

意外急救醫療保險卡

Emergency Accidental Medical & Hospitalization Insurance



PICC 中国人民保險(香港)有限公司
The People's Insurance Company of China (Hong Kong) Ltd.

意外急救醫療保險卡

由中國人民保險(香港)有限公司和中國太平洋保險(香港)有限公司共同承保之意外急救醫療保險卡(簡稱「**醫療卡**」)是首間獲得中國衛生部及中國人民解放軍總後勤部衛生部特許認可，為中國境外居民回國內提供公幹或旅遊時的緊急意外醫療保障。

「**醫療卡**」確實地為被保險人提供多種緊急支援服務，以便被保險人無論何時何地身處在中國大陸境內，都能充分獲得適當的保障。

投保人資格

受保年齡：由16歲至75歲
● 凡持有香港或澳門身份證、台胞証或外國護照者，均可投保

保障區域

醫療卡可提供兩種不同區域保障以供投保人選擇：
● 全國卡(包括全中國大陸)
● 廣東卡(只包括廣東省境內範圍)

保費

投保人以低廉之保費則可獲得一系列保障
醫療卡可根據投保人之選擇提供不同組合安排，如全國保障或只限廣東省境內及以優惠價選購一年、兩年或三年(保費詳情請參閱投保書內頁)

意外急救醫療保障

「**醫療卡**」提供緊急醫療開支費用限額達港幣260,000(以每宗事故計)，保障被保險人於中國大陸公幹或旅遊期間因意外事故所引致之身體受傷得到及時治療。

被保險人可使用醫療卡於指定之中國衛生部轄下之縣(區)級以上緊急救援網絡醫院/醫療單位及由中國人民解放軍總後勤部轄下軍隊系統醫院使用有關急救醫療服務且毋須繳付按金。

若被保險人未有隨身帶備醫療卡，自己先行繳付有關之緊急醫療費用，可填妥索償表格並連同有關醫療報告證明文件向承保公司索償。

24小時全球緊急支援服務

其中的24小時全球緊急支援服務由“國際救援(亞洲)公司(IPA)”及“北京環球醫療救援有限責任公司”提供，並於被保人離開香港後提供下列保障服務：

項目	類別	每宗事故保障限額
1	醫療運送支出	不設上限
2	出院後返香港支出	不設上限
3	住院代墊按金	港幣 65,000
4	遺體/骨灰送返香港支出	不設上限
5	安排親友探望 (被保險人必須因意外受傷引致需要連續住院七天以上)	1 兩張來回機票(經濟客位) 2 住宿費用(每天港幣1,200圓，最高賠償天數7天)
6	安排幼童返港支出 (年齡為16歲或以下)	一張單程機票(經濟客位)

另外，IPA亦提供以下諮詢服務：

- 法律諮詢
- 醫療及轉院
- 領事館資料
- 翻譯人員諮詢
- 行李失竊
- 旅遊諮詢
- 緊急信息傳達服務

有關國際緊急支援服務之詳情，請參閱保險單內之條款。

人身意外保障

若被保險人在保險期間不幸在中國大陸因意外事故引致身故或全身癱瘓。醫療卡將為被保險人提供額外港幣260,000(全國卡)或港幣100,000(廣東卡)之人身意外保障。

快速處理索償個案

承保公司的理賠部會隨時協助被保險人處理所呈報的索償個案，並於收妥所提供的資料後，於一個月內完成有關之賠償工作。

主要不保事項

戰爭或同類之行為，政府頒佈的法令，恐怖主義行為，核能災難構成之損失，受僱於執行一些危險之職務或行動，任何非因意外事故之醫療費用等。

收集個人資料聲明

閣下提供的資料，為本公司提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關的產品或服務或該等產品或服務的任何更改、變更、取消或續期。
- 任何索償或索償分析及可能轉移予現存或不時成立之任何有關的公司或任何其他從事與保險或再保險業務有關的公司或與保險業務有關的中介人或索償或調查或其他服務提供者或任何保險公司的協會或聯會。

閣下有權查閱及要求更正由承保公司持有有關閣下的個人資料，如有此項要求，可向本公司的個人資料(私隱)條例監察主任提出。

若閣下對此項保險計劃有任何查詢或閣下希望了解更多有關本公司之服務，歡迎隨時與本公司之受權中介人或本公司聯絡。

所有中文譯本如與英文有異，概以英文本為準，此小冊子僅供參考，各項細則以保單為準。

24小時全球緊急支援服務熱線：(852) 2861 9255 (對方付款)

