

International Health Insurance

Insurance Product Information Document

Company: Bupa (Asia) Limited

Product: International Swiss Medical – Hospital Plan

The insurance plans are insured by Bupa (Asia) Limited and administered by Bupa Global. Bupa Global is a trading name adopted by Bupa (Asia) Limited in relation to its portfolio of International Private Medical Insurance products and services. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority.

This is a summary of the insurance cover. Before purchase, further information can be found in your quotation and/or additional documents; the full terms and conditions are available on request. Full terms and conditions of the policy are contained in the product guide and policy schedule which you will receive after your purchase. It is important that you read all of these documents carefully.

What is this type of insurance?

International Private Medical Insurance which is designed to cover the costs of private healthcare, from inpatient treatment, preventive check-ups, to diagnosis of medical illnesses and necessary treatment, both in the country of residence and in the chosen region(s).



What is insured?

Core Hospital Plan

Annual policy max. of USD 2,000,000 / EUR 2,000,000 / CHF 3,000,000 per person, unless a sublimit is mentioned.

Hospitalisation

- ✓ Private room
- ✓ Intensive care room
- ✓ Surgery
- ✓ Medical treatment
- ✓ Cancer treatment
- ✓ Dialysis
- ✓ Emergency room treatment in connection with acute illness or accident
- ✓ Outpatient surgery
- ✓ Psychiatric treatment

Childbirth

- ✓ Normal delivery or medically prescribed caesarean operation at a hospital or clinic
- ✓ Non-medically prescribed caesarean or delivery following fertility treatment up to a max. of the customary charges for normal delivery of one child at a hospital or clinic

Other benefits

- ✓ Local medical transport
- ✓ Inpatient rehabilitation (limits apply)
- ✓ Home nursing (limits apply)

This product could include one or more of the optional modules listed below. You are covered for only those modules that are listed on your policy schedule.

Medical Evacuation and Repatriation

- Expenses covered up to overall annual insurance sum

Dental and Optical

- Dental treatment
- Glasses / contact lenses
- Eye check

For all benefits, limits and restrictions, see full terms and conditions



What is not insured?

- ✗ Unrecognised medical practitioner and facilities
- ✗ Artificial life maintenance more than 90 days (exclusion valid for customers who joined on/after 1 January 2017)
- ✗ Intentional self-inflicted injury
- ✗ Treatment needs due to entering known area of conflict
- ✗ Epidemics
- ✗ Experimental treatment
- ✗ Harmful use of alcohol and drugs/medicine
- ✗ Infertility treatment
- ✗ Obesity
- ✗ Sexual problems

Other exclusions apply, see full terms and conditions



Are there any restrictions on cover?

- ! Waiting periods (time from when you first purchased the benefit before you can claim)
 - First 4 weeks: All claims except acute, serious illness or injury
 - First 12 months: Pregnancy and childbirth
 - First 6 or 12 months: Dental treatment
- ! If selected, the value of a deductible must be covered by reimbursable medical expenses each policy year before a claimed and reimbursable amount can be paid out
- ! We only cover medically necessary treatment
- ! Pre-existing conditions may be covered, subject to an additional premium
- ! Cover is always subject to eligibility criteria
- ! We only cover customary and reasonable charges in the area or country in which treatment is provided

Other restrictions apply, see full terms and conditions



Where am I covered?

- ✓ This plan covers you and any co-insured dependants worldwide including the USA



What are my obligations?

You must

- pay your premium
- provide medical history or other information as required
- cover expenses for any co-insurance and/or deductible amount
- inform us of any hospitalisation
- tell us if you move to a different country or your specified country of residence /country of nationality changes
- pay and claim for any outpatient benefit expenses if respective cover has been selected, before submitting the receipts and itemised bills to us for processing
- let us know if you have other insurance which also covers your covered benefits
- notify us, if the policyholder or a dependant dies and send a copy of the death certificate for the deceased



When and how do I pay?

- You can choose to pay the premium annually, semi-annually or quarterly by credit card, international cheque or international banktransfer in your chosen currency



Does the premium paid for the plan qualify for tax deduction?

- No. Your plan is not tax deductible as it is not a certified plan of Voluntary Health Insurance Scheme in Hong Kong



When does the cover start and end?

- Your policy will be renewed automatically and payment taken after 12 months, unless you choose not to continue
- Start date is stated in your quote or policy schedule



How do I renew the plan?

- You will receive a renewal notice at least 30 days in advance of renewal date, with details of the new premium and changes of the renewed policy
- If you do not want to renew the policy, you must contact us within 30 days following the start of the renewal policy
- The Company can stop or suspend the insurance product at three month's notice prior to the policy anniversary, and offer you an equivalent insurance cover



How do I cancel the contract?

- You may withdraw from your purchase within the first 28 days after having received your insurance documents. If the insurance has entered into force before the withdrawal you will be charged premium for the time you have been covered.
- You can terminate the policy (or remove any dependant from cover) with effect from the end of a calendar month with one month's prior notice by email, letter or phone. We will refund any premium paid in relation to the period following termination.
- To terminate the insurance, call Bupa Global on +852 2531 8503 or email to service.hk@bupaglobal.com or write to Bupa (Asia) Limited, 18/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Please refer to the full terms and conditions for further information