



EMERGENCY ASSISTANCE BENEFITS PROVISIONS For INTERNATIONAL MEDICAL ASSISTANCE

Emergency Assistance Benefits Provisions for International Medical Assistance is issued and provided by Inter Partner Assistance Hong Kong Limited to the eligible Insured Person as specified by Manulife (International) Limited.

1. Definitions

“The Company” shall mean Manulife (International) Limited, having decided to incorporate the below Part 3. Emergency Assistance Services and Benefits into Company’s designated insurance policies (hereinafter referred to as “the Policy”) issued to the Insured Person.

“IPA” shall mean Inter Partner Assistance Hong Kong Limited, a company specialized in the provision of those emergency assistance benefits and agreed to provide emergency assistance benefits to the Insured Person subject to the terms hereinafter contained.

“Assistance Event” shall mean any event or occurrence with respect to an Insured Person who is entitled to receive assistance pursuant to these benefits, occurring within the territorial limit set forth in Duration of Cover and Limitations.

“Bodily Injury” shall mean any unforeseen Bodily Injury caused solely and directly by violent, accidental, external and visible means, excluding illness or disease, occurring during the period covered by the Policies.

“Close Relative or Designated Person” shall mean the spouse, the child(ren), the brother, the sister, the father, the mother, or the parents in law of the Insured Person or designated person.

“Dollar” shall mean the lawful currency of Hong Kong.

“Illness” shall mean any unforeseen sickness, illness, or disease first manifested during the effective period of this Agreement unless such sickness, illness, or disease has been covered by the Company at the inception of the Policy.

“Insured Person” shall mean any person who is covered by the Company’s designated insurance policies.

“Emergency” shall mean a serious medical situation or distress which could not be reasonably prevented and for which specific external help is required.

“Country of Residence” shall mean Hong Kong Special Administrative Region (SAR) or the Macau Special Administrative Region or the permanent residence shown on the passport(s) of the Insured Person or principal place of employment provided that reasonable evidence of the of such permanent residence or principal place of employment is available upon request.

2. Duration of Cover and Limitations

The benefits mentioned hereunder are granted during the period of validity of the Policy and apply worldwide outside the Country of Residence of the Insured Person.

Every claim in respect of a covered event shall be absolutely barred unless commenced within two years from the date of occurrence of such event.

3. Emergency Assistance Services and Benefits

If the Insured Person shall suffer serious Bodily Injury or is in need of medical, legal, administrative emergency assistance outside Country of Residence (except for travel assistance information which may be obtained locally) while arising out of and in the course of his/her journey provided that such journey is not undertaken:

-Against the advice of the physician, and/or

-For the purpose of obtaining or seeking any medical or surgical treatment abroad

the following emergency assistance services and benefits are available directly from IPA upon specific verbal notification by the Insured Person or his/her personal representative to any of the specified 24-hour alarm centre.

The Insured Person shall not be entitled to the reimbursement of any such expenses incurred or paid directly by him/her.

3.1 Medical Emergency Referral

IPA's medical team will provide the initial response to the Insured Person's request for assistance services. IPA medical team will record the Insured Person's request and will forthwith advise the Insured Person regarding the immediate steps the Insured Person should take. IPA medical team will not make a diagnosis but, at the Insured Person's request and expense, will arrange for an appropriate diagnosis:

(a) By a personal visit by a physician, with payment by the Insured Person at the time of such visit,

Or

(b) By making an appointment for the Insured Person with an appropriate medical facility, with payment by the Insured Person.

3.2 Medical Evacuation

Should the Insured Person suffer from Bodily Injury or sudden Illness such that the IPA medical team and attending physician recommend hospitalization in another medical facility where the Insured Person can be suitably treated, IPA will arrange and pay for:

- The transfer of the Insured Person into one of the nearest hospitals as recommended by IPA medical team and/or attending physician and,
- If necessary, on medical grounds
 - (i) The transfer of the Insured Person with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular Bodily Injury or Illness, or
 - (ii) The direct repatriation, including road ambulance transfers to and from the airports, of the

Insured Person with necessary medical supervision by scheduled airline to an appropriate hospital or other health care facility near his/her Country of Residence, if his/her medical condition permits such repatriation. The IPA medical team and attending physician will determine the necessary arrangements according to the circumstances.