意外急救醫療保險卡投保書

Emergency Accidental Medical & Hospitalization Insurance Application Form

投保人資料
Proposer's Personal Details (Must be one of the Insured Person)

Name of Proposer 姓名
(Chinese 中文) _____

(English 英文) _____

Date of Birth 出生日期 _____ Sex 性別 _____

Chinese Re-entry Permit / Passport No. 回鄉証/護照號碼 _____

Occupation 職業 _____ Industry 行業 _____

Company Name 公司名稱 _____

Company Address 公司地址 _____

_____ Tel No. 聯絡電話(Home 住宅) _____

(Office 辦公室) _____ (Mobile 手提) _____

Home Address 住宅地址 _____

Beneficiary 受益人 _____ Relationship 關係 _____

HKID No. / Passport No. 身份證號碼/護照號碼 _____

保費收費表 Premium Charges

Premium Table 保費收費表 (in Hong Kong dollars 以港幣計算)

保險期限 Period of Cover	全國卡 Whole China Card	廣東卡 Guangdong Card
One Year 一年	HK\$ 600.00	HK\$ 350.00
Two Years 兩年	HK\$ 1,000.00	HK\$ 580.00
Three Years 三年	HK\$ 1,400.00	HK\$ 800.00

Plan Select (please appropriate box for selection) 請選擇一項

全國卡 / Whole China Card 廣東卡 / Guangdong Card

1 Year Cover 一年計劃

2 Years Cover 兩年計劃

3 Years Cover 三年計劃

聲明 Declaration By Proposer

本人(我們)清楚明白 I/We understand

- 承保公司保留一切接納申請與否之權利。
Insurers reserve the right to accept/reject my/our application.
- 此「意外急救醫療保險卡」適用於中國衛生部及解放軍總後勤部衛生部認可之緊急救援網絡醫院。
This Accidental Emergency Medical Card will be accepted by MOH International Assistance Network Hospitals and the hospital network of The Bureau of Medical Administration Health Department of the General Logistics Department People's Liberation Army of China.
- 任何非因意外事故受傷所致之醫療費用，本保險概不負責。
The emergency medical expenses that are not directly and solely caused by accidental bodily injury are not covered under this policy.
- 所有超出賠償限額以外之急救醫療費用，概由投保人自行支付。
The part of emergency medical expenses exceeding the maximum sum insured will be borne by the insured.
- 若投保人選擇廣東省地域範圍，則本保險概不負責所有超出廣東省地域範圍之意外及其有關的急救醫療費用。
If Insured elect to cover under Guangdong Province, all accidents occurred outside the Guangdong Province and the related emergency medical expenses medical expenses will not be covered under this Policy.
- 若參加各種競賽、打獵、攀山(指需要利用繩索或誘導繩為輔助工具者)、滑雪、滑水、冬季運動、潛水等活動、非法活動或因酒醉、服用藥物、神經錯亂所引致之意外事故之急救醫療費用均不屬受保範圍。
This insurance will not provide cover if the insured is engaging in racing of any kind, hunting, mountaineering necessitating ropes or guides, skiing, water skiing, winter sport, diving, illegal activities or accident caused whilst the insured is by intoxication, drugs or insanity.
- 本投保書被承保公司批核七天後保障才正式生效及同意該投保書和聲明將被用作雙方合約之根據，而一切之保險條款均以承保公司簽發之保險單為準。
This application will not become effective until 7 working days after this proposal has been accepted by insurers and agree that this Proposal and Declaration shall be the basis of the contract between me / us and insurers. All insurance terms & conditions will be based on the policy issued by insurers.

Emergency Accidental Medical & Hospitalization Insurance

The Emergency Accidental Medical & Hospitalization Insurance provides the Insured an emergency medical card (hereinafter called "**The Medical Card**") which is recognized and approved by the Ministry of Health P.R. China, (hereinafter called "MOH") and Inter-Partner Assistance Hong Kong Ltd. (hereinafter called "IPA"), the extent of service includes :

The main objectives of **The Medical Card** is to protect the Insured by offering an emergency accidental medical support whenever the insured is traveling to mainland China for business or pleasure purpose.

Indeed, **The Medical Card** offers variety services hotlines administrated by the Ministry of Health P.R. China, Inter Partner Assistance Hong Kong Ltd. giving the Insured a full and comprehensive 24 hours emergency assistance.

