Lifetime care (continued) Important notes:</p> <ul style="list-style-type: none"> You must obtain pre-authorisation for all benefits included in this section. 			
<p>Artificial life maintenance Treatment you require after you have already been on artificial life maintenance for 8 weeks.</p>	○ Cover up to the lifetime limit for lifetime care	○ Cover up to the lifetime limit for lifetime care	○ Cover up to the lifetime limit for lifetime care
<p>Persistent vegetative state and neurological damage Treatment you require after you have been in hospital for 8 weeks for permanent neurological damage or if you are in a persistent vegetative state.</p>	○ Cover up to the lifetime limit for lifetime care	○ Cover up to the lifetime limit for lifetime care	○ Cover up to the lifetime limit for lifetime care
<p>Dental costs Important notes:</p> <ul style="list-style-type: none"> You are eligible for certain benefits in this section only if you have selected them and they are stated on your certificate of insurance. All dental treatment must be carried out by a dentist in a hospital emergency room or dental surgery. Treatment for damaged crowns, dentures, bridge work or false teeth is only covered under the Dental Plus benefit. We do not cover orthodontic consultations or treatment of any kind. 			
<p>Emergency restorative treatment you receive as an in-patient In-patient treatment required to restore sound and natural teeth following an accident covered by your plan, provided that treatment is received within 15 days of the accident.</p>	○ Full cover	○ Full cover	○ Full cover
<p>Emergency restorative treatment you receive as an out-patient Out-patient treatment required to treat or replace sound and natural teeth which are lost or damaged following an accident, provided that treatment is received within 72 hours of the accident.</p>	○ No cover	○ Cover up to HK\$3,875 or US\$500 per period of cover	○ Cover up to HK\$7,750 or US\$1,000 per period of cover
<p>Dental Basic (6-month waiting period) We will pay for the following basic dental costs:</p> <ul style="list-style-type: none"> screening (e.g. the checking for and/or the assessment of any diseased, missing and filled teeth including X-rays where necessary) twice per year scaling and polishing and sealing (twice per year) fillings (both composite and amalgam) simple extractions root canal treatment <p>This benefit is optional on the Silver plan. It is included as standard on the Gold plan.</p>	○ No cover	○ Cover up to HK\$7,750 or US\$1,000 per period of cover, subject to 20% co-insurance (if you have selected the Dental Basic option)	○ Cover up to HK\$11,625 or US\$1,500 per period of cover
<p>Dental Plus (12-month waiting period) We will pay for the following advanced dental costs:</p> <ul style="list-style-type: none"> denture repair full/partial dentures dental bridges crowns, inlays, and onlays dental implants <p>This benefit is optional on the Silver and Gold plans.</p>	○ No cover	○ Cover up to HK\$11,625 or US\$1,500 per period of cover, subject to 20% co-insurance (if you have selected the Dental Plus option)	○ Cover up to HK\$15,500 or US\$2,000 per period of cover, subject to 20% co-insurance (if you have selected the Dental Plus option)

Key ○ Full cover within annual benefit limit ○ Partial or limited cover ○ No cover ○ Optional cover

Cover	Bronze	Silver	Gold
<p>Maternity costs Important notes:</p> <ul style="list-style-type: none"> • Dependant children included in your plan are not eligible for these benefits. • We do not cover the treatment of any newborn child born following assisted reproduction (e.g. IVF) in the event of the birth occurring within 36 weeks of conception. • Any charges incurred during normal childbirth (including a planned caesarean section) will be paid from the routine maternity care and childbirth benefit. • We do not cover pregnancy testing, or pre-natal classes and doulas. • We do not cover termination of pregnancy or any treatment or investigations that arise as a result of complications relating to termination of pregnancy. 			
<p>Routine maternity care and childbirth (10-month waiting period) We will pay for the following routine maternity costs:</p> <ul style="list-style-type: none"> • pre-natal tests and examinations • post-natal treatments and examinations • natural childbirth • childbirth by planned caesarean section • home birth, where a midwife is present • supplements and vitamins as recommended by a medical doctor <p>The limits shown for this benefit apply to each pregnancy, regardless of the number of children born. Any hospital or birthing center accommodation costs will be limited to the cost of a standard hospital room.</p>	○ No cover	○ No cover	○ Cover up to HK\$116,250 or US\$15,000 per pregnancy
<p>Complications of pregnancy (10-month waiting period) In-patient or day-patient treatment necessary as a direct result of a complication of pregnancy.</p> <p>We do not provide cover under this benefit arising from a pregnancy established through assisted reproduction (e.g. IVF) until after the standard 12-week scan, irrespective of how long you have been covered by the plan.</p>	○ Cover up to HK\$37,200 or US\$4,800 per period of cover	○ Cover up to HK\$116,250 or US\$15,000 per period of cover	○ Full cover
<p>Childbirth necessitating an emergency surgical procedure (10-month waiting period) Surgeons', anaesthetists' and theatre fees for childbirth that necessitates an emergency surgical procedure and any additional accommodation charges incurred as the result of the surgical procedure. This includes childbirth by emergency caesarean section.</p>	○ No cover	○ No cover	○ Full cover
<p>Cover for newborn babies (10-month waiting period) We will pay the following costs during your baby's first 90 days of life provided you have been insured by the Silver or Gold plan for a period of 10 continuous months at the baby's date of birth:</p> <ul style="list-style-type: none"> • treatment your newborn baby receives as an in-patient or day-patient (including treatment of birth defects and congenital or hereditary conditions) • accommodation costs for one parent to stay with the newborn baby if the baby is hospitalised • any hospital accommodation costs for the newborn baby • basic newborn healthcare (physical examination, Vitamin K, hepatitis B vaccine, BCG vaccine, one hearing test, and blood tests for PKU, congenital hypothyroidism and G6PD) <p>The limits shown apply to each pregnancy, regardless of the number of children born.</p>	○ No cover	○ Cover up to HK\$77,500 or US\$10,000 per pregnancy	○ Cover up to HK\$775,000 or US\$100,000 per pregnancy

Key  Full cover within annual benefit limit  Partial or limited cover  No cover  Optional cover

Cover	Bronze	Silver	Gold
<p>Expat benefits Important notes:</p> <ul style="list-style-type: none"> • You are eligible for certain benefits in this section only if you have selected them and they are stated on your certificate of insurance. • You must obtain pre-authorisation for all benefits included in this section. 			
<p>24-hour medical assistance helpline If you have a medical emergency which requires immediate medical assistance, you must contact our 24-hour helpline (provided by CEGA) at +44 (0) 1243 621155 or william.russell@cegagroup.com.</p>	 Full cover	 Full cover	 Full cover
<p>Medevac Basic If you (or any child covered by the newborn benefit within its first 90 days of life) have a life-threatening or limb-threatening condition covered by your plan which requires immediate in-patient treatment that cannot be adequately provided locally, the Assistance Service will arrange for you to be moved by air and/or by surface transportation, to the nearest hospital within your area of cover where appropriate medical treatment is available. We do not cover any other costs under this benefit such as hotel accommodation charges. We do not cover emergency evacuation to, from or within the USA. The Assistance Service retains the absolute right to decide whether your medical condition is eligible for evacuation, where you are evacuated to and the means and method of the evacuation.</p>	 Full cover	 Full cover	 Full cover
<p>Return airfare Following an emergency evacuation covered by your plan, we will pay for your economy return airfare to your place of residence.</p>	 Full cover	 Full cover	 Full cover
<p>Expenses of a companion The transportation costs of another person to accompany you on your emergency evacuation, and their economy class ticket back. If it is not possible for them to accompany you on your medical evacuation because of the method of evacuation, we will pay either for their economy class round-trip airfare on a scheduled flight, or their suitable round-trip surface transportation, whichever is the most appropriate. If your companion is then staying with you while you are hospitalised following your evacuation, we will pay towards the costs of their hotel accommodation up to HK\$558 or US\$72 per night on the Bronze plan, HK\$744 or US\$96 per night on the Silver plan, and HK\$1,938 or US\$250 per night on the Gold plan (limited to a maximum of 15 nights per period of cover).</p>	 Full cover	 Full cover	 Full cover
<p>Compassionate home visit (12-month waiting period) If a close family member dies during your period of cover and after you have been insured by your plan for a continuous period of 12 months, we will pay for your round-trip economy airfare to attend the funeral. Your travel must take place within 28 days of the date of death.</p>	 Lifetime limit of one claim per insured person	 Lifetime limit of one claim per insured person	 Lifetime limit of one claim per insured person

