



## MedPass China Medical Card Free Extension to Annual Travel Insurance Policy

### 1 ADDITIONAL DEFINITIONS APPLICABLE TO THIS EXTENSION

<b>"Appointed Hospital"</b>	Any Hospital in the China Medical Network Hospital List provided by CMB WING LUNG INSURANCE COMPANY LIMITED. (hereinafter called "the Company")
<b>"Hospital Confinement"</b>	Necessary residence in a Hospital as an in-patient while under the care of a Qualified Medical Practitioner for the treatment of an Injury or Sickness and for which the Hospital makes a charge for room and board, except when such confinement is in connection with an actual surgical operation which does not require admission in a Hospital as an in-patient.
<b>"MedPass"</b>	MedPass China Medical Card.
<b>"China"</b>	The territorial limit of The People's Republic of China, but excluding Hong Kong, Macau and Taiwan.

### 2 MEDPASS SERVICE

In the event of the Insured Person having suffered from Injury or Sickness during the insured Journey in China and required Hospital Confinement, upon admission to an Appointed Hospital, the Company will guarantee and settle the admission deposit required and Medical Expenses incurred within the Appointed Hospital up to the maximum benefits collectively payable under Sections 1,2 and 3 of this Policy. However, such expenses are to be borne by the Insured Person unless otherwise covered under this Policy.

The MedPass service does not apply to cases where the Insured Person is admitted into a hospital other than the Appointed Hospital or is treated as an out - patient. For reimbursement of Medical Expenses incurred and paid for such cases, please refer to GENERAL CLAIMS PROCEDURE - MEDICAL EXPENSES at the end of this page for details.

#### 2.1 Uncovered Expenses

The Insured Person should settle any medical expenses that is not payable or not covered by this Policy or any amount in excess of the insurance limit immediately after the written notification from the Company. The insurance cover and MedPass service under this Policy will be suspended if the Insured Person fails to reimburse the Company within the specified time limit. Upon suspension, the Insured Person has to return all MedPass China Medical Card(s) to the Company and will remain liable to the Company for any outstanding payment in arrears.

#### 2.2 Admission Procedures for Appointed Hospitals

- STEP 1 Approach the VIP Department or In-patient Admission Registry or VIP Clinic/Ward or International Medical Department.
- STEP 2 Present and quote the MedPass China Medical Card at the hospital admission reception.
- STEP 3 Provide relevant identification document (e.g. Re - entry Permit, Hong Kong Identity Card or Passport) for verification during hospitalization.
- STEP 4 In case of any problem arising during admission, please call the Company 24 - Hour Emergency Hotline **(852) 2861-9299** for assistance.

### 3 REPLACEMENT OF CARDS

In the event of losing MedPass China Medical Card, the Insured Person should advise the Company within 48 hours and pay HK\$100 for each replacement card.

Subject otherwise to the terms, Exclusions, Conditions, IPA Special Conditions of the Policy.

#### GENERAL CLAIMS PROCEDURE - MEDICAL EXPENSES

- STEP 1** Notify the Company within the period specified under Condition 5.13 of the Policy for any occurrence likely to give rise to a claim.
- STEP 2** Fill in a claim form if necessary and supply the following documents as appropriate.
  - Out - patient**
    - Qualified Medical Practitioner's receipt showing name of the patient, date of consultation, diagnosis and/or treatment given and amount charged.
  - In - patient**
    - **Appointed Hospitals**
      - ▶ No documents are required. All the bills will be handled by the Company and the Appointed Hospital directly.
    - **Other Hospitals**
      - ▶ Diagnosis and treatment, including the Insured Person's name, period of Hospital Confinement and date of diagnosis certified by a Qualified Medical Practitioner.
      - ▶ Hospital bill with itemised list / receipt issued by a Hospital.

## 免費「任中橫」醫療 - 全年旅遊保單之附加保障條款

### 1 額外詞彙定義 (適用於本附加保障)

「指定醫院」	指招商永隆保險有限公司(以下稱之為"本公司")所提供「任中橫」指定網絡醫院名單內的任何一家醫院。
「住院」或「入住」	受保人以住院病人形式入住醫院接受註冊醫生治理傷疾，而且需向醫院支付房租及膳食費用，除「住院」為實際進行毋需以「住院」病人形式入住醫院的外科手術外。
「任中橫」	「任中橫」醫療咭。
「中國」	指中華人民共和國所有屬土，惟並不包括香港，澳門及台灣。

### 2 「任中橫」服務

如受保人在「中國」受保旅程期間蒙受身體損傷或患上疾病需要「入住」「指定醫院」，本公司將代為繳付受保人因入住「指定醫院」而需繳付的入院保證金及住院醫療費用，但每受保旅程的賠償限額以不超過本保單第一、第二及第三節的總賠償額為限。如該等醫療費用並非本保單承保項目，則一律由受保人自付。

此「任中橫」服務**不適用於**受保人「入住」非「指定醫院」或**使用門診服務**；**此類醫療費用之索償請參照本頁末段 - 醫療費用索償一般程序。**

#### 2.1 不承保費用

受保人應在接獲本公司通知書後立刻清付非因本保單承保項目引起而本公司已代為繳付或超出承保額的任何醫療費用。如受保人不在指定期限內償還上述費用，本保單的保障及服務即告暫停，屆時受保人必須交回所有「任中橫」醫療咭，並需承擔任何尚未清付的款項。

#### 2.2 入住「指定醫院」手續：

- 步驟一：請前往「外賓部」或「入院住院處」或「特需部」或「國際醫療部」辦理。
- 步驟二：出示所持的「任中橫」醫療咭。
- 步驟三：請出示身份證明文件(包括回鄉證、香港身份證或護照)以作身份核對。
- 步驟四：辦理入院時如遇上任何疑難，請致電本公司24小時緊急支援熱線：**(852) 2861-9299**，以協助安排入院。

### 3 補領醫療咭

如遺失「任中橫」醫療咭，受保人應在48小時內通知本公司。補發費用每張咭為港幣100元。

除本條款外，一切以本保險單的條款，不保事項及條件為依據。

#### 醫療費用索償一般程序

步驟一：在獲悉可能提出索償後，根據本保單條款5.13中指定的時間內通知本公司。

步驟二：填寫賠償申報表及提交所需證明文件：

##### 門診費用

- 醫生收據，註明病人姓名、診症日期、診斷結果及/或治療與收費。

##### 住院費用

- 「指定醫院」
  - ▶ 毋須文件，所有賬單均由本公司及指定醫院直接往來處理
- 其他醫院
  - ▶ 診斷及治療，包括受保人的姓名，「住院」期限及註冊醫生核證的診斷日期；
  - ▶ 醫院賬單，細列項目清單/醫院發出的收據。