

Kiang Wu Hospital Rehabilitation Training 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 with care worker (4 sessions)
Home exercises training by care worker (rehabilitation exercise or walking exercise)
(72 sessions)

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 with care worker (4 sessions) Home cognitive training by care worker (cognitive exercise or functional exercise) (72 sessions)

1. Any life insured or policyholders under ManuSilver Care policy (the "Policy") who would like to subscribe to the "Package of Rehabilitation Assessments and Trainings" or "Package of Cognitive Assessments and Trainings" must be referred by a registered/licensed medical practitioner in Macau with relevant medical proof of severe degenerative diseases benefit as defined under the policy provision of the Policy to prove the need for the service. And the life insured or policyholder has to produce the original redemption letter and his/her Macau Identity Card for verification purpose.

2. A user can only subscribe to one Rehabilitation Training Package per lifetime, either "Package of Rehabilitation Assessments and Trainings" or "Package of Cognitive Assessments and Trainings", according to their medical needs. Rehabilitation Training Package is valid for 12 months starting from the first service session date.

3. The service hours of the therapist, registered nurse and care worker are from 9:00am to 6:00pm from Monday to Saturday (excluding public holidays and statutory holidays).

4. For first-time subscribers of the service, the physiotherapist or occupational therapist will first assess the user's service needs, and thereafter will confirm the



arrangement of the relevant service.

5. Customer service staff will perform the initial assessment of the user's service needs by telephone to suggest suitable rehabilitation training, and will make an appointment with the user for the first-time home visit.

6. Each session of professional consultation and assessment service by physiotherapist / occupational therapist and registered nurse will last for 1 hour. The service venue will be at the user's home.

7. Each session for home exercises training or home cognitive training will last for 1 hour, and the service will be provided by care worker guided by physiotherapist / occupational therapist. The service venue will be at the user's home.

8. For both service packages, after an on-site assessment, physiotherapist / occupational therapist and registered nurse will provide guidance to care worker on how to provide suitable training to the user in the future.

9. According to the number of service sessions in the package, customer service staff will confirm the service dates with the user before the package commences.

10. After professional consultation and assessment services by physiotherapist / occupational therapist, the user needs to prepare basic tools in accordance with therapist's recommendation, such as plastic basin, towel, ice, photo album, gloves, ice-lolly stick, paper etc., to facilitate the exercise session.

11. Care worker will only carry out the training according to the instruction and assessment by physiotherapist / occupational therapist and registered nurse, and he/she reserves the rights to decline any task requested by the user other than the training instructed by physiotherapist / occupational therapist and registered nurse. 12. Without Kiang Wu Hospital (hereinafter "KWH") 's written authorization, the user cannot take photograph or record video during any service session.

13. If a designated care worker is requested for the delivery of the service, KWH will try to arrange accordingly, but KWH reserves the rights of the final decision on whether or not to make such arrangement.

14. KWH will try to arrange the same care worker to provide service for a particular user. If the user wants to change the care worker, he/she must notify KWH with a valid reason at least 7 working days before the service date. KWH will try to arrange accordingly. In that circumstance, the user will need to subscribe to extra assessment service with additional fees at the user's cost for elderly home exercises / elderly cognitive training in order to allow the physiotherapist / occupational therapist to provide assessment service and guidance to the new care worker again.

15. All services in the package will be provided to the same user only and they are non-transferable and non-refundable.

16. The first date for a home visit conducted will be regarded as the service effective



date. For subscription to any service packages, please reserve at least 14 days for administrative procedure. If a current user needs to extend the term of the service package at the user's cost, please notify KWH not less than 14 days before the last training session date.

17. The number of hours for all service items is fixed.

18. If a user wants to cancel the service after confirmation of the service package, he/she must notify KWH at least 1 working day before the service date.

19. If a user wants to change the service date and time, he/she must notify KWH at least 1 working day before the service date. If the user notifies KWH about the change within 24 hours before the service time, KWH reserves the right to refuse any changes.

20. Notwithstanding the other terms and conditions herein, if a user wants to change the service time or date, KWH will try to reschedule within the service period, but there will be no guarantee as such. If another appointment cannot be arranged, KWH has the right not to provide the said service session and that service session will be regarded as forfeited by the user.

21. If a care worker needs to change a service date due to sickness, or any other reasonable reasons including but not limited to other unforeseeable matters that are outside the control of the care worker, KWH will make rearrangement of that service session within the service period.

