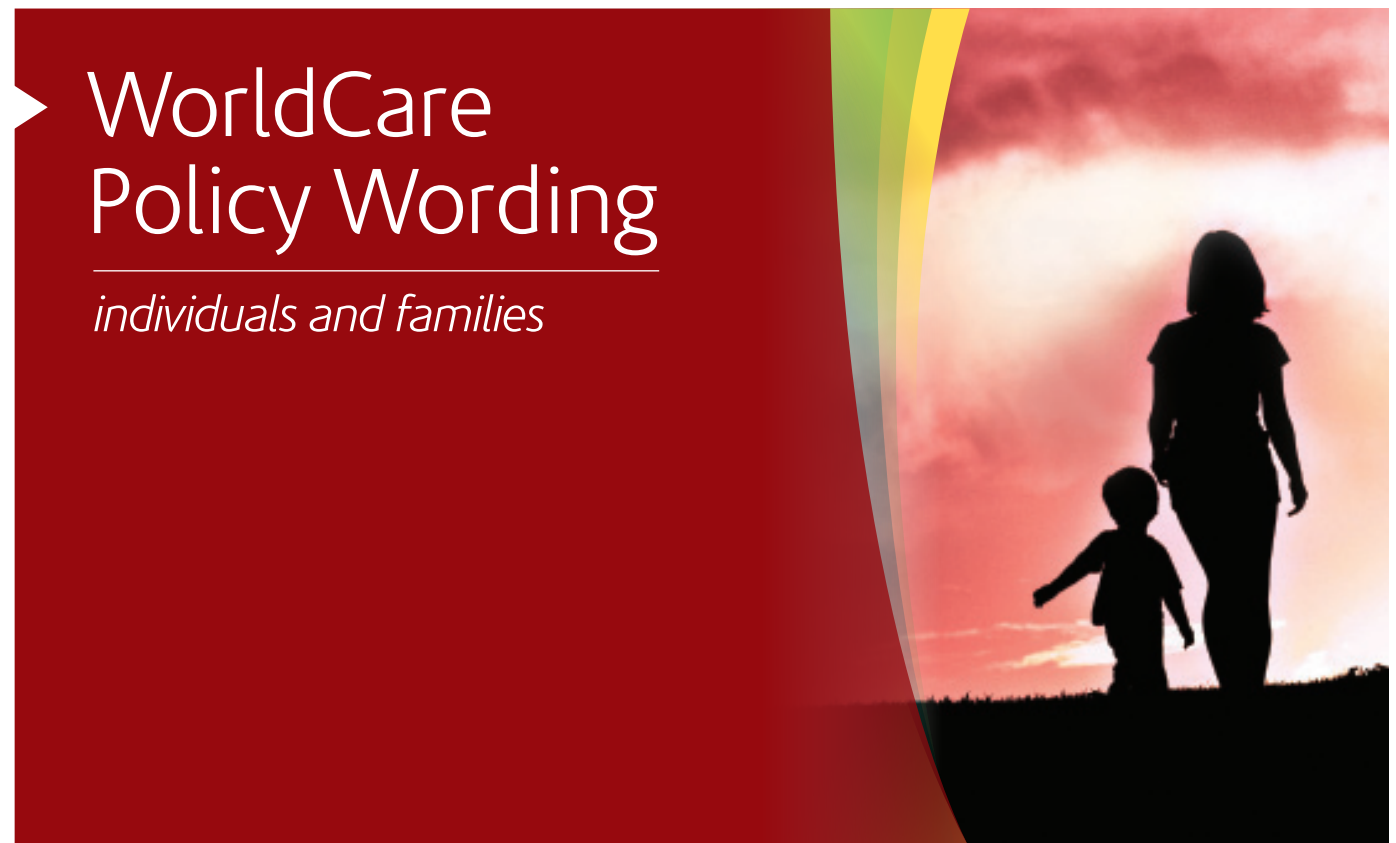




MINAN INSURANCE
民安保險



WorldCare Policy Wording

individuals and families

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A. Policy Wording

1. General

Article 1

This insurance contract consists of the policy wording, individual application form, insurance policy, benefit schedule and endorsement. Any other agreement related to this insurance contract shall be in written form.

Article 2

All the local residents of the People's Republic of China or the expatriates residing in China are eligible to apply for the insurance coverage. The direct insured person is the same as the policyholder in this policy contract. The direct insured persons' maximum entry age is 79. The insured person must be under 80 years of age at the entry date of the policy.

Article 3

1. Direct insured: the policyholder of the insurance policy.
2. Dependant: the scope of dependant may include the family member(s) of the direct insured:
 - a. Legal spouse or adult partner of the direct insured person. The legal spouse or adult partner refers to someone who is permanently living with the direct insured or in a similar relationship.
 - b. Children (aged not more than 18 or up to 28 for those registered as full time students at recognised educational institutions) of an insured person. It is subject to the consent of the insurer and shall be arranged by the policyholder for coverage under this policy.

A new born baby will be accepted as an insured person from birth. The acceptance of a new born baby is subject to written notification submitted within 30 days of birth and premium paid. The insurer will require details of the baby's medical history if the baby has been adopted, or was born as the result of any method of assisted conception. In such circumstances, the insurer reserves the right to apply particular restrictions to the cover the insurer will offer, and the insurer will notify the policyholder of those terms as soon as reasonably possible.

In the event that the policyholder requests the spouses and children of the insured persons to be covered, his/her spouses and/or all his/her children of the insured persons must be included.

The insurer can refuse to add a family member to the policy and the insurer will tell the policyholder if the insurer does.

3. Dependants must be covered under the same level of benefits as the direct insured.
4. The direct insured and the dependant in this contract will also be named as an insured person.
5. This contract will not cover the applicant with US nationality who resides in US for more than 90 days (including 90 days) every year. Besides, there are some mutually agreed excluded countries which the insurer cannot offer cover if the insured person resides in any of them. This excluded country list will be communicated to the policyholder prior to the enrolment of the policy.
6. The direct insured can also mean a child of 90 days of age or more, subject to the contract of insurance being entered into by the child's parent or legal guardian.

Article 4

The beneficiary of this insurance contract refers to insured person except for any agreement otherwise.

2. Insurance Liability

Article 5 – Benefits

During the insured period of this contract, in case of any medical activities taken in this insurance contract, the insurer shall pay the insurance benefits (i.e. specific benefit will not exceed its corresponding benefit limit and the sum of the benefits paid will not exceed the annual maximum stipulated in the insurance contract) to the insured as follows.

All cost actually incurred must be medically necessary and subject to the reasonable and customary charges.

The Benefits 31 to 40 under this Insurance Liability section are optional benefits.

1. Hospital Charges, Medical Practitioner and Specialist Fees

- a. Charges for in-patient or day-patient treatment made by a hospital including charges for accommodation (ward/semi-private or private); diagnostic tests; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a qualified nurse; drugs and dressings prescribed by a medical practitioner or specialist; and surgical appliances used by the medical practitioner during surgery. This includes pre and post-operative consultations while an in-patient or day-patient and includes charges for intensive care. The above benefit should be pre-authorised and its maximum benefit should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.
- b. Actual ancillary charges: purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an eligible medical condition which required in-patient or day-patient hospital treatment. The above maximum benefit should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

2. Diagnostic Procedures

The insurer will cover the actual incurred medical charges for the medically necessary diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans. The diagnosis for PET needs to be pre-authorised. The maximum benefit should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

3. Emergency Ambulance Transportation

The insurer will cover the actual incurred emergency road ambulance transport costs to or between hospitals, or when considered medically necessary by a medical practitioner or specialist. The maximum benefit should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

4. Parent Accommodation

The insurer will cover the actual incurred cost of one parent staying in hospital overnight with an insured person under 18 years old while the child is admitted as an in-patient for eligible treatment. The maximum benefit should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

5. New Born Baby Cover

The insurer will cover the actual incurred medical cost of the in-patient treatment of premature birth (i.e. prior to age 37 weeks gestation) or an acute condition being suffered by a new born baby of an insured person which manifests itself within 30 days following birth. Provided that the new born baby is added to the policy within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits agreed. The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

6. Hospital Accommodation for New Born Accompanying their Mother

The insurer will cover the actual incurred medical cost of the hospital accommodation costs relating to a new born baby (up to 16 weeks old) to accompany its mother (being an insured person) while she is receiving eligible treatment as an in-patient in a hospital. The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

7. Reconstructive Surgery

The insurer will cover the actual incurred medical cost of the reconstructive surgery required to restore natural function or appearance following an accident or following a surgical procedure for an eligible medical condition, which occurred after an insured person's entry date or start date whichever is later. The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

8. In-Patient Emergency Dental Treatment

The insurer will cover the actual incurred medical cost of emergency restorative dental treatment required to sound, natural teeth following an accident which necessitates the insured person's admission to hospital for at least one night.

The dental treatment must be received within 10 days of the accident. This benefit covers all costs incurred for treatment made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:

- a. If the treatment involves replacing a crown, bridge facing, veneer or denture, the insurer will pay only the reasonable and customary cost of a replacement of similar type or quality
- b. If implants are clinically needed the insurer will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead
- c. Damage to dentures providing they were being worn at the time of the injury

The maximum benefits should be agreed between the policyholder and the insurer and stipulated in the insurance contract.

9. In-Patient Psychiatric Treatment

The insurer will cover the actual incurred medical cost of an in-patient treatment in a recognised psychiatric unit of a hospital. All treatment must be administered under the direct control of a registered psychiatrist.

The above benefit needs to be pre-authorized. The maximum benefit for such coverage as well as its maximum number of cover days per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

10. Terminal Illness

The insurer will cover the actual incurred medical cost of the palliative and hospice Care. On diagnosis of a terminal illness, costs for any in-patient, day-patient or out-patient treatment given on the advice of a medical practitioner or specialist for the purpose of offering temporary relief of symptoms. Charges for hospital or hospice accommodation, nursing care by a qualified nurse and prescribed drugs and dressings are covered.

The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

11. Emergency Non-Elective Treatment USA Cover

For planned trips up to 30 days of duration, the insurer will cover the actual incurred medical of a treatment done by a medical practitioner or specialist starting within 24 hours of the emergency event, required as a result of an accident or the sudden beginning of a severe illness resulting in a medical condition that presents an immediate threat to the insured person's health.

Charges relating to routine pregnancy and childbirth are specifically excluded from this benefit.

The maximum benefit for such coverage as well as its maximum number of cover days per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

12. Hospital Cash Benefit

The insurer will cover the benefit payable for each night an insured person receives in-patient treatment and only if an insured person is admitted for in-patient treatment before midnight, the treatment is received free of charge and would that have otherwise been eligible for benefit privately under this policy.

Cover under this benefit is limited to a maximum of 30 nights per period of cover.

For this benefit exclusion 6.12 does not apply.

The maximum benefits for such coverage should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

2. Insurance Liability

13. AIDS

The insurer will cover the actual incurred medical expenses, which arise from or are in any way related to Human Immuno Deficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof as a result of proven occupation Accident* or blood transfusion**. Expenses are limited to pre and post-diagnosis consultations, routine check-ups for this condition, drugs and dressings (except experimental or those unproven), hospital accommodation and nursing fees.

