WORLDWIDE EMERGENCY ASSISTANCE SERVICES PROGRAM
TERMS & CONDITIONS

I. WORLDWIDