

**Virtus Medical Group Limited (“Virtus”)
Onsite Rehabilitation Program
Terms and Conditions**

Manulife Special Care Program (Valid for 12 Months)

A. Package of Rehabilitation Assessments and Trainings:

- ◆ Professional consultation and assessment services by physiotherapist (4 sessions)
- ◆ Professional consultation and assessment services by registered nurse (4 sessions)
- ◆ On-site assessment services by therapist and care worker (4 sessions)
- ◆ Home exercises training by care worker (rehabilitation exercise or walking exercise) (72 sessions)
- ◆ Progress reports (4 reports)

B. Package of Cognitive Assessments and Trainings:

- ◆ Professional consultation and assessment services by occupational therapist (4 sessions)
- ◆ Professional consultation and assessment services by registered nurse (4 sessions)
- ◆ On-site assessment services by therapist and care worker (4 sessions)
- ◆ Home cognitive training by care worker (cognitive exercise or functional exercise) (72 sessions)
- ◆ Progress reports (4 reports)

1. The life insured or policyholder (“Client”) under ManuSilver Care policy (the “Policy”) has to present the original redemption letter, Hong Kong Identity Card or passport (if applicable), and relevant medical proof for verification purpose.
2. Client can subscribe to one of the two Rehabilitation Training Packages, “A. Package of Rehabilitation Assessments and Trainings” or “B. Package of Cognitive Assessments and Trainings” according to their medical needs. The Special Care Program is valid for 12 months starting from the first service session date.
3. The service hours of the physiotherapist and occupational therapist (each a “Therapist”), registered nurse and care worker are from Monday to Friday 9:30 am to 6:30 pm and Saturday from 9:30 am to 1:00 pm (excluding public holidays or statutory holidays).
4. Virtus will offer a dedicated telephone line for this program. Client can call Tel: 8103-3633 to register and arrange the service.
5. The case manager of Virtus (“Case Manager”) will call Client and review briefly the application over the telephone, and will arrange the first session of professional consultation and assessment services.
6. For first-time professional consultation and assessment services, registered nurse and/or Therapist (as the case may be) will go and assess Client’s service needs, and will thereafter confirm the arrangement of relevant services.
7. Every session of professional consultation and assessment services and on-site assessments by Therapist, registered nurse or care worker will last for 1 hour. The service venue will be at Client’s home.
8. After professional consultation and assessment services by Therapist or registered nurse, Client needs to at his/her own costs prepare basic tools according to Therapist or registered nurse’s recommendation, including but not limited to plastic basin, towel, ice, photo album, gloves, ice-lolly stick, paper etc. to facilitate the exercise session.

9. After an on-site assessment, Therapist or registered nurse will provide guidance to care worker on how to provide suitable training to Client in future.
10. Every session for home exercises training or home cognitive training will last for 1 hour, and the service will be provided by care worker based on the instructions of the relevant Therapist. The service venue will be at Client's home.
11. Care worker will only carry out training according to the instructions and assessment provided by Therapist or registered nurse, and he/she reserves the rights to decline any task requested by Client other than the training instructed by Therapist or registered nurse.
12. According to the number of service sessions in the Special Care Program, the Case Manager will confirm the next service date and time after each session with Client
13. Without Virtus's written authorization, Client cannot take photographs or video recordings during any service session.
14. Virtus will try to arrange the same care worker to provide service for each Client. If Client wants to change the care worker, he/she must notify Virtus with a valid reason at least 14 working days before the next service date. Virtus will try to make arrangement accordingly. Under such circumstances, Client will need to subscribe extra assessment service at his/her own costs for home exercises training/ home cognitive training in order to allow the Therapist or registered nurse to provide guidance and instructions to the new care worker.
15. All services in the Special Care Program will only be provided to the same Client and they are non-transferable and non-refundable.
16. The first date for professional consultation and assessment services arranged by Case Manager will be regarded as the service effective date. For subscription of the Special Care Program, please reserve at least 14 working days for administrative procedure. The Special Care Program can only be used on or before the expiry date (to be agreed between Virtus and Client), after the expiry date, all service will automatically be void and will not be provided further.
17. The service hour for all service items is fixed.
18. If Client wishes to cancel the service after confirmation of the Special Care Program, he/she must notify Virtus at least 7 working days before the next service date for cancellation, reschedule and/or other administrative procedure.
19. If Client wishes to change the service date and time, he/she must notify Virtus at least 7 working days before the next service date for reschedule. If Client notifies Virtus about the change within 7 working days before the next service date, Virtus reserves the right to reject such changes.
20. If Therapist, registered nurse or care worker needs to change service date due to sickness, or any other reasonable reasons including but not limited to other unforeseeable matters that are outside their control, Virtus will reschedule the service session for Client within the service period.
21. Once the Special Care Program has commenced, if Client is hospitalized or there is any change in Client's health or mental status, he/she needs to notify Virtus within 48 hours and may need to subscribe extra assessment service for home exercises training/ home cognitive training for Therapist to provide new instructions and guidance (if appropriate) to the care worker again.
22. Only for reasonable reasons of Client (e.g. decease, hospitalized, etc) can the service be suspended or terminated. Copy of medical report or death certificate to be provided to Virtus by email to CustomerCare@virtusmedical.com or by mail to 5/F, Virtus Medical Tower, 122 Queen's Road Central, Central, Hong Kong. Service can be suspended for not more than 3 months.
23. Client can subscribe extra assessments or training services but he/she shall pay for the costs of such extra assessments or training services.