- * For members of emergency services, medical or dental professions, laboratory assistants, pharmacist or an employee in a medical facility that provides evidence that they contracted the HIV infection accidentally while carrying out normal duties of their occupation; and they contracted the HIV infection three years after the date of entry or start date, whichever is later; and the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the insured person's occupation; and a test showing no HIV or antibodies to such a virus was made within five days of the incident; and a positive HIV test occurred within 12 months of the reported occupational accident.

** As long as the blood transfusion was received as an in-patient as part of medically necessary treatment.

The benefit is only available after three years of continuous membership.

The above benefit needs to be pre-authorized. The maximum benefit per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

14. Organ Transplant

The insurer will cover the actual incurred medical costs of the following items:

- a. Treatment for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the insured person as a recipient.
- b. Medical costs associated with the donor as an in-patient or day-patient, with the exception of the cost of the donor organ search.

The insurer only pays for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with WHO guidelines.

The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

15. Cancer Treatment

The insurer will cover the actual incurred medical cost of the treatment given for cancer received as an in-patient, day-patient or out-patient.

The benefit includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis. The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

16. Pregnancy and Childbirth Medical Conditions

The insurer will cover the actual incurred medical cost of the in-patient treatment of an eligible medical condition which arises during the antenatal stages of pregnancy, or an eligible medical condition which arises during childbirth. As an illustration, the insurer would consider treatment of the following:

- a. Ectopic Pregnancy (where the foetus is growing outside the womb)
- b. Hydatidiform mole (abnormal cell growth in the womb)
- c. Retained placenta (afterbirth retained in the womb)
- d. Placenta praevia
- e. Eclampsia (a coma or seizure during pregnancy and following pre-eclampsia)
- f. Diabetes (If the insured person has exclusions because of the insured person's past medical history which relate to diabetes, then the insured will not be covered for any treatment for diabetes during pregnancy)
- g. Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)
- h. Miscarriage requiring immediate surgical treatment
- i. Failure to progress in labour

The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

17. Evacuation and Repatriation

The insurer will cover the actual incurred cost of the following:

a. Evacuation

Arrangements will be made to move an insured person who has a critical, life-threatening eligible medical condition to the nearest medical facility for the purpose of admission to hospital as an in-patient or day-patient.

Reasonable expenses for:

- a. Transportation costs of an insured person in the event of emergency treatment and medically necessary transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.
- b. Reasonable local travel costs to and from medical appointments when treatment is being received as a day-patient.
- c. Reasonable travel costs for a locally-accompanying person to travel to and from the hospital to visit the insured person following admission as an in-patient.
- d. Reasonable costs for non-hospital accommodation only for immediate pre and post-hospital admission periods provided that the insured person is under the care of a specialist.

Excesses do not apply to transportation costs incurred under this benefit.

Costs of evacuation do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.

The insurer's medical advisers will decide the most appropriate method of transportation for the evacuation and **this benefit will not cover travel if it is against the advice of the insurer's medical advisers or where the medical facility does not have appropriate facilities to treat the eligible medical condition.**

b. Repatriation

An economy class airfare ticket to return the insured person and a locally-accompanying person who has travelled as an escort to the site of treatment or the insured person's principal country of nationality or principal country of residence, as long as the journey is made within one month of completion of treatment.

This benefit specifically excludes routine pregnancy and childbirth costs, except for Article 5, Benefit 16 – Pregnancy and childbirth Medical Condition.

The above benefit should be pre-authorised. The maximum benefit for such coverage as well as its maximum cost per evacuation should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

18. Mortal Remains

The insurer will cover the actual incurred cost in the event of death from an eligible medical condition, reasonable and customary charges for:

- a. Costs of transportation of body or ashes of an insured person to his/her country of nationality or country of residence, or
- b. Burial or cremation costs at the place of death in accordance with reasonable and customary practice.

The above benefit should be pre-authorised. The maximum benefits for such coverages should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

19. Day-Patient or Out-Patient Surgery

The insurer will cover the actual incurred treatment costs for a surgical procedure performed in a surgery, hospital, day-care facility or out-patient department. Any pre or post-operative consultations are payable under Article 5, Benefit 20 Out-Patient Charges. The benefits for such coverage should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

2. Insurance Liability

20. Out-Patient Charges

The insurer will cover the actual incurred medical cost of:

- a. Medical practitioner fees including consultations; specialist fees; diagnostic tests; prescribed drugs and dressings.
- b. Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, or specialist.

Pre-authorisation will be needed after 10 sessions of physiotherapy. The maximum benefit for such coverage as well as its maximum session per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

21. Out-Patient Psychiatric Illness

The insurer will cover the actual incurred medical cost of out-patient treatment administered under the direct control of a registered psychiatrist when referred by a medical practitioner or specialist. The maximum benefit per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

22. Alternative Therapies

The insurer will cover the actual incurred medical cost of complementary medicine and treatment by therapist, when referred by a medical practitioner or specialist. This benefit extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture treatment. The insurer does not cover charges for general chiropody or podiatry.

For this benefit exclusion 6.12 does not apply.

The maximum benefit for such coverage and its maximum number of visits per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

23. Traditional Chinese Medicine

The insurer will cover the actual incurred medical costs of the therapies administered by a recognised traditional Chinese medicine practitioner.

For this benefit exclusion 6.12 does not apply.

The maximum benefit should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

24. Nursing Care at Home

The insurer will cover the actual incurred medical cost of the:

- a. Care given by qualified nurse in the insured person's own home, which is immediately received subsequent to treatment as an in-patient or day-patient on the recommendation of medical practitioner or specialist. Cover is limited to 30 days per medical condition. This coverage needs to be pre-authorised.
- b. Medical Practitioner (GP) home visits for an emergency GP home call-out during out of normal clinic hours.

The maximum benefit for such coverage and its maximum number of days/visits cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

25. Rehabilitation

The insurer will cover the actual incurred medical rehabilitation cost on the advice of a specialist as an integral part of treatment for a medical condition necessitating admission to a recognised rehabilitation unit of a hospital. Where the insured person was confined to a hospital as an in-patient for at least three consecutive days, and where a specialist confirms in writing that rehabilitation is required. Admission to a rehabilitation unit must be made within 14 days of discharge from hospital. Such treatment should be under the direct supervision and control of a specialist and would cover:

- a. Use of special treatment rooms
- b. Physical therapy fees
- c. Speech therapy fees
- d. Occupational therapy fees

The maximum benefit for such coverage as well as its maximum number of cover days per medical condition should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

26. Congenital Disorders

The insurer will cover the actual incurred medical cost of the in-patient treatment for a congenital disorder. In circumstances where a congenital disorder manifests itself in a new born baby within 30 days of birth, cover for such medical conditions will be provided under Article 5, Benefit 5 but excluded from Article 5, Benefit 26-Congenital Disorders. The maximum benefits should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

27. Maintenance of Chronic Medical Conditions

The insurer will cover the actual incurred maintenance cost of chronic medical conditions such as but not limited to asthma, diabetes and hypertension requiring on-going or long-term monitoring through consultations, examinations, check-ups, drugs and dressings and/or tests up to the benefit mutually agreed between the policyholder and the insurer and stipulated in the insurance contract limits following the insured person's date of entry.

This benefit does not cover renal failure and dialysis. Claims for this will fall under Article 5, Benefit 28. Claims for cancer will fall under Article 5, Benefit 15.

28. Renal Failure and Renal Dialysis

The insurer will cover the actual incurred medical cost of the treatment of renal failure, including renal dialysis on an in-patient, day-patient or out-patient basis. This includes pre and post-operative renal dialysis and as part of intensive care. The maximum benefit should be mutually agreed between the policyholder and the insurer and stipulated in the insurance contract.

29. Dental Care

The insurer will cover the actual incurred medical cost of:

- a. Routine dental treatment: Fees of a registered dental practitioner carrying out routine dental treatment in a dental surgery. Routine dental treatment means:
 - Screening (twice per year), i.e. the assessment of diseased, missing and filled teeth, including x-rays where necessary,
 - Preventive scaling, polishing, and sealing (once per year),
 - Fillings (standard amalgam or composite fillings) and extractions, and
 - Root-canal treatment (but not the fitting of a crown following root-canal treatment).

No other treatment is covered under the routine dental treatment benefit.

Waiting period: Any costs incurred within nine months from the start date are excluded.

A co-insurance of 20% applies.

For this benefit exclusion 6.12 does not apply.

2. Insurance Liability

- b. Complex dental treatment: Fees of a registered dental practitioner and associated costs for the following procedures: eligible complex dental treatment: including for example, an apicoectomy done to treat the following – a fractured tooth root; a severely curved tooth root; teeth with caps or posts; cyst or infection which is untreatable with root canal therapy; root perforations; new or repair of crowns, dentures, inlays and bridges; recurrent pain and infection; persistent symptoms that do not indicate problems from x-rays; calcification; damaged root surfaces and surrounding bone requiring surgery.

No other treatment is covered by this benefit.

Waiting period: any costs incurred within nine months from the start date are excluded.

A co-insurance of 20% applies.

A 50% co-insurance applies in respect of all orthodontic treatment.

For this benefit exclusion 6.12 does not apply.

The maximum benefit per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

30. Maternity

The insurer will cover the actual incurred medically necessary costs incurred during normal pregnancy and childbirth: childbirth costs, including pre and post-natal check-ups, scans and delivery costs for a natural birth or caesarean section, well-baby examination, paediatrician costs for the first examination/check-up of a new born baby if the examination is made within 24 hours of delivery.

Any costs incurred within 12 months from the start date are excluded.

The insurer will not cover costs relating to routine pregnancy or childbirth unless maternity care benefits are shown on the certificate of insurance.

For this benefit exclusion 6.21 does not apply.

The maximum benefit per period of cover should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

31. USA Elective Treatment

The insurer will cover the actual incurred medical costs associated with eligible in-patient and day-patient treatment in the USA will be paid in full where treatment is received in a hospital listed in our issued International Provider Network.

Treatment that is received in a hospital that is not listed in our issued international provider network will be subject to a 50% co-insurance.

The above benefit needs to be pre-authorised. The maximum benefit for such coverage should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

32. Co-Insurance Out-Patient Charges

The insurer will cover the actual incurred medical cost, as described in Article 5, Benefit 20, but with a 20% co-insurance in addition to the policy excess per medical condition. The benefit should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

33. Out-Patient Direct Billing

The insured person can maintain the standard policy excess of a mutually agreed figure, but when the insured person receives eligible out-patient treatment within the issued international provider network list, a nil excess will apply. Any eligible out-patient treatment outside of the direct billing network will be subject to the policy excess applicable per insured person, per medical condition, per period of cover.

34. Greater China option

The insurer will cover the actual incurred medical costs associated with all eligible in-patient, day-patient, and out-patient treatment restricted to Greater China and will be subject to the standard policy limits.

Emergency non elective treatment outside of Greater China:

For planned trips up to 30 days of duration. Treatment by a medical practitioner or specialist starting within 24 hours of the emergency event, required as a result of an accident or the sudden beginning of a severe illness resulting in a medical condition that presents an immediate threat to the insured person's health.

Charges relating to routine pregnancy and childbirth are specially excluded from emergency non elective treatment outside of Greater China.

Greater China means Mainland China, Hong Kong, Macau and Taiwan.

Full Refund for accident requiring in-patient and day-patient care.

Illness: in-patient and day-patient care up to a mutually agreed amount per period of cover.

The maximum benefit should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

35. Hospital Room Restriction – PRC Residents only

As described in Article 5, Benefit 1. a), but with a restriction to limit the hospital accommodation to a ward or semi-private room for hospital admission in Hong Kong; or with a 15% co-insurance, up to an out-of-pocket-limit of a mutually agreed amount per medical condition for any charge for eligible in-patient or day-patient treatment made by the hospital and by any medical professionals, should the in-patient or day-patient be received in any high cost in-patient/day-patient facility in Mainland China as pre-defined and advised by the insurer.

The maximum benefit should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

36. High Cost Provider Co-Insurance

The insurer will cover the actual incurred medical costs associated with eligible in-patient, day-patient or out-patient treatment made by the hospital, and by any medical professional, should the in-patient, day-patient or out-patient treatment be received in any high cost in-patient/day-patient facility in Mainland China as pre-defined and advised by the insurer and will be subject to a 20% co-insurance, up to an out of pocket limit of a mutually agreed amount per medical condition.

The maximum benefit should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

37. High Cost Provider Restriction

The insurer will not cover the actual incurred medical costs associated with eligible in-patient, day-patient or out-patient treatment made by the hospital, and by any medical professional, should the in-patient, day-patient or out-patient treatment be received in any high cost in-patient/day-patient facility in Mainland China as pre-defined and advised by the insurer.

38. Out-Patient Restriction

The insurer will cover the actual incurred medical cost of Article 5, Benefit 20, 22, 27, 28, but restricted to a mutually agreed amount per period of cover in aggregate.

The benefit should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

2. Insurance Liability

39. In-Patient and Out-Patient Co-Insurance

The insurer will cover the actual medical costs associated with the benefits for eligible in-patient, day-patient or out-patient treatment subject to 20% co-insurance, up to an out-of-pocket limit of a mutually agreed amount per medical condition.

40. Excess

The insurance product is designed to have various excess options. The agreed excesses do not apply to Article 5, Benefits 12, 22, 23, and 29. Excesses also do not apply to transportation costs incurred under Article 5, Benefit 17, but would apply to any medically necessary treatment required under Article 5, Benefit 17.

The amount of the excess should be mutually agreed between the policyholder and insurer and stipulated in the insurance contract.

3. Exclusions

Article 6 – Exclusions

The insurer will not bear any liabilities for insurance claim compensation if the following treatments or expense fees are incurred by the insured person or the dependant as a result of any of the following situations even though the medical activities have obtained the prescription, recommendation or consent of physician or dentist. Also, the below are policy exclusions that apply in addition to any personal exclusions detailed in the insurance policy or certificate of insurance.

6.1 Act of terrorism, war and illegal acts

The insurer will not pay for treatment of any condition resulting directly or indirectly from, or as a consequence of war, acts of foreign 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, unless the insured person is an innocent bystander. The insured person is not covered for costs arising from taking part in any illegal act.

6.2 Administrative and shipping fee

The insured person is not covered for any charges made by a medical practitioner or dental practitioner for filling in claim forms or providing medical reports. The insured person is not covered for any charges where a police report is required. The insured person is not covered for the cost of shipping (including customs duty) on transporting medication.

6.3 Alcohol and drug abuse

The insured person is not covered for costs for treatment resulting from dependency on or abuse of alcohol, drugs, or other addictive substances and any illness or injury arising directly or indirectly from such dependency or abuse.

6.4 Chemical exposure

The insured person is not covered for treatment costs directly or indirectly caused by or contributed to or arising from: ionizing radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6.5 Cosmetic surgery

The insured person is not covered for treatment costs relating to cosmetic or aesthetic treatment or any treatment related to previous cosmetic or reconstructive surgery (whether or not for psychological purposes), such as but not limited to acne, teeth whitening, lentigo and alopecia.

6.6 Contamination

The insured person is not covered for the treatment of any conditions, or for any claim arising directly or indirectly from chemical or biological contamination, however caused, or from contamination by radioactivity from any nuclear material whatsoever, asbestosis, including expenses in any way caused by or contributed to by an act of war or terrorism.

6.7 Chronic conditions

If the insured person is insured under the Essential policy option, the insured person does not have cover for costs relating to the maintenance of chronic conditions. For Advance, Excel and Apex policy options, cover up to the limits in the benefit schedule are a maximum limit per period of cover and not per medical condition.

3. Exclusions

6.8 Dental care

The insured person is not covered for any dental care unless these benefits are included on the insured person's certificate of insurance. However the insurer will pay for emergency in-patient dental treatment following an accident as detailed in the benefit schedule. The insurer will not pay for any telephone or travelling expenses incurred in seeking dental advice or treatment, damage to dentures unless being worn at the time of the accident, or the cost of treatment made necessary by an accidental dental injury if:

- The injury was caused by eating or drinking anything, even if it contains a foreign body
- The damage was caused by normal wear and tear
- The injury was caused when boxing or playing rugby (except school rugby) unless appropriate mouth protection was worn
- The injury was caused by any means other than extra-oral impact
- The damage was caused by tooth brushing or any other oral hygiene procedure
- The damage is not apparent within 10 days of the impact which caused the injury
- The costs are incurred more than 18 months after the date of the injury which made the treatment necessary.

6.9 Developmental disorders

The insured person is not covered for treatment of developmental, behavioural or learning problems such as attention deficit hyperactivity disorder, speech disorders or dyslexia and physical developmental problems.

6.10 Dietary supplements

The insured person is not covered for naturally available substances that can be purchased without prescription, including but not limited to vitamins, minerals, and organic substances.

6.11 Eating disorders

The insured person is not covered for costs relating to treatment of eating disorders such as, but not limited to, anorexia nervosa and bulimia.

6.12 Excess or co-insurance

The insured person is not covered for the amount of the excess or co-insurance that is shown on the insured person's policy or certificate of insurance. The insurer will treat any arrangement with or any offer by a provider to charge the insurer a higher fee to cover the amount of the excess or co-insurance as fraud and the insurer will take legal action.

6.13 Experimental treatment and drugs

The insured person is not covered for treatment or drugs which have not been established as being effective or which are experimental. For drugs this means they must be licensed for use by the appropriate Medicines Agency or the Medicines and Healthcare products regulatory agency and be used within the terms of that license. For established treatment, this means procedures and practices that have undergone appropriate clinical trial and assessment, sufficiently evidenced and published medical journals and/or approved by the appropriate National Institute for Health and Clinical Excellence for specific purposes to be considered proven safe and effective therapies.

6.14 Eyes and ears

The insured person is not covered for routine eyesight or hearing tests or the cost of eyeglasses, contact lenses, hearing aids or cochlear implants. The insurer will not pay for eye surgery to correct vision, however eye surgery to correct an eligible medical condition under the insurance liability is covered.

6.15 Failure to follow medical advice

The insured person is not covered for treatment arising from or related to the insured person's unreasonable failure to seek or follow medical advice and/or prescribed treatment, or the insured person's unreasonable delay in seeking or following such medical advice and/or prescribed treatment. The insurer will not pay for complications arising from ignoring such advice.

6.16 Foetal surgery

The insured person is not covered for the costs of surgery on a child while in its mother's womb except as part of the maternity benefits detailed in the insured person's insurance policy or certificate of insurance.

6.17 Genetic testing

The insured person is not covered for the cost of genetic tests, when those tests are undertaken to establish whether or not the insured person may be genetically disposed to the development of a medical condition.

6.18 HIV, AIDS or sexually transmitted disease

The insured person is not covered for treatment for Acquired Immune Deficiency Syndrome (AIDS), AIDS-related Complex Syndrome (ARCS) and all diseases caused by or related to Human Immunodeficiency Virus (HIV) (or both) and sexually transmitted disease, other than stated in the benefit schedule.

6.19 Morbid obesity

The insured person is not covered for the costs of treatment for, or related to, morbid obesity. The insured person is not covered for costs arising from or relating to removing fat or surplus healthy tissue from any part of the body.

6.20 Nursing homes, convalescence homes, health hydros, and nature cure clinics

The insured person is not covered for treatment received in nursing homes, convalescence homes, health hydros, nature cure clinics or similar establishments. The insured person is not covered for convalescence or where the insured person is in hospital for the purpose of supervision. The insured person is not covered for extended nursing care if the reason for the extended nursing care is due to age related infirmity and/or if the hospital has effectively become the insured person's home.

6.21 Pregnancy or maternity

The insured person is not covered for costs relating to normal pregnancy or childbirth, voluntary caesarean section, unless maternity benefits are shown on the insured person's insurance policy or certificate of insurance.

6.22 Professional sports

The insured person is not covered for any costs resulting from injuries or illness arising from the insured person taking part in any form of professional sport. By professional sport, the insurer mean where the insured person is being paid to take part.

6.23 Reproductive treatment and drugs

The insured person is not covered for costs relating to investigations into or treatment of infertility and fertility, sterilisation (or its reversal) or assisted conception. The insured person is not covered for the costs in connection with contraception.

6.24 Routine examinations, health screening

The insured person is not covered for routine medical examinations including issuing medical certificates, health screening examinations or tests to rule out the existence of a condition for which the insured person does not have any symptoms, unless these benefits are shown on the insured person's insurance policy or certificate of insurance.

6.25 Second opinions

The insured person is not covered for the costs of any second or subsequent medical opinions from a medical practitioner or specialist for the same medical condition other than stated in the insured person's insurance policy or certificate of insurance, unless authorised by the insurer.

3. Exclusions

6.26 Self-inflicted injuries or attempted suicide

The insured person is not covered for any costs for treatment resulting directly or indirectly from self-inflicted injury, suicide or attempted suicide.

6.27 Sexual problems and gender re-assignment

The insured person is not covered for treatment costs relating to sexual problems including impotence, or gender reassignment operations or any other surgical or medical treatment including psychotherapy or similar services which arise from, or are directly or indirectly associated with gender re-assignment. The insured person is not covered for the costs of treating sexually transmitted infections.

6.28 Sleep disorders

The insured person is not covered for treatment costs related to snoring, insomnia, jet-lag, fatigue, or sleep apnoea including sleep studies or corrective surgery.

6.29 Travel/accommodation costs

The insured person is not covered for transport or accommodation costs the insured person incurs during trips made specifically to get medical treatment unless these costs are for an emergency medical evacuation that the insurer pre-authorises. The insured person is not covered for any costs of emergency medical evacuation or repatriating the insured person's body that the insurer did not pre-authorise and arrange.

6.30 Travelling against medical advice

The insured person is not covered for medical or other costs the insured person incurs if the insured person travels against the advice given by the insured person's treating medical practitioner.

6.31 Treatment by a family member

The insured person is not covered for the costs of treatment by a family member or for self-therapy.

6.32 Treatment charges outside of our reasonable and customary range

The insured person is not covered for treatment charges when they are above the reasonable and customary charges level.

