

# IMPORTANT NOTICE

Highlights of Changes (*in italics*) to Medical Insurance Policy Document

2018

	Existing	After Change																														
<b>INTRODUCTION</b>	<p>This Policy is issued in consideration of the payment of the premiums specified herein and in reliance on the statements contained in the Application.</p> <p>The Application and the questions and answers contained in the Application are the basis of this contract of insurance and are incorporated into this Policy. The effect of incorporating the questions and answers contained in the Application into the Policy. The effect is to make the truth and accuracy of the answers provided to the questions asked conditions precedent to the validity of the Policy.</p> <p>The Company will pay benefits in accordance with and subject to the terms of this Policy where applicable.</p>	<p>This Policy is issued in consideration of the payment of the premiums specified herein and in reliance on the statements contained in the Application.</p> <p>The Application and the questions and answers contained in the Application are the basis of this contract of insurance and are incorporated into this Policy. The effect of incorporating the questions and answers contained in the Application into <i>the Policy</i> <b>is to</b> make the truth and accuracy of the answers provided to the questions asked conditions precedent to the validity of the Policy.</p> <p>The Company will pay benefits in accordance with and subject to the terms of this Policy where applicable.</p>																														
<b>TERMS &amp; CONDITIONS</b>																																
<b>MEDICINES AND CHARGES</b>	<p>means expenses required for laboratory tests, x-rays, professional fees, medicines and drugs, blood and plasma, wheelchair rentals, outpatient surgery, surgical appliances and devices, and intra-operative standard prosthetic devices.</p>	<p>means expenses required for laboratory tests, x-rays, <i>Professional Fees</i>, medicines and drugs, blood and plasma, wheelchair rentals, outpatient surgery, surgical appliances and devices, and intra-operative standard prosthetic devices.</p>																														
<b>POLICY</b>	<p>means this policy document and includes the Application, the Policy Schedule, the Benefits Schedule and the Surgical Schedule and any Optional Benefits included in this policy document with the relevant rider attached to this policy document and any endorsements, amendments or riders thereto which have been approved by an executive officer of the Company.</p>	<p>means this policy document and includes the Application, the Policy Schedule, the Benefits Schedule and the Surgical Schedule and any Optional Benefits included in this policy document with the relevant riders attached to this policy document and any endorsements, amendments or riders thereto which have been approved by an executive officer of the Company.</p>																														
<b>ROOM &amp; BOARD</b>	<p>The Company shall reimburse the Normal, Usual and Customary Charges for the actual expenses charged by a Hospital for accommodation and meals of the Insured Person during the Insured Persons confinement.</p> <p>If the Insured Person is confined in a room class above the eligible level of accommodation on any days of a confinement, the benefit shall be adjusted as follows:-</p> <table border="1"> <thead> <tr> <th>Entitlement level of accommodation</th> <th>Level of accommodation confined</th> <th>Reimbursement of eligible expenses</th> </tr> </thead> <tbody> <tr> <td>Semi-Private</td> <td>Private</td> <td>50%</td> </tr> <tr> <td>Semi-Private</td> <td>Higher than Private</td> <td>25%</td> </tr> <tr> <td>Private</td> <td>Regular Suite</td> <td>50%</td> </tr> <tr> <td>Private</td> <td>Higher than Private Suite</td> <td>25%</td> </tr> </tbody> </table>	Entitlement level of accommodation	Level of accommodation confined	Reimbursement of eligible expenses	Semi-Private	Private	50%	Semi-Private	Higher than Private	25%	Private	Regular Suite	50%	Private	Higher than Private Suite	25%	<p>The Company shall reimburse the Normal, Usual and Customary Charges for the actual expenses charged by a Hospital for accommodation and meals of the Insured Person during the Insured Persons confinement.</p> <p>If the Insured Person is confined in a room class above the eligible level of accommodation on any days of a confinement, the benefit shall be adjusted as follows:-</p> <table border="1"> <thead> <tr> <th>Entitlement level of accommodation</th> <th>Level of accommodation confined</th> <th>Reimbursement of <i>Eligible Expenses</i></th> </tr> </thead> <tbody> <tr> <td>Semi-Private</td> <td>Private</td> <td>50%</td> </tr> <tr> <td>Semi-Private</td> <td>Higher than Private</td> <td>25%</td> </tr> <tr> <td>Private</td> <td>Regular Suite</td> <td>50%</td> </tr> <tr> <td>Private</td> <td>Higher than Private Suite</td> <td>25%</td> </tr> </tbody> </table>	Entitlement level of accommodation	Level of accommodation confined	Reimbursement of <i>Eligible Expenses</i>	Semi-Private	Private	50%	Semi-Private	Higher than Private	25%	Private	Regular Suite	50%	Private	Higher than Private Suite	25%
