

Claims Notification

To submit a claim, the Insured shall follow the instructions in the chart below and provide Bank of China Group Insurance Company Limited Medical Department with the relevant benefit item's claims supporting documents within the prescribed time in order to speed up the claim process.

Benefits item	A. Hospital and Surgical B. Supplementary Major Medical C. Hospital Daily Cash F. Maternity	D. Outpatient ² (non-network)	E. Dental	G. Critical Illness
I. Time limit for written notice of claim¹	within 14 days from the commencement of hospital confinement	N/A		within 14 days from the date Critical Illness is diagnosed
II. Claim procedure¹				
1. Time limit for submission of claim	30 days from the discharged date of hospital	within 90 days after the date of treatment		30 days from the date Critical Illness is diagnosed
2. Claim form to be submitted	Hospitalization and Surgical claim form	Out-patient/ Dental benefit claim form		Relevant Critical Illness claim form
3. Supporting documents and proof of loss receipts to be submitted				
3.1 Attending Physician's Statement	✓	✓ original copy of the receipts which are duly signed by the attending physician (each receipt shall include the patient's name, diagnosis, date of treatment and detail breakdown of each item charged)		✓
3.2 Relevant medical report	✓	-	-	✓
3.3 Original copy of hospital receipts and itemized hospital charges	✓	-	-	✓
3.4 Referral letter issued by the qualified attending physician	-	✓ (for diagnostic X-ray and laboratory tests, Specialist (non - surgical) consultation, Physiotherapy and Chiropractor treatment)		-
3.5 Original copy of prescribed medicine, name, signature & registration number of the Chinese medical practitioner	-	✓ (for Chinese medical practitioner consultation)		-

Notes:

- To facilitate claim process, written notice of claim, claim form, relevant supporting documents and proof of loss receipts must be sent to Bank of China Group Insurance Company Limited Medical Department within the prescribed time indicated above.
- If network doctor is selected, during your visit just present your medical card which is attached with the policy, no costs shall be paid by the insured person (except co-payment and any medication falls outside the basic medication prescribed by general medical practitioner).
- Benefit payable under this Policy shall be paid to the Insured or such otherwise as directed in writing by the Insured and payable in the currency of Hong Kong.