4. Insurance Sum Assured and Insurance Premium

5. Coverage Period

Article 7 – Insurance Sum Assured and Insurance Premium

- 1.** The insurance sum assured stated in this contract is the maximum liability for the insurer to cover. During the insurance contract's coverage period, the amount of benefit that the insurer covers for each item shall not be higher than its maximum sum assured per item, and the accumulated amount of benefits shall not be higher than the total sum assured. The total insurance sum assured and the maximum sum assured per coverage are mutually agreed by the insurer and the policyholder, and stated in the insurance policy.
- 2.** The insurer reserves its right to terminate the renewal right of this contract and shall be entitled to adjust premium rates upon renewal date.
- 3.** The policyholder is responsible for paying the insurance premium according to the insurance contract.
- 4.** The insurance premium is calculated as per the agreed sum assured and its premium rate stated in the insurance contract. The policyholder is responsible to pay the total premium on the agreed date unless there is another agreement. If the policyholder does not pay the required full premium, the insurer is not liable to cover the insurance liabilities incurred before the date policyholder pays the premium in full.
- 5.** Without prejudice to the above clause, the insurer may at its own discretion continue to make payment of benefits to the insured person where the premium for the relevant period remains outstanding. If the agreement is subsequently terminated, the company shall forthwith refund to the insurer the full amount of any benefits paid during the period for which premium was due but not received by the insurer from the policyholder.

Article 8 – Coverage Period

The insurance coverage period shall be determined by the insurer and the policyholder based on the starting and termination dates, which shall not exceed one year.

6. Insurer's Obligations

Article 9 – Clear Disclosure

When the insurance contract is being established, since the policy wording content is a standard version, the insurer will enclose the standard policy wording, and explain and disclose all the terms and conditions to the policyholder. In particular related to the exclusion clauses in the contract, the insurer will provide clear reminders in the individual application form and policy. There will also be verbal or written explanations about this particular clause. Without that, such exclusion is not enforceable.

Article 10 – Policy Issuance

The insurer shall issue an insurance policy or other insurance certificates to the policyholder in time after the insurance contract is established.

Article 11 – Request for Further Claim Details

If the insurer thinks that the evidence of claim submissions and information provided is not sufficient, the insurer will inform the policyholder/insured person promptly of the required supplementary information at one time.

Article 12 – Prompt Claim Assessment and Payment Obligations

After the insurer receives the claim submission applications from the insured person or beneficiary, the insurer shall review and determine in time if it is under insurance cover. For complicated cases, the insurer shall determine within 30 days unless there is another agreement in the insurance contract.

The insurer shall notify the claim assessment result to the insured person or beneficiary. If the claim application request is under the policy coverage, the insurer shall perform the obligation of paying the claim reimbursement within 10 days after the insurer reaches agreement on the insurance claim payment with the insured person or beneficiary. In case of any other agreement on the claim payment period, the insurer shall perform its obligations to pay the insurance claim amount as per the agreement. The insurer shall issue decline letter with reason in three days from the date of determinations of the request is not covered.

Article 13 – Claim Settlement during Validity Period

The insurer shall pay in advance the claim amount confirmed as per the existing available proofs and information within 60 days from the date insurer receives the request and related certificates or materials for payment of insurance claim amount, in case that the total amount of payment cannot be determined, the insurer shall settle the claim balance after the final amount is confirmed.

7. Policyholder, Insured Person and Beneficiary's Obligations

Article 14 – Premium Payment

Unless there is another agreement, the policyholder will pay for the insurance premium when the insurance contract is being established. If the policyholder does not pay for the insurance premium as per the agreement, the insurer will not cover any claim reimbursement incurred from any insurance liability before the insurance premium is paid in full.

The policyholder shall be responsible for the payment of the premium for all insured persons and dependants included in this agreement.

Article 15 – Full and Frank Disclosure

Upon establishment of the insurance contract, should the insurer have inquiries on relevant conditions regarding the policyholder/insured person, the policyholder should provide full and frank disclosure to the insurer.

Should the policyholder fail to perform its obligation of full and frank disclosure by intention or due to material default, attributable to influence the insurer's decision on underwriting the insurance proposal or increasing the premium rate, the insurer is entitled to terminate the contract.

Should the insurer fail to exercise the termination right as mentioned above within 30 days upon knowing the cause should be deemed as waiver of such right. Once the establishment of the insurance contract has more than two years, the insurer has no right to terminate the contract. When there is a claim incident, the insurer should pay the claim payment accordingly.

Should the policyholder fail to perform its obligation of full and frank disclosure intentionally, the insurer is not liable for any claim payment of the insured incident happened before the termination of the contract, and shall not refund the premium.

Should the policyholder fail to perform its obligation of full and frank disclosure due to material default, significantly attributable to the occurrence of the insured incident, the insurer shall not be liable for the claim payment of the insured incident happened before the termination of the contract, but shall refund the insurance premium.

The insurer cannot terminate the insurance contract if the insurer is aware of the situation that the policyholder has failed to provide full and frank disclosure upon execution of the contract. If there is an insured incident, the insurer should be responsible for the claim benefit payment.

Article 16 – Change of Address or Notification Method

If there is a change of the policyholder's resident address or communication method, the policyholder shall inform the insurer a timely manner by providing written notification to the insurer. If the policyholder fails to inform the insurer, the insurer shall send notice to the last known address and it would be considered that the notice has been sent to the policyholder.

Article 17 – Insured Incident Notification

The policyholder, the insured person or the beneficiary shall notify the insurer in a timely manner when they are aware of an occurrence of the insured incident. Should the policyholder, insured person, beneficiary deliberately fail to disclose any matter relating to an insured incident or fail to disclose any material issue relating to the insured incident to the insurer of such insured incident which causes difficulty in the identification of the nature of the incident, cause, degree of loss, etc. in a timely manner, the insurer is not liable to the claim payment for the portion that cannot be identified, with exception to the case where the insurer had known or ought to have known such insured incident through other channels.

The above obligation does not include the delay caused by force majeure.

8. Claim and Payment of Insurance Compensation

Article 18 – Claim Application

The applicant of claim payment should provide the following materials when submitting their claim to the insurer. The applicant should provide other required legal or related materials if the applicant is not able to provide the following materials for any special reasons. If the applicant is not able to provide materials so as the insurer is unable to confirm the authenticity of the claim application, the insurer should not undertake the liability of compensation for the portion that is unable to be determined:

- a. Claim application form;
- b. Insurance policy or policyholder's certificate;
- c. Applicant's legitimate identity certificate;
- d. Medical receipts issued by the hospital (emergency treatment stamp of the hospital is required for medical expense receipts for emergency treatment), original diagnosis certificate and medical records;
- e. For medical evacuation, a written documentary proof issued by the legitimate rescue organisation recognised by the insured should be provided;
- f. Other supporting documents and information related to confirmation of the nature, cause and degree of injury, etc.

Article 19 – Right of Claims

The applicant's right of claims will be two years from the day on which the applicant becomes aware of the occurrence of the insured incident.

9. Dispute Resolution and Applicable Law

Article 20 – Dispute Resolution

Disputes arising from the performance of this contract should be resolved through the consultations by the parties concerned. If the dispute cannot be resolved between the parties having exhausted all reasonable attempts to do so, the disputes should be submitted to the People's Court of Litigation for its ultimate and binding decision on all parties.

Article 21 – Applicable Law

The law of the People's Republic of China shall be applicable to this insurance contract as well as any dispute related to the performance of this contract (laws of Hong Kong, Macau, and Taiwan are excluded).

10. Miscellaneous

Article 22 – Continuous Transfer Terms

The insurer will maintain the insured person's existing underwriting or special acceptance terms, as shown by the insured person's current insurer, such as any moratoria or specific exclusions and the insured person's policy with the insurer will be governed by the terms and conditions of this policy. The acceptance by the insurer of the insured person's original entry date will be applied to the insured person's policy with the insurer and any transfer will be subject to no enhanced benefits being provided. The above term is subject to the insurer's written approval.

Article 23 – Termination of Contract

The policyholder may cancel this policy by contacting the insurer during the 14 day cooling off period. The 14 day cooling off period starts on the date that the contract is concluded or the day that full policy terms and conditions are received, whichever is the later. The 14 day cooling off period also applies from each renewal date. If the policy is cancelled during the 14 day cooling off period the insurer will return any premium paid for the policy to the policyholder providing no claims have been made on the policy in relation to the period of cover before cancellation (being no more than 14 days' cover). If eligible claims costs are incurred within that period of cover the insurer reserves the right to require the policyholder to pay for the services provided in connection with the policy to the extent permitted by law and any return of premium is subject to this.

Upon the formation of the insurance contract, the policyholder may provide written notice to the insurer to terminate this contract with the exception that the insurer has paid the insurance claim compensation expense as per the agreement of the contract.

When the policyholder requires termination of this contract, they should provide the following certificates and documents:

- a. Original copy of the insurance policy
- b. Insurance premium payment certificate
- c. Identification proof of the policyholder
- d. Any other insurance contract related documents and information that could be provided by the policyholder.

This contract terminates upon the receipt of the termination application, related proofs and documentations by the insurer. Within 30 days from the date of receipt of the above mentioned documents, the insurer will refund the unearned net premium of the insurance policy of the contract to the policyholder.

Any termination of this agreement shall be without prejudice to any accrued rights and obligations of both parties in respect of the period for which the premium has been paid.

Article 24 – Use of Membership Card

If the insured person has a direct billing membership card, it is the insured person's responsibility to return all such cards for himself/herself and the insured person's dependants to the insurer if the insured person cancels or does not renew his/her policy. The insurer will not be liable for any misuse by his/her of such direct billing membership cards.

If an insured person receives treatment that is not eligible under the policy through the out-patient direct billing option, the insured person or the policyholder is liable for the costs incurred and the insured person or the policyholder must refund to the insurer. The insurer may offset valid claims against outstanding funds due to the insurer or the insurer may suspend the insured person's benefits until the policyholder or insured person has settled the outstanding amounts in full. If the insurer determines that a claim was fraudulent, the insurer may terminate the insured person from the policy with immediate effect.

Article 25 – Right of Waiver

Waiver by the insurer of any breach of any term or condition of this insurance contract shall not prevent the subsequent enforcement of that term or condition and shall not be deemed to be a waiver of any subsequent breach.