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	Existing	After Change
<b>HEALTH PLAN</b>		
<b>32. CHANGE OF BENEFITS</b>	The Policyholder may apply at renewal time to the Company to change the class or level of cover under this Policy applicable to an Insured Person. If any Disability suffered by the relevant Insured Person occurs or begins before the completion of the underwriting review and confirmation of the Company that the class or level of cover in respect of such Insured Person has been changed, the benefits payable under this Policy shall not exceed the maximum amounts payable under this Policy in existence before the change in class or level of cover.	The Policyholder may apply at renewal time to the Company to change the class or level of cover under this Policy applicable to an Insured Person. If any Disability suffered by the relevant Insured Person occurs or begins before the completion of the underwriting review and confirmation of the Company that the class or level of cover in respect of such Insured Person has been changed, the benefits payable under this Policy shall not exceed the maximum amounts payable under this Policy in existence before the change in class or level of cover, <i>whichever is lower</i> .
<b>ADDITIONAL CONDITIONS FOR PERSONAL ACCIDENT BENEFITS</b>		
<b>4. CHANGE IN RISK</b>	The Policy holder or the relevant Insured Person shall give immediate notice to the Company of any change of address or any Injury, disease, physical defect or infirmity by which an Insured Person has become affected and of any other insurance affected by or on behalf of an Insured Person against accident or incapacity. It shall be a condition precedent to recovery notifies the Company at any of the abovementioned Change of Risk.	The Policyholder or the relevant Insured Person shall give immediate notice to the Company of any change of <i>occupation or duties</i> , address or any Injury, disease, physical defect or infirmity by which an Insured Person has become affected and of any other insurance affected by or on behalf of an Insured Person against accident or incapacity. It shall be a condition precedent to recovery notifies the Company at any of the abovementioned Change in Risk.
<b>ADDITIONAL EXCLUSIONS FOR PERSONAL ACCIDENT BENEFITS</b>		
<b>8. LIABILITY LIMITS</b>	The maximum sum payable by the Company:- (a) in respect of an Insured Person above the age of 65 is US\$100,000; coverage shall be terminated at the end of the Policy Year during which the Insured Person attains the age of 75;	The maximum sum payable by the Company:- (a) in respect of an Insured Person above the age of 65 is US\$100,000; coverage shall be terminated at the end of the Policy Year during which the Insured Person attains the age of <i>81</i> ;
<b>9. ADDITIONAL EXCLUSIONS FOR PERSONAL ACCIDENT BENEFITS</b>	These optional personal accident benefits do not cover or provide benefits in any of the following circumstances or events applying to or in respect of an Insured Person:-	These optional personal accident benefits do not cover or provide benefits in any of the following circumstances or events <i>directly or indirectly</i> applying to or in respect of an Insured Person:-
<b>OPTIONAL TRAVEL BENEFITS</b>		
<b>7. MEDICAL AND EMERGENCY BENEFIT</b>	7.3 The benefit in respect of hospital room and board is limited to US\$300 per day but the benefit limit will be doubled when the hospital charges for room and board include the charges for all medical treatment services (excluding the professional fees of Physicians and Surgeons) and tripled when such charges include the charges for all medical treatment services and the professional fees of Physicians and Surgeons.	The benefit in respect of hospital room and board is limited to US\$300 per day <i>if the hospital expense is on per diem basis, a daily reimbursement of all charges inclusive of room and board and professional services is limited to US\$ 1,000 if no detailed breakdown of charges is provided</i> .

