

China Express Accidental Emergency Medical Plan - FAQs

1. Q : Who is eligible to be covered by the “China Express Accidental Emergency Medical Plan ”?
A : Holders of H.K. Identity card or Macau Identity card or Permit for Taiwan Compatriot or Foreign passport (except holders of PRC passport) regardless of age, occupation, company staff, individual or family is eligible.
2. Q : When will the “China Express Accidental Emergency Medical Plan” be effective after application?
A : “Annual Plan” coverage will become effective 7 working days after receipt and acceptance of the Proposal Form by BOCG Insurance. “Short Period Plan” coverage can be effective on same date if application is made by the insured person.
3. Q : For what reason a photocopy of travel document is required at the time of application?
A : It is because the travel document number will be printed on the “China Express Card”. To avoid errors and ensure emergency medical assistance will be provided to the insured person when presenting the card in the event of accident, a photocopy of the travel document is needed for verifications.
4. Q : Are there any special offers to insure Family Plan?
A : Besides enjoying discount on adult’s premium, free coverage is provided for child(ren) if insuring with the Family Plan.
5. Q : What kind of medical expenses are covered under this insurance plan?
A : This insurance plan covers all necessary and reasonable in-patient, out-patient and follow up medical expenses (including bone-setter, chiropractic treatment or physiotherapy expenses) incurred within 30 days after discharged from hospital.
6. Q : Is the “China Express Card” applicable to all appointed hospital under the Hospital Network in the Mainland?
A : “Standard Card” in Short Period Plan and “Gold Card” in Annual Plan are applicable to all appointed hospitals under the Hospital Network in the Mainland (not including HKSAR, Macau SAR and Taiwan), “Silver Card” in Annual Plan is only applicable to appointed hospitals in Guangdong and Fujian Province.
7. Q : If the insured person is engaged in certain dangerous work, will there be any impact on the coverage for Accidental Death or Permanent Disablement?
A : Yes. If the insured person at the time of the accident is engaging in any dangerous work causing death and permanent total disablement, apart from HK\$30,000 accidental allowance, no benefit shall be payable (this allowance is not applicable to insured child(ren) of the Family Plan). Dangerous work includes taking part in performing entertainment or film / television production (e.g. producer, actor etc), stuntman or martial arts fighter; driving commercial vehicle including lorry, crane truck, coach and so on; working at height exceeding 30 feet above the ground or floor level or excavations in any part of a depth 20 feet from the surface; working on board, terminal, or construction site; using of machinery driven by steam, gas or other mechanical power; using of machinery for cutting, pressing metal or plastic.

8. Q : When an accident happened in the Mainland, what should the insured person do in order to receive the emergency medical treatment?
A : In the unfortunate event of an accident causing bodily injury which require emergency medical treatment in the Mainland, the insured person simply presents an applicable “China Express Card” to the appointed hospital under the Hospital Network, immediate admission and emergency medical service will be provided and all medical expenses insured under this plan will be paid by BOCG Insurance directly to the hospital. If admission to a hospital outside the Hospital Network, insured person has to call the emergency assistant hotline for validity check in order to receive hospital admission deposit guarantee HK\$50,000 to avoid any delay in receiving emergency medical treatment.
9. Q : If the insured person forgot to bring the “China Express Card”, do they need to pay the medical expenses first and then submit the claim to the insurance company?
A : Yes. If the insured person requires medical treatment as a result of an accident and cannot present the “China Express Card”, the insured person is required to pay the medical expenses by himself or herself and submit a completed & signed BOCG Insurance claim form (can be downloaded from BOCG Insurance website) within 30 days after discharge together with the original incurred expenses bills and payment receipts issued and stamped by the relevant hospital; the original medical certificate issued by the attending medical practitioner and the original report issued by the official authorities concerned or any evidence of the alleged accident to BOCG Insurance for claim application.
10. Q : If emergency assistance service is in need, what should the insured person do?
A : Call the 24 hours emergency assistance hotline, after confirming your request and verifying the validity of the “China Express Card” by the alarm center, assistance service will be provided immediately.
11. Q : How to know the most updated appointed hospital information?
A : Please visit BOCG Insurance website www.bocgroup.com/bocg-ins/ or call the 24-hour emergency assistance hotline for an updated list of appointed hospitals.
12. Q : Upon the expiry of the annual plan, does the insured need to arrange policy renewal?
A : Once the application for the “Annual Plan” is accepted by BOCG Insurance, and if the insured do not receive any notice of amendment on renewal terms before the policy expiry date (depending on the selected covered period) and provided the required premium is paid for the coming policy year before expiry or after receiving the renewal payment notification, the policy will be renewed automatically.