3.3 Repatriation after Treatment

Upon the discharge of the Insured Person from the local hospital where such Insured Person has been admitted or transferred as provided in Section 3.2 above, IPA will arrange and pay for the repatriation of the Insured Person to his/her Country of Residence as a regular passenger when such travel is possible, according to the medical opinion of both the attending physician and IPA medical team. IPA shall make and pay for such arrangements as may be necessary according to the Insured Person's medical condition, if such other arrangements are not covered under the Insured Person's original return ticket.

3.4 Advance Payment of Hospital Admission

If hospital admission is duly approved by both the attending physician and IPA medical team, and the Insured Person is without means of payment of the required hospital admission deposit, or is unable to arrange that payment by virtue of the Bodily Injury or Illness, then IPA will on behalf of the Insured Person guarantee or provide such payment up to USD5,000.

Before IPA renders this service, the Insured Person shall provide IPA with valid credit card information and authorize IPA to debit the credit card account. Having secured the payment through the Insured Person's credit card, IPA will provide a guarantee to the hospital for the Insured Person's admission. The Insured Person is required to reimburse the advanced sum to IPA within 30 days from the date IPA guarantee is provided, without any interest.

3.5 Repatriation of Mortal Remains/Local Burial

Upon the death of the Insured Person, IPA will arrange and pay for (i) the repatriation of the Insured Person's body or ashes to the Insured Person's place of burial in the Insured Person's Country of Residence, or (ii) at the request of the Insured Person's heirs or representative, the local burial of the Insured Person, provided that IPA's financial responsibility for such local burial shall be limited to the equivalent of the cost of transportation of mortal remains as provided in this benefit.

3.6 Legal Referral

Upon request from an Insured Person, IPA will provide the name and contact details of lawyers and law firms in his/her current or specified location.

3.7 Pre-trip Information

The Insured Person may contact IPA to obtain the following information before starting his/her journey.

- Weather information worldwide
- Airport Taxes
- Customs Requirements
- Passport and Visa requirements
- Consulate and embassies addresses and contact numbers
- Exchange Rates
- Banking days
- Update Immunization and Vaccinations Requirement and Needs

- Interpreter Referral
- Transmission of urgent messages
- Business Ethics (i.e. the working hours of banks inquired by the Insured Person) & Language (i.e. the translator referral service)
- Legal Assistance/Referral

3.8 Luggage Retrieval

In the event of loss or misrouting of the Insured Person's luggage by a common carrier, IPA will liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organize the dispatch of such luggage, if recovered, to such place as the Insured Person may direct.

3.9 Emergency Rerouting Arrangements

IPA will assist the Insured Person in reorganizing his/her flight schedule should an emergency oblige him/her to alter his/her original plan.

3.10 Administration Assistance on loss of travelling document

In case of loss or theft of essential document or personal identification documents (e.g. passport, entry visa, etc.), IPA will provide the Insured Person with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities, in order to obtain the replacement of such lost or stolen documents.

3.11 Compassionate Visit

In the event of the Insured Person suffering from serious Bodily Injury or sudden Illness resulting in hospital confinement outside the Country of Residence for more than 7 (seven) consecutive days, IPA will arrange and pay for the cost of a return scheduled airline (on economy fare basis, originating in the place of the Insured Person's Country of Residence) for a relative or designated person of the Insured Person to travel to the Insured Person's bedside, including the cost of an ordinary room accommodation in any reasonable hotel for such a designated relative or companion up to HKD1,500 per day for a maximum period of 5 consecutive days, but excluding the cost of drinks, meals and other room services.

3.12 Return of Unattended Dependent Child(ren) to Country of Residence

If any of the Insured Person's travelling dependent child(ren) under 18 years of age is left unattended by reason of the Insured Person's Bodily Injury or Illness resulting in hospital confinement outside the Country of Residence, IPA will organize and pay for the cost of a scheduled airline ticket (economy class), for such child(ren) to return to his/her home in the Insured Person's Country of Residence, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that the Insured Person shall surrender any unused portion of the return ticket to IPA.

If necessary, IPA will also arrange and pay for hiring a qualified attendant to accompany any such dependent child(ren) for the return journey.

3.13 Medical Monitoring

IPA will monitor the Insured Person's medical condition if the Insured Person is hospitalized outside his/her Country of Residence and will update the employer or family of the Insured Person.

3.14 Dispatch of physician

In the event of an emergency where either the Insured Person cannot be adequately assessed by telephone for possible evacuation or the Insured Person cannot be moved and local treatment is unavailable, IPA will send an appropriate medical practitioner to the Insured Person.

