

## Medical Comprehensive Protection Plan (Series I) - FAQs (web version)

1. Q : What is special in the “Medical Comprehensive Protection plan (Series 1)” product?  
A : The product has extensive special features which provides you & your family members total medical protection solution including:
  1. Guarantee lifetime renewal: applicable to Hospital and surgical, Out-patient and Dental benefit;
  2. Flexible in choice of cover: each family member can opt to take up different plan and optional benefits under the same policy;
  3. Special offer for family enrollment: if two or more family members are insured under the same policy, you can enjoy 10% discount on premium.
  4. Worldwide cover : Applicable to below cover items
    - i. Hospital and Surgical (include Medical top up plan), Dental, Maternity, Critical Illness;
    - ii. Supplementary Major Medical (limited to accidental emergency situation), Hospital Daily Cash (limited to 90 days hospital confinement in each policy year), Out-patient (limited to Plan 3).
  5. Special benefits including
    - i. Medical top-up plan (Plan 4);
    - ii. Cash allowance for health supplement;
    - iii. Bone-setting, acupuncture, physiotherapy and chiropractor treatment ;
    - iv. 40 types of Critical Illness benefit;
  6. An array of “Free” additional services including
    - i. Medical check up plans;
    - ii. 24-hour worldwide emergency assistance hotline service, in the event of emergency overseas hospital confinement, maximum HK\$40,000 overseas hospital deposit guarantee service can be arranged;
    - iii. 24-hour BOCG Insurance web online service;
  7. 15% no claim renewal premium discount (NCD);
  8. Instant approval of application and 15 days policy review period;
  9. Automatic renewal of policy.
  
2. Q : Will there be any additional premium imposed to the insured person if any claim was payable?  
A : Regardless of the insured person’s claims or health condition, BOCG Insurance will not impose any additional premium or terms on the insured person after the inception date of their cover. However, BOCG Insurance reserves the right to amend or adjust the premium and terms for all policies covered under Medical Comprehensive Protection Plan (Series 1).
  
3. Q : Please explain what does 「family member」 means ?  
A : Family members means the insured and/or his/her legally married spouse and/or his/her unmarried child(ren) who is/are from 15 days to 17 years old , or full-time student(s) aged below 23.
  
4. Q : Can I insure my child(ren) alone?  
A : Yes, child(ren) can be insured on his/her own but the application must be submitted by their parent.
  
5. Q : Why should I buy the Medical top-up plan and are there any restrictions?  
A : If you find your Medical insurance provided by your employer or other personal Medical insurance which you may have is not enough, this will assist you to fill in the gap for the inadequacy. (**Note:**

This benefit will be invalid if the insured person had not owned a valid Hospital & surgical medical insurance policy upon the submission of claim)

6. Q : In what situation can a claim be made for cash allowance for health supplement?  
A : Claims will be payable from the 8<sup>th</sup> day onward after hospitalization and surgical operation.
7. Q : Are there any waiting period in Critical Illness benefit?  
A : Yes, no benefit will be payable for Critical Illness where the signs and symptoms of which or the diagnosis of which occurred within the 90 days immediately following the effective date of coverage except the claim incurred solely as the result of an accident.
8. Q : How many medical check up plan can the insured person be entitled?  
A : In the first year of insurance, each insured person will be entitled to a basic health check-up plan. Once every 2 consecutive years of insurance thereafter, a comprehensive health check-up plan for male, female or child will be provided. Moreover, an extra medical check up discount coupon will be provided to the insured in each policy year.
9. Q : In what situation the 15% no claim renewal premium discount (NCD) will be provided? If one insured person has made a claim, will other insured person's NCD be affected?  
A : An insured person with no claim made in basic benefits for 3 consecutive policy years or above will be entitled to receive 15% renewal premium discount on basic benefit in the next policy year. If one insured person had made a claim, the NCD for all other insured person covered under the same policy will not be affected.
10. Q : In what situation can the application be accepted immediately, and will there be any policy inspection period?  
A : If all questions answered under the proposal form are "No" and you have not applied for the Critical Illness cover, once the premium of the policy is paid, instant approval of application can be granted. If you are not satisfied with the terms of the policy, you can cancel the insurance within 15 days policy inspection period from the effective of insurance and should there be no claim being paid during this period, all premium paid will be refunded.
11. Q : Do I need to renew the policy upon it's expiry date?  
A : No, once the application of insurance is accepted, the policy will be renewed automatically provided that the required renewal premium is paid upon each renewal policy year.
12. Q : What useful information is available in BOCG Insurance website?  
A : You can check your own claim status & record, body mass index and download claim forms, policy terms and details of updated network doctor information.