

# BOC Family Medical Insurance Plan

**Comprehensive coverage and share benefits with your family**

**Enjoy every moment of life**

You love your family, but have you ever wondered what type of medical insurance can safeguard the medical coverage needs of your family? Bank of China Group Insurance Company Limited (“BOCG Insurance”) offers the BOC Family Medical Insurance Plan (“the Plan”) for you and your family. The Plan is an individual indemnity hospital insurance plan, on top of the comprehensive Hospital and Surgical Benefits, you and your family can enrol by the option of “Supplementary Family Benefit Pool”<sup>1</sup> together, the coverage can then be shared among your family<sup>2</sup>, keeping you worry-free even when encountering unforeseen medical expenses. Moreover, “Extra Serious Illness Benefit”, “Free Newborn Benefit and Pregnancy Benefit” and optional “Upgrade Benefits”<sup>3</sup> are also included in the Plan to provide comprehensive service to keeping you and your family worry-free.

## Product Highlights :

### 1. Optional “Supplementary Family Benefit Pool”<sup>1</sup> : up to HK\$600,000 “Maximum Annual Shared Cover”<sup>4</sup>

On top of the basic benefits, upon enrolment in the optional “Supplementary Family Benefit Pool”<sup>1</sup> with your family, family<sup>2</sup> can share benefits up to HK\$600,000. It provides you and your family a greater financial flexibility in the face of any unexpected medical expenses. The feature of family<sup>2</sup> shared cover does not affect your individual basic benefits. Simply put, the advantages of sharing the benefits with your family come without compromising your personal medical coverage.

#### “Maximum Annual Shared Cover”<sup>4</sup>

Number of Insured Person(s)	Hong Kong Dollars
1 Person	\$150,000
2 Persons	\$300,000
3 Persons	\$450,000
4 Persons or above	\$600,000

Note: Each Insured Person aged 76 or above, the available “Maximum Annual Shared Cover”<sup>4</sup> limit is HK\$150,000.

### 2. Pay Premium at Ease with the Choice of Deductible Options

While you may already be under medical coverage provided by your employer, your current coverage might not be sufficient – particularly when you are in between jobs or retired;

situations that make your protection vulnerable against unforeseen events. Therefore, it is imperative that you are covered by a continuous medical insurance plan on top of your company's group medical coverage to help you cope with unexpected medical expenses. The plan provides deductible options for you to reduce the premium while adding an extra safety net for yourself.

### **3. Comprehensive Medical Coverage**

Apart from regular hospital and surgical expenses, other expenses arising from Clinical Surgery and Day Case Surgery<sup>5</sup>, pre- and post- hospitalisation, psychiatric treatment, and medical appliances are also covered.

### **4. Extra Benefits for Serious Illness<sup>6</sup>**

An extra benefit of HK\$50,000 is offered to Insured Persons who are diagnosed with designated serious illness<sup>6</sup> listed in the Plan.

### **5. Optional “Upgrade Benefits”<sup>3</sup> for Extra Peace of Mind**

The Plan provides optional “Upgrade Benefits”<sup>3</sup>, which offers higher benefits for “Chemotherapy/Radiotherapy/Renal Dialysis Treatment” and “Medical Appliance” to help you cope with the ever-increasing medical expenses.

### **6. Brand New “Hong Kong Public Hospital Benefits”**

With limited public medical service resources, some medical arrangements might incur extra charges. To further enhance your coverage, the plan also provides “Hong Kong Public Hospital Benefits”, which cover cash allowances, indemnity of check referral and prescribed medicines to help you manage extra expenses.

### **7. Free Newborn Benefit<sup>7</sup> and Pregnancy Benefit**

If both parents are covered under the Plan, newborn babies are eligible to enjoy free coverage of the basic benefits and the optional “Supplementary Family Benefit Pool<sup>1</sup>” (if applicable) during the period between the 15<sup>th</sup> day following the birth of their child and the expiration date of the policy year. In addition, pregnancy complications<sup>8</sup> are covered under the Plan.

