



PRC AND WORLDWIDE EMERGENCY ASSISTANCE BENEFITS PROVISIONS For WORLDWIDE EMERGENCY ASSISTANCE

These PRC and Worldwide Emergency Assistance Benefits Provisions for Emergency Medical Assistance are issued and provided by Inter Partner Assistance Hong Kong Limited to the eligible Insured Persons as specified by Manulife (International) Limited.

1. Definitions

“The Company” shall mean Manulife (International) Limited, having decided to incorporate below Part 3 Emergency Assistance Services and Benefits into its designated insurance policy/ies (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, occurring during the period covered by the Policies.

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

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

“Illness” shall mean any unforeseen illness or disease first manifested after the effective date of the Policy.

“Insured Person” shall mean the person covered under the Company’s insurance policy. .

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

“Regular Passenger” shall mean the Insured Person who is able to normally being seated in any means of transportation without stretchers for repatriation to Place of Residence.

2. Duration of Cover and Limitations

The benefits mentioned hereunder apply anywhere at least 100 kilometers away from the Insured Person's Place of Residence and overseas for trips not exceeding 90 consecutive days.

Every assistance case in respect of a covered event shall be barred unless claimed 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 Illness outside Place of Residence while arising out of and in the course of his 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 aboard

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 IPA's 24-hour alarm centre.

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

3.1 Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Insured Person may telephone IPA's alarm center for medical advice and evaluation from the attending physician. The telephone conversation cannot establish a diagnosis. If medically necessary, the Insured Person shall be referred to another physician or to a medical specialist for personal assessment and IPA will assist the Insured Person in making the medical appointment.

All physician's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from IPA.

3.2 Medical Evacuation

Should the Insured Person suffer from Bodily Injury or Illness such that IPA medical team 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 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 Place of Residence, if his/her medical condition permits such repatriation. The IPA medical team will determine the necessary arrangements according to the circumstances.

3.3 Repatriation after Treatment

When after local treatment, the medical condition of the Insured Person will not prevent his/her medically supervised repatriation as a Regular Passenger for in-hospital treatment in Place of Residence, according to IPA medical team, IPA will organize and pay for repatriation of the Insured Person to the Place of Residence by scheduled airline flight (on economy class basis) or any other appropriate means of transportation (on economy class basis), including any supplementary transportation to and from the airport, railway station and pier. IPA reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which IPA is aware at the relevant time.

3.4 Repatriation of Mortal Remains/Ashes

Upon the death of an Insured Person, IPA will arrange and pay for (i) the transportation of the Insured Person's body or ashes to the Insured Person's Place 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.

The cost of coffin is not covered.

3.5 Medical Monitoring

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

3.6 Travel Information

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

- Update immunization and inoculation requirement and needs
- Passport and Visa requirements
- Consulate and embassies addresses and contact numbers
- Legal referral
- Arrangement of interpreter services
- Weather information worldwide
- Lost luggage retrieval
- Lost passport assistance
- Emergency rerouting arrangements
- Transmission of urgent messages for medical reasons
- Children escort assistance

Other services:

- Airport taxes
- Customs requirements
- Exchange rates
- Banking days
- Language Information

3.7 Hotel Room Accommodations for Convalescence

IPA will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to HKD1,500.00 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 the hospital, and if deemed medically necessary by IPA medical team.

3.8 Compassionate Visit

In the event of the Insured Person is traveling alone and has no Close Relatives staying at the place whether the Insured Person has suffered from Bodily Injury or Illness resulting in hospital confinement outside his/her Place of Residence for more than 7 (seven) consecutive days, IPA will arrange and pay for the cost of a return scheduled airline ticket (on economy class basis) or any reasonable transportation means (on economy class basis) for a Close Relative or a designated person of the Insured Person to travel from the Place of Residence of the Insured Person to the Insured Person's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HKD1,500.00 per day for a maximum period of 7 (seven) consecutive days, but excluding the cost of drinks, meals and other room services.

3.9 Return of Unattended Dependent Child(ren) to Place of Residence

If any of the Insured Person's traveling 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 his/her Place of Residence, IPA will organize and pay for the cost of a scheduled airline ticket (on economy class basis) or any reasonable transportation means (on economy class basis), for such child(ren) to return to his/her home in the Insured Person's Place of Residence, including any supplementary cost of transportation to and from the airport, railway station and pier, 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 hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey.

3.10 Essential Medication / Medical Equipment

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

On IPA obtaining written agreement or approval of those costs incurred by the Insured Person, the Insured Person will bear the cost of the items dispatched and the relevant transportation costs, unless these items are required for emergency according to the opinion of IPA medical team.

