

CHINA ASSIST CARD SERVICE RIDER

This rider is issued and shall form a part of the basic policy to which it is attached.

This rider provides the China Assist Card Service up to the amount stated in the Schedule of Benefits or included by endorsement subject to the exclusions, limitations, provisions and terms contained herein.

ADDITIONAL TO PART I - BENEFITS

“Designated Hospital List” means a Designated Hospital List as attached herein and as revised by the Company or its authorized representative from time to time.

“Confinement” is defined as that period for which the Hospital makes a charge for room and board to any Insured Person.

“Hospital” shall mean an establishment which meets all the following requirements:

1. holds a license as a hospital (if licensing is required in the state or governmental jurisdiction);
2. operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
3. provides 24-hour a day nursing service by registered or graduated nurses;
4. has a staff of one (1) or more licensed Registered Medical Practitioner available at all times;
5. provides organized facilities for diagnosis and major surgical facilities; and
6. is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.

“Medically Necessary Expenses” shall mean expenses incurred as a result of Injury or Sickness paid by the Insured Person to a Registered Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under the Emergency Medical Evacuation and Repatriation of Remains Expenses Benefit riders of this Policy. All treatment must be prescribed by a Registered Medical Practitioner in order for expenses to be reimbursed under this rider. Provided that in the event of an Insured Person becoming entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source subject to the limit of benefit as stated in the Schedule of Benefits.

“Sickness” shall mean sickness or disease contracted or commencing after the Insured Person have been covered under this rider for not less than fifteen (15) days (from the coverage commencement date, reinstatement date, or date of any increase of benefit coverage (to the extent of such increase only) of this Policy, whichever the last occurs) and resulting in a loss covered herein.

“Usual, Customary and Reasonable” wherever used in this rider shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of the Insured Person under the care, supervision or order of a Registered Medical Practitioner; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would have been made if no insurance existed.

ADDITION TO PART II - BENEFITS

China Assist Card Service

Period of Coverage

This rider is afforded to an Insured Person shall apply only to loss described and defined herein which is sustained by the Insured Person while traveling in Mainland China excluding Hong Kong and Macau for a journey subject to not exceeding ninety (90) days for a particular trip.

China Assist Card Service offers the following assistance during the journey in Mainland China. For emergency assistance, simply call our Travel Guard Assistance Hotline by collect call: (852) 3516 8699 .

1. Hospital Guaranteed Admission Deposit

If, as a result of an Injury or Sickness sustained by the Insured Person during the period of coverage, the Insured Person is admitted into any Hospital designated in the Designated Hospital List as an in-patient, the Company or its authorized representative will guarantee the Hospital admission deposit when the Insured Person present his/her China Assist Card to the relevant department of the Designated Hospital.

2. In-Hospital Medical Expenses

If, as a result of an Injury or Sickness sustained by the Insured Person during the period of coverage, the Insured Person is admitted



and confined in any Designated Hospital as an in-patient under the professional care of a Registered Medical Practitioner during the Confinement and shall incur the Usual, Customary and Reasonable Expenses and Medically Necessary Expenses as defined, the Company will pay directly to the Hospital for such expenses actually charged by the Hospital up to the limit of benefits in the Schedule of Benefits .

3. Emergency Cash Transmission

Emergency cash transfer can be arranged by the Company or its authorized representative provided the Insured Person has sufficient personal money for such transfer. The method of transfer will be as agreed by the Insured Person and the Company or its authorized representative.

4. 24-Hour China Legal Referral Service

The Company or its authorized representative can provide referrals of lawyers and legal practitioners in Mainland China for 24 hours contact in case of emergency.

ADDITION TO PART III – EXCLUSIONS

1. Any expenses that can be compensated from any other sources.
2. The purpose of the journey is taken to obtain medical treatment, or when the journey is taken when the Insured Person is unfit to travel, or the Insured Person is traveling against the advice of a Registered Medical Practitioner.

ADDITION TO PART V – GENERAL PROVISIONS

1. An Insured Person should undertake to settle any medical expenses that are not payable or covered by this rider or any amount in excess of the limit of benefits as stated in the Schedule of Benefits within 14 days after the written notification from the Company. The credit facility will be suspended if an Insured Person fails to reimburse the Company within the above time limit. Upon suspension, the Insured and/or Insured Person have to return all China Assist Cards to the Company and will be liable to the Company for any outstanding payment of the medical expenses incurred in arrears. In the event of any loss of China Assist Card, the Insured Person should advise the Company within 48 hours and pay HK\$30 for each replacement card. The Insured and/or Insured Person undertake to indemnify the Company against any outstanding payment of the medical expenses incurred and any medical expenses incurred after the loss of China Assist Card under this Policy.
2. China Assist Card should be returned to the Company when the coverage of an Insured Person under this rider / the policy has terminated. A penalty of HK\$100 will be charged by the Company if the China Assist Card is not returned within 30 days from the termination date of this rider or the policy and the Insured will be liable for any outstanding payment of the medical expenses incurred and any medical expenses incurred after the termination date.
3. China Assist Card Services are subject to changes and on such terms as may from time to time be dictated by the Company and/or its authorized representative.