### **8. Pet Care Benefit<sup>9</sup>:**

In unfortunate circumstances where you are admitted to the hospital due to illness or an accident, you don't have to worry about your pet. The Plan covers your pet boarding expenses, enabling you to focus on receiving a worry-free treatment.

### **9. Worldwide Assistance Services and Health Check-up<sup>10</sup>**

- (i) 24-Hour Worldwide Emergency Assistance Services <sup>11</sup>: The Plan features 24-hour worldwide emergency assistance services <sup>11</sup>. In addition, a hospital deposit guarantee up to HK\$40,000 is available if emergency hospitalisation is warranted when you are abroad.
- (ii) Free Health Check-up <sup>10</sup>: To take care of your health, each Insured Person enrolled in the Plan can enjoy a general health check-up<sup>10</sup> in the first policy year, and a selected check-up service for male, female or child every 2 consecutive policy years thereafter.
- (iii) Online Assistance Service: Log on to the BOCG Insurance website anytime, anywhere to calculate your BMI index, enquire about the claim status and record, and download policy documents and claim forms.

**10. No Waiting Period**

Once the application for the insurance is approved, the protection will take effect immediately without waiting period. (except “Newborn Benefit”<sup>7</sup>, “Pregnancy Benefit”, any designated disease as specified under "Pre-existing Medical Conditions" and other excluded items<sup>12</sup>)

**11. Guaranteed Lifetime Renewal <sup>13</sup>**

Period of insurance of the Plan is 1 year and the Plan would be renewed on yearly basis, Once the policy has taken effect, regardless of the Insured Person’s health conditions or claim history, a lifetime renewal is guaranteed until the age of 100.

**12. Family<sup>2</sup> Premium Discount Offer**

Enrol with your family to enjoy up to a 25% family<sup>2</sup> premium discount. The more numbers of family members that enrol, the bigger the discount offered.

Number of Insured Person(s)	Family <sup>2</sup> Premium Discount
2 Persons	10%
3 Persons	20%
4 Persons or above	25%

All Insured Persons covered by the same policy must have the same benefits (except Optional Upgraded Benefits<sup>3</sup> (C)).

**13. No Claim Discount Privilege**

Each Insured Person who has no claim record for 3 or more consecutive policy years will be offered a 15% discount in premium upon renewal during next policy year.

### Limit of Indemnity Table

Insured Items and Coverage		Maximum Limit per Insured Person (in Hong Kong Dollars)		
		P1	P2	P3
Deductible Option (per disability)		\$0	\$15,000	\$30,000
Room Level Limit		Ward (If the Insured Person is confined in a semi-private room or private room, all claims are reduced to 50% and 25%, respectively)		
Section 1 - Basic Benefits (per disability)				
A. Hospital and Surgical Benefits				
1	Room and Board Fee	\$900 per day (up to 100 days)		
2	Physician's Visit Fee	\$900 per day (up to 100 days)		
3	Hospital Services Fee	\$18,000		
4	Surgical Expenses (payable in accordance with "Classification Schedule of Surgical Operations")			
	Complex	\$48,000		
	Major	\$28,000		
	Medium	\$12,500		
	Minor	\$5,500		
5	Operating Theatre Fee			
	Complex	\$14,400		
	Major	\$8,400		
	Medium	\$3,750		
	Minor	\$1,650		
6	Anesthetist's Fee			
	Complex	\$14,400		
	Major	\$8,400		
	Medium	\$3,750		
	Minor	\$1,650		
7	Specialist's Fee (referral letter issued by the qualified attending physician is required if the Insured Person is receiving specialist services during the confinement. The time between the issue date of the referral letter and the date of the relevant consultation should not exceed 6 months)	\$4,000		
8	Intensive Care Fee (maximum limit will be doubled automatically in cases of compulsory quarantine required by government authorities and for intensive care treatment in the hospital due to the contraction of infectious disease)	\$20,000		