Key  Full cover within annual benefit limit  Partial or limited cover  No cover  Optional cover

Cover	Bronze	Silver	Gold
Expat benefits (continued)			
Important notes:			
<ul style="list-style-type: none"> You are eligible for certain benefits in this section only if you have selected them and they are stated on your certificate of insurance. You must obtain pre-authorisation for all benefits included in this section. 			
<p>Repatriation of mortal remains</p> <p>If you die as the result of a condition that is covered by your plan while you are outside your country of nationality, we will pay for your body or ashes to be transported to your country of nationality or place of residence.</p> <p>This benefit is not available if a claim is made for the burial or cremation benefit at the place where you died.</p>	 Full cover	 Full cover	 Full cover
<p>Burial or cremation</p> <p>If you die as the result of a condition that is covered by your plan while you are outside your country of nationality, we will pay for you to be buried or cremated at the place where you died.</p> <p>This benefit is not available if a claim is made under the repatriation of mortal remains benefit.</p> <p>We do not provide cover under this benefit if you die in your country of nationality.</p> <p>We do not provide cover under this benefit for the costs of a religious practitioner.</p>	 Cover up to HK\$12,400 or US\$1,600	 Cover up to HK\$12,400 or US\$1,600	 Cover up to HK\$12,400 or US\$1,600
<p>Medevac Plus</p> <p>The following benefits apply in addition to those under the Medevac Basic benefit.</p> <p>Evacuation if you (or any child covered by the newborn benefit within its first 90 days of life) need advanced imaging or cancer treatment such as radiotherapy or chemotherapy that cannot be adequately provided locally.</p> <p>All eligible evacuations will include repatriation to your country of nationality if it is within your area of cover, or to your place of residence. We do not cover emergency evacuation or repatriation to, from or within the USA.</p> <p>If you request repatriation to your country of nationality or to your place of residence, it may, in some cases, not be appropriate immediately due to your medical condition. In such cases, we will first evacuate you to the nearest place within your area of cover where appropriate treatment is available. Once you have been stabilised, we will then repatriate you to your country of nationality if it is within your area of cover, or your place of residence.</p> <p>If you are evacuated to a country which is not your place of residence and not your country of nationality, and you do not have anyone to accompany you, we will pay the economy class round-trip airfare to have one companion flown from anywhere in the world to be with you while you receive your treatment. We will also pay up to HK\$1,163 or US\$150 per day (for a maximum of 30 days per period of cover) towards their hotel accommodation expenses whilst you have your treatment, or until the date on which you return to your country of nationality or your place of residence (whichever is the sooner).</p> <p>This benefit is optional on all plans.</p>	 Full cover (if you have selected the optional Medevac Plus benefit)	 Full cover (if you have selected the optional Medevac Plus benefit)	 Full cover (if you have selected the optional Medevac Plus benefit)

What you are not covered for

The following are not covered by **your plan**, as well as any specific exclusions stated on **your certificate of insurance**, and other exclusions stated within the **table of benefits**. Other benefits, as stated within the **table of benefits**, may also be restricted or excluded depending on **your plan type**.

All conditions, tests, **treatments** or increased **treatment** costs **you** incur because of complications that occur directly or indirectly as a consequence of **treatment** of any excluded condition will also not be covered.

We will also not pay for the fees and charges listed below. **You** will be responsible for them.

- fees for the completion, or providing of, claim forms or any other medical reports or forms such as **medical referral letters**, even if **we** have requested them
- bank charges incurred as a result of **us** transferring money
- losses **you** may incur due to fluctuations in exchange rates
- charges incurred as the result of payment errors that arise as the result of **you** having provided **us** with incorrect information
- administration, registration, or cancellation fees charged by **hospitals, doctors**, or other providers of medical services
- any charges made by **your** bank or credit card company

Addictive conditions or disorders, and alcohol, drug, and solvent abuse

You are not covered for **treatment** related to:

- addictions (such as alcohol or drug addiction) or substance abuse (such as alcohol, drug or solvent abuse)
- any illness or injury needed directly or indirectly as a result of any such abuse or addiction
- any illness or injury needed directly or indirectly as a result of being under the influence of any substance (such as alcohol, drugs or solvents)

Allergy testing and/or desensitisation

You are not covered for **treatment** related to:

- allergy testing by hair analysis
- allergy desensitisation or food neutralising injections

We will only pay for patch testing if **you** have been referred by a **medical doctor** and this is limited to one patch testing investigation over the lifetime of **your plan**. **Your medical referral letter** will be required.

Alternative treatment and therapies

You are not covered for alternative **treatments** and therapies, including, but not limited to, aqua physiotherapy, bone-setting, colonic irrigation, hydrotherapy, Intervertebral Differential Dynamics (IDD), kinesiology, naturotherapy, Ayurveda and massage therapy.

Artificial life maintenance

You are not covered for **artificial life maintenance**, other than any benefit **you** are eligible for under the lifetime care benefit.

Birth control, sexual problems and gender reassignment

You are not covered for **treatment** directly or indirectly arising from or connected with:

- contraception or sterilisation
- sexual problems (including impotence and decreased libido)
- gender reassignment

Chemical exposure and contamination

You are not covered for **treatment** costs directly or indirectly related to **treatment** for any medical conditions arising directly or indirectly from chemical contamination, radioactivity or any nuclear material whatsoever, including the combustion of nuclear fuel.

Circumcision

You are not covered for **treatment** related to circumcision, unless it is required for **treatment** of an **acute medical condition** covered by **your plan**.

Convalescence, rehabilitation, nursing homes, and health spas or hydros

You are not covered for:

- **hospital** accommodation if the reason **you** are hospitalised is for the purpose of convalescence, **rehabilitation** or supervision
- relaxation or rest **treatments**, or **treatments** in nature cure clinics, health spas and health hydros
- private beds registered as nursing homes attached to such establishments or a **hospital** where the **hospital** has effectively become **your** home or permanent abode

Other than treatment **you** are eligible for under the rehabilitation **treatment** benefit.

Cosmetic surgery and treatment

You are not covered for investigations or **treatment** related to:

- cosmetic or aesthetic **treatment** to enhance **your** appearance, even when medically prescribed
- the removal of fat or surplus tissue
- breast enlargement or reduction
- sclerotherapy for spider veins, **treatment** of superficial varicose veins
- Botox, dermal fillers, or **treatment** of vitiligo or any skin pigmentation disorder

Criminal activity

You are not covered for **treatment** arising from or related to injuries sustained while **you** are engaged in a criminal, illegal or unlawful act.

Development, learning difficulties, speech disorders, and behavioural problems

You are not covered for any consultations, tests required to diagnose, or **treatment** of or related to:

- developmental delays
- learning and education difficulties, including, but not limited to, dyslexia and speech disorders
- behavioural problems, including, but not limited to, Attention Deficit Disorder (ADD), Attention Deficit Hyperactivity Disorder (ADHD) and Tourette's syndrome
- physical development of any kind
- teething

Dietitian

You are not covered for **treatment** or advice by a dietitian or nutritionist. Please note however this may be covered following a diagnosis of cancer. Please see the dietitian benefit within the cancer **treatment** section of the **table of benefits**.

Experimental drugs and treatments

You are not covered for **treatment** or medicine which in **our** reasonable opinion is experimental or unproven based on generally acceptable current clinical evidence and generally accepted medical practice.

Eyesight

You are not covered for:

- **treatment** to correct **your** eyesight, such as laser **treatment**, refractive keratotomy and photorefractive keratotomy
- spectacles, and other visual aids, **treatment** of strabismus (squint) or amblyopia (lazy eye)
- sight tests. Please note however these may be covered under the well-being benefits section of the **table of benefits**

Failure to follow medical advice

You are not covered for:

- **treatment** arising from or related to **your** unreasonable failure to seek or follow medical advice and/or prescribed **treatment**, or **your** unreasonable delay in seeking or following such medical advice and/or prescribed **treatment**
- complications arising from ignoring such advice

Foetal surgery

You are not covered for surgery undertaken on a child while it is in its mother's womb.