Existing

After Change

**12. TRAVEL DELAY  
BENEFIT**

In the event an Insured Person's flight or other scheduled mode of transportation is delayed during a trip covered by this Policy due to serious weather conditions, industrial action, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person, the Company will pay:-

- (a) up to the amount... or
  - (b) US\$25 for each full 12 hours delay up to a maximum of US\$100.
- A claim can only be made either under (a) or (b).

In the event an Insured Person's flight or other scheduled mode of transportation is delayed during a trip covered by this Policy due to serious weather conditions, *natural disasters (earthquake, flood, hurricane, tornado, tsunami, etc.)*, industrial action, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person, the Company will pay:-

- (a) up to the amount... or
- (b) US\$25 for each full 6 hours delay up to a maximum of US\$100.

A claim can only be made either under (a) or (b).

	E x i s t i n g	A f t e r C h a n g e
<b>BENEFITS SCHEDULE (IF APPLICABLE)</b>		
<b>REHABILITATION</b>	When certified necessary by the attending physician for up to 45 days of inpatient, day case or outpatient treatment starting within 14 days of hospitalization	When certified necessary by the attending physician for up to 45 days of inpatient, day case or outpatient treatment starting within 14 days <i>immediately after the</i> hospitalization
<b>EMERGENCY MEDICAL EXPENSES (UNDER TRAVEL BENEFIT)</b>	"Emergency Evacuation" - (up to US\$25,000) with a maximum of US\$300 per day for hospital room and board which is doubled when the room fee includes medical service costs and tripled when the room fee also includes all professional services; and ...	"Emergency Evacuation" - (up to US\$25,000) with a maximum of US\$300 per day for hospital room and board <i>if the hospital expense is on per diem basis, a daily reimbursement of all charges inclusive of room and board and professional services is limited to US\$1000 if no detailed breakdown of charges is provided</i> ; and ...
<b>TRAVEL DELAY (UNDER TRAVEL BENEFIT)</b>	Covers transportation expenses incurred as a direct consequence of travel delay resulting from serious weather conditions, industrial action, hijack, mechanical derangement if an Insured Person has to re-route his trip due to cancellation of a prior confirmed booking; or ...	Covers transportation expenses incurred as a direct consequence of travel delay resulting from serious weather conditions, <i>natural disasters (earthquake, flood, hurricane, tornado, tsunami, etc.)</i> , industrial action, hijack, mechanical derangement if an Insured Person has to re-route his trip due to cancellation of a prior confirmed booking; or ...
<b>EMERGENCY TRAVEL ASSISTANCE SERVICES (IF APPLICABLE)</b>		
<b>(V) DELIVERY OF ESSENTIAL MEDICINE &lt;UNDER SCOPE OF SERVICES - (A) MEDICAL ASSISTANCE&gt;</b>	The assistance company will arrange to deliver to the Insured Person essential medicine, drugs and medical supplies that are necessary for an Insured Person's care and / or treatment but which are not available at the Insured Person's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. The Insured Person is responsible for any delivery costs incurred.	The assistance company will arrange to deliver to the Insured Person essential medicine, drugs and medical supplies that are necessary for an Insured Person's care and / or treatment but which are not available at the Insured Person's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. The Insured Person is responsible for <i>the medicine costs and</i> any delivery costs incurred.

Existing	After Change
<b>TERMS &amp; CONDITIONS APPLYING TO ALL SECTIONS</b>	
<b>5. THE POLICY DOES NOT COVER LOSSES ARISING FROM:-</b>	<p>5.2 The following Disabilities whether occurring prior to the effective date of the Policy or during the Period of Insurance: hemorrhoids, hernia, diseased tonsils requiring surgery, pathological abnormalities of nasal septum or turbinate, hyperthyroidism, cataracts, sinus conditions requiring surgery, endometriosis, tuberculosis, anal fistulae, cholecystitis, calculi of all kinds, urethra or bladder abnormalities or disease, hypertension or cardiovascular diseases, cerebrovascular accident / transient ischemic attack ( except insured persons below age 65), gastric or duodenal ulcer, hallux valgus, all forms of tumors or cancer, malignancies, disorders of blood or bone marrow, diabetes mellitus and HIV (human immunodeficiency virus) and HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and AIDS related conditions.</p>
<b>6.</b>	<p>This Policy is only valid for leisure travel or business travel (limited to administrative and non-manual works only) <i>outside Country of Residence.</i></p>
<b>15.</b>	<p>The coverage for all sections except "Cancellation Charges" commences on the date and time of departure from the international departure point of the Country of Residence specified in the Schedule of Benefits and ceases on return to the Country of Residence at the international arrival area or at midnight on the last day of the Period of Insurance or the expiry of a period of 90 consecutive calendar days, whichever is the earlier. As for coverage under the "Cancellation Charges" section, the insurance commences 30 days before the scheduled commencement date and ceases on the scheduled commencement date of travel.</p>
<b>17.</b>	<p>The age limit for person(s) insured under this Policy is from a minimum of 6 weeks up to a maximum age of 75 years. All children under the age of 7 years must accompanied by an adult who is also insured under the same Policy. No benefit will be provided once the Insured Person reaches the age of 76.</p>
<b>SECTION 2B: TERMS AND CONDITIONS APPLYING TO "EMERGENCY ASSISTANCE" BENEFIT</b>	
<b>5. FAMILY MEMBER VISIT</b>	<p>The Company will reimburse the costs of economy class travel and accommodation up to US\$5,000 for Premier Plan and US\$3,500 for Executive Plan for two immediate family members to join the Insured Person if he is confined in a hospital for more than 3 days or is dead abroad.</p>

