

China Express Accidental Emergency Medical Plan

Claim Procedure

➤ **Accidental Emergency Medical**

1. If the insured person is admitted to an appointed hospital of the Hospital Network as an **in-patient** due to an accident, the insured person is not required to pay any hospital admission deposit provided that he/she presents an applicable “China Express Card” to the hospital for admission. BOCG Insurance will settle the relevant medical expenses not exceeding the maximum coverage insured under the policy to the appointed hospital directly. The insured person shall be responsible for the payment of any medical expenses which exceed the maximum coverage of the selected plan or are not covered in the policy.
2. If the insured person is admitted to a hospital as an **out-patient** due to an accident or without presenting an applicable “China Express Card”, the insured person is required to pay the emergency medical expenses by his/her own. The insured person should submit a completed BOCG Insurance claim form within 30 days after discharge from the hospital, together with the original payment receipts issued by the 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.
3. If the incident is found not to be covered under the policy after hospital admission, all incurred expenses shall be immediately paid by the insured person and all hospital admission guarantee fee and relevant expenses shall be refunded to BOCG Insurance.

➤ **Accidental Death or Permanent Disablement**

1. A written notice of claim shall be submitted by the insured person or claimant to BOCG Insurance within 60 days after the date of the accident.
2. Insured person or claimant must complete and sign the claim form and provide BOCG Insurance with the original supporting documents of injury due to the accident including medical reports issued by a medical practitioner giving details on the nature of injury and the extent of disability, evidence from the official authorities concerned such as police reports, and original of the death certificate and the relevant coroner’s report if death shall have resulted.

➤ **Emergency Assistance Service**

In the event of an accident, you can receive emergency medical treatment at the nearest hospital by immediately calling the 24-hour emergency assistance hotline. The alarm centre would confirm your request of assistance and promptly verify the validity of the “China Express Card”.