

Coverages and Services of Travel insurance plan and Medical insurance plans in relation to “Novel Coronavirus”

In response to recent situation of "Novel Coronavirus", Bank of China Group Insurance Company Limited ("BOCG Insurance") has announced special enhanced arrangements for Travel insurance plan and Medical insurance plans.

Updated date (Date: 24 Feb 2020)

“Universal Smart Travel Insurance Plan”, “Greater Bay Area Travel Insurance Plan” and “China Express Accidental Emergency Medical Plan” - Change the period of insurance

For single travel plans of “Universal Smart Travel Insurance Plan” or “Greater Bay Area Travel Insurance Plan” / short period plan of “China Express Accidental Emergency Medical Plan” that were successfully purchased on or before 25 February, 2020, under the outbreak of the “Novel Coronavirus” epidemic, the insured person on the grounds of protecting his/her own health risks or subject to the following conditions:

- Refused entry or issued a visa;
- The original flight or journey was cancelled by the airline / cruise line/ travel agency;
- Unable to start on a journey due to Compulsory Quarantine in Hong Kong;

while subjecting to the following constraints, he / she can email cs_ins@bocgroup.com or call BOCG Insurance customer service hotline (31875100) to change the period of insurance on or before 31 August, 2020 (New period of insurance must be proposed at the time of application).

- Declaration of non-commencement of the original journey by the insured person
- No premium will be refunded under any circumstances
- The insured person has not submitted any claims
- The new departure date (i.e. the first day's period of insurance) must be on or before 31 December, 2020
- The period of insurance of each policy can only be changed once since the first issue of policy
- If the changed period of insurance is shorter than the original policy period, the balance will not refunded; If the period of insurance to be changed is longer than that of the original policy, the premium difference must be paid first
- The product, insured plan or insured person cannot be changed

Please note that no coverage will be provided for section 10 Travel Delay and section 11 Cancellations of “Universal Smart Travel Insurance Plan” Policy due to winding-up of Hong Kong Airlines after amendment of the period of insurance.

“Universal Smart Travel Insurance Plan”

- **For the customers who enrolled in the “Universal Smart Travel Insurance Plan” before 00:00 on 29th January 2020, below three special enhanced arrangements have**

been provided:

1. Refund of premium

For the customers who enrolled in the Single Travel Plan of “Universal Smart Travel Insurance Plan”, if you decided to cancel the scheduled journey to Mainland China before your scheduled departure, you can apply for the cancellation of relevant policy and a full refund of paid premium by email to BOCG Insurance on or before the effective date of the policy provided that no claim has arisen or paid.

2. Claim for the scheduled journey which is canceled or curtailed unavoidably

For the Insured who has also taken out the Enhanced Benefit of “Universal Smart Travel Insurance Plan”, if your scheduled journey is being canceled or curtailed unavoidably due to the implementing control measures regarding “Novel Coronavirus” by the local government of The People's Republic of China less than one week before the scheduled departure, you can make a claim according to "Section 17 - Severe Incident Extended Cover " under the insurance policy.

3. Unable to return to Hong Kong within the period of insurance

For the insured who has taken out single travel or annual travel policy of “Universal Smart Travel Insurance Plan”, if you are unavoidably delayed due to “Novel Coronavirus” and then unable to return to Hong Kong within the period of insurance, BOGI Insurance will automatically extend the period of insurance, according to the policy terms, up to a maximum of 10 days or until the date you return to Hong Kong, whichever is earlier.

• Diagnosis with “Novel Coronavirus” claim details

If you are diagnosed with “Novel Coronavirus” during your journey, you can call the 24-hour Emergency Assistance Service at (852) 2861 9235 for assistance. If you are diagnosed with “Novel Coronavirus” after returned to Hong Kong, where you were infected during your insured journey, your follow-up medical treatment expenses incurred within 90 days after returning to Hong Kong can be claimed according to the limits of your plan.

Medical Insurance Plan

From January 29 to April 30, 2020 (hereafter "Covered Period"), if you are insured under hospital medical insurance plans (i.e. excluding accident or outpatient medical plans) of BOCG Insurance and diagnosed with “Novel Coronavirus” infection which requires confinement in a hospital during the Covered Period, the following arrangement will apply:

• Free Extra Hospital Cash Benefit

BOCG Insurance offers free extra hospital cash benefit, HK\$600 per day up to 30 days, during the course of confinement.

• 100% upgrade for Basic Hospitalisation Benefit (apply to group medical insurance

plan only)

For treatment related to “Novel Coronavirus” which the insured is diagnosed with and received in the Mainland and Hong Kong during the Covered Period, the benefit limit will be upgraded by 100%.

- **Special Cash Allowance for Public Hospital in Hong Kong (if applicable)**

Instead of covering confinement in "general ward", it will extend to cover confinement in intensive care unit or isolation ward.

- **Waiver of minimum time requirement for hospital confinement**

The requirement for the length of confinement in hospital will be waived (stay less than 24 hours will be counted as 1 day).

- **Flexible claim handling for confinement in the Mainland**

Restrictions, if any, for Mainland hospital eligible for claim payment will not apply (if applicable, e.g. the grading of hospital should be county level or above; not a Chinese medicine hospital).

- **Hospital Claims**

Hospital claims can be submitted via e-mail address (medicalclaims_ins@bocgroup.com) for assessment first. Documents required include medical receipts and claim application form of BOCG Insurance (the part to be furnished by the attending doctor can be waived if valid proof of diagnosis is submitted such as public hospital discharge summary, discharge record from a Mainland hospital)

- **Outpatient Claims**

Outpatient claims, up to HKD\$1,500, can be submitted through BOCG Insurance website “e-claims system”. Claims over HKD\$1,500 can be submitted via e-mail address (medicalclaims_ins@bocgroup.com) for assessment first. Documents required include medical receipts, proof of diagnosis and claim application form of BOCG Insurance.

The above arrangements are only for reference and do not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy. Bank of China Group Insurance Company Limited reserves the right of final approval and decision.

For details, please refer to the BOCG Insurance website (https://www5.bocgins.com/index.html?url=html/home/news_details.html&newsID=TN20012915100501).

If you have any questions about the above matters, please call BOCG Insurance Customer Service Hotline (852) 3187 5100 for enquiries.

Important Notes:

- Designated Plans are underwritten by BOCG Insurance. Bank of China (Hong Kong) Limited (“BOCHK”) is the major insurance agency appointed by BOCG Insurance.
- BOCHK” is an appointed insurance agent of BOCG Insurance for distribution of above Designated Plans. Designated Plans above are products of BOCG Insurance but not BOCHK.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR (insurance agency licence no. FA2855).
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of above Designated Plan should be resolved between directly BOCG Insurance and the customer.
- BOCG Insurance is authorized and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the sole right to determine to accept or decline any application for Designated Plans in accordance with the information submitted at the time of application by the Proposed Insured and/or Insured Person.
- BOCG Insurance reserve the right to amend, suspend and terminate the Designated Plans, and to amend the relevant terms and conditions. In case of any dispute(s), the decision of BOCG Insurance shall be final.
- The Designated Plans are subject to the formal policy documents and provisions issued by BOCG Insurance. Please refer to the Policy documents and provisions for the details of the insured items and coverage, provisions and exclusions.
- The above information is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, policy costs and fees) of the Designated Plans. For enquiry, please contact the branch staff of the major insurance agencies. This promotional material is published by BOCG Insurance.