	E x i s t i n g	A f t e r C h a n g e
<b>SECTION 8: TERMS AND CONDITIONS APPLYING TO "TRAVEL DELAY" BENEFIT</b>		
	<p>In the event the Insured Person's flight or other scheduled mode of transportation is delayed during a trip covered by this Policy due to serious weather conditions, industrial action, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person:-</p> <p>A. Insured Person may claim up to US\$25 for each full 12 hours delay up to a maximum of US\$ 175 for Premier Plan and US\$ 125 for Executive Plan OR</p> <p>B. Up to US\$800 for Premier Plan and US\$500 for Executive Plan in respect of public transportation expenses necessarily incurred as a direct consequence of travel delay, but only if the Insured Person has to reroute his trip due to cancellation of a prior confirmed booking.</p> <p>A claim can only be made under paragraph (A) or (B)</p> <p>Provided that:-</p> <p>1. The period of delay is in excess of 12 hours in duration, from the scheduled commencement of a trip until the trip recommences, or on the first available alternative transportation offered by the carrier ..</p>	<p>In the event the Insured Person's flight or other scheduled mode of transportation is delayed during a trip covered by this Policy due to serious weather conditions, <i>natural disasters (earthquake, flood, hurricane, tornado, tsunami, etc.)</i>, industrial action, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person:-</p> <p>A. Insured Person may claim up to US\$25 for each full <b>6</b> hours delay up to a maximum of US\$175 for Premier Plan and US\$125 for Executive Plan. OR</p> <p>B. Up to US\$800 for Premier Plan and US\$500 for Executive Plan in respect of public transportation expenses necessarily incurred as a direct consequence of travel delay, but only if the Insured Person has to reroute his trip due to cancellation of a prior confirmed booking.</p> <p>A claim can only be made under paragraph (A) or (B)</p> <p>I. The period of delay is in excess of <b>6</b> hours in duration, from the scheduled commencement of a trip until the trip recommences, or on the first available alternative transportation offered by the carrier ...</p>
<b>DEFINITIONS</b>		
<b>"LOSS OF" OR "LOSS OF USE"</b>	Nil	<i>means total jimctional disablement or complete and permanent physical severance of a hand at or above the wrists or of a foot at or ankle joints.</i>