22. After the service package commences, if the user is hospitalized or if there is any change in his/her health/mental status, he/she needs to notify KWH immediately and may subscribe to extra assessment service for elderly home exercises / elderly cognitive training at his/her own cost, for physiotherapist / occupational therapist to provide reassessment service and to provide new guidance (if appropriate) to the care worker.

23. After the service package commences, if the user suspends the service due to reasonable reasons and the package subsequently expires, he/she needs to subscribe to extra assessment service for elderly home exercises / elderly cognitive training at his/her own cost, for physiotherapist / occupational therapist to provide reassessment service and guidance to the care worker again.

24. The service package can only be used on or before the expiry date. After the expiry date, the service package will automatically become void and will not be provided further.

25. A user can subscribe to extra assessment or training service for elderly home exercises / elderly cognitive training at his/her own cost.

Important Notices



1. If a user is absent on the service date, KWH will not compensate the user, including but not limited to any re-arrangement, re-scheduling or replacement of that service session. The user may be required to pay the relevant administration costs.

2. For delay in service time due to any reasons caused by the user, or if the user requests to shorten the service time due to any reasons, KWH will not compensate the user, including but not limited to any re-arrangement, re-scheduling or replacement for the time lost.

3. For delay in service time due to any reasons caused by the staff, KWH will compensate the user for the time lost (for the same service that was supposed to be provided by the care worker only).

4. All staffs are protected by Employees' Compensation, Public Liability Insurance Policy, Civil Liability Professional Indemnity Insurance and Malpractice Liability Insurance under the Laws of Macau.

5. Staff will arrange the service according to the scope of the job and service needs which is mutually agreed with the user.

6. During the training session, the user needs to place his/her pet if any at a suitable location (e.g. inside pet's house). For any job delay due to or in connection with the pet, KWH will not compensate the user, including but not limited to any rearrangement, re-scheduling or replacement for the time lost.

7. In order not to affect the service effectiveness and users health status, users must not smoke or drink during the service session.

8. For all enquiries and service bookings, please call the customer service hotline at (+853) 82952591.

9. When the Macau Observatory hoists or announces that it will hoist a Tropical Cyclone Signal No.8, all reserved service sessions will be cancelled. User needs to contact KWH to reschedule the service session.

10. All reserved service sessions will resume one hour after Macau Observatory cancels the Tropical Cyclone Signal No. 8. 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.

11. The service will be conducted at a venue according to the address as stated on the subscription form. KWH reserves the right to refuse provision of service at an address that is different from that as stated on the subscription form. If there are any changes of the service venue provided by the user, the user should contact KWH to update the information 14 days before the next service session date. KWH may, at its sole discretion, assign another care worker to provide service due to the change of service venue, and the user may need to subscribe to extra assessment service for elderly home exercises / elderly cognitive training, for physiotherapist / occupational



therapist to provide assessment service and to provide guidance to the care worker again. Manulife (International) Limited ("Manulife") shall bear no liability or any fees incurred from additional healthcare support service not listed above or sessions/assessments exceeding the agreed maximum number to be provided by KWH as requested by life insured or policyholders.

12. Upon occurrence of any of the following events, KWH reserves the right to terminate the service agreement or suspend the service at any time immediately: The user breaches any of the terms under the service agreement; or any information provided by the user is found to be inaccurate, untrue or misleading.

13. The termination of the service agreement as provided hereunder shall be without prejudice to KWH's rights and/or claims against the user for any antecedent breach of liability incurred prior to the date of such termination, nor shall it release the user from his/her liability to fulfill its obligations hereunder.

14. KWH shall be entitled to amend, delete, revise and/or add any service terms and conditions at any time without obtaining any prior consent from the users (whether orally and in writing), and such change will be effective immediately once KWH announces the change or notifies the user (whether orally and in writing).

15. These service terms and conditions represent the service basis and agreement terms between the user and KWH. Acceptance of service shall mean the user duly acknowledges and agrees with such terms and conditions.

16. These terms and conditions are provided in Chinese. If there is any inconsistency between the English and Chinese version, the Chinese version shall prevail.

Liabilities and Indemnities

1. If staff breaks any user's household contents carelessly during the service session, with sufficient evidence provided by the user, KWH will indemnify the user for a maximum sum of MOP\$200 per incident. And the user hereby agrees and acknowledges that this will globally, fully and finally settle all the claims against and liabilities of KWH.

2. In any case of dispute, the decision of KWH shall be final and binding on the parties.

Privacy

The collected user's personal information shall be kept strictly confidential. The user hereby agrees that KWH can share such personal information with its employees, clinical service associates and agents, for matters connected with the service provided hereunder or for internal management purposes of KWH only. KWH shall not disclose any personal information for other purposes without the user's consent.