9	Extra Bed Accommodation Fee (hospital confinement to accompany the insured child(ren))	\$500 per day (up to 100 days)
10	Psychiatric Treatment	\$10,000
11	Medical Appliances (applicable to Hong Kong only) Specified Item <sup>14</sup>	\$10,000
12	Chemotherapy/ Radiotherapy/ Renal Dialysis Treatment (applicable to Hong Kong only)	\$50,000
13	Hong Kong Public Hospital Benefits (if items (b) and (c) are not provided in the Hong Kong Public Hospital, the document proof from the Hong Kong Public Hospital is required)	
	(a) Special Cash Allowance for Confinement in a Hong Kong Public Hospital	\$500 per day (up to 40 days)
	(b) Pathology, X-rays, Diagnostic Tests Fee and Advanced Imaging (MRI, CT, PET)	\$20,000
	(c) Prescribed Medicines and Drugs (1 visit per day and up to 6 times per disability)	\$1,000 per visit (within 6 weeks following hospital confinement)
	The maximum limit for item 13 (a) to (c) (other eligible medical expenses can be claimed in other items)	\$20,000
14	Extra Serious Illness Benefit	
	Covers Cancer, Cardiomyopathy, Coma, Coronary Artery Bypass Grafting, Heart Valve Replacement, Kidney Failure, Liver Failure, Major Burns, Stroke, Tuberculosis treatment (only applicable after exhausting the "Hospital and Surgical Benefits" payable under Basic Benefits item A3 to A8)	\$50,000
15	Free Newborn Benefit <sup>7</sup> and Pregnancy Benefit	
	(a) Newborn Benefit <sup>7</sup> (1 year waiting period)	Free coverage for newborn baby under the Basic Benefits(A) and Optional Benefit(B)(if applicable) from 15 days following the child's birth and the expiration date of the policy year. (parents must both be insured)
	(b) Pregnancy Complications <sup>8</sup> (1 year waiting period)	\$50,000
16	Pre- & Post- Hospitalisation Benefits	
	(a) Pre-Hospitalisation Outpatient Fee	\$1,000 (within 30 days preceding the confinement)
	(b) Post-Hospitalisation Outpatient Fee	\$2,000 (within 6 weeks following hospital confinement)
	(c) Post-Hospitalisation for Chinese Medical Practitioner Consultation Fee (fees for post surgical treatment by qualified Chinese medical practitioner, 1 visit per day, a maximum of 5 visits per disability)	\$150 per day (within 6 weeks following hospital confinement)

	(d) Post-Hospitalisation Home Nursing Fee (applicable to Hong Kong only)	\$400 per day (up to 100 days) (within 60 days following hospital confinement)		
17. Special Benefits				
	(a) Pet Care Benefit <sup>9</sup> (applicable to Hong Kong only)	Cat or dog accommodation in pet hotels in Hong Kong. \$600 per day, for up to 5 days (during the course of the confinement of the Insured Person up to 7 days after discharge from the hospital)		
	(b) Emergency Outpatient Fee	\$2,500		
	(c) Cash Allowance for Health Supplement Food Benefit	\$250 per day, for up to 5 days (payable from the 8th day of hospital confinement following surgical operation)		
	(d) Compassionate Death Benefit (Death in the hospital as a result of an accident)	\$8,000		
<b>Overall limit per policy year for each Insured Person aged 76 or above under Basic Benefits item A</b>		<b>\$400,000</b>		
18. Free Services				
	(a) 24-Hour Worldwide Emergency Assistance Services <sup>11</sup> (a hospital deposit guarantee of up to HK\$40,000 in the event of emergency hospital confinement overseas is applicable)	Please refer to the policy for details		
	(b) Free Health Check-up <sup>10</sup> : In the first policy year, each Insured Person will be entitled to a basic health check-up. A selected health check-up for male, female or child will be provided every 2 consecutive policy years thereafter	Please visit BOCG Insurance's website for more details ( <a href="http://www.bocgins.com">http://www.bocgins.com</a> )		
Section 2 - Optional Benefits				
B. Supplementary Family Benefit Pool <sup>1</sup> (per policy year)				
Only applicable after exhausting "Hospital and Surgical Benefits" payable under Basic Benefits item A3 to A8 and/or A14 (if applicable), (calculation of reimbursement in accordance with the percentage)  <b>Applicable to Hong Kong only, but this benefit can be extended to worldwide coverage due to accident or emergency</b>		P1	P2	P3
	Reimbursement Ratio	100%	90%	80%
	If the eligible medical expenses of the Insured Person cannot be reimbursed from their other valid hospital and surgical insurance policy, the reimbursement ratio of the claim under this benefit can be increased to 100% upon claiming this policy			
Maximum Annual Shared Cover <sup>4</sup>	1 Insured Person: \$150,000			
	2 Insured Persons: \$300,000			