	E x i s t i n g	A f t e r C h a n g e
<b>TERMS &amp; CONDITIONS APPLYING TO ALL SECTIONS</b>		
<b>5. THE POLICY DOES NOT COVER LOSSES ARISING FROM:-</b>	<p>5.2 The following Disabilities whether occurring prior to the effective date of the Policy or during the Period of Insurance: hemorrhoids, hernia, diseased tonsils requiring surgery, pathological abnormalities of nasal septum or turbinate, hyperthyroidism, cataracts, sinus conditions requiring surgery, endometriosis, tuberculosis, anal fistulae, cholecystitis, calculi of all kinds, urethra or bladder abnormalities or disease, hypertension or cardiovascular diseases, cerebrovascular accident / transient ischemic attack ( except insured persons below age 65), gastric or duodenal ulcer, hallux valgus, all forms of tumors or cancer, malignancies, disorders of blood or bone marrow, diabetes mellitus and HIV (human immunodeficiency virus) and HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and AIDS related conditions.</p>	<p>5.2 The following Disabilities whether occurring prior to the effective date of the Policy or during the Period of Insurance: hemorrhoids, hernia, diseased tonsils requiring surgery, pathological abnormalities of nasal septum or turbinate, hyperthyroidism, cataracts, sinus conditions requiring surgery, endometriosis, tuberculosis, anal fistulae, cholecystitis, calculi of all kinds, urethra or bladder abnormalities or disease, hypertension or cardiovascular diseases, <del>cerebrovascular accident / transient ischemic attack ( except insured persons below age 65)</del>, gastric or duodenal ulcer, hallux valgus, all forms of tumors or cancer, malignancies, disorders of blood or bone marrow, diabetes mellitus and HIV (human immunodeficiency virus) and HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and AIDS related conditions.</p>
<b>6.</b>	<p>This Policy is only valid for leisure travel or business travel (limited to administrative and non-manual works only).</p>	<p>This Policy is only valid for leisure travel or business travel (limited to administrative and non-manual works only) <i>outside Country of Residence.</i></p>
<b>13.</b>	<p>The coverage for all sections except "Cancellation Charges" commences on the date and time of departure from the international departure point of the Country of Origin specified in the Insurance Certificate and ceases on return to the Country of Origin at the international arrival area or at midnight on the last day of the Period of Insurance, whichever is the earlier. As for coverage under the "Cancellation Charges" section, the insurance commences on the date of issue of this Policy and ceases on the departure date on the itinerary as stipulated before commencement of travel.</p>	<p>The coverage for all sections except "Cancellation Charges" commences on the date and time of departure from the international departure point of the Country of Origin specified in the Insurance Certificate and ceases on return to the Country of Origin at the international arrival area or at midnight on the last day of the Period of Insurance, whichever is the earlier. As for coverage under the "Cancellation Charges" section, the insurance commences on the date of issue of this Policy <i>or 30 days before the scheduled commencement of travel if the policy is issued beyond 30 days</i> and ceases on the departure date on the itinerary as stipulated before commencement of travel.</p>
<b>SECTION 2B: TERMS AND CONDITIONS APPLYING TO "EMERGENCY ASSISTANCE" BENEFIT</b>		
<b>2 g)</b>	<p>Any medical expenses arising 30 days after the termination of this Policy in the event the Insured Person is unable to return to the Country of Origin, or final destination if different from the point of origin.</p>	<p>Any medical expenses arising 30 days after the <i>expiry</i> termination of this Policy in the event the Insured Person is unable to return to the Country of Origin, or final destination if different from the point of origin.</p>

	Existing	After Change
<b>SECTION 8: TERMS AND CONDITIONS APPLYING TO "TRAVEL DELAY" BENEFIT</b>		
	<p>In the event the Insured Person's flight or other scheduled mode of transportation is delayed during a trip covered by this Policy due to serious weather conditions, industrial action, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person:-</p> <p>A. Insured Person may claim up to US\$25 for each full 12 hours delay up to a maximum of US\$175 for Plan A, US\$125 for Plan B and US\$75 for Plan C,</p> <p>OR</p> <p>B. Up to US\$800 for Plan A, US\$500 for Plan B and US\$300 for Plan C in respect of public transportation expenses necessarily incurred as a direct consequence of travel delay, but only if the Insured Person has to re-route his trip due to cancellation of a prior confirmed booking.</p> <p>A claim can only be made under paragraph (A) or (B)</p> <p>Provided that:-</p> <p>1. The period of delay is in excess of 12 hours in duration, from the scheduled commencement of a trip until the trip recommences, or on the first available alternative transportation offered by the carrier ... ..</p>	<p>In the event the Insured Person's flight or other scheduled mode of transportation is delayed during a trip covered by this Policy due to serious weather conditions, <i>natural disasters (earthquake, flood, hurricane, tornado, tsunami, etc.)</i>, industrial action, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person:-</p> <p>A. Insured Person may claim up to US\$25 for each full <b>6</b> hours delay up to a maximum of US\$ 175 for Plan A, US\$125 for Plan B and US\$75 for Plan C,</p> <p>OR</p> <p>B. Up to US\$800 for Plan A, US\$500 for Plan B and US\$300 for Plan C in respect of public transportation expenses necessarily incurred as a direct consequence of travel delay, but only if the Insured Person has to re-route his trip due to cancellation of a prior confirmed booking.</p> <p>A claim can only be made under paragraph (A) or (B)</p> <p>Provided that:-</p> <p>1. The period of delay is in excess of 6 hours in duration, from the scheduled commencement of a trip until the trip recommences, or on the first available alternative transportation offered by the carrier ...</p>
<b>DEFINITIONS</b>		
<b>"LOSS OF" OR "LOSS OF USE"</b>		<i>means total jimctional disablement or complete and permanent physical severance of a hand at or above the wrists or of a foot at or ankle joints.</i>

For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself. Should you have any question, please do not hesitate to contact your broker or International Administrators Limited, our third party administrator.