Article 26 – Policy Administration

1. The policyholder undertakes that he/she will advise all eligible insured members immediately if for any reason this agreement should not be renewed or this agreement should be terminated in accordance with the provision of Article 23 above so that such eligible insured are made aware that all cover has ceased and that benefits will not be payable in respect of eligible insured or family members.
2. As the purpose of the agreement is to provide cover for eligible insured and dependants, the policyholder undertakes to ensure that any revised policy wording or benefit schedule sent by the insurer to the policyholder, or any notice sent by the insurer to the policyholder relating to the cover, are issued without delay to all eligible insured.
3. The policyholder shall notify insured persons any change in the terms and conditions of this policy and any endorsements. The policyholder shall also notify insured persons of the changes in the terms and conditions of this policy with those of any previously held policy.
4. The policyholder hereby indemnifies the insurer from and against any and all costs, losses and expenses incurred by the insurer consequent upon any failure by the policyholder to discharge its obligations under this agreement.
5. The policyholder shall administer this agreement in accordance with its terms and any guidance issued by the insurer from time to time and shall notify the insurer in writing, of any change in the person designated.
6. The policyholder shall remain responsible for ensuring its obligations under this agreement are fully discharged notwithstanding that all or any part of those obligations are delegated to an intermediary or agent who shall be deemed to be the agent of the company.
7. The policyholder shall advise the insurer immediately if he/she becomes bankrupt, or if an administrator or receiver or an administrative receiver is appointed in respect of all or any part of the business or assets of the policyholder.
8. The policyholder must write and inform the Insurer if the insured person changes their address or occupation.
9. When expense occurred for the medical condition caused by another party who is liable for the incident, and the insurer paid the claim for such expense to the insured person, thereafter the insurer exercise the subrogation right to claim against the other party for remuneration of the amount paid, and the insured person shall provide the insurer with necessary documents and all relevant information known.

Should the insured person successfully recover compensation from the third party, that amount shall be deducted from the eligible benefits of the claim settlement paid by the insurer. If the insured person obtains any compensation from the other party after receiving payment from the insurer, the insured person should repay that compensation to the insurer within 21 days of receipt, while the repayment does not exceed the settlement of the claim.

When a medical condition is caused by another party, should the insured person waive the right to recover compensation from the other party before the claim is paid by the insurer, the insurer shall not be responsible for the claim; should the insured person waive the right to recover compensation from the other party without a consent from the insurer after the claim is paid by the insurer, such waiver is invalid; should any intension or negligence on the part of the insured person result in the insurer unable to exercise subrogation right for recovery, the insurer may deduct the settlement paid from other eligible benefits or demand a refund of the settlement.

11. General Conditions

Article 27 – General Conditions

1. The insurer may alter the policyholder policy wording terms or benefit schedule from time to time but no alternation shall take effect until the next annual renewal of this agreement.
2. The insurer shall notify such changes to the policyholder and to the members (either directly or via the policyholder) in writing.
3. The insurer may amend the terms of this agreement from time to time (subject to giving 60 days prior notice in writing to the company where possible) to reflect any changes in insurance premium tax or any levy or imposition made under any legislation or regulation to which the insurer or any insurance under the agreement may from time to time be subject.
4. The insurer reserves the right to revise or discontinue the policy with effect from any renewal date.
5. The agreement can only be varied in writing. No variation will be admitted unless it is in writing and signed on behalf of the insurer by an authorised employee.
6. Any notice to be sent under this agreement must be in writing and be sent either by post or by facsimile machine and shall be considered to have been given if sent to the Insurer at the registered address on the day after it was posted or, if sent by facsimile machine, at the time of despatch.
7. The introduction of any change by the insurer in interpretation or practice in respect of any term or condition of the policyholder's members' documents shall not prevent the subsequent enforcement of that term or condition and shall not be deemed to form a precedent for any subsequent interpretation or practice.
8. In case any inconsistency between Chinese version and English version, Chinese version shall prevail.

12. Definitions

1. **Accident** A sudden, unexpected, unforeseen and involuntary external event resulting in identifiable physical injury occurring to an insured person while the insured person's policy is in force.
2. **Acute Condition** A disease, illness or injury that is likely to respond quickly to treatment which aims to return the insured person to the state of health the insured person was in immediately before suffering the disease, illness or injury, or which leads to the insured person's full recovery.
3. **Act of Terrorism** Any clandestine use of violence by an individual terrorist or a terrorist group to coerce or intimidate the civilian population to achieve a political, military, social or religious goal.
4. **Age** Based on the date of birth of the effective identify document to calculate the age. Started from the date of birth, it is age 0 and increased by 1 after 1 year. It is not counted if the period is less than 1 year.
5. **Agreement** An agreement the insurer has with each of the hospitals, day-patient units and scanning centres listed in the Now Health International Provider Network.
6. **Alternative Therapies** Refers to therapeutic and diagnostic treatment that exists outside the institutions where conventional medicine is taught. Such medicine includes Chinese medicine, chiropractic treatment, osteopathy, dietician, homeopathy and acupuncture as practiced by approved therapists.
7. **Apicoectomy** Is a dental surgery performed to remove the root tip and the surrounding infected tissue of an abscessed tooth, when inflammation or infection persists in the bony area around the end of a tooth after a root canal procedure. Apicoectomy is done to treat the following:
 - Fractured tooth root
 - A severely curved tooth root
 - Teeth with caps or posts
 - Cyst or infection which is untreatable with root canal therapy
 - Root perforations
 - Recurrent pain and infection
 - Persistent symptoms that do not indicate problems from x-rays
 - Pulp calcification/calcified masses in canal
 - Damaged root surfaces and surrounding bone requiring surgery
8. **Benefits** Insurance cover provided by this policy and any extensions or restrictions shown in the certificate of insurance or in any endorsements (if applicable) and subject always to the insurer having received the premium due.
9. **Benefit Schedule** The table of benefits applicable to this policy showing the maximum benefits the insurer will pay.
10. **Cancer** A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.
11. **Certificate of Insurance** The certificate giving details of the policyholder, the insured persons, the period of cover, the underwriters, the entry date, the level of cover and any endorsements that may apply.
12. **Congenital Disorder** A medical condition that is present at birth or is believed to have been present since birth, whether it is inherited or caused by environmental factors.
13. **Co-Insurance** Is the uninsured percentage of the costs, which the insured person must pay towards the cost of a claim.
14. **Country of Nationality** The country for which the insured person hold a passport.
15. **Country of Residence** The country in which the insured person habitually resides (usually for a period of no less than six months per period of cover) at the policy start date or entry date or at each subsequent renewal date.
16. **Chronic Condition** A disease, illness or injury which has at least one of the following characteristics:
 - It needs ongoing or long-term monitoring through consultations examination, check-ups, drugs and dressings and/or tests
 - It needs ongoing or long-term control or relief of symptoms
 - It requires the insured person's rehabilitation or for the insured person to be specially trained to cope with it
 - It continues indefinitely
 - It has no known cure
 - It comes back or is likely to come back

12. Definitions

17. Day-Patient	A patient who is admitted to a hospital or day-patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.
18. Dental Practitioner	A person who is legally licensed to carry out this profession by the relevant licensing authority to practise dentistry in the country where the dental treatment is given.
19. Dependants	One spouse or adult partner and/or unmarried children who are not more than 18 years old and residing with the insured person, or up to 28 years old if in full-time education (written proof may be required from the educational institute where they are enrolled), at the start date or any subsequent renewal date. The term partner shall mean husband, wife, civil partner or the person permanently living with the insured person in a similar relationship. All dependants must be named as insured persons in the certificate of insurance.
20. Diagnostic Tests	Investigations, such as x-rays or blood tests, to find or to help to find the cause of the insured person's symptoms.
21. Drugs and Dressings	Essential prescription drugs, dressings and medicines administered by a medical practitioner or specialist needed to relieve or cure a medical condition.
22. Eligible	Those treatments and charges, which are covered by the insured person's policy. In order to determine whether a treatment or charge is covered, all sections of the insured person's policy should be read together, and are subject to all the terms (including payment of premium due), benefits and exclusions set out in this policy.
23. Entry Date	The date shown on the certificate of insurance on which an insured person was included under this policy.
24. Emergency	A sudden, serious, and unforeseen acute medical condition or injury requiring immediate medical treatment, that without treatment commencing within 48 hours of the emergency event could result in death or serious impairment of bodily function.
25. Evacuation or Repatriation Service	Moving the insured person to a hospital which has the necessary in-patient and day-patient medical facilities either in the country where the insured person was taken ill or in another nearby country (evacuation) or bringing the insured person back to either the insured person's principal country of nationality or the insured person's principal country of residence (repatriation). The service includes any medically necessary treatment administered by the international assistance company appointed by the insurer while they are moving the insured person.
26. Excess	An uninsured amount payable by an insured person in respect of expenses incurred before any benefits are paid under the policy, as specified in the insured person's certificate of insurance. The policy excess applies per insured person, per medical condition, per period of cover.
27. Expatriate	Any persons living and/or working outside of the country for which they hold a passport. Usually for a period of more than 180 days per period of cover.
28. Geographic Area	The geographic area used to calculate the premium that will apply to the insured person based on the insured person's principal country of residence at the start date or any subsequent renewal date of this policy.
29. Hospital	Any establishment, which is licensed as a medical or surgical hospital under the laws of the country where it operates. The following establishments are not considered hospitals: rest and nursing homes, spas, cure-centres and health resorts.
30. Hospital Accommodation	Refers to standard private or semi-private accommodation as indicated in the benefit schedule. Deluxe, executive rooms and suites are not covered.
31. In Network Medical Provider	An in network medical provider is one contracted with the insured person's policy to provide services to insured persons for specific pre-negotiated rates.
32. In-Patient	A patient who is admitted to hospital and who occupies a bed overnight or longer, for medical reasons.
33. Insured Person	The policyholder and/or the dependants named on the certificate of insurance who are covered under this policy.

34. Insurer	Minan Property and Casualty Insurance Company Limited.
35. Medical Condition	Any disease, injury, or illness, including psychiatric illness.
36. Medical Practitioner	A person who has attained primary degrees in medicine or surgery following attendance at a WHO-recognised medical school and who is licensed to practise medicine by the relevant authority in the country where the treatment is given. By "recognised medical school" the insurer means a medical school, which is listed in the current World Directory of Medical Schools published by the WHO.
37. Medically Necessary	Treatment, which in the opinion of a qualified medical practitioner is appropriate and consistent with the diagnosis and which in accordance with generally accepted medical standards could not have been omitted without adversely affecting the insured person's condition or the quality of medical care rendered. Such treatment must be required for reasons other than the comfort or convenience of the patient or medical practitioner and provided only for an appropriate duration of time. As used in this definition, the term "appropriate" shall mean taking patient safety and cost effectiveness into consideration. When specifically applied to in-patient treatment, medically necessary also means that diagnosis cannot be made, or treatment cannot be safely and effectively provided on an out-patient basis.
38. New Born	A baby who is within the first 16 weeks of its life following birth.
39. Now Health International Provider Network	The insurer's published list of medical providers where the insurer/policy administrator has a direct billing agreement.
40. Out of Network Medical Provider	An out of network medical provider is one not contracted with the insured person's policy.
41. Out-Patient	A patient who attends a hospital, consulting room, or out-patient clinic and is not admitted as a day-patient or an in-patient.
42. Out-Patient Direct Billing	This is an option available for all but the Essential plan option that allows the insured person to maintain the standard policy excess of RMB 630. When the insured person receives eligible out-patient treatment within the insurers direct billing network of providers however, a nil excess will apply. Any eligible out-patient treatment outside of the direct billing network will be subject to the policy excess applicable per insured person, per medical condition, per period of cover. The insured person remains liable for treatment received that is not eligible, which must be settled on request. If the insured person does not act accordingly, the insured person's policy will become void without refund of premium.
43. Period of Cover	The period of cover set out in the certificate of insurance. This will be a 12-month period starting from the start date or any subsequent renewal date as applicable.
44. Physiotherapist	A practising physiotherapist who is registered and licensed to practise medicine in the country where treatment is provided.
45. Pre-Authorisation	Means a process whereby an insured person seeks approval from the insurer prior to undertaking any treatment or incurring costs. Such benefits requiring pre-authorisation from the insurer will denote pre-authorisation 📞 in the benefit schedule.
46. Policy	The contract between the insured person and the insurer which sets out the terms and conditions of the cover provided. The full terms and conditions consist of the application form, certificate of insurance, benefit schedule and this policy wording.
47. Policyholder	The person or company named as policyholder in the insurance policy or certificate of insurance.
48. Pregnancy	Refers to the period of time from the date of the first diagnosis until delivery.
49. Private Room	Single occupancy accommodation in a private hospital. Deluxe, executive rooms and suites are not covered.