Genetic testing or genetic engineering

You are not covered for genetic testing or genetic engineering, other than **treatment** **you** are eligible for under the cancer genome tests benefit within the cancer **treatment** benefit section of the **table of benefits**.

Hearing

You are not covered for:

- **treatment** for or arising from deafness caused by maturing or ageing
- **treatment** for or arising from deafness caused by a **congenital condition** if either the abnormality was diagnosed, or **you** were showing signs or symptoms of the abnormality, before **your date of entry**. Please note, however, that this may be covered for newborn children during their first 90 days of life under the newborn babies benefit
- hearing aids
- hearing tests (unless covered under **your plan** in the well-being benefit section of the **table of benefits**)

Infertility, IVF, and assisted reproduction

You are not covered for:

- testing or diagnosis related to infertility
- infertility **treatment, assisted reproduction** (e.g. IVF **treatment**), including establishing pregnancy

Menopause and puberty

You are not covered for:

- **treatment** to relieve the symptoms commonly associated with physiological or natural changes as a result of ageing e.g. menopause or puberty
- bone densitometry
- reproductive hormone testing, reproductive hormone therapy or hormone replacement therapy (HRT). Please note however this may be covered under the hormone replacement therapy benefit within the everyday medical costs section of the **table of benefits** if **you** suffer loss of ovarian function before the age of 40

Nasal septum deviation

You are not covered for **treatment** related to nasal septum deviation and nasal concha resection.

Palliative care

You are not covered for palliative care other than cover available to **you** for the palliative care of a **terminal medical condition** under the lifetime care benefits section of the **table of benefits**.

Persistent vegetative state and neurological damage

You are not covered for **treatment** received after:

- **you** have been in a **vegetative state** for a period of eight weeks
- **you** have sustained permanent neurological damage and remained in **hospital** for a period of eight weeks

Except for any **treatment** **you** are eligible for under the lifetime care benefit.

Pre-existing medical conditions or related conditions

You are not covered for **treatment** related to:

- any **pre-existing medical conditions** and **related conditions**

which **you** have had during the five years before **your date of entry**, unless **we** have agreed otherwise

- any **pre-existing medical conditions** of the following types and any **related conditions**, if **you** have ever had them at any time before **your date of entry**, unless **we** have agreed otherwise:
 - brain or nervous system conditions
 - cancer, tumours or growths
 - heart or circulatory conditions
 - psychiatric or psychological conditions, drug and alcohol issues or sleep disorders
 - joint replacements

Preventive surgery

You are not covered for surgery when no physical signs or symptoms are shown, or diagnosis has been made.

Professional sports and motorised racing as an amateur or a professional

You are not covered for **treatment** for an illness or injury related to:

- participation, to include training for or practising for, in any kind of professional sport or professional racing (by professional **we** mean sport where **you** are being paid to participate)
- participation, to include training for or practising for, in any kind of racing (whether amateur or professional) which involves the use of a motorised vehicle

Scalp conditions

You are not covered for:

- **treatment** specifically related to scalp conditions, including, but not limited to, alopecia
- wigs (please note however this may be covered following chemotherapy – see the wigs benefit of the **table of benefits**)

Search and/or rescue

You are not covered for:

- search and/or rescue operations, including, but not limited to, mountain rescue or rescue from ski slopes or pistes
- evacuations from offshore installations such as oil rigs, or from any type of sea going vessel such as a ship, ferry or yacht

Second opinions or duplicate tests

You are not covered for second or subsequent opinions from a **medical doctor**, **medical practitioner** or **specialist** or for duplicate tests for the same condition.

Self-inflicted injuries

You are not covered for **treatment** of self-inflicted injuries or **treatment** of any injury or illness directly or indirectly caused by self-inflicted injuries.

Sexually transmitted diseases

You are not covered for **treatment** related to sexually transmitted diseases including genital/anal warts.

Sleep disorders

You are not covered for **diagnostic tests** for or **treatment** of any sleep related disorder, including, but not limited to, insomnia, snoring and sleep apnoea.

Stem-cell harvesting

You are not covered for stem cell harvesting other than prior to a stem cell transplant, or any **treatment** undertaken in anticipation of, prior to, or following such harvesting.

Sundry medical supplies

You are not covered for non-prescribed items such as hot and cold packs and support bandages, unless these are required as a result of **treatment** received during a medical emergency.

Travel costs

You are not covered for travel costs including airfares and hotel accommodation, unless specifically covered under the expat benefits section of the **table of benefits**.

Treatment by a related party

You are not covered for **treatment** provided by and/or under the control of and/or on referral from:

- any family member, including, but not limited to, a spouse, partner, parent, brother, sister, child, grand-parent, grand-child, uncle or aunt
- any **medical services provider**, **medical practitioner** or **specialist** where the **insured person** has a financial interest and/or a professional interest, including, but not limited to, employees, employers, consultants and owners

Vitamins, dietary supplements, natural substances, and creams

You are not covered for commercially available substances that can be purchased without prescription, including, but not limited to, vitamins, minerals, organic substances, moisturisers, oils, creams, or other pharmaceutical products, other than any **treatment** available to **you** under the routine maternity care and childbirth benefit within the maternity costs benefits section of the **table of benefits**.

War and terrorism

You are not covered for **treatment** arising directly or indirectly from war, foreign enemy hostility, terrorism, rebellion, civil war, revolution, military coup, riot, strike, martial law, state of seige or attempted overthrow of a government, unless **you** are an **innocent bystander** in a country or region that the British Foreign & Commonwealth Office has not advised its citizens to leave.

Weight-related conditions and eating disorders

You are not covered for investigations or **treatment** related to:

- obesity, or which is necessary because of obesity
- weight monitoring or control, such as slimming classes, aids and drugs
- bariatric surgery, or complications resulting from bariatric surgery
- eating disorders of any kind, such as anorexia nervosa or bulimia

Wilful exposure to needless danger

You are not covered for **treatment** of any conditions arising directly or indirectly from **your** gross negligence and/or **your** wilful exposure to needless danger except in an attempt to save a human life.

If you need to make a claim

As stated in the **table of benefits**, there are certain benefits and **treatments** for which **you** must obtain pre-authorisation.

If **you** need to claim for a benefit or **treatment** for which **you** must obtain pre-authorisation, **you** must contact **us** in advance of starting **your treatment** and give **us** all the information **we** require to assess if **your** proposed **treatment** will be eligible for cover under **your plan**. If **your** proposed **treatment** is eligible for cover, **we** will pre-authorise all eligible expenses. **We** will not pay for any **treatment** costs or expenses that have not been pre-authorised by **us** in advance.

Eligible medical services providers

You have the freedom to choose when and where **you** receive **your medical treatment** within **your area of cover**.

If you have optional USA cover and you seek treatment in the USA

All **treatment** **you** receive in the USA must be pre-authorised in advance by **us** or by the **Assistance Service**. **We** will not pay for any **treatment** in the USA that has not been pre-authorised, other than the first consultation.

If **we** instruct a local agent to arrange the billing or cost adjustment of **your medical treatment** expenses in the USA, any fees charged by the local agent will be deducted from the USA benefit limit available under **your plan**, as stated in the 'Your area of cover' section of this agreement.

If you are admitted to hospital

All **in-patient** and **day-patient hospital treatment** must be pre-authorised by **us** or by the **Assistance Service** more than 48 hours in advance.

Please contact **us** as soon as **you** know **you** need to have **in-patient** or **day-patient treatment** so **we** can contact the **hospital** to obtain the necessary medical information.

We will ask **you** to complete a pre-authorisation form and a consent form for the **hospital** to release details to **us**. Once **we** have received all information required from the **hospital** and **yourself** (to include any additional information **we** may request) **we** will advise **you** if the proposed **treatment** will be covered by **your plan**.

If **you** are admitted to **hospital** in an emergency and it is not reasonably possible for **you** to contact **us** in advance of **your** admission, **we** will consider **your claim**, provided **you** contact **us** within 24 hours of **your** admission. If **you** do not contact **us** within 24 hours, **we** may decline **your claim**, or subject **your claim** to 20% **co-insurance**.