Age Limitations

Aged of Insured Person must between 16 to 75

Geographical Limit

The Medical Card offers 2 different type of geographical cover

- Whole China card (cover throughout the whole P.R. China)
- Guangdong Card (cover within Guangdong province P.R. China)

Period of Cover

Period of Cover ranging from 1, 2 or 3 years are available for selection

Premium

We offers various payment methods for selection and a premium table is included in the Application Form

Emergency Medical Expenses

The Medical Card shall reimburse the emergency medical expenses necessarily incurred by the Insured up to the limit of **HKD260,000** per event if the Insured suffers bodily injury caused by an accident while travelling in mainland China.

The hospitals and clinics, administrated by the Health Bureau, The Health Department and The Ministry of Health P.R. China and Bureau of Medical Administration Health Department of the General Logistics Department People's Liberation Army of China will accept our Medical Card as a means of payment for providing necessary emergency medical treatments to the Insured without requiring any deposit payment. Nevertheless the Insured shall be responsible for paying medical expenses exceeding the limit of coverage to the medical providers directly.

In the event the Insured did not use **The Medical Card** to settle medical expenses, the Insured can submit the claims application together with supporting documents to insurers directly for reimbursement.

24 Hours Emergency Assistance Services

The Medical Card provides the Insured with free access to our 24 hours emergency assistance hotline provided by The Ministry of Health P.R. China, (hereinafter called "MOH") and Inter-Partner Assistance Hong Kong Ltd. (hereinafter called "IPA"), the extent of service includes :

- Legal Assistance
- Medical Advice & Referral
- Embassy Referral
- Interpreter Referral
- Lost of Luggage Assistance
- Travel Information
- Emergency Message Referral

Besides, the IPA shall provide the following emergency assistance services if the Insured suffers from accidental bodily injury while travelling in mainland China.

Table of Benefits (in Hong Kong dollars)

Item	Type of Benefits	Limit of Benefit Per Event
1	Medical Evacuation	Unlimited
2	Repatriation to Hong Kong after Treatment	Unlimited
3	Deposit Guaranteeing of Hospital Admission	HKD 65,000
4	Repatriation of Mortal Remains/Ashes to Hong Kong	Unlimited
5	Compassionate Visit (In the event of the Insured suffering from serious Accidental Bodily Injury resulting in hospital confinement in China for more than 7 (seven) consecutive days)	1 Two Round Trip Tickets (On Economy Fare Basis) 2 Cost of Accommodation (HK\$1,200.00 per day for a maximum period of 7 (seven) consecutive days)
6	Return of Unattended Dependent Child(ren) to Hong Kong (Age below 16)	A Return Ticket (On Economy Fare Basis)

Personal Accident Cover

The Medical Card will pay HKD260,000 (Whole China Card) or HKD 100,000 (Guangdong Card) to the Insured or his estate if during the Period of Insurance the Insured suffers bodily injury within the Mainland China resulting solely and directly from accident caused by violent external and visible means which shall be directly and independently of any other cause result in Death (Accidental death shall not in any way be presumed by reason of disappearance of the Insured except in the event of the total loss by wreck of the ship or aeroplane on which the Insured was traveling) or Total Paralysis (resulting in being permanently bedridden or permanent disablement from engaging in or giving attention to profession or occupation).

Prompt & Courteous Claim Services

- Our claim representatives will always assist you to process the claim efficiently.
- We are capable of settling any claim within one month provided that information all required is submitted to us

Highlights on Major Exclusions

The following is just the highlight of our general exclusions, please refer to our Medical Card policy wordings for complete details.

War and kindred risks, government acts and terrorism, nuclear hazards of any kind engaging in duty with dangerous nature and activities, any medical expenses other than treatment required on account of an accident covered by this policy etc.

Personal Data Collection Statement

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

- Any insurance or financial related product or service or any alternations, variations, cancellation or renewal of them.
- Any claim or analysis of it

And may be transferred to any related business partner, company carrying on insurance or reinsurance related business or an intermediary or a claim or investigation or other service provider providing services relevant to insurance business or any association or federation of insurance company that exists or is formed from time to time.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by insurers. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer

Should you have any further inquiry regarding for the **The Medical Card** or you want to know more about us or our services, please do not hesitate to contact our authorised agent/ broker or our company.

This brochure is merely for reference only. Please refer to policy for exact terms and conditions.

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