12. Definitions

50. Psychiatric Illness	The mental or nervous disorder that meets the criteria for classification under an international classification system such as Diagnostic and Statistical Manual of Mental Disorders (DSM) or the International Classification of Diseases (ICD). The disorder must be associated with present distress, or substantial impairment of the individual's ability to function in a major life activity (e.g. employment). The aforementioned condition must be clinically significant and not merely an expected response to a particular event such as bereavement, relationship or academic problems and acculturation.
51. Qualified Nurse	A nurse whose name is currently on any register or roll of nurses, maintained by any Statutory Nursing Registration Body within the country where treatment is provided.
52. Reasonable and Customary Charges	The standard fee that would typically be made in respect of your treatment costs, in the country you received treatment. We may require such fees to be substantiated by an independent third party, such as a practising surgeon/physician/specialist or government health department.
53. Recognised net premium	Total collected premium – Unearned premium – administrative expenses. The outstanding hours less than one day will be regarded as one day.
54. Rehabilitation	Medically necessary treatment aimed at restoring independent activities of daily living and the normal form/and or function of an insured person following a medical condition.
55. Renewal Date	The anniversary of the start date of the policy.
56. Semi-Private Room	Dual occupancy accommodation in a private hospital. Deluxe, executive rooms and suites are not covered.
57. Specialist	A surgeon, anaesthetist or physician who has attained primary degrees in medicine or surgery following attendance at a WHO-recognised medical school and who is licensed to practise medicine by the relevant authority in the country where the treatment is given, and is recognised as having a specialised qualification in the field of, or expertise in the treatment of the disease, illness or injury being treated. By "recognised medical school" we mean a medical school which is listed in the current World Directory of Medical Schools published by the WHO.
58. Start Date	The start date shown on your certificate of insurance.
59. Surgical Procedure	An operation requiring the incision of tissue or other invasive surgical intervention.
60. Terminal	Following the diagnosis that the condition is terminal and treatment can no longer be expected to cure the condition with death anticipated within 12 months of diagnosis.
61. Treatment	Surgical or medical services (including diagnostic tests) that are needed to diagnose, relieve or cure a medical condition.
62. Vaccinations	Refers to all basic immunisations and booster injections required under regulation of the country in which treatment is being given, any medically necessary travel vaccinations and malaria prophylaxis. The cost of consultation for administering the vaccine, as well as the cost of the drug, is covered.
63. Waiting Period	Is a period of time starting on the entry date of the insured person, during which the insured person is not entitled to cover for particular benefits. The insured person's benefit schedule will indicate which benefits are subject to waiting periods.
64. WHO	The World Health Organisation.

B. Benefit Schedule

This is for illustration purposes, please refer to the policy wording for full details.

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Policy Limit	RMB 18,500,000	RMB 22,000,000	RMB 25,000,000	RMB 28,000,000
1. Hospital Charges, Medical Practitioner and Specialist Fees: a) Charges for in-patient or day-patient treatment made by a hospital including charges for accommodation (ward/semi-private or private); diagnostic tests; operating theatre charges including surgeon and anaesthetist charges; and charges for nursing care by a qualified nurse; drugs and dressings prescribed by a medical practitioner or specialist; and surgical appliances used by the medical practitioner during surgery. This includes pre and post-operative consultations while an in-patient or day-patient and includes charges for intensive care. b) Ancillary charges: Purchase and rental of crutches, canes, walking aids and self-propelled non-electronic wheelchairs within six months of an eligible medical condition which required in-patient or day-patient hospital treatment.	a) Full Refund Pre-Authorisation 📞 b) Up to RMB 6,300 per medical condition	a) Full Refund Pre-Authorisation 📞 b) Up to RMB 6,300 per medical condition	a) Full Refund Pre-Authorisation 📞 b) Up to RMB 9,450 per medical condition	a) Full Refund Pre-Authorisation 📞 b) Up to RMB 12,600 per medical condition
2. Diagnostic Procedures: Medically necessary diagnostic magnetic resonance imaging (MRI), positron emission tomography (PET) and computerised tomography (CT) scans.	Full Refund for in-patient pre and post-operative scans Pre-Authorisation for PET 📞	Full Refund when received as an in-patient, day-patient or out-patient Pre-Authorisation for PET 📞	Full Refund when received as an in-patient, day-patient or out-patient Pre-Authorisation for PET 📞	Full Refund when received as an in-patient, day-patient or out-patient Pre-Authorisation for PET 📞
3. Emergency Ambulance Transportation: Emergency road ambulance transport costs to or between hospitals, or when considered medically necessary by a medical practitioner or specialist.	Full Refund	Full Refund	Full Refund	Full Refund
4. Parent Accommodation: The cost of one parent staying in hospital overnight with an insured person under 18 years old while the child is admitted as an in-patient for eligible treatment.	Full Refund	Full Refund	Full Refund	Full Refund
5. New Born Baby Cover: In-patient treatment of premature birth (i.e. prior to age 37 weeks gestation) or an acute condition being suffered by a new born baby of an insured person which manifests itself within 30 days following birth. Provided that the new born baby is added to the group plan within 30 days of birth and premium paid. Cover for multiple births will be covered up to the same limits shown.	Up to RMB 630,000 per period of cover	Up to RMB 630,000 per period of cover	Up to RMB 780,000 per period of cover	Up to RMB 940,000 per period of cover
6. Hospital Accommodation for New Born Accompanying their Mother: Hospital accommodation costs relating to a new born baby (up to 16 weeks old) to accompany its mother (being an insured person) while she is receiving eligible treatment as an in-patient in a hospital.	Full Refund	Full Refund	Full Refund	Full Refund

Benefit	Essential	Advance	Excel	Apex
<p>7. Reconstructive Surgery:</p> <p><i>Reconstructive surgery required to restore natural function or appearance following an accident or following a surgical procedure for an eligible medical condition, which occurred after an insured person's entry date or start date whichever is later.</i></p>	<p>➤ Full Refund</p>	<p>➤ Full Refund</p>	<p>➤ Full Refund</p>	<p>➤ Full Refund</p>
<p>8. In-Patient Emergency Dental Treatment:</p> <p><i>This means emergency restorative dental treatment required to sound, natural teeth following an accident which necessitates the insured person's admission to hospital for at least one night.</i></p> <p><i>The dental treatment must be received within 10 days of the accident. This benefit covers all costs incurred for treatment made necessary by an accidental injury caused by an extra-oral impact, when the following conditions apply:</i></p> <ul style="list-style-type: none"> • <i>If the treatment involves replacing a crown, bridge facing, veneer or denture, the insurer will pay only the reasonable and customary cost of a replacement of similar type or quality</i> • <i>If implants are clinically needed the insurer will pay only the cost which would have been incurred if equivalent bridgework was undertaken instead</i> • <i>Damage to dentures providing they were being worn at the time of the injury</i> 	<p>➤ Full Refund</p>	<p>➤ Full Refund</p>	<p>➤ Full Refund</p>	<p>➤ Full Refund</p>
<p>9. In-Patient Psychiatric Treatment:</p> <p><i>In-patient treatment in a recognised psychiatric unit of a hospital. All treatment must be administered under the direct control of a Registered Psychiatrist.</i></p>	<p>➤ Full Refund limited to 30 days per period of cover</p> <p>Pre-Authorisation 📞</p>	<p>➤ Full Refund limited to 30 days per period of cover</p> <p>Pre-Authorisation 📞</p>	<p>➤ Full Refund limited to 30 days per period of cover</p> <p>Pre-Authorisation 📞</p>	<p>➤ Full Refund limited to 30 days per period of cover</p> <p>Pre-Authorisation 📞</p>
<p>10. Terminal Illness:</p> <p><i>Palliative and Hospice Care: On diagnosis of a terminal illness, costs for any in-patient, day-patient or out-patient treatment given on the advice of a medical practitioner or specialist for the purpose of offering temporary relief of symptoms. Charges for hospital or hospice accommodation, nursing care by a qualified nurse and prescribed drugs and dressings are covered.</i></p>	<p>➤ Eligible in-patient and day-patient treatment only up to RMB 310,000 lifetime limit</p>	<p>➤ Up to RMB 310,000 lifetime limit</p>	<p>➤ Up to RMB 470,000 lifetime limit</p>	<p>➤ Up to RMB 630,000 lifetime limit</p>
<p>11. Emergency Non-Elective Treatment USA Cover:</p> <p><i>For planned trips up to 30 days of duration treatment by a medical practitioner or specialist starting within 24 hours of the emergency event, required as a result of an accident or the sudden beginning of a severe illness resulting in a medical condition that presents an immediate threat to the insured person's health. Charges relating to routine pregnancy and childbirth are specifically excluded from this benefit.</i></p>	<p>➤ Accident : Full Refund for in-patient and day-patient treatment following accident</p> <p>➤ Illness: In-patient and day-patient care up to RMB 150,000 per period of cover</p>	<p>➤ Accident : Full Refund</p> <p>➤ Illness: In-patient and day-patient care up to RMB 150,000 per period of cover</p>	<p>➤ Accident : Full Refund</p> <p>➤ Illness: In-patient and day-patient care up to RMB 220,000 per period of cover</p>	<p>➤ Accident : Full Refund</p> <p>➤ Illness: In-patient and day-patient care up to RMB 310,000 per period of cover</p>
<p>12. Hospital Cash Benefit:</p> <p><i>This benefit is payable for each night an insured person receives in-patient treatment and only if an insured person is admitted for in-patient treatment before midnight, and the treatment is received free of charge that would have otherwise been eligible for benefit privately under this policy. Cover under this benefit is limited to a maximum of 30 nights per period of cover.</i></p> <p>For this benefit exclusion 6.12 does not apply.</p>	<p>➤ RMB 630 per night</p>	<p>➤ RMB 945 per night</p>	<p>➤ RMB 1,260 per night</p>	<p>➤ RMB 1,575 per night</p>