If you have out-patient treatment

Although most **out-patient treatment** does not need to be pre-authorised in advance by **us**, **we** recommend that **you** do contact **us** or the **Assistance Service**, even in the event of an emergency, before undergoing any **treatment** to ensure that the **treatment** is covered by **your plan**.

How to claim back your eligible treatment costs

If **you** are claiming for a medical condition, **you** will need to download a claim form from **our** website.

Please complete section A of the claim form. If the total amount of **your claim** is likely to exceed HK\$3,875 or US\$500 (or the foreign currency equivalent), please take the claim form with **you** when **you** visit **your doctor** and ask him or her to complete and sign section B of the claim form.

Scan the completed claim form and the fully itemised invoices and receipts for the **treatment** **you** have received, and send to hkclaims@william-russell.com.

Even if **your claim** is less than HK\$3,875 or US\$500 **we** may in some cases require **your doctor** to complete and sign section B of **your** claim form before **we** can settle **your claim**.

We can only reimburse **your claim** when **we** have fully itemised invoices and receipts which give a breakdown of the **treatment** and medical services **you** have received, and any drugs **you** have been prescribed.

Please retain **your** original invoices, receipts and claim forms for 12 months. **We** may require these for auditing purposes.

Claim forms are not required however when **you** are claiming for the following benefits:

Well-being and dental claims: If **you** are claiming for the well-being benefit, or dental benefit please send **us** the fully itemised invoices and receipts for which **you** are claiming reimbursement, together with **your** bank account details.

Compassionate home visit claims: If **you** are claiming for the compassionate home visit benefit please send **us** a copy of the death certificate of **your close family member**, together with a copy of the invoice for **your** round-trip airfare, stating the class of travel, and **your** bank account details.

Claims for which a medical referral letter is required

If **you** are claiming for **out-patient** physiotherapy, any **treatment** by a chiropractor, osteopath, chiroprapist or podiatrist, **out-patient** psychiatric or psychotherapy **treatment**, a dietitian consultation or an MRI or CAT (CT) scan **you** must also send **us your medical referral letter**. If **you** are claiming for a PET scan, **you** must also send **us your specialist's medical referral letter**.

Supplying the information required to process your claim

We can accept the information required to process **your claim** via email. Simply scan in PDF format **your** itemised invoices, receipts, **medical referral letter** (when required) and **your** fully completed claim form, and email them all to hkclaims@william-russell.com. Please always retain the original copies of everything for a period of 12 months as **we** reserve the right to receive these documents before **we** assess **your claim**. **We** may also require them at any time for auditing purposes. Or, **you** can send the information required to process **your claim** by post.

You must submit **your claim** within 6 months of **your treatment**

date, unless it was not reasonably possible for **you** to submit the **claim** within this time. **We** will not pay any invoices received by **us** more than 6 months after the **treatment** date.

We will not pay fees charged by a **medical practitioner**, or anyone else, for completing a claim form.

Paying your claim

Where possible **we** will settle invoices for **in-patient** or **day-patient treatment** direct with the **hospital** or **medical services provider**. **We** will deduct any **excess** or **co-insurance** amount, as well as any other ineligible items, and **you** will be responsible for paying the shortfall direct to the **hospital** or **medical services provider**.

If **we** are paying **you** direct, **our** preferred method of payment is bank transfer. If **you** provide us with incorrect payment details and **we** cannot recover the payments, **we** will not make the payment again to **you**.

We will only make payment to **you** or to the **medical services provider** that provided **your treatment**. Payment will not be made for **treatment** that has not been received yet.

If **we** or the **Assistance Service** pre-authorise costs which subsequently turn out to have been related to a condition which is not covered by **your plan**, **you** will be responsible for all the costs incurred, and if **we** have made any settlement on **your** behalf, **you** will be responsible for repaying to **us** the amount **we** have paid.

Using the direct billing service

To be eligible to receive the direct billing service, **you** must have completed an application for the service and have paid any additional premium invoiced by **us**.

If you are eligible for the direct billing service this will be stated on **your certificate of insurance**, and **you** will be issued with a membership card which bears the letters 'DB'. This card, together with photographic identification, will enable **you** to receive eligible **treatment** at **direct billing medical services providers** within **our medical network**. The **direct billing medical services provider** will bill **us** directly for **your treatment**.

If the cost of **your treatment** is greater than US\$500, the **direct billing medical services provider** will contact **us** for pre-authorization of the **treatment**. To avoid delays, **we** recommend that **you** contact **us** in advance of **your treatment**. Once **we** have verified that the **treatment** is eligible for cover, **we** will let the **direct billing medical services provider** know.

It is important to note that the **direct billing medical services provider** is not aware of the terms and benefits provided by **your plan**. They will provide **treatment** in accordance with a separate agreement between **us** and them.

This means that, for **claims** of less than US\$500 where the **direct billing medical services provider** is not obliged to contact **us** for pre-authorization, it is **your** responsibility to claim only for **treatment** that is eligible for cover under **your plan**.

We have an obligation to settle all bills for **treatment** received from **direct billing medical services providers** within **our medical network**, provided that they fall within the terms of the contract between **us** and them.

If **you** receive **treatment** for a medical condition that is not covered by **your plan**, **we** will invoice **you** for the ineligible expenses **you** have claimed. If **you** do not repay to **us** these ineligible expenses within 30 days, **we** will withdraw the direct billing service from **you** and **we** will not renew **your plan**.

If **you** cancel **your plan**, **you** must return **your** membership card to **us**. **We** will cancel **your** cover with effect from the date **we** receive **your** membership card. **We** can accept a photograph of a cut card.

The membership cards are **our** property and **we** can ask **you** to return the cards to **us** at any time.

Exchange rates

We will settle **your claim** in the currency in which **you** pay **your premium** unless **you** instruct **us** otherwise. If **we** have to make a currency conversion, **we** will use the historic exchange rate (provided by oanda.com) applicable on the date of each separate invoice **you** submit.

Exchange rates are imported into **our** computer system overnight, each night, using the live exchange rate at the time of the import. This may vary slightly from the historic exchange rates shown on oanda.com for the relevant day, which are based on the average exchange rate for the day.

If **we** have placed a Guarantee of Payment **we** will use the exchange rate applicable on the date **we** placed the guarantee.

Excesses, co-insurance, and benefit limits

The **excess** shown on **your certificate of insurance** is the amount **you** will have to pay towards the cost of **your treatment**.

If **your plan** has an **excess** and the benefit **you** are claiming for has **co-insurance** or limits, **we** will apply the **co-insurance** first, then the **excess**, then the limit.

If **you** have chosen a **plan** which has an **excess** per **claim**, this is the amount **you** will have to pay each time **you** make a new **claim** for **treatment** covered by **your plan**. New **claims** are those that are for a condition which is not related to an existing **claim**.

If **your claim** is for the **treatment** of a **chronic condition**, AIDS/HIV, or for **out-patient** follow-up consultations and/or tests for cancer and the **treatment** continues into a new **period of cover**, **we** will treat it as a new **claim**. In these circumstances **we** will re-apply the **excess** at **your plan renewal date** and each subsequent **plan renewal** until the **claim** is finished.

If **your claim** is in respect of the well-being benefits, **your excess** will be applied once per **period of cover**.

If **your excess** is per annum it will be applied once per **period of cover**. For example, if **your excess** is HK\$2,000 per annum, **we** will not pay for the first HK\$2,000 of eligible expenses **you** incur during **your period of cover**. **We** will apply one **excess** per **period of cover** irrespective of the number of **claims** **you** make. **You** must submit all eligible **claims** to **us** - even **claims** within **your annual excess**, as **we** will only be able to reimburse **you** when the value of the eligible expenses **you** incur exceeds the amount of **your annual excess**. When **you** renew the **plan**, the annual **excess** will apply again in respect of **your new period of cover**.

Our right to request additional information

We may request additional medical information to enable **us** to assess **your claim**, such as medical reports or tests. These must be provided at **your** own expense. **We** may also request an independent medical examination. If **you** do not agree to supply **us** with additional medical information that **we** reasonably request, **we** will not be able to assess **your claim**.