		3 Insured Persons: \$450,000	
		4 Insured Persons or above: \$600,000	
The Maximum Annual Shared Cover <sup>4</sup> for each Insured Person aged 76 or above		\$150,000	
C. Upgrade Benefits <sup>3</sup> (per disability, applicable to Hong Kong only)		C1	C2
1	Medical Appliances (benefit of Medical Appliances in Basic Benefit A11 will be superseded by the maximum limit of this benefit)		
	(a) Specified Items <sup>14</sup>	\$100,000	\$200,000
	(b) Non-Specified Items	\$50,000	\$100,000
	Maximum Limit for (a) Specified Items <sup>14</sup> and (b) Non-specified Items	\$100,000	\$200,000
2	Chemotherapy/ Radiotherapy/ Renal Dialysis Treatment (benefit of Chemotherapy/ Radiotherapy/ Renal Dialysis Treatment in Basic Benefit A12 will be superseded by the maximum limit of this benefit)	\$250,000	\$500,000

#### Notes

- All charges incurred must be reasonable and customary.
- During claims processing, the deductible (if any) shall be subtracted from the eligible claims amount prior to the settlement of the claims. The deductible is calculated per disability.
- If the Insured Person(s) is/are not confined in ward when hospitalisation, each coverage limit above (except clinical surgery) will be adjusted being of higher room level: confined in semi-private room to be reduced to 50%/confined in private room to be reduced to 25%. It is not covered if confined in higher room level than private room.
- The limit of Basic Benefits (A) and Optional Upgraded Benefits<sup>3</sup> (C) for each Insured Person is calculated per disability.
- Coverage under Optional Benefits (B) for each Insured Person is subject to (1) the indemnity of disability shall be reimbursed after exhausting Basic Benefits items A3 to A8 and/or A14 (if applicable) under Basic Benefits in that policy year and (2) the balance in the " Maximum Annual Shared Cover"<sup>4</sup> of that policy year.

## Annual Premium Table

### Basic Benefits

#### A. Hospital and Surgical Benefits (Hong Kong Dollars)

Age Group	Deductibles (per disability)		
	P1 (\$0)	P2 (\$15,000)	P3 (\$30,000)
15 Days – Age 4	\$1,973	\$1,618	\$1,420
Age 5 – 18	\$1,886	\$1,509	\$1,320
Age 19 – 25	\$1,612	\$1,289	\$1,128
Age 26 – 30	\$1,799	\$1,439	\$1,259
Age 31 – 35	\$2,112	\$1,690	\$1,479
Age 36 – 40	\$2,518	\$2,014	\$1,762
Age 41 – 45	\$3,075	\$2,460	\$2,153
Age 46 – 50	\$3,828	\$3,253	\$2,871
Age 51 – 55	\$4,697	\$3,992	\$3,522
Age 56 – 60	\$6,390	\$5,431	\$4,792
Age 61 – 65	\$9,823	\$8,350	\$7,367
Age 66 – 70	\$13,629	\$12,130	\$10,767
Age 71 – 75 *	\$17,854	\$15,890	\$14,105
Age 76 – 100*	\$19,329	\$17,203	\$15,270