Benefit	Essential	Advance	Excel	Apex
<p>13. AIDS:</p> <p>Medical expenses, which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/ or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof. As result of proven occupation accident* or blood transfusion**. Expenses are limited to pre and post-diagnosis consultations, routine check-ups for this condition, drugs and dressings (except experimental or those unproven), hospital accommodation and nursing fees.</p> <p>* For members of emergency services, medical or dental professions, laboratory assistants, pharmacist or an employee in a medical facility that provides evidence that they contracted the HIV infection accidentally while carrying out normal duties of their occupation; and they contracted the HIV infection three years after the entry date or start date, whichever is later; and the incident from which they contracted the HIV infection was reported, investigated and documented according to normal procedures for the insured person's occupation; and a test showing no HIV or antibodies to such a virus was made within five days of the incident; and a positive HIV test occurred within 12 months of the reported occupational accident.</p> <p>** As long as the blood transfusion was received as an in-patient as part of medically necessary treatment.</p> <p>Waiting period: Cover only available after three years of continuous membership.</p>	<p>▶ In-patient and day-patient treatment only. Up to RMB 150,000 per period of cover Pre-Authorisation 📞</p>	<p>▶ Up to RMB 150,000 per period of cover Pre-Authorisation 📞</p>	<p>▶ Up to RMB 250,000 per period of cover Pre-Authorisation 📞</p>	<p>▶ Up to RMB 310,000 per period of cover Pre-Authorisation 📞</p>
<p>14. Organ Transplant:</p> <p>a) Treatment for and in relation to a human organ transplant of kidney, pancreas, liver, heart, lung, bone marrow, cornea, or heart and lung, in respect of the insured person as a recipient.</p> <p>b) Medical costs associated with the donor as an in-patient or day-patient, with the exception of the cost of the donor organ search.</p> <p>The insurer only pays for transplants carried out in internationally-accredited institutions by accredited surgeons and where the organ procurement is in accordance with WHO guidelines.</p>	<p>▶ a) Full Refund</p> <p>▶ b) Up to RMB 310,000 per period of cover</p>	<p>▶ a) Full Refund</p> <p>▶ b) Up to RMB 310,000 per period of cover</p>	<p>▶ a) Full Refund</p> <p>▶ b) Up to RMB 310,000 per period of cover</p>	<p>▶ a) Full Refund</p> <p>▶ b) Up to RMB 310,000 per period of cover</p>
<p>15. Cancer Treatment:</p> <p>Treatment given for cancer received as an in-patient, day-patient or out-patient. Includes oncologist fees, surgery, radiotherapy and chemotherapy, alone or in combination, from the point of diagnosis.</p>	<p>▶ Full Refund</p>	<p>▶ Full Refund</p>	<p>▶ Full Refund</p>	<p>▶ Full Refund</p>
<p>16. Pregnancy and Childbirth Medical Conditions:</p> <p>In-patient treatment of an eligible medical condition which arises during the antenatal stages of pregnancy, or an eligible medical condition which arises during childbirth. As an illustration the insurer would consider treatment of the following:</p> <ul style="list-style-type: none"> • Ectopic pregnancy (where the foetus is growing outside the womb) • Hydatidiform mole (abnormal cell growth in the womb) • Retained placenta (afterbirth retained in the womb) • Placenta praevia • Eclampsia (a coma or seizure during pregnancy and following pre-eclampsia) • Diabetes (If the insured person has exclusions because of the insured person's past medical history which relate to diabetes, then the insured person will not be covered for any treatment for diabetes during pregnancy) • Post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth) • Miscarriage requiring immediate surgical treatment • Failure to progress in labour 	<p>▶ Full Refund</p>	<p>▶ Full Refund</p>	<p>▶ Full Refund</p>	<p>▶ Full Refund</p>

Benefit	Essential	Advance	Excel	Apex
<p>17. Evacuation and Repatriation:</p> <p>Evacuation <i>Arrangements will be made to move an insured person who has a critical, life-threatening eligible medical condition to the nearest medical facility for the purpose of admission to hospital as an in-patient or day-patient.</i></p> <p><i>Reasonable expenses for:</i></p> <ul style="list-style-type: none"> a) <i>Transportation costs of an insured person in the event of emergency treatment and medically necessary transport and care not being readily available at the place of the incident. This includes an economy class airfare ticket for a locally-accompanying person who has travelled as an escort.</i> b) <i>Reasonable local travel costs to and from medical appointments when treatment is being received as a day-patient.</i> c) <i>Reasonable travel costs for a locally-accompanying person to travel to and from the hospital to visit the insured person following admission as an in-patient.</i> d) <i>Reasonable costs for non-hospital accommodation only for immediate pre and post-hospital admission periods provided that the insured person is under the care of a specialist.</i> <p><i>Excesses do not apply to transportation costs incurred under this Benefit.</i></p> <p>Costs of evacuation do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.</p> <p><i>Our medical advisers will decide the most appropriate method of transportation for the evacuation and this benefit will not cover travel if it is against the advice of the insurer's medical advisers or where the medical facility does not have appropriate facilities to treat the eligible medical conditions.</i></p> <p>Repatriation <i>An economy class airfare ticket to return the insured person and a locally-accompanying person who has travelled as an escort to the site of treatment or the insured person's principal country of nationality or principal country of residence, as long as the journey is made within one month of completion of treatment.</i></p> <p>This Benefit specifically excludes routine pregnancy and childbirth costs, except for Article 5, Benefit 16 – pregnancy and childbirth medical conditions.</p>	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Full Refund ➤ c) Full Refund ➤ d) Up to RMB 1,200 per day. Up to RMB 47,000 per person, per evacuation <p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ Full Refund 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Full Refund ➤ c) Full Refund ➤ d) Up to RMB 1,200 per day. Up to RMB 47,000 per person, per evacuation <p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ Full Refund 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Full Refund ➤ c) Full Refund ➤ d) Up to RMB 1,200 per day. Up to RMB 47,000 per person, per evacuation <p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ Full Refund 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Full Refund ➤ c) Full Refund ➤ d) Up to RMB 1,800 per day. Up to RMB 63,000 per person, per evacuation <p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ Full Refund
<p>18. Mortal Remains: <i>In the event of death from an eligible medical condition, reasonable and customary charges for:</i></p> <ul style="list-style-type: none"> a) <i>Costs of transportation of body or ashes of an insured person to his/her country of nationality or country of residence, or</i> b) <i>Burial or cremation costs at the place of death in accordance with reasonable and customary practice.</i> 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Up to RMB 63,000 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Up to RMB 63,000 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Up to RMB 94,000 	<p>Pre-Authorisation 📞</p> <ul style="list-style-type: none"> ➤ a) Full Refund ➤ b) Up to RMB 126,000
<p>19. Day-Patient or Out-Patient Surgery: <i>Treatment costs for a surgical procedure performed in a surgery, hospital, day-care facility or out-patient department. Any pre or post-operative consultations are payable under Article 5, Benefit 20 – Out-Patient Charges.</i></p>	<ul style="list-style-type: none"> ➤ Full Refund 	<ul style="list-style-type: none"> ➤ Full Refund 	<ul style="list-style-type: none"> ➤ Full Refund 	<ul style="list-style-type: none"> ➤ Full Refund

Benefit	Essential	Advance	Excel	Apex
<p>20. Out-Patient Charges:</p> <p>a) Medical practitioner fees including consultations; specialist fees; diagnostic tests; prescribed drugs and dressings.</p> <p>b) Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, or specialist.</p>	<p>a) Pre-operative consultation and diagnostic procedures within 15 days from the admission and post hospitalisation up to a maximum of RMB 12,600 or 30 days per period of cover</p> <p>b) Not covered</p>	<p>a) Full Refund</p> <p>b) Full Refund Up to a maximum 10 sessions per period of cover</p>	<p>a) Full Refund</p> <p>b) Full Refund Up to a maximum 15 sessions per period of cover Pre-Authorisation for (b) after 10 sessions 📞</p>	<p>a) Full Refund</p> <p>b) Full Refund Up to a maximum 20 sessions per period of cover Pre-Authorisation for (b) after 10 sessions 📞</p>
<p>21. Out-Patient Psychiatric Illness:</p> <p>Out-patient treatment administered under the direct control of a registered psychiatrist when referred by a medical practitioner or specialist.</p>	Not covered	Up to RMB 15,000 per period of cover	Up to RMB 31,000 per period of cover	Up to RMB 47,000 per period of cover
<p>22. Alternative Therapies:</p> <p>Complementary medicine and treatment by therapist, when referred by a medical practitioner or specialist. this benefit extends to osteopaths, chiropractors, homeopaths, dietician and acupuncture treatment, or therapies administered by a recognised traditional Chinese Medicine Practitioner.</p> <p>The insurer does not cover charges for general chiropody or podiatry.</p> <p>For this benefit exclusion 6.12 does not apply.</p>	Not covered	RMB 315 per visit up to a maximum of 15 visits per period of cover	RMB 630 per visit up to a maximum of 15 visits per period of cover	RMB 945 per visit up to a maximum of 15 visits per period of cover
<p>23. Traditional Chinese Medicine:</p> <p>Medical costs of the therapies administered by a recognised traditional Chinese Medicine Practitioner.</p> <p>For this benefit exclusion 6.12 does not apply.</p>	Not covered	Up to RMB 4,700 per period of cover	Up to RMB 7,800 per period of cover	Up to RMB 12,600 per period of cover
<p>24. Nursing Care at Home:</p> <p>a) Care given by qualified nurse in the insured person's own home, which is immediately received subsequent to treatment as an in-patient or day-patient on the recommendation of medical practitioner or specialist. Cover is limited to 30 days per medical condition.</p> <p>b) Medical practitioner (GP) home visits for an emergency GP home call-out during out of normal clinic hours.</p>	<p>a) Not covered</p> <p>b) Not covered</p>	<p>a) Full Refund up to 45 days per period of cover Pre-Authorisation 📞</p> <p>b) Not covered</p>	<p>a) Full Refund up to 60 days per period of cover Pre-Authorisation 📞</p> <p>b) Not covered</p>	<p>a) Full Refund up to 120 days per period of cover Pre-Authorisation 📞</p> <p>b) Up to five visits per period of cover</p>
<p>25. Rehabilitation:</p> <p>On the advice of a specialist as an integral part of treatment for a medical condition necessitating admission to a recognised rehabilitation unit of a hospital. Where the insured person was confined to a hospital as an in-patient for at least three consecutive days, and where a specialist confirms in writing that rehabilitation is required. Admission to a rehabilitation unit must be made within 14 days of discharge from hospital. Such treatment should be under the direct supervision and control of a specialist and would cover:</p> <p>a) Use of special treatment rooms b) Physical therapy fees c) Speech therapy fees d) Occupational therapy fees</p>	Full Refund for eligible in-patient treatment only up to 30 days per medical condition	Full Refund up to 180 days per medical condition	Full Refund	Full Refund