If **you** require ongoing **treatment** **we** may ask for further medical information, and if **we** do, the cost of providing this information

must be borne by **you**. **We** are unable to return original documents such as invoices or medical letters, but **we** will send **you** copies upon request.

Our right to request a treatment review

We will not pay for **treatment** which in **our** opinion is inappropriate based on established medical and clinical practice and **we** are entitled to conduct a review of **your treatment** when it is reasonable for **us** to do so.

Illness or injury caused by a third party

If **you** are claiming for an illness or injury that was caused by some other person or organisation (a third party) **you** must let **us** know in writing straight away, or tell **us** on **your** claim form. **We** will then pay benefit in accordance with the terms of this **agreement** provided that **you** take all necessary steps **we** ask **you** to take to assist **us** in recovering **our** costs from the person or organisation at fault (such as through their insurance company) the cost of the **treatment** paid for by **us**, plus interest, at **your** own expense.

If **you** pursue a personal **claim** for damages against the third party, **you** must provide **us** with the full name and address of the solicitor handling the action. **We** will then contact the solicitor to register **our** interest and seek to recover **our** own costs, plus interest, in addition to any damages that **you** may recover or be awarded. **We** reserve the right to appoint **our** own solicitor to act on **your** behalf in this matter and to take over the conduct of the action.

If **you**, or any **insured person**, are able to recover from the third party (whether or not through legal action) compensation that includes any **treatment** costs **we** have paid, **you** must repay that amount to **us**. Any interest that **you** or any **insured person** may also have been awarded that relates to the recovered **treatment** costs **we** have paid for must also be repaid to **us**. If **you** only receive a proportion of **your claim** for damages then **you** must repay to **us** the same proportion of **our** costs.

If you are covered by another insurance plan

If **you** have any other insurance that covers the same costs as **we** do, **we** will only pay **our** proportionate share of the **claim**. In this event, **you** must provide **us** with full details of the other insurance, including the name and address of the other insurer, their policy and **claim** number and any other relevant information, when **you** first submit **your claim**. **We** will then contact the other insurance company to ensure that **we** only pay **our** proportion of the **claim**. This may involve **us** sending **your** personal information regarding **your claim** to the other insurer.

We will also allow sums paid by another insurer to be offset against the **excess** payable under **your plan** with **us**, subject to receiving confirmation from the other insurer of any amounts already paid by them, and subject to the **treatment** costs being eligible for cover under **your plan** with **us**.

Other information about your plan

Plan premiums

The **plan premiums** are age-related and will increase as **you** get older. The **plan premiums** are not guaranteed for the duration of **your plan** and are subject to annual review. The **plan premiums** are also dependent upon **your place of residence**. **You** must tell **us** if **your place of residence** changes.

All **premiums** are payable in advance of the **premium due date** as shown on **your invoice**. **Premiums** must be paid in the **plan** currency.

You may pay **your premiums** by the following method:

- annually by cheque, bank transfer, or an acceptable credit or debit card
- half-yearly, quarterly, or monthly by an acceptable credit or debit card

We can only accept credit or debit card payments if **you** pay **your premiums** in US Dollars.

As a **Hong Kong resident**, insurance **premium** tax is applicable to **your plan**.

Premiums must be paid directly to **us**. If **you** pay **your premiums** to anyone else such as an intermediary or insurance broker, then that person is acting on **your** behalf as **your** agent. **We** are not responsible for any **premiums** paid to any third party.

When **you** provide **us** with **your** debit/credit card details **you** are authorising **us** to debit **your** account with the appropriate **premiums** due for the current **plan** year and for all subsequent renewal **premiums** due as invoiced by **us**, until such time as **you** advise **us** in writing that **you** wish to alter **your** payment method or cancel **your plan**. It is **your** responsibility to keep **us** informed about **your** current credit/debit card details. Provided the details **we** hold for **you** are still valid, **we** will automatically debit **your** account with **your** renewal **premium** on or before **your** renewal date.

Unpaid or late premiums

We will automatically cancel **your** cover if **you** fail to pay **your premium** on or before the **premium due date**, or if **we** are unable to collect **your premium** from **your** credit/debit card for any reason.

We may allow **your** cover to continue without **you** having to complete a new **application form** and health declaration if **you** pay the outstanding **premium** within 30 days of the **premium due date**. During this 30 day period **we** will not accept any **claims** for **treatment** incurred on or after the **premium due date** until **you** have paid the **premium** due. This also applies to **treatment** that **we** have already pre-authorised.

If **you** do not pay **your premium** within 30 days of the **premium due date**, **we** will cancel **your plan** from midnight on the day before **your premium due date**. Once **we** have cancelled **your plan**, **you** will have to complete a new **application form** which will be subject to **medical underwriting**.

Enhancing your cover

You may apply to enhance **your** cover at any time by completing a new **application form**, and the enhanced cover will be subject to **medical underwriting**.

If **we** accept **your application** for enhanced cover, **we** will issue an invoice for the increased **premium**. **Your** enhanced cover will commence from the date **we** receive **your premium**, provided it is received within 30 days of the date of **your application**.

If **you** enhance **your plan type**, **claims** in respect of benefits that are subject to a **waiting period** will be assessed in accordance with **your** former **plan type** until the expiry of **your** new **plan's** **waiting period** for that benefit. For example, if **you** are covered by the Silver **plan**, and **you** enhance **your plan** to the Gold **plan**, any benefit payable in respect of the well-being benefits section will be restricted to the Silver **plan** benefit limit for the first 6 months of **your** Gold **plan**.

If **you** apply to reduce **your excess**, **we** will continue to apply **your** previous **excess** to any **claim** for any condition that first manifests itself after **your** original **date of entry** to **your** previous **plan**, but before the date **your excess** is reduced.

If **we** accept **your application** for enhanced cover and **you** have previously reduced **your** cover, all conditions whether diagnosed or not prior to the enhancement will be restricted to the cover prior to the enhancement.

Reducing your cover

If **you** wish to reduce the cover under **your plan** in any way, **you** must tell **us** in writing and **we** will make the change from **your** next **renewal date** only.

We may refuse any request to change **your excess** to a per annum basis.

If **you** wish to cancel the optional Dental Basic, Dental Plus or Medevac Plus benefits, they will be cancelled for all **insured persons** on **your plan**.

Changing your plan currency

Once cover under **your plan** has commenced, **you** cannot change **your plan** currency.

However **you** can cancel **your plan** and apply for a new **plan**. **You** will have to complete a new **application form** which will be subject to **medical underwriting**.

Adding dependants to your plan

You may apply for cover on behalf of **your spouse** or **partner**, provided they are under 70 years of age on their **date of entry**, and provided they are **Hong Kong residents**.

You may also apply for cover for **your eligible dependant** children, provided they are under 18 years old, or under 25 years old if they are in continuous full-time education, and provided that they are **Hong Kong residents**. **We** reserve the right to request proof of a child being in full-time education.

We will not commence cover for a new **eligible dependant** until **we** have accepted their **application** and **we** have received payment

of their **premium**.

Adding newborn babies to your plan

You may add your newborn child to your plan, without any **medical underwriting**, provided you notify us of their full name and date of birth, and make payment of their **premium**, within 30 days of their date of birth. If you have been insured with us for a continuous period of ten months or more at the date of birth, the **date of entry** can be backdated to their date of birth. The child's cover will be restricted to the cover provided by your (the **policyholder's**) plan type.

If you wish your child to have cover that is enhanced in any way in comparison to your (the **policyholder's**) cover, we will require an **application form**, and your child's **application** will be subject to **medical underwriting**.

If you do not inform us about the birth of your child within 30 days of their birth, and/or you do not pay the additional **premium** within 30 days of their date of birth, you will have to make a new **application for your child** to be added to your plan, and this **application** will be subject to **medical underwriting**.

Newborn children who have been born as a result of **assisted reproduction treatment** and born within 36 weeks of conception are always subject to **medical underwriting**.

If your newborn child is not added to your plan they may still have some cover under your plan for their first 90 days of life. Please see the newborn babies benefit for full details.

In the event of the death of an insured person

If you (the **policyholder**) die, provided no **claim** has been made on your plan, we will refund any **unused premium** from your date of death.

If you (the **policyholder**) have **eligible dependants** insured under your plan, as the contract is between us and you as the **policyholder**, we will have to transfer your **eligible dependants** on to their own plan.