\*Applicable to renewal only

### Optional Benefits

#### B. Supplementary Family Benefit Pool<sup>1</sup> (Hong Kong Dollars)

Age Group	Percentage of the premium paid for Basic Benefits
15 Days – Age 50	35%
Age 51 - 70	45%
Age 71 - 75*	
Age 76 - 100*#	30%

\* Applicable to renewal only

# Each Insured Person aged 76 or above is eligible for a “Maximum Annual Shared Cover”<sup>4</sup> of HK\$150,000.

#### C. Upgraded Benefits<sup>3</sup> (Hong Kong Dollars)

Age Group	Percentage of the premium paid for Basic Benefits	
	C1	C2
15 Days – Age 50	20%	35%
Age 51 – 70	30%	50%
Age 71 – 100*^	40%	-

\* Applicable to renewal only

^ Insured Person who enrolls in “Plan C2” of Upgrade Benefits<sup>3</sup>, his/her benefits will be automatically converted to “Plan C1” upon renewal when the Insured Person reaches the age of 71.



### Illustration Example

	Mr. Chan (Age 34)	Mrs. Chan (Age 29)	Son (Age 5)	Mother (Age 60)
Item A “Hospital and Surgical Benefits”	Basic Benefits (in person)	Basic Benefits (in person)	Basic Benefits (in person)	Basic Benefits (in person)
Item B “Supplementary Family Benefit Pool” <sup>1</sup>	Family Shared Cover: HK\$ 600,000			
Item C “Upgraded Benefits” <sup>3</sup>		Benefits: HK\$ 350,000 (in person)		Benefits: HK\$ 350,000 (in person)

Mr. Chan, together with his wife Mrs Chan, son and his mother old Mrs. Chan, has enrolled in the “BOC Family Medical Insurance Plan” together. In addition to Item A – “Hospital and Surgical Benefits”, all four family members have also enrolled optional Item B – “Supplementary Family Benefit Pool”<sup>1</sup>. Mr. Chan has also decided to further enhance the coverage for his wife and his mother by enrolling them C1 under Item C – “Upgrade Benefits”<sup>3</sup>. As he is already covered by the medical insurance offered by his company, Mr. Chan selected the policy with a HK\$15,000 deductible P2 in order to enjoy a lower premium. Also, they can enjoy a 25% family discount for 4 Insured Persons. The total amount of premium for Mr. Chan and his family is shown below:

	Mr. Chan (Age 34)	Mrs. Chan (Age 29)	Son (Age 5)	Mother (Age 60)	Each premium (in Hong Kong dollars)
Item A “Hospital and Surgical Benefits”:	\$1,690+	\$1,439+	\$1,509+	\$5,431	=\$10,069
Item B “Supplementary Family Benefit Pool” <sup>1</sup> :	\$591+	\$503+	\$528+	\$2,443	=\$4,065
Item C “Upgraded Benefits” <sup>3</sup> :		\$287+		\$1,629	=\$1,916

Total Premium : \$16,050  
 Total Premium After Discount : \$12,038 (Saving \$4,012 in total)  
 Average Premium Per Head : \$3,010

### **Policy Review Period and auto-renewal services**

- **15-Day Policy Review Period:**

If your application is approved instantly and coverage is confirmed to be in effect, BOCG Insurance will issue your policy about 10 working days after the application and relevant documents have been received. Within 15 days after the confirmation date of the coverage (“Policy Review Period”), you can download the policy document and major exclusions via BOCG Insurance’s website (www.bocgins.com). If the insured benefits do not meet your needs, you can terminate your policy by giving a written notice to BOCG Insurance within the Policy Review Period (if you have already received the policy, you are required to return it to BOCG Insurance). If no claim has been made by the Insured Person within the Policy Review Period, the paid premium will be fully refunded.