3.15 Dispatch of essential equipment and medication

Upon request from a local attending physician IPA will, when possible and legally permissible, dispatch any essential medicine and/or medical equipment required for the Insured Person, which is not locally available.

The Insured Person will be responsible for the cost of the items dispatched and any shipping costs, unless they are required for an emergency evaluated by the IPA medical team.

3.16 Hotel Room Accommodation for Convalescence

IPA will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,500 per day for a maximum of 7 (seven) consecutive days, incurred by the Insured Person for the sole purpose of convalescence immediately following his/her discharge from hospital, and if deemed medically necessary by IPA medical team.

4. Insured Person's General Obligations/Procedures

4.1 Request for Assistance

In case of an emergency, and prior to taking personal action where reasonable, the Insured Person or his/her representative shall call IPA's alarm centre ;

Upon calling IPA's alarm centre, the Insured Person shall state:

- His/her name, the ID number and the name of Policyholder or its affiliated company name;
- The name of the place and the telephone number where IPA can reach the Insured Person or his/her representative; and
- A brief description of the Assistance Event and the nature of assistance required.

4.2 Procedures for Medical Transfer and Repatriation after Treatment

In the event of a medical transfer or repatriation after treatment and in order to facilitate IPA's prompt response, the Insured Person or his/her representative shall endeavour to provide:

- (I) The name, address and telephone number of the hospital or other facility where the Insured Person has been taken, and
- (II) The name, address and phone number of the attending physician and, if necessary, the Insured Person's family doctor.

On a case by case basis, IPA medical team will choose the date and means of such repatriation.

In the event of repatriation of the Insured Person by IPA, the Insured Person shall deliver the unused portion of his/her tickets, or the value thereof, to IPA to offset the cost of such repatriation.

In a life threatening situation, the Insured Person or his/her representative should always try to arrange for emergency transfer to an hospital near the place of occurrence and then call an appropriate IPA alarm center to provide the appropriate information as soon as possible.

In the event of a Bodily Injury or sudden Illness resulting in the hospitalization of the Insured Person, the Insured Person or his/her representative, if possible, shall contact IPA within a reasonable time of the occurrence of such emergency. In the absence of such notice, IPA will not be held responsible.

4.3 Procedure for Advance Payment of Hospital Admission by IPA and Repayment to IPA

Advance Payments of Admission Deposit: Prior to the disbursement of any advance payment by IPA on behalf of the Insured Person, the Insured Person or his/her representative shall either (i) arrange for the transfer of the equivalent amount to any IPA office, or (ii) provide IPA with valid credit card information and authorize IPA to debit the credit card account.

Repayment of Advance Payments: Save and except for where the Insured Person or his/her representative has already refunded IPA, within 30 days of the date of the advance payment by IPA, the Insured Person shall reimburse IPA for the amount of such Advance Payment, free of interest, at IPA office.

4.4 Mitigation

Insured Person shall be obliged to use reasonable efforts to mitigate the effects of an emergency.

4.5 Co-operation with IPA

Insured Person shall cooperate with IPA to enable IPA to get all documents and receipts from the relevant sources and assisting IPA in complying with necessary formalities in the provision of assistance services.

4.6 Limitation on Claims

Any claim with respect to an Assistance Event shall be filed within ninety (90) days of the occurrence of such event with IPA, otherwise the right to such action or legal claim shall be forfeited.

5 Subrogation

In the event that IPA makes any payment in connection with the provision of assistance to an Insured Person, IPA shall be subrogated to the rights of such Insured Person to obtain payments from (i) any third party found legally responsible for the Assistance Event, up to the amount of such payment made by IPA, and, (ii) any other insurance or assistance plan which provides compensation to the Insured Person with respect to the same services provided in connection with the related Assistance Events.

6 General Exclusions

6.1 Limitation on Reimbursements

Subject to the exception of Section 4.2 of this provision, Insured Person shall only be entitled to reimbursement for expenses incurred with the prior authorization of IPA.

6.2 Excluded Events

The excluded events are subject to the Exclusion of the Company's designated policy.

6.3 Force Majeure

IPA shall not be held responsible for delays or failures in providing assistance caused by any

strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or acts of God or any other event of force majeure which prevents IPA from providing such assistance services.

7 Termination

This benefit shall cease when the Policy is discontinued or lapsed.