This rider is subject to all the provisions of the basic policy except as herein modified. References in such provisions to the basic policy be deemed, unless the context otherwise requires, to include a reference to this rider.

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中國支援咭服務附加契約

此附加契約的簽發即構成基本保單的一部份。

本附加契約提供中國支援咭服務，唯最高賠償額為保障利益表上所載或經批註於此本附加契約上之限額為準及依據以下所載之不承保事項、限制、條款和條件而提供保障。

附加於第一部份 - 定義

「特約醫院名單」是指附於本契約的特約醫院名單而本公司或其授權代表能隨時對其作出更改。

「留院」是指該醫院向受保人收取每日住房費用之期間。

「醫院」是指具備以下條件的機構：

1. 擁有合法經營之醫院牌照（若該國家或政府法例需要醫院領有牌照）；
2. 為受傷及患病病人提供留院治療及照顧；
3. 由註冊專業護士提供全日二十四小時之護理服務；
4. 任何時間均有一位或以上的持牌註冊醫生；
5. 提供完善的診斷設施及大型的外科手術設備；及
6. 非主要作為診所、護理、休養、靜養、戒酒、戒毒等或類似服務之醫療機構。

「醫療必需費用」是指若受保人遭遇損害或感染疾病所須支付予註冊醫生、護士、醫院或救傷車服務的費用，範圍包括醫藥、手術、X光檢查、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理，除非因意外而損害健全及天然之牙齒所必須之診治費用。亦不包括本保單內的緊急醫療運送及遺體運返兩項保障利益所需的任何費用。本附加契約僅負責賠償經由註冊醫生所處方或治療的費用。倘若受保人可從其他來源取回全部或部份費用，本公司則僅負責賠償剩餘的費用。

「疾病」是指受保人在此附加契約之保障生效日、最後復效日或保額增加日(只限保額增加的部分)，以較遲者為準，十五日後所罹患或感染保障範圍內之病症。

「合理及慣常費用」是指(1)根據註冊醫生之照顧、監管或指示下為受傷及患病的受保人提供留院治療及照顧所需要的醫療設施及服務收費；(2)不超過同一地區內接受類似治療、醫療設施及服務費用之正常水平；及(3)不包括倘若受保人在沒有保險保障情況下將會被收取之費用。

附加於第二部份 - 保障利益

中國支援咭服務

保障期

根據本附加契約之定義，本保障提供賠償予受保人於中國大陸旅程（香港及澳門除外）期間而蒙受之損害；而每旅程以九十日為上限。

當受保人於中國大陸旅程中，中國支援咭能提供以下支援服務。如需緊急援助，請以受話人付款形式致電Travel Guard 國際支援熱線：(852) 3516 8699。

1. 留院按金保證

倘受保人於保障期內因損害或疾病而需入住特約醫院名單內指定之醫院為住院病人，受保人只需到特約醫院內之有關門出示你的中國支援咭，本公司或其授權代表會保證你的留院按金。

2. 住院醫療費用

倘受保人於保障期內因損害或疾病而需入住特約醫院為住院病人及接受註冊醫生之專業看護，於此留院期間所引致之合理及慣常費用及醫療必需費用（根據本附加契約之定義）。本公司將直接賠償予醫院有關該醫院實際收取之醫療必需費

用，賠償以保障權益表所列為上限。

3. 緊急現金傳送

本公司或其授權代表能提供緊急現金傳送服務，唯受保人需先作出付款保證。現金傳送方法由受保人及本公司或其授權代表雙方同意。

4. 24小時法律轉介服務

於緊急情況下，本公司或其授權代表能提供24小時中國律師及法律從業人員之轉介服務。

附加於第三部份 - 不承保範圍

1. 任何可從其他來源獲取賠償之費用。
2. 旅程目的為接受醫藥治療、或你之身體狀況不適合旅遊、或受保人違反註冊醫生之意見而前往旅遊。

附加於第五部份 - 基本條款

1. 受保人需承擔一切不在受保範圍內或超過保障金額之所有醫療費用，此等費用需於本公司發出書面通知後十四日內償還。如受保人未能在此限期內繳付此費用，受保人的信用設施將會被暫停。在暫停期間，主受保人或受保人需退回受保人的中國支援咭，及仍需為此欠款付上責任。如受保人遺失你的中國支援咭，需於四十八小時內通知本公司及需付港幣三十元作補領費用。主受保人或受保人仍需對所有醫療費欠款及失咭後的所有醫療費用付上責任。
2. 受保人需於本附加契約或保單終止後退還中國支援咭，若本公司於本附加契約或保單終止後三十日內仍未收到退咭，本公司會收取港幣一百元作罰款，受保人需為保單終止後發生的所有醫療費用付上責任。
3. 本公司或其授權代表能隨時更改服務及條款。

除於此修訂外，本附加契約將按照所有基本保單內所載之條款為準。而基本保單內所載之條款參考亦適用於本附加契約。

此附加契約的版權為美亞保險香港有限公司所有。未經美亞保險香港有限公司同意不得複製全部或部分附加契約之內容

(此中文譯本，乃供參考之用，如有異議，均以英文原本說明為準)