- **Auto-renewal services:**

You will receive renewal notice stating the renewal terms by BOCG Insurance before the expiry date of every policy year. Your policy will be renewed automatically after your payment of the required premium for the next policy year. Unless subsequent instruction is made, the renewal premium will be debited based on the Proposer’s selected payment method in the application form.

### **Revisions, notice of termination and claims**

- **Premium, terms and maximum limit:**

- Premium, terms and maximum limit are determined in accordance with the plan selected, the health condition at time of application and the age during the period of insurance of the Insured Person. The premium will be increased progressively when the Insured Person enters into another pre-set age group at the time of policy renewal. Regardless of the Insured Person’s health or claim conditions, BOCG Insurance will not charge any additional fees or impose any additional terms on the Insured Person after the policy has taken into effect. **However, BOCG Insurance reserves the right for all policies covered under “BOC Family Medical Insurance Plan” to adjust standard premiums on a portfolio basis and amend the terms and/or benefits limit from time to time upon renewal for the coming policy year.**

- **Revision of the plan:**

The Proposer can apply to revise the policy by giving a written notice to BOCG Insurance 30 days prior to the expiry date of each policy. Upon BOCG Insurance’s approval, the new plan and premium will become effective on the first day of the new policy year.

- **Termination of policy and premium refund:**

The Proposer can apply to terminate the policy or one of the Insured Persons in the policy, by giving a written notice to BOCG Insurance 30 days prior to the expiry date of each policy year, such termination shall become effective on the day immediate following the expiry of the policy year. If the Proposer terminates the policy or any one of the Insured Persons’ benefits within the policy period, the premium will not be refunded and the Proposer should pay 100% of the annual premium.

- **Claims:**

For a claims application, the Insured Person should submit a written notice together with the documentary proof to BOCG Insurance for processing at the soonest. Claims payment and the settlement advice will be sent to the Proposer within 10 working days after sufficient documentary proof has been received by BOCG Insurance.

### **Remarks**

1. “Supplementary Family Benefit Pool” is only applicable to all Insured Persons who have enrolled together.
2. Family refers to the Proposer and/or parents and/or legal spouse and/or parents-in-law and/or child(ren) of the Proposer. Child refers to the legal child of the Proposer including stepchild, adopted child, or wards.
3. Optional “Upgrade Benefits” is applicable to treatments performed in Hong Kong only. Basic Benefits A11 “Medical Appliances” and A12 “Chemotherapy/ Radiotherapy/ Renal Dialysis Treatment” will be superseded by this “Upgrade Benefits”.