To enable us to do this we will require a new **application form** which must be completed and returned to us within 30 days of your date of death. Provided we receive the new **application form**, and provided **premiums** continue to be paid up to date, we will continue their cover as before.

If your **eligible dependants** want to continue with cover that is enhanced in any way in comparison to their previous cover, they will have to complete a new **application form** and this new **application** will be subject to **medical underwriting**.

If your **eligible dependants** are under the age of 18, their legal guardian will have to sign the **application form** as the **policyholder** on their behalf.

If an insured **eligible dependant** dies, please inform us as soon as possible. If they have made no **claim** on their plan, any **unused premium** from their date of death will be refunded. However if the deceased **insured person** had made a **claim**, no **premium** refund will be made.

Divorce and separation

If you (the **policyholder**) have your **spouse** or **partner** included under your plan and you become separated or divorced, we will have to transfer your insured **spouse** or **partner** on to their own plan. To enable us to do this we will require your **spouse**

or **partner** to complete a new **application form** which must be completed and returned to us within 30 days of your date of divorce or separation.

Provided we receive the new **application form**, and provided **premiums** continue to be paid up to date, we will continue to cover your insured **ex-spouse** or **partner** as before. If your **ex-spouse** or **partner** wants to continue with cover that is enhanced in any way in comparison to their previous cover, they will have to complete a new **application form** and this new **application** will be subject to **medical underwriting**.

When a child dependant is no longer eligible to be covered under your plan

If one of your children has married, or has reached the age of 18 (or the age of 25 if they are in full time education) they will no longer be eligible to be included in your plan from the **renewal date** following their marriage/birthday.

However, your child may apply to continue their cover on their own plan, at the applicable adult **premium** rate, provided they send us their completed **application form** and we receive the appropriate **premium** within 30 days of your **renewal date**.

If they want to continue with cover that is enhanced in any way in comparison to their previous cover, they will have to complete a new **application form** and any enhancement in their cover will be subject to **medical underwriting**.

If we do not receive your child's **application form** and **premium** within 30 days of your **renewal date**, their cover will automatically cease from midnight on the day before your **renewal date**. If they subsequently wish to apply for cover, they will have to complete a new **application form** and this new **application** will be subject to **medical underwriting**.

Changing your address, place of residence or country of nationality

You must inform us if you change your address and provide us with the new details.

If you change your **place of residence** and you are no longer a **Hong Kong resident**, or if you change your **country of nationality**, you must tell us straight away.

If you change your **place of residence** and you are no longer a **Hong Kong resident**, we may be able to offer you similar cover under a different plan provided that the local laws in your new **place of residence** permit us to continue to offer you cover, and provided that we agree to offer cover in that country. We reserve the right to refuse to offer cover in certain countries.

If the USA is or becomes your place of residence

Under the terms of this **agreement** cover is not available to you if the USA is or becomes your **place of residence**, irrespective of your nationality. If the USA becomes your **place of residence** you must tell us. Your cover will automatically terminate from the date on which you take up residence in the USA.

Provided there have been no **claims** made, we will refund any **unused premium**. If a **claim** has been made by any **insured person**, no **premium** refund will be paid.

Renewing your plan

You may continue to renew your plan, each year, regardless of your age or state of health, or the number or value of **claims** you have made. We will not cancel your plan unless we are entitled to

do so under **our** cancellation policy.

Prior to **your plan renewal date** we will send **you** an invoice by email stating **your premiums** for **your new period of cover**.

Your premium for each new **period of cover** will be determined by the following:

- **your** age at the start of **your new period of cover**
- the ages of **your eligible dependants** at the start of their new **period of cover**
- the number of eligible children **you** insure
- **your plan type**
- **your area of cover**
- **your excess** amount
- **your place of residence**

Other factors may affect **your** renewal **premiums**, such as general changes **we** make to **our premiums** annually, and changes to the discounts **we** apply to increase the standard **excess**, to the loadings **we** make to decrease the standard **excess**, to the child **premium** discounts, and to the surcharge for instalment **premiums**.

We may also change the methods of payment **we** offer.

Your premiums may also be affected by the introduction of, or increase to insurance **premium** tax or other tax, levy or charge applicable in **your** county of residence.

We may also change the benefits offered by **your plan type** and if **we** do, **we** will write to **you** before **your renewal date** to confirm these benefit changes. Any changes **we** make to **your** benefits will come into effect from the **renewal date** of **your plan**.

From time to time **we** may decide to discontinue the **plan** **you** are a member of. If this happens **we** will transfer **your** membership to another similar **plan**.

Paying your renewal premium

You must pay **your** renewal **premium** on or before the due date.

If **you** pay **your premium** by credit or debit card, unless **you** tell **us** not to, and provided **your** credit and debit card details are current, **we** will withdraw **your** renewal **premium** on or around its due date.

If **you** do not pay **your** renewal **premium** within 30 days of the **premium due date**, **we** will cancel **your plan** from midnight on the day before **your premium due date**.

We may allow **your** cover to continue without **you** having to complete a new **application form** and health declaration if **you** pay the outstanding **premium** within 30 days of the **premium due date**. During this 30 day period **we** will not accept any **claims** for **treatment** incurred on or after the **premium due date** until **you** have paid the **premium** due. This also applies to **treatment** that **we** have already pre-authorised.

If **you** do not wish to renew **your plan** **you** must inform **us** in writing as soon as **you** receive **your** renewal **premium** invoice and prior to **your renewal date**.

Child premium discounts

When **you** have **eligible dependant** children included in **your** (the **policyholder's**) **plan**, the child **premium** discounts will be applied as follows:

- the first child will be charged 100% of the child **premium** rate
- the second child will be charged 80% of the child **premium** rate
- the third child and all subsequent children will be charged 60% of the child **premium** rate

If a child leaves **your**, the **policyholder's, plan, we** will re-calculate the **premiums** for the remaining children with effect from the date on which the child leaves. This means that the child **premiums** **you** pay will always be based on the actual number of children **you** insure.

Child premium discounts are not available when **you**, the **policyholder**, are not an **insured person**. In such cases, the child **premium** rate will be increased by 20%.

Cancelling your plan

If **you** wish to cancel **your plan**, or if **you** want to cancel cover for one of **your dependants**, **you** must instruct **us** in writing by letter, email, or fax. **We** will cancel cover from the date we receive **your** written instructions, or from a date in the future that **you** have specified. **We** will not cancel cover from a date prior to **us** receiving **your** written instruction to cancel.

If **you** are eligible for direct billing services, **we** will cancel **your** cover from the date on which **we** receive **your** returned membership card.

We will only make a refund in respect of **unused premium** if no claim has been made. If a claim has been made by any **insured person**, no **unused premium** will be refunded in respect of that **insured person**.

When we can cancel your plan

We have the right to cancel **your plan** immediately if:

- **you** do not pay **your premium** and other charges such as insurance **premium** tax within 30 days of any **premium due date**
- **you** are no longer a **Hong Kong resident**
- **you** have not provided **us** with medical information **we** have requested to enable **us** to assess a **claim** or any potential **claim** that may arise in the future
- **you** have not repaid to **us** fully any ineligible **claim** payments **we** have invoiced **you** with
- **you**, any **insured person** or any person acting on **your** behalf has made any threatening or abusive comment, or used any unacceptable language towards **us** or any member of **our** staff, or any service provider acting on **our** behalf, whether verbally (including any telephone conversation) or in writing (including any electronic communication)
- **we** reasonably suspect that any **insured person** has misled **us** or attempted to mislead **us**, whether intentionally or carelessly, either at the time of joining or when making a **claim**, by:
 - making a **claim** under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way
 - providing **us** with incomplete or false information
 - working with another party to provide false information to **us**
 - changing original documents

If **we** cancel **your plan** for any of the above reasons **we** will not refund any **premium** **you** have paid to **us**. **We** may also report the

matter to the relevant authorities, if appropriate.

When we may apply special terms to your plan

We have the right to apply **special terms** to **your plan** if **you** give **us** inaccurate or incomplete information. Such **special terms** will be applied from **your date of entry**.

