

## Enrollment

Q1:Who is eligible to be covered by the "China Express Accidental Emergency Medical Plan"?

A1: Holders of Hong Kong Identity Card or Macau Identity Card or Permit for Taiwan Compatriot or other passports (except PRC passport) regardless of age, occupation, company staff, individual or family is eligible.

Q2:When will the "China Express Accidental Emergency Medical Plan" be effective after application?

A2:Once the application for insurance is approved and premium is successfully paid, the policy will commence with immediate effect.

Q3:Are there any special offers to insure Family Plan?

A3:Besides enjoying discount on adult's premium, free coverage is provided for child(ren) if insuring with the Family Plan.

## Scope of Coverage

Q1:What kind of medical expenses are covered under 「China Express Accidental Emergency Medical Plan」?

A1: 「China Express Accidental Emergency Medical 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.

Q2:Is the "China Express Card" applicable to all appointed hospital under the Hospital Network in the Mainland?

A2:In the unfortunate event of an accident causing bodily injury which require emergency medical treatment in the Mainland, you simply present the 「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, you will have to call the emergency assistance hotline for validity check in order to receive hospital admission deposit guarantee HKD50,000 to avoid any delay in receiving emergency medical treatment.

Q3:When an accident happened in the Mainland, what should I do in order to receive the emergency medical treatment?

A3:Please contact 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.

Q4:If emergency assistance service is in need, what should I do?

A4:You can click <https://www5.bocgins.com/FileStatic/hyperLink/PDF2001planTW.pdf> or call the 24-hour emergency assistance hotline for an updated list of appointed hospitals.

Q5:Where Can I find the most updated appointed hospital information?

A5:Insuring with Short Period Plan and Annual Plan Area 2, the 「China Express Card」 is applicable to all appointed hospitals under the Hospital Network in China (excluding Hong Kong, Macau and Taiwan Region). Insuring with Annual Plan Area 1, applicable only to the appointed hospitals in Guangdong and Fujian Province.

#### Claims and Renewal

Q1:If I forgot to bring the 「China Express Card」 or confined to a non-network hospital, do I need to pay the medical expenses first and then submit the claim to the insurance company?

A1:Yes. If any medical treatment are required as a result of an accident and cannot present the 「China Express Card」 or confined to a non-network hospital, you are required to pay the medical expenses by yourselves 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.

Q2:Upon the expiry of the annual plan, do I need to process policy renewal?

A2: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 and premium levy are paid for the coming policy year before expiry or after receiving the renewal payment notification, the policy will be renewed automatically.