4. "Maximum Annual Shared Cover" refers to the Basic Benefits "Hospital and Surgical Benefits" items A3 to A8 and/or A14 (if applicable) which shall be reimbursed after such benefits are exhausted during the policy year. All Insured Persons insured in the same policy are entitled to the maximum aggregate sum of "Maximum Annual Shared Cover" as indicated in the schedule. For any Insured Person aged 76 or above, the available "Maximum Annual Shared Cover" limit is HK\$150,000.
5. The eligible Day Case Surgery and Clinical Surgery which have been classified by BOCG Insurance will be reimbursed under "Hospital and Surgical Benefit" and "Supplementary Family Benefit Pool"<sup>1</sup>. "Day Case Surgery" means any surgery performed in the hospital that does not require hospitalisation and surgery that can be undertaken at the clinic.
6. Extra Serious Illness refers to Cancer, Cardiomyopathy, Coma, Coronary Artery Bypass Grafting, Heart Valve Replacement, Kidney Failure, Liver Failure, Major Burns, Stroke and Tuberculosis.
7. The Newborn Benefit will be effective provided that the parents are covered under the Plan and it is approved by BOCG Insurance. The benefit is covered from 15 days following the child's birth until the expiration date of the policy year. Should such child continue the Plan upon renewal of the policy, he/she will be automatically subjected to the relevant premium required without further notice. The benefit is not applicable to the Insured Person who is pregnant or has given birth to a child during the 1st year after the policy has come into effect.
8. Pregnancy complications are only limited to acute nephritis, nephrosis, cardiac decompensation, missed abortion, ectopic pregnancy, puerperal infection, eclampsia, toxemia and similar medical and surgical conditions of comparable severity which require confinement. The benefit is not applicable to the Insured Person who is pregnant or has given birth to a child during the 1st year after the policy has come into effect.
9. "Pet Care Benefit" is applicable to cat or dog accommodation services in Hong Kong only. Benefit is applicable to the Insured Person who is confined in a hospital for more than 48 consecutive hours for bodily injury or more than 5 consecutive days for illness during the course of the confinement up to 7 days following discharge from the hospital. The benefits payable is subject to the Insured Person providing eligible proof of the benefit and/or the original receipt of the services.
10. The items under health check-up are subject to the information of the services provider and no further notice will be given in case of any amendment. Health check-up will be conducted at BOCG Insurance's designated clinics or medical centres. BOCG Insurance is not liable for the services or the negligence of the designated clinics or medical centres.
11. 24-Hour Worldwide Emergency Assistance Services (please refer to the policy for details) is provided by a medical services provider designated by BOCG Insurance. The actual expenses should be paid by the Insured Person. BOCG Insurance is not liable for the services or any negligence of the designated medical services provider.
12. For the details of designated disease as specified under "Pre-existing Medical Conditions" and other excluded items, please refer to the policy.
13. The Plan offers guaranteed lifetime renewal up to 100 years of age. BOCG Insurance reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit of benefits for all policies of the "BOC Family Medical Insurance Plan".
14. Specified items of Medical Appliances include Pacemaker, Stents for Percutaneous Transluminal, Coronary Angioplasty, Intraocular Lens, Artificial Cardiac Valve, Metallic or Artificial Joints for Joint Replacement, Prosthetic Ligaments for Replacement or Implantation between Bones and Prosthetic Intervertebral Disc.

#### **Important notes for enrolment**

1. The Proposer must be aged 18 years or above at the time of application.
2. The Insured Person must be aged between 15 days and 70 years old (both days inclusive) at the time of application.

3. Child aged from 15 days to 5 years old must enrol together with an adult.
4. The Proposer and the Insured Person must hold a valid proof of identity (China; Hong Kong, China; Macau, China and Taiwan, China) to enrol in the Plan.
5. The Insured Person should enrol in the Basic Benefits prior to applying for Option Benefit(s). The deductible option of all Insured Persons under the same policy must be the same.
6. Deductible option is applicable for the whole plan. The deductible shall be subtracted from the eligible claims amount prior to the settlement of the claims.
7. Insured Person who enrolls in “Plan C2” of “Upgrade Benefits”<sup>3</sup>, his/her benefits will be automatically converted to “Plan C1” upon renewal when the Insured Person reaches the age of 71.
8. Geographical limits:
  - (1) A “Hospital and Surgical Benefit”
    - A11 “Medical Appliances”, A12 “Chemotherapy/ Radiotherapy/ Renal Dialysis Treatment”, A13 “Hong Kong Public Hospital Benefit”, A16(d) “Post-Hospitalisation Home Nursing Fee” and A17(a) “Pet Care Benefit”<sup>9</sup> are applicable to Hong Kong only.
    - Other items are applicable to worldwide.
  - (2) B “Supplementary Family Benefit Pool”<sup>1</sup> is applicable to Hong Kong only, but this benefit can be extended to worldwide coverage due to accident or emergency.
  - (3) C “Upgrade Benefits”<sup>3</sup> is applicable to Hong Kong only.
9. BOCG Insurance reserves the right for all policies covered under “BOC Family Medical Insurance Plan” to adjust standard premiums on a portfolio basis and amend the terms and/or benefits limit from time to time upon renewal for the coming policy year.