Benefit	Essential	Advance	Excel	Apex
<p>26. Congenital Disorders:</p> <p><i>In-patient treatment for a congenital disorder. In circumstances where a congenital disorder manifests itself in a new born baby within 30 days of birth, cover for such medical conditions will be provided under Article 5, Benefit 5 but excluded from Article 5, Benefit 26 congenital disorders.</i></p>	<p>▶ Up to RMB 630,000 per period of cover</p>	<p>▶ Up to RMB 630,000 per period of cover</p>	<p>▶ Up to RMB 787,000 per period of cover</p>	<p>▶ Up to RMB 945,000 per period of cover</p>
<p>27. Maintenance of Chronic Medical Conditions:</p> <p><i>Maintenance of chronic medical conditions such as but not limited to asthma, diabetes and hypertension requiring ongoing or long-term monitoring through consultations, examinations, check-ups, drugs and dressings and/or tests up to the benefit limits detailed in the insured person's chosen policy following the insured person's date of entry. This Benefit does not cover renal failure and dialysis. Claims for this will fall under Article 5, Benefit 28. Claims for cancer will fall under Article 5, Benefit 15.</i></p>	<p>▶ Not covered</p>	<p>▶ Up to RMB 94,000 per period of cover</p>	<p>▶ Up to RMB 126,000 per period of cover</p>	<p>▶ Up to RMB 220,000 per period of cover</p>
<p>28. Renal Failure and Renal Dialysis:</p> <p><i>Treatment of renal failure, including renal dialysis on an in-patient, day-patient or out-patient basis. This includes pre and post-operative renal dialysis and as part of intensive care.</i></p>	<p>▶ Up to six weeks full refund for in-patient pre and post-operative care</p>	<p>▶ Up to RMB 63,000 per period of cover</p>	<p>▶ Up to RMB 157,000 per period of cover</p>	<p>▶ Up to RMB 472,000 per period of cover</p>
<p>29. Dental Care:</p> <p>a) <i>Routine dental treatment: Fees of a registered dental practitioner carrying out routine dental treatment in a dental surgery. Routine dental treatment means:</i></p> <ul style="list-style-type: none"> • Screening (twice per year), i.e. the assessment of diseased, missing and filled teeth, including X-rays where necessary, • Fillings (standard amalgam or composite fillings) and extractions, and • Root-canal treatment (but not the fitting of a crown following root-canal treatment). <p>No other treatment is covered under the routine dental treatment benefit.</p> <p>Waiting period: Costs incurred within nine months from the start date are excluded.</p> <p>A co-insurance of 20% applies.</p> <p>For this benefit exclusion 6.12 does not apply.</p> <p>b) <i>Complex dental treatment: Fees of a registered dental practitioner and associated costs for the following procedures: Eligible complex dental treatment: including for example, apicoectomy is done to treat the following - fractured tooth root; a severely curved tooth root; teeth with caps or posts; cyst or infection which is untreatable with root canal therapy; root perforations; new or repair of crowns, dentures, in lays and bridges. Recurrent pain and infection; persistent symptoms that do not indicate problems from x-rays. Pulp calcification/calified masses in canal, damaged root surfaces and surrounding bone requiring surgery.</i></p> <p>No other treatment is covered by this Benefit.</p> <p>Waiting period: Costs incurred within nine months from the start date are excluded.</p> <p>Co-insurance for individual plans of 20% applies. A 50% co-insurance applies in respect of all orthodontic treatment.</p> <p>For this benefit exclusion 6.12 does not apply.</p>	<p>▶ a) Not covered</p> <p>▶ b) Not covered</p>	<p>▶ a) Not covered</p> <p>▶ b) Not covered</p>	<p>▶ a) Up to RMB 6,300 per period of cover</p> <p>▶ b) Up to RMB 12,600 per period of cover</p>	<p>▶ a) Up to RMB 9,400 per period of cover</p> <p>▶ b) Up to RMB 18,900 per period of cover</p>

Benefit	Essential	Advance	Excel	Apex
<p>30. Maternity:</p> <p>Medically necessary costs incurred during normal pregnancy and childbirth: childbirth costs, including pre and post-natal check-ups, scans and delivery costs for a natural birth or caesarean section. Well-baby examination. Paediatrician costs for the first examination/check-up of a new born baby, if the examination is made within 24 hours of delivery.</p> <p>Waiting period: Costs incurred within 12 months from the start date are excluded.</p> <p>The insurer does not cover costs relating to routine pregnancy or childbirth unless maternity care benefits are shown on the certificate of insurance.</p> <p>For this benefit exclusion 6.21 does not apply.</p>	▶ Not covered	▶ Not covered	▶ Not covered	▶ Up to RMB 94,000 per period of cover
Additional Options				
<p>31. USA Elective Treatment:</p> <p>Costs associated with eligible in-patient and day-patient treatment in the USA will be paid in full where treatment is received in a hospital listed in our international provider network. Treatment that is received in a hospital that is not listed in our international provider network will be subject to a 50% co-insurance.</p>	<p>Pre-Authorisation 📞</p> <p>▶ Optional Up to RMB 9,450,000 per insured person per period of cover</p>	<p>Pre-Authorisation 📞</p> <p>▶ Optional Up to RMB 9,450,000 per insured person per period of cover</p>	<p>Pre-Authorisation 📞</p> <p>▶ Optional Up to RMB 9,450,000 per insured person per period of cover</p>	<p>Pre-Authorisation 📞</p> <p>▶ Optional Up to RMB 9,450,000 per insured person per period of cover</p>
<p>32. Co-Insurance Out-Patient charges:</p> <p>As described in Article 5, Benefit 20, but with a 20% co-insurance in addition to the policy excess per medical condition.</p>	▶ Not covered	▶ Optional	▶ Optional	▶ Optional
<p>33. Out-Patient Direct Billing:</p> <p>The insured person can maintain the standard plan excess of RMB 630, but when the insured person receives eligible out-patient treatment within our international provider network, a nil excess will apply. Any eligible out-patient treatment outside of the direct billing network will be subject to the policy excess applicable per insured person, per medical condition, per period of cover.</p>	▶ Not covered	▶ Optional	▶ Optional	▶ Optional
<p>34. Greater China option:</p> <p>The insurer will cover the medical costs associated with all eligible in-patient, day-patient, and out-patient treatment restricted to greater China and will be subject to the standard policy limits.</p> <p>Emergency non-elective treatment outside of Greater China: For planned trips up to 30 days of duration. Treatment by a medical practitioner or specialist starting within 24 hours of the emergency event, required as a result of an accident or the sudden beginning of a severe illness resulting in a medical condition that presents an immediate threat to the insured person's health.</p> <p>Charges relating to routine pregnancy and childbirth are specially excluded from emergency non-elective treatment outside of Greater China.</p> <p>Greater China means mainland China, Hong Kong, Macau and Taiwan.</p> <p>Full Refund for accident requiring in-patient and day-patient care.</p> <p>Illness: In-patient and day-patient care up to the sub-limit listed in various plans per period of cover</p>	▶ Optional Emergency non-elective illness limit up to RMB 150,000	▶ Optional Emergency non-elective illness limit up to RMB 150,000	▶ Optional Emergency non-elective illness limit up to RMB 220,000	▶ Optional Emergency non-elective illness limit up to RMB 310,000
<p>35. Hospital Room Restriction – PRC Residents Only:</p> <p>As described in Article 5, Benefit 1. a), but with a restriction to limit the hospital accommodation to ward or semi-private for hospital admission in Hong Kong; or with a 15% co-insurance, up to an out-of-pocket-limit of a mutually agreed amount per medical condition, for any charge for eligible in-patient or day-patient treatment made by the hospital, and by any medical professionals, should the in-patient or day-patient is received in any high cost in-patient/day-patient facility in Mainland China as pre-defined and advised by the insurer.</p>	▶ Optional A 15% co-insurance up to an out of pocket limit of RMB 47,000 per medical condition	▶ Optional A 15% co-insurance up to an out of pocket limit of RMB 47,000 per medical condition	▶ Optional A 15% co-insurance up to an out of pocket limit of RMB 47,000 per medical condition	▶ Optional A 15% co-insurance up to an out of pocket limit of RMB 47,000 per medical condition

Benefit	Essential	Advance	Excel	Apex
36. High Cost Provider Co-insurance: The insurer will cover the medical costs associated with eligible in-patient, day-patient or out-patient treatment made by the hospital, and by any medical professional, should the in-patient, day-patient or out-patient treatment be received in any high cost in-patient/day-patient facility in Mainland China as pre-defined and advised by the insurer will be subject to 20% co-insurance, up to an out of pocket limit of a mutually agreed amount per medical condition.	Not covered	Optional 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition	Optional 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition	Optional 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition
37. High Cost Provider Restriction: The insurer will not cover the medical costs associated with eligible in-patient, day-patient or out-patient treatment made by the hospital, and by any medical professional, should the in-patient, day-patient or out-patient treatment be received in any high cost in-patient/day-patient facility in Mainland China as pre-defined and advised by the insurer.	Not covered	Optional	Optional	Optional
38. Out-Patient Restriction: The insurer will cover the medical cost of Article 5, Benefit 20, 22, 27, 28, but restricted to a mutually agreed amount per period of cover in aggregate.	Not covered	Optional Up to RMB 31,000 per period of cover	Not covered	Not covered
39. In-Patient and Out-Patient Co-Insurance: The insurer will cover the actual medical costs associated with the benefits for eligible in-patient, day-patient or out-patient treatment subject to agreed % of co-insurance, up to an agreed out-of-pocket limit per medical condition.	Not covered	Optional 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition	Optional 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition	Optional 20% co-insurance and up to an out of pocket limit of RMB 63,000 per medical condition

Excess Options

40. Standard Excess	Nil	RMB 630	RMB 630	RMB 630
Optional Excess: Please note: excesses do not apply to Article 5, Benefits 12, 22, 23, and 29. Excesses also do not apply to transportation costs incurred under Article 5, Benefit 17, but would apply to any medically necessary treatment required under Article 5, Benefit 17.	RMB 6,300	Nil	Nil	Nil
	RMB 15,700	RMB 300	RMB 300	RMB 300
	RMB 31,500	RMB 1,500	RMB 1,500	RMB 1,500
	RMB 63,000	RMB 3,100		
	RMB 94,500	RMB 6,300		
			RMB 15,700	



UAE

AXA Insurance (Gulf) B.S.C. (c)
PO Box 502163, Dubai, UAE
T +971 (0) 4450 1410 | F +971 (0) 4450 1430
MEAService@now-health.com

Now Health International

China

Minan Property and Casualty Insurance Company Limited
c/o Now Health International (Shanghai) Limited
Block B, 24/F, Jianguo Building
No. 33 Fushan Road
Pudong, Shanghai 200120, China
T +(86) 400 077 7500 | F +(86) 400 077 7900
ChinaService@now-health.com

Asia Pacific

Now Health International (Asia Pacific) Limited
Suite B, 33/F, 169 Electric Road, North Point, Hong Kong
T +852 2279 7310 | F +852 2279 7330
AsiaPacService@now-health.com

Europe

Now Health International (Europe) Limited
Suite G3/4, Coliseum Building
Watchmoor Park, Camberley, Surrey, GU15 3YL, United Kingdom
T +44 (0) 1276 602110 | F +44 (0) 1276 602130
EuropeService@now-health.com

Global

Now Health International Limited
PO Box 482055, Dubai, UAE
T +971 (0) 4450 1510 | F +971 (0) 4450 1530
GlobalService@now-health.com



This document is issued by Minan Property and Casualty Insurance Company Limited.
Registered Office: Block B, 24/F, Jianguo Building, No. 33 Fushan Road, Pudong, Shanghai 200120, China.
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