



## China Assist Card Service Rider

This rider is issued and shall form a part of the basic policy to which it is attached.

The Company agrees, in consideration of the payment in advance to the Company of the additional premiums applicable to this part, to cover Insured Person's medical expenses incurred in the People's Republic of China (PRC) up to the amount stated in the Schedule of Benefits or included by endorsement subject to the provisions, conditions and limitations contained herein.

### Part I - Period of Coverage

This rider as is afforded to an Insured Person shall apply only to loss described and defined herein which is sustained by such Insured Person while travelling in PRC excluding Hong Kong and Macau on a journey.

Such journey shall be deemed to have commenced when the Insured Person leaves his/her place of residence in Macau to commence travel directly to the Macau immigration counter or three (3) hours before his/her scheduled departure time of the carrier in which the Insured Person has arranged to travel (whichever the last occurs), and ceases on whichever of the following occurs first:

- a. the expiration of a ninety (90) days period beginning from the date such particular journey commenced.
- b. the Insured Person returns directly from the Macau immigration counter to his/her place of residence in Macau.
- c. within three (3) hours after his/her scheduled arrival time of the carrier in which the Insured Person has arranged to travel.

### Part II - Benefits

China Assist Card offers the following assistance during the journey in PRC. For emergency assistance, simply call our Travel Guard Assistance Hotline: (852) 3516 8699

#### 1. Hospital Guaranteed Admission Deposit

If, as a result of an Injury or Sickness sustained by the Insured Person during the Period of Coverage, the Insured Person is admitted into any designated Hospital stated in the Appointed Hospital List as an in-patient, the Company or its authorized representative will guarantee the hospital admission deposit when the Insured Person presents his/her China Assist Card to the relevant department of designated Hospital.

#### 2. In-Hospital Medical Expenses

If, as a result of an Injury or Sickness sustained by the Insured Person during the Period of Coverage, the Insured Person is admitted and confined in any designated Hospital as an in-patient under the professional care of a Qualified Medical Practitioner during his/her Period of Hospital Confinement and shall incur the Usual, Customary and Reasonable Expenses and Medically Necessary Expenses as defined, the Company will pay directly to the Hospital for such expenses actually charged by the Hospital up to the limit per disability stated in the Schedule of Benefits and subject to the maximum indemnity of MOP200,000 per policy year.

#### 3. Emergency Cash Transmission

Emergency cash transfer can be arranged by the Company or its authorized representative provided the Insured Person has firstly secured the payment.

#### 4. 24-Hour China Legal Referral Service

The Company or its authorized representative can provide referrals of lawyers and legal practitioners in China for 24 hours contact in case of emergency.

### Part III – Definitions

“Any One Disability” shall mean any Injury or Sickness arising from the same causes including any and all complications therefrom, as well as concurrent Injury or Sickness from different causes during the same hospital confinement or confinements, except that after ninety (90) days following the latest discharge from the hospital subsequent to the Injury or Sickness from the same cause or causes, shall be considered as a new disability.

“Medically Necessary Expenses” shall mean expenses incurred as a result of bodily Injury or Sickness paid by the



Insured Person to a Qualified Medical Practitioner, physician, surgeon, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under Emergency Medical Evacuation and Repatriation of Remains Expenses Benefit Rider of this Policy (if any). All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Rider. Provided that in the event of an Insured Person becoming entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source.

**“Period of Hospital Confinement”** shall mean any period during which the Insured Person is registered as an in-patient in a Hospital and charged for room and board for treatment of Any One Disability. The Company will not be liable for any such successive period of hospital confinement unless it has occurred during the currency of this rider.

**“Qualified Medical Practitioner”** shall mean any person legally authorised by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a Qualified Medical Practitioner who is the Insured Person himself/herself, an agent of the Insured Person, or an Immediate Family Member of the Insured Person.

**“Usual, Customary and Reasonable”** wherever used in this rider shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of an injured or sick Insured Person under the care, supervision or order of a Qualified Medical Practitioner; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would have been made if no insurance existed.

#### **Part IV - Additional Exclusions**

1. Any expenses that can be compensated from any other sources.
2. Any additional cost of single or private room accommodation at a Hospital of charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipments.
3. Any Injury or Sickness caused directly or indirectly, wholly or partly, by
  - (a) cosmetic or plastic surgery or any elective surgery or congenital anomalies;
  - (b) dental care or surgery unless necessitated by an Accident (excluding denture and related expenses) to sound and natural teeth;
  - (c) general check-up, convalescence, custodial or rest cure;
  - (d) treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug accident;
  - (e) corrective aids and treatment of refractive errors unless necessitated by Injury caused by an Accident;
  - (f) eye refraction, fitting of glasses or hearing aids.
4. Any treatment relating to birth control or treatments pertaining to infertility.
5. Vaccination and immunization injections, health check-ups or tests not incident to treatment or diagnosis or an actual Sickness or Injury, or any treatment which is not medically necessary.
6. The purpose of the journey is taken to obtain medical treatment, or when the journey is taken when the Insured Person is unfit to travel, or the Insured Person is travelling against the advice of a Qualified Medical Practitioner.

We will not be liable to provide any coverage or to make any payment if to do so would be in violation of any sanctions law or regulations which would expose us, our parent company or our ultimate controlling entity to any penalty under any sanctions law or regulation.

#### **Part V - Additional General Conditions**

1. The Insured Person should undertake to settle any medical expenses that is not payable or not covered by this insurance or any amount in excess of the insurance limit within 14 days after the written notification from the Company. The credit facility will be suspended if the Insured Person fail to reimburse the Company within the above time limit. Upon suspension, the Insured Person have to return all China Assist Cards to the Company and will remain liable to the Company for any outstanding payment in arrears. In event of loss of China Assist Card, the Insured Person should advise the Company within 48 hours and pay MOP30 for each replacement card.

2. The China Assist Card should be returned to the Company when the Insured Person’s coverage is terminated under this policy. A penalty of MOP100 will be charged by the Company if such card is not returned within 30 days from the

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termination date.

This rider is subject to all the provisions of the basic policy except as herein modified. References in such provisions to the basic policy be deemed, unless the context otherwise requires, to include a reference to this rider.

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