10. The Plan only covers the expenses of the insured person on the following basis:

**Reasonable and Customary:** shall mean in relation to fees, a sum not exceeding a reasonable average of the fees charged under similar conditions by persons of equivalent experience and professional status in the area in which the service was provided; and in relation to material or services, shall mean a sum not exceeding a reasonable average of the charges for similar material or services in equivalent circumstances of quality and economic consideration in the same area as that in which any such material or services were obtained.

**Medically Necessary:** shall mean mainly the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice.

**Deductible:** The level of deductible per disability applicable to this Policy, which shall be borne by the Policyholder, and is shown in the Schedule and the subsequent endorsement.

**Duplicate Application:** In the event that the Insured Person is covered under more than one such Policy, BOCG Insurance will consider that person to be insured under the Policy that provides the greatest amount of benefit. Where the benefit under each such Policy is identical, BOCG Insurance will consider that person to be insured under the Policy first issued. BOCG Insurance will refund any duplicated insurance premium payment that may have been made by or on behalf of that person and the duplicated Policy shall be void in respect of such particular Insured Person.

11. Termination of policy

This policy shall be automatically terminated on the earliest of the followings:

- If the Insured Person has at any time failed to observe the terms of this policy or failed to act with utmost good faith. ; or
- This policy shall terminate forthwith upon the death of the Insured Person. Benefit for any Insured Person under the policy shall terminate forthwith upon the death of that Insured Person without affecting benefit for other Insured Person under the policy; or
- Provided one or more premiums charged to the Insured’s nominated account have been paid, non-payment of any subsequent premiums shall terminate insurance under this policy as from that

policy expiry date. Full annual premium for the policy year shall be collected from the Insured and no refund shall be made.

**12. The Plan information does not contain the full terms of the policy and the full terms can be found in the policy document.**

**Major exclusions (For details, please refer to the policy)**

Any congenital conditions, latent illness or disease existed prior to the effective date of the policy (including any designated disease occurring during the first year and the first six months from the effective date of the benefits cover); routine physical examination, dental treatment, eye tests, cosmetic or plastic surgery, pregnancy or childbirth (except the cover provided under Pregnancy Complications<sup>8</sup>), fertility or infertility treatment, AIDS, HIV related sickness or injury, alcoholism, mental disorders, drug addiction, venereal diseases, illegal acts, war, strike, riot, act of terrorism, professional sports or high risks activities, all hospital expenses and/or physiotherapy incurred purely for investigations (such as diagnostic scanning, X-ray examination, laboratory tests etc) or without physician's proof for such incurred investigations' hospital expenses and/or physiotherapy is related the confinement treatment, illness or injury contracted during any journey which is against the advice of physician, emigration or studying outside Hong Kong, for the purpose of or in connection with obtaining or seeking any medical advice or surgical treatment outside Hong Kong etc.

**Terms and Conditions:**

1. The Plan is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance").
2. Bank of China (Hong Kong) Limited ("BOCHK") is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK.
3. 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 the Plan should be resolved directly between BOCG Insurance and the customer.
4. 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)
5. BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
6. BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
7. BOCG Insurance and/or BOCHK reserve the right to amend, suspend and terminate the above products, services and offer and to amend the relevant terms at any time at its discretion without prior notice. In case of dispute, the decision of BOCG Insurance and/or BOCHK shall be final.
8. This promotion material is for reference and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Details of the coverage of the Plan are subject to the terms stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
9. Should there be any discrepancy between the English and Chinese versions of this promotion material, the English version shall prevail.

**Bank of China (Hong Kong) Limited**

**Personal Customer Service Hotline : (852) 3988 2388**

**[www.bochk.com](http://www.bochk.com)**