Your responsibilities as the policyholder

It is **your** responsibility to:

- ensure that all **premiums** are paid when they are due
- inform **us** if **your** personal details, or the personal details of any **insured person**, change
- keep **us** advised of **your** current email address
- inform **us** if **you** change **your** address, **country of residency** or **country of nationality**

Our liability under this plan

Our liability under this **plan** is limited to paying for **treatment** or services in respect of eligible **claims** under this **plan**. The choice of provider of the **treatment** or services for which **you** are claiming under this **plan** is **your** responsibility. **We** make no representations or recommendations regarding the availability and standard of any **treatment** or services offered or provided by any **hospital** or **medical services provider**. **We** will not be held liable to **you** or any **insured person** for any loss, harm or damage of any description resulting from lack of availability or from a defect in the quality of any **treatment** or service offered or provided by any **hospital** or **medical services provider**.

Arbitration and applicable law

All disputes arising out of or in connection with the present contract shall be governed by and construed in accordance with the laws of Hong Kong.

Contracts (Rights of Third Parties) Ordinance

Any person or entity that is not a party to this contract or an **insured person** under it shall have no right to enforce any term in this contract pursuant to the Contracts (Rights of Third Parties) Ordinance.

Governing law

This **plan** is issued in Hong Kong Special Administrative Region. This **plan** shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region.

Personal data privacy

We shall comply with the Personal Data Privacy Ordinance (Chap. 486) of the Law of Hong Kong and the related codes, guidelines, and circulars.

Definitions

This section explains what **we** mean by certain words and phrases bolded in this **agreement**.

Accident

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place independently of all other causes, which results directly, immediately and solely in physical bodily injury which results in a loss. In no event shall the contracting of any disease and/or illness (including, but not limited to, heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an **accident**. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an **accident**.

Acute medical condition

A disease, injury or illness that is likely to respond quickly to **treatment** which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Advanced imaging

Diagnostic magnetic resonance imaging (MRI), computed tomography (CT), and positron emission tomography (PET).

Agreement

The contents of this document, read in conjunction with **your** completed and signed **application form** and **your certificate of insurance**. Together, these items make up **your plan** contract with **us**.

Application or application form

The **application form you** have completed and signed on behalf of **yourself** and on behalf of any **eligible dependants** for whom cover is requested. Please note that on some occasions an alternative form such as a health declaration or an upgrade form may be required to be completed instead of a full **application form**. **We** will advise **you** when this is the case. The alternative form will then be classed as the **application** or **application form** for the purpose of this **agreement**. Information on previously completed **application forms**, if applicable, may also be used by **us** for underwriting and **claims** assessment reasons.

Area of cover

The territorial limits of **your plan**.

Artificial life maintenance

When you require medical equipment that assists or replaces important bodily functions, including mechanical ventilation, percutaneous endoscopic gastronomy (PEG), and nasal feeding.

Assistance Service

The emergency assistance company contracted by **us** to provide assistance services to **plan** members at the time of **your claim**.

The contact details for the **Assistance Service** can be found at the beginning of this **agreement**.

The **insurer** does not access any liability arising from or in connection with the **Assistance Service**.

Assisted reproduction

The use of medical techniques, including, but not limited to, in-vitro fertilisation (IVF) with or without intra-cytoplasmic sperm injection (ICSI), gamete intra-fallopian transfer (GIFT), zygote intra-fallopian transfer (ZIFT), egg donation and intra-uterine insemination (IUI) with ovulation induction, received during the 3-month period prior to conception.

Certificate of insurance

The confirmation of **your** insurance cover issued by **us**. It confirms the **plan type you** have bought, the currency **you** selected, **your area of cover, period of cover, date of entry, renewal date, excess amount, special terms, your place of residence, your country of nationality**, and the schedule of **insured persons**. The schedule of **insured persons** lists the persons insured by **us** under **your agreement** with **us**. If there are any changes to the details on **your certificate of insurance** we will issue **you** with a new one confirming the changes.

Chronic condition

A disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- it needs ongoing or long-term control or relief of symptoms
- **you** need to be rehabilitated or specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back

Claim

A course of **treatment** for a specific illness, injury, medical condition, dental condition or pregnancy, or the use of an expat benefit.

Close family member

Your spouse, civil partner, a co-habiting partner, parent, brother, sister, child or grand-child.

Co-insurance

A contribution that **you** must make towards the eligible costs of **your claim**.

Complications of pregnancy

Treatment received for a medical condition which arises because of the antenatal or postnatal stages of pregnancy.

Congenital condition

Whether hereditary or not, any abnormality, deformity, disease, illness or injury present at birth, whether diagnosed or not, or any deformity arising during the antenatal stages of pregnancy, or caused during childbirth.

Country of nationality

Your country of origin, for which **you** hold a passport. If **you** hold more than one passport **your country of nationality** will be the country **you** have declared on **your application form**.

Date of entry

The date on which cover for **you**, and each of **your** dependants, first commenced. **Your date of entry** is as stated on **your certificate of insurance**.

Day-patient

A patient admitted to a **hospital** or **day-patient** unit for a medical procedure which for medical reasons could not have been performed on an **out-patient** basis and which requires them to occupy a **hospital** bed for a period of medically supervised recovery, but it is not **medically necessary** for them to occupy a bed overnight.

Dental treatment

Dental procedures undertaken by **your dental practitioner** which are clinically necessary for the maintenance and/or restoration of oral health, and are provided in accordance with accepted standards of dental practice.

Dentist or dental practitioner

A qualified person legally carrying out this profession in the country in which he or she is located.

Diagnostic tests

Investigations, such as x-rays or blood tests to diagnose the cause of **your** symptoms.

Direct billing medical services provider

A **hospital**, **out-patient** clinic or **medical doctor** with whom **we** hold a current direct billing agreement.

Doctor

See **medical doctor**.

Eligible dependants

Your spouse or **partner**, provided that they are under age 70 at their **date of entry** and that they are a **Hong Kong resident**, and **your** unmarried children (i.e. **your** son, daughter, step-son, step-daughter, adopted children and children subject to legal guardianship) provided that the unmarried children are aged less than 18 years old, or less than 25 years old if in continuous full-time education, and that they are **Hong Kong residents**. If a child is adopted or the subject of legal guardianship **we** may require

proof. **We** may also require proof of a dependent child being in full time education.

Emergency caesarean section

A caesarean section, which has been scheduled to take place less than 24 hours in advance.

Emergency treatment

Essential **treatment**, covered by **your plan**, that is immediately required if **you** suffer an **accident** or a sudden and unforeseen illness **you** have never suffered from before, which is not a **pre-existing medical condition**, or a **related condition**, or a condition for which **you** have a **personal medical exclusion**.

Excess

The amount stated as the **excess** in **your certificate of insurance**, being the amount **you** must contribute to each **claim**. If **your excess** is per annum, the **excess** stated on **your certificate of insurance** is the amount **you** must contribute towards the cost of eligible **treatment** covered by **your plan** and received within the same **period of cover**.

General practitioner

A **medical doctor**, usually based in the community, who treats minor illnesses, **acute medical conditions**, and **chronic conditions**, and provides preventive care and health education to patients.

Hospital

An establishment which is legally licensed as a medical or surgical **hospital** under the laws of the country in which it is situated.

Innocent bystander

Someone who is not involved with, participating in or reporting on war, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, or attempted overthrow of government, or any acts of terrorism, or actively participating in operations countering any such activities.

In-patient

A patient who is admitted to **hospital** and who occupies a bed overnight or longer for medical reasons.

Insured person

You and any **eligible dependants** specified in **your certificate of insurance** as being included in the **plan**.

Insurer

The insurance company that provides the insurance cover for **your plan**. The **insurer** is Sompo Insurance (Hong Kong) Co., Ltd.

Life-threatening condition

A critical medical condition covered by **your plan**, which in the opinion of the **Assistance Service** constitutes a life-threatening situation which requires immediate **in-patient treatment**.

Medical doctor

A person who is legally qualified in medical practice following attendance at a recognised medical school (as listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation) to provide medical **treatment** and who is licensed to practise medicine in the country where the **treatment** is received.

