



Emergency Assistance Benefits Provisions

These Emergency Assistance Benefits 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 various emergency assistance benefits into its Individual and Group Life and Health Policy (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.

“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 was covered by the Company’s Individual and Group Life and Health Policy.

“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 unless it is stated otherwise in the policy at its inception.

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 Injury or sudden Illness outside his Country of Residence which arises out of and in the course of his journey, or during his period of expatriation provided that such journey or period of expatriation 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 personal representative to any of the specified 24-hour alarm centres.

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

3.1 Medical Emergency Referral

IPA's medical team will provide an initial response to an Insured Person's request for assistance. The 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. The 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 Bodily Injury or sudden Illness such that the medical team and the 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 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 Country of Residence, if his medical condition permits such repatriation. The 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 or being stabilized in 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 Country of Residence as a regular passenger when such travel is possible, according to the medical opinion of both the attending physician and the medical team.

IPA shall make and pay 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 Medical Expenses

In the event of the hospitalisation as an in-patient or the transfer or repatriation of an Insured Person as a consequence of a Bodily Injury or sudden Illness, IPA will advance the deposit required by hospital for admission or guarantee payment for medical expenses, on the Insured Person's behalf, of any medical, hospital, and incidental expenses connected thereto and requested by the Insured Person or his representative. The advance payments for such medical and incidental expenses shall be subject to the conditions as set below in "Procedure for Deposit Guarantee for Hospital Admission by IPA and Repayment to IPA".

3.5 Repatriation of Mortal Remains/Local Burial

Upon the death of an 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 repatriation 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 current or specified location or put the Insured Person in contact with his selected lawyer or law firm worldwide.

3.7 Pre-trip Information

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

- Weather Information Worldwide
- Airport Taxes
- Customs Requirements
- Passport and Visa Requirements
- Consulate and Embassies addresses and contact numbers
- Exchange Rates
- Banking days

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 and 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 flight schedule should an emergency oblige him to alter his original travel plan.

3.10 Administration Assistance on loss of travelling document

In case of loss or theft of essential documents 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 HKD1500 per day for a maximum period of 5 (five) 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 16 years of age is/are 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/their home in the Insured Person's Country of Residence, including any supplementary cost of transportation to and from the airport, if the original ticket(s) is/are not valid for the return, provided that the Insured Person shall surrender any unused portion of the return ticket(s) 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.

4. General Obligations

4.1 Request for Assistance

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

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

- his 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 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 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, 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 tickets, or the value thereof, to IPA to offset the cost of such repatriation.

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

In the event of a Bodily Injury or sudden Illness resulting in hospitalization of the Insured Person, the Insured Person or his representative, if possible, shall contact any office of IPA within 3 (three) days of the occurrence of such emergency. In the absence of such notice, IPA will not be held responsible.

5. Procedure for Deposit Guarantee for Hospital Admission by IPA and Repayment to IPA

A. Advance Payments of Expenses

Prior to the disbursement of any advance payment by IPA on behalf of the Insured Person, the Insured Person or his representative shall either (i) arrange for the transfer of the equivalent amount to any IPA office, or (ii) sign a I.O.U document in the equivalent amount in favour of IPA in such amount.

B. Repayment of Advance Payments

Save and except for where the Insured Person or his 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.

6. Subrogation

In the event that IPA makes any payments 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 any third party found legally responsible for the assistance, up to the amount of such payment made by IPA and any other insurance or assistance plan which provides compensation to the Assistance Events.

7. Limitation & Exclusion

The Emergency Assistance Benefits are made available to the Insured Person on behalf of IPA who shall act as the principal party in providing the same to the Insured Person, and the Company will not be liable for any default in the services provided by IPA.

The Excluded Events is subject to the Exclusion of the Company's Individual and Group Life and Health Policy.

Termination

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