

International Medical Assistance

With the comprehensive International Medical Assistance services provided by Inter Partner Assistance Hong Kong Limited (IPA), you are always well protected while traveling outside your country of residence.**



What should member do in case of emergency while traveling abroad?

Simply call the IPA Hong Kong 24-hour Alarm Centre Hotline. Provide member's name, contact, Manulife policy number, location, conditions and reasons for calling to allow IPA to work on the case.



What if medical treatment is required?

IPA will refer the member to the physicians or specialists for consultation. IPA will even dispatch medical practitioner, any essential medicine or equipment if it is not available locally.



What if hospitalization* is required?

IPA will arrange and pay for the member's transfer to one of the nearest hospitals and will monitor the condition and keep the member's family informed. IPA will guarantee or advance the hospital deposits subject to the conditions in "Procedure for Deposit Guarantee for Hospital Admission by IPA and Repayment to IPA". (For details, please refer to the Emergency Assistance Benefits Provisions of IPA.)



What if facilities of local hospital are not adequate?

IPA will arrange and pay for the member's transfer to a hospital more appropriately equipped for the particular bodily injury or illness, or the direct repatriation to an appropriate hospital or health care facility near his/her country of residence** for treatment.



What if member wants to be taken care by family?

If the member is hospitalized outside his/her country of residence** for more than 7 days, IPA will arrange and pay for a companion to visit the member. In addition to compassionate visit, IPA will arrange and pay for any unattended dependent children back to the member's country of residence**.



What happens if member is going to be hospitalized for a long period away from home?

IPA will arrange and pay for the repatriation of the member to his/her country of residence** following stabilization. If the member has been discharged from the local hospital where he/she has been admitted or transferred by IPA, IPA will arrange and pay for the repatriation of the member to his/her country of residence**.



What if member dies overseas?

IPA will arrange and pay for the repatriation of mortal remains to member's country of residence** or the local burial of the member.



What other services are provided?

Apart from medical services, IPA will provide Legal and Translator Referral, Pre-trip Information, Luggage Retrieval, Emergency Rerouting Arrangements, Administration Assistance on loss of traveling document and Transmission of Urgent Messages upon request.

* The member should contact the IPA Alarm Centre within 3 days of incurring any bodily injury or illness resulting in hospitalization.

** Country of residence shall mean the Hong Kong Special Administrative Region. For policies issued in the Macau Special Administrative Region, country of residence shall mean and be limited to the Macau Special Administrative Region.

All service details are subject to future updates. This leaflet is for reference only. The types and limit of services provided by IPA are governed by the Emergency Assistance Benefits Provisions of IPA. Please refer to the Provisions on Manulife's web site at www.manulife.com.hk or call IPA Alarm Centre Hotline at (852) 2854 2762 for latest service details.