Medically necessary

Treatment that is medically necessary and appropriate. The **treatment** must be:

- essential to diagnose or treat a patient's condition, illness or injury;
- consistent with the patient's symptoms, diagnosis or **treatment** of the underlying condition;
- in accordance with generally accepted medical practice and professional standards of medical care at the time;
- required for reasons other than the comfort or convenience of the patient or his or her physician
- proven and been demonstrated to have medical value, with international medical and scientific evidence of the effectiveness and safety of the **treatment**;
- considered to be the most appropriate type and level of **treatment** taking patient safety and cost effectiveness into consideration;
- provided at an appropriate facility, in an appropriate setting, and at an appropriate level of care for the **treatment** of the patient's medical condition;
- provided only for an appropriate duration of time.

Medical practitioner

A person who has full registration under the Medical Acts of the country where they practice and who specialises in nursing, homeopathy, acupuncture, orthopaedic medicine, traditional Chinese medicine, osteopathy, chiropractic, chiropody, podiatry or physiotherapy **treatment**, and to whom **you** have been referred by a **medical doctor**.

Medical referral letter

A letter from **your medical doctor** or **specialist** which refers **you** to another **medical practitioner** for **treatment** covered by **your plan**. We will only pay for **treatment** when the start date of **your treatment** is within 3 months of the date of **your medical referral letter**.

Medical services provider(s)

A **hospital**, **out-patient clinic**, **medical practitioner**, **dental practitioner**, optician or pharmacy.

Medical underwriting

The process of **you** providing and **us** assessing the health and medical information **we** ask for to decide the terms under which **we** will accept **your application** for cover, or for enhanced cover. Based on the information **you** give **us**, **we** may decide to place **special terms** on **your** cover, such as **personal medical exclusions**, or **we** may decide not to offer **you** cover.

Out-patient

A patient who attends a **hospital** consulting room, emergency room or **out-patient** clinic, when it is not **medically necessary** for them to be admitted as a **day-patient** or an **in-patient**.

Out-patient surgical procedure

An **out-patient** procedure where one or more of the following is **medically necessary**:

- general or local anaesthesia or intravenous sedation
- manipulation or relocation of a fractured bone or dislocated joint by a **medical doctor**
- invasive surgical procedures
- invasive diagnostic procedures involving intra-arterial cannulation
- the use of endoscopic equipment

Partner

A long-term or life partner to the **policyholder** in a domestic partnership or permanent relationship.

Period of cover

A period of 12 months from **your date of entry** or from any subsequent **renewal date**. **Your period of cover** is as shown on **your certificate of insurance**.

Personal medical exclusions

A restriction on **your** cover that is stated on **your certificate of insurance** and specifically excludes **treatment** of a certain medical condition or conditions and any **related conditions**.

Place of residence

The region or country in which **you** are habitually resident as specified on **your application form** or subsequently advised to **us** in writing.

Plan or plan type

The Bronze **plan** or Silver **plan** or Gold **plan** on which **you** and **your eligible dependants** are covered.

Planned caesarean section

A caesarean section which has been scheduled to take place more than 24 hours in advance, whether this be for medical or elective reasons.

Policyholder

The person stated as the **policyholder** on the **certificate of insurance**.

Post-hospital treatment

Medically necessary follow-up consultations, physiotherapy, **diagnostic tests** and/or **treatment** required on an **out-patient** basis following **in-patient** or **day-patient treatment** covered by **your plan** and received within the 90 day period following the date **you** are discharged from **hospital**.

Pre-admission tests

An **out-patient** assessment during which **your** health is assessed in order to confirm that **you** are medically fit to undergo the planned **treatment** and that **you** are sufficiently prepared for it. The assessment may include an electrocardiogram, blood and/or urine tests and a chest x-ray.

Pre-existing medical conditions

Any disease, illness or injury, whether the condition has been diagnosed or not before **your date of entry**, for which:

- **you** have received medication, advice or **treatment**; or
- **you** have experienced symptoms

Premium

The amount(s) **you** are required to pay to **us** either annually, half-yearly, quarterly or monthly for **your** insurance **plan**.

Premium due date

The date on which **your** **premium** is due to be paid.

Preventive health checks

Health tests, screening and/or clinical procedures specifically designed for disease prevention and early detection.

Qualified nurse

A nurse whose name is currently on any official register of nurses maintained by a statutory nursing registration body within the country where **treatment** is provided.

Reasonable and customary

The charge that would typically be made for **your** **treatment** by **medical services providers** in the country where **you** receive **your** **treatment**, and for the **medically necessary** length of stay required. If the cost of **your** **treatment** is not **reasonable and customary**, **we** will only pay up to the amount which is typically charged in that country. If the length of stay is not **reasonable and customary**, **we** will only pay for the **medically necessary** length of stay required. In the event of a dispute, **we** will identify the amount typically charged for **your** **treatment** by obtaining comparable quotations from three other **medical services providers** in the country where **you** receive **your** **treatment**, and taking a mean average of these three quotations.

Rehabilitation

Treatment in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.

Rehabilitation hospital or unit

A medical facility licensed under the regulations of the country in which it operates and designed for patients who no longer need acute **hospital** care but who still require medical or nursing supervision and/or assistance with activities of daily living because of their medical disability.

Related condition

Any disease, illness or injury that is caused by a **pre-existing** **medical condition** or results from the same underlying cause as a **pre-existing** **medical condition**.

Renewal date

The anniversary date of **your** **plan** as shown on **your** **certificate of insurance**, normally the anniversary of **your** original **date of entry** to the **plan**.

Session

A single continuous consultation during which time **you** may receive advice, **treatment** and/or prescribed medication.

Specialist

A **medical practitioner** who is fully registered by the regulatory body of the country in which he or she practices following attendance at a recognised medical school (as listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation). They must be on a **specialist** register appropriate for the condition for which **treatment** is sought. Where regulation demands, the **medical practitioner** must also have a licence to practice. **We** reserve the right to withhold or remove recognition of any **specialist** for reasons such as suspension of registration, fraud or unreasonable charges.

Special terms

Any **personal medical exclusions**, restrictions or **premium** adjustments **we** may apply to **your** **plan**. Any **special terms** relating to **your** **plan** will appear on **your** **certificate of insurance**.

Spouse

The husband or wife of the **policyholder**.

Table of benefits

The table beginning on page 6 which sets out the benefits covered by each **plan** type.

Terminal medical condition

A condition that has become incurable and all the **treatments** given are to prolong life.

Treatment

Surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

Unused premium

The amount of **premium** that is attributable to the period from the date after the date of cancellation, up to the date before the next **premium due date**.

In the event of a refund of **unused premium** being eligible, the **unused premium** amount refunded, (using an annually paid **plan** as an example), will be the annual **premium** paid divided by 12 and multiplied by the number of whole calendar months remaining in the **period of cover**. If the **plan** is cancelled part way through a month, an additional amount, equal to one twelfth of the annual **premium** paid, multiplied by the proportion of days without cover in the calendar month of cancellation will also be paid.

For example, if the annual **premium** for an **insured person** is US\$3,000, the **period of cover** is 1st January to 31st December 2018, and the **insured person** leaves the **plan** on 27th September 2018, the **unused premium** will be US\$775, as:

- $((US\$3,000 / 12) \times 3) = US\750 for the three whole months without cover (October, November and December); added to -
- $((US\$3,000 / 12) \times 0.1) = US\25 for the three days in September without cover (the 0.1 calculated in this example by dividing 3 (the days in September without cover, i.e. the 28th, 29th and 30th) by the total number of days in September (30))

Appropriate calculation methods using the same principle as the above example will be used if the **premium** frequency is not annual.

Us, we, our

The **insurer** and/or William Russell Ltd., on behalf of the **insurer**.

Vegetative state

A state where there is no sign of awareness or any cognitive function, even if the person can open their eyes and/or breathe unaided. If the person is in a **vegetative state** for a continuous period of eight weeks, they will be considered to be in a persistent **vegetative state**.

Waiting period

When specified, the amount of time **you** must be covered by the same **plan** before **you** can **claim** for that benefit. No benefit is payable for any **treatment** costs incurred during the **waiting period**. When a **waiting period** is not specified there is no **waiting period** applicable.

You, your, yourself

Any and all persons named in the schedule of **insured persons** on **your certificate of insurance**.

We're here to help

Call us on 852-3702-6162
or visit william-russell.com.hk