3.11 Dispatch of Physician

In case IPA medical team deems that the Insured Person needs to consult a physician but there is no physician available or close to the location where the Insured Person stays, IPA will dispatch a doctor to see the Insured Person. The Insured Person shall bear the costs of this benefit.

3.12 Advance Payment of Admission Deposit

In the event of the hospitalization as an in-patient or the transfer or repatriation of an Insured Person as a consequence of a Bodily Injury or Illness, IPA will advance the deposit required by hospital for

admission, on the Insured Person's behalf, up to USD5,000. The advance payments for such admission deposit shall be subject to the conditions as set below in Section 5.3 "Procedure for Advance Payment of Hospital Admission by IPA and Repayment to IPA".

4. General Exclusions

4.1 Excluded Cases

IPA shall not be required to provide the assistance services in any form or manner to the Insured Person or his/her representative with respect to Bodily Injury or Illness of the Insured Person:

- Pre-existing Illness or disabilities prior to the commencement of the trip during which the illness manifests, regardless the Insured Person is aware of the illness or not;
- Injuries due to insanity or self-infliction or conditions related to functional disorders of the mind; rest cure or sanatorium care; drug addiction or alcoholism; communicable diseases requiring by law isolation or quarantine;
- Congenital Abnormalities;
- Pregnancy and Maternity;
- Injuries arising directly or indirectly as a result of participation in any professional or competitive sports, water sports, winter sports, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping or martial arts;
- Injuries sustained contracted as a result of participation in illegal acts;
- Services rendered without the authorization and/or intervention of IPA;
- Costs which would have been payable if the event giving rise to the intervention of IPA had not occurred;
- Any expense more specifically covered under any insurance policy;
- Cases of minor Illness or injury which in the opinion of the IPA's doctor can be adequately treated locally and which do not prevent the Insured Person from continuing their travels or work;
- Expenses incurred where the Insured Person in the opinion of the IPA's doctor is physically able to return to his/her Place of Residence sitting as a Regular Passenger and without medical escort, unless deemed necessary by the IPA's doctor;
- Contagious diseases requiring quarantine or isolation by law or the commercial carrier;
- The Insured Person engaging in any form of aerial flight except as a fare paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- 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.

4.2 Force Majeure

IPA shall not be held responsible for delays in providing assistance caused by any war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, administrative or political impediments or radioactivity or acts of God which prevents IPA from providing such assistance services.

5. Insured Person's General Obligations / Procedures

5.1 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 Center whose contact number is listed below:

HONG KONG: (852) 2863-5518

and should provide:

- his/her name,
- the number of his/her policy, or his/her I.D. card or passport number,
- 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, situation and the nature of help required.

In case there is discrepancy in Place of Residence according to the Company's record and upon Assistance Event, the Insured Person or his/her representative shall sign a declaration confirming his/her latest Place of Residence where upon IPA shall provide the benefits to this Insured Person at no additional fees to the Company.

5.2 Failure to Notify IPA

In the event of a Bodily Injury or Illness resulting in the hospitalization of the Insured Person prior to notifying IPA, the Insured Person or his/her representative, where possible, shall contact IPA within a reasonable time of the occurrence of such emergency or any complication directly relating to such emergency. In the absence of such notice, IPA may hold the Insured Person responsible for any delay of service provision or consequential loss of the Insured Person arising.

In the event of repatriation, in order to facilitate prompt response, the Insured Person or his/her representative shall provide:

- (i) the name, address and telephone number of the hospital or other medical 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.

IPA's medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access, the Insured Person will not be eligible for further medical assistance.

On a case per case basis, IPA's medical team will decide 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 ticket, or the value thereof, to IPA to offset the cost of such repatriation.

The Insured Person or any party will be not entitled to the reimbursement of any expenses incurred without a prior approval from IPA.

5.3 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) sign an I.O.U document in the equivalent amount in favor of IPA in such amount.
- 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.

5.4 Mitigation

Insured Person shall use reasonable efforts to prevent the accident from happening and mitigate the effects of an emergency.

5.5 Co-operation with IPA

Insured Person shall reasonably cooperate with IPA to enable IPA to get all documents and receipts from the relevant sources and assisting IPA at his/her expenses in complying with necessary formalities.

5.6 Limitation on Claims

Any claim with respect to any Assistance Event or the right to any legal action or claim shall be forfeited unless such claim is filed within two years of the occurrence of such event.

6. Subrogation

In the event that IPA makes any payment in connection with the provision of assistance to an Insured Person for which any third party may be responsible, the Company shall procure the Insured Person to subrogate his or her rights against such third party or parties to the IPA or the Company.

7. Termination

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