

**ZURICH**<sup>®</sup>

蘇黎世

# MediExpress China Medical Card

## Your medical passport to China

Zurich Insurance is pleased to present the MediExpress China Medical Card for frequent cross-border travellers. Endorsed by over 100 hospitals around China, the MediExpress China Medical Card will guarantee hospital admission and prompt treatment in the unfortunate event of accident or illness. You can simply discharge from the appointed hospital without making any cash payment as Zurich Insurance will directly settle the medical expenses for you up to the maximum insured amount chosen. If you stay in other hospital, we will guarantee hospital admission deposit up to HK\$39,000. Other benefits include:

### Benefits table

	Maximum benefits per disability (HK\$)	
	Standard plan	Premier plan
<b>Medical cover</b>		
<ul style="list-style-type: none"> <li>Medical expenses incurred due to sickness or accident injury occurred in China, including out-patient, medicine, room &amp; board, surgery, doctor's fees, etc</li> </ul>	300,000	500,000
<ul style="list-style-type: none"> <li>Continued medical treatment within 90 days of returning to Hong Kong (subject to the above limit)</li> </ul>	75,000	125,000
<b>Emergency medical evacuation</b>		
Call Zurich 24-hour emergency assistance hotline for the following emergency help in the event of serious sickness or injury: <ul style="list-style-type: none"> <li>Transport of medical personnel &amp; supplies for emergency rescue</li> <li>Transport of the patient back to Hong Kong or to the nearest suitable place for treatment</li> <li>Transport of mortal remains or ashes back to Hong Kong</li> </ul>	Unlimited cover	
<b>Child escort</b>		
<ul style="list-style-type: none"> <li>One death, serious injury or sickness of the insured, the unattended accompanying child(below the age of 17) will be brought home and the transportation cost of a single trip back to Hong Kong is covered</li> </ul>	10,000	15,000
<b>Compassionate visit</b>		
<ul style="list-style-type: none"> <li>On serious illness or injury of the insured who is confined in the hospital for more than 7 days, the en-route transportation and accommodation expenses of a family member or a friend for visiting the insured will be covered. Subject to a maximum of HK\$1,000 per day for hotel accommodation</li> </ul>	10,000	15,000
<b>Compassionate transfer</b>		
<ul style="list-style-type: none"> <li>Upon discharge of the insured from the appointed hospital, we will arrange an ambulance to transfer him/her directly from the hospital to the railway station, ferry harbour, or airport</li> </ul>	150	150
<b>Personal liability cover</b>		
<ul style="list-style-type: none"> <li>Cover personal liability of the insured to third party's injury and property damage</li> </ul>	1,000,000	2,000,000
<b>China or worldwide personal accident cover</b>		
<ul style="list-style-type: none"> <li>Accidental death in China or worldwide</li> </ul>	300,000	500,000
<ul style="list-style-type: none"> <li>Permanent total disablement, loss/loss of use of one limb or loss of sight of one eye</li> </ul>	300,000	500,000

### Special support service

Call Zurich 24-hour emergency assistance hotline for the following free arrangement and referral services\*:

- Arrange booking of air, railway and ferry tickets
- Arrange telegraphic transfer of emergency cash
- 24-hour free medical, interpretation and legal services referral

\*These are arrangement services only, the insured person shall bear the related cost.

### Premium table (HK\$)

	Standard plan		Premier plan	
	1-year cover	2-year cover	1-year cover	2-year cover
<b>With worldwide personal accident cover</b>				
Non-manual work	638	1,020	999	1,598
Others	968	1,549	1,388	2,220
<b>With personal accident cover (China)</b>				
Non-manual work	488	780	699	1,118
Others	588	940	888	1,420

## 7-Day claims processing guaranteed

### In-patient medical expenses:

- If you are admitted to one of the **appointed hospitals**, you are not required to submit your claims. Zurich Insurance will settle the bill with the hospital directly.

### Other claims:

- Zurich Insurance will settle your claims within 7 working days, once we have received all the required documents. Simply follow this simple claims procedure:
- Inform Zurich Insurance after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form along with all necessary documents to Zurich Insurance.

### Notes:

1. Person aged between 18 and 70 are eligible for application.
2. The proposer and the insured person must have a valid HKID card.
3. Maximum duration for every single trip is 100 days. No limit for frequency of travel within one year.
4. Special support service is arrangement services only, the insured person shall bear the related cost.

### Major exclusions of this policy:

Accidents caused by war, injury or illness existing before traveling, injury or illness caused by childbirth, alcoholism or abuse of drugs, or travel against the advice of medical practitioner or the purpose of obtaining medical treatment.

Zurich Insurance Company Limited is a company incorporated in Switzerland.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.