Important Notices

1. If Client is absent on the service date, Virtus will not compensate Client, including but not limited to any re-arrangement, re-schedule or replacement of that service session.
2. For delay in service time due to any reasons caused by Client, or if Client requests to shorten the service time due to any reasons, Virtus will not compensate Client, including but not limited to any re-arrangement, re-schedule or replacement for that service session.
3. During the training session, Client needs to place his/her pet at a suitable location (e.g. inside pet's house). For any service delay due to or in connection with the arrangement of the pet, Virtus will not compensate Client, including but not limited to any re-arrangement, re-schedule or replacement for that service session.
4. For delay in service time due to any reasons caused by Virtus' staff including but not limited to Therapists, registered nurse and care worker ("Staff"), Virtus will compensate the Client for the time lost (for the same service only).
5. Staff is protected by Employees' Compensation Policy, Public Liability Insurance Policy, and Malpractice Liability Insurance Policy under the Laws of Hong Kong.
6. Staff will arrange the service according to the scope of the service and service needs which is mutually agreed with Client.
7. In order not to affect the service effectiveness and health status, Client cannot smoke or drink any alcoholic beverage during the service session.
8. For all enquiries and subscriptions of service, please call Virtus at Tel: 8103-3633.
9. Before the start of service session, if Hong Kong Observatory hoists or announces it may hoist a Gale or Storm Signal No. 8 or a Black Rainstorm Signal, the reserved service session will be cancelled. Case Manager will contact Client to reschedule the service session.
10. If Hong Kong Observatory hoists a Gale or Storm Signal No. 8 during the service session, Staff will immediately terminate the service, and such service session will be considered as used and completed; if Hong Kong Observatory hoists a Black Rainstorm Signal during the service session, service will be continued, Staff must stay at a safe place to shelter.
11. All reserved service sessions will resume normal 3 hours after Hong Kong Observatory cancels the Gale or Storm Signal No. 8 or the Black Rainstorm Signal. With normal traffic situation and subject to the actual traffic and crowd control conditions, Staff will arrive at the service venue for the resumption of service accordingly.
12. The service will be conducted at a venue according to the address as stated on the subscription form. Virtus reserves the right to reject to provide service if the address is different from that as stated on the subscription form. If there are any changes of the service venue provided by Client after the provision thereof, Client should contact Virtus to update the information 7 working days before the next service session date. Virtus may, at its own sole discretion, assign another care worker to provide service due to the change of service venue, and Client may need to subscribe extra assessment service for home exercises training/ home cognitive training for Therapist to provide assessment service, and instructions and guidance to the new care worker again.
13. Manulife (International) Limited (Incorporated in Bermuda with limited liability) shall bear no liability or any fees incurred from additional healthcare support service not listed above or any assessments/trainings provided by Virtus exceeding the maximum number of sessions as stated in the relevant package above as requested by Client.

14. Upon occurrence of any of the following events, Virtus reserves the right to terminate the service agreement or suspend the service at any time immediately:
 - Client breaches any of the terms under the service agreement; or
 - Any information provided by Client is found to be inaccurate, untrue or misleading.
15. The termination of the service agreement as provided hereunder shall be without prejudice to Virtus' rights and/or claims against Client for any antecedent breach of liability incurred prior to the date of such termination, nor shall it release Client from his/her liability to fulfill its obligations hereunder.
16. Virtus shall be entitled to amend, delete, revise and/or add any service terms and conditions at any time without obtaining any prior consent from Client (whether orally and in writing), and such change will be effective immediately once Virtus announces the change or notifies Client (whether orally and in writing).
17. These service terms and conditions represent the service basis and agreement terms between Client and Virtus. Acceptance of service shall mean Client duly acknowledges and agrees with such terms and conditions.

Liabilities and Indemnities

1. If Staff accidentally damaged any Client's household contents during the service session, with sufficient evidence provided by Client, Virtus will indemnify Client for a maximum sum of HK\$200 per incident. And Client hereby agrees and acknowledges that this will be global, full and final settlement of all the claims and liabilities against Virtus.
2. Client is responsible to lock up any valuable items and to keep them at a safe place. If Client found an item being lost or stolen, he/she should report the case to the police immediately, and Virtus will assist with the investigation by providing necessary information to the police.
3. If Staff behaves in a way that is unlawful under the Hong Kong Laws or act without the expressed authorization of Virtus during the service session and leads to any expense, claim, or loss suffered/incurred by Client, Virtus shall be fully exempted from all liabilities including but not limited to any legal liabilities.
4. Manulife (International) Limited (Incorporated in Bermuda with limited liability) shall bear no liability for any claims, losses, damages or expenses whatsoever suffered or incurred by Client as a result of any additional healthcare support service or any assessments/trainings provided by Virtus which exceed the maximum number of sessions as stated in the relevant package above as requested by Client.
5. In any case of dispute, the decision of Virtus shall be final and binding on the parties.

Privacy

The collected Client's personal information shall be kept strictly confidential. Client hereby agrees that Virtus can share such personal information with its staff, employee, agent, care worker, Therapist or registered nurse for matters in connection with the service provided hereunder or for internal management purposes of Virtus only. Unless with Client's consent, Virtus shall not disclose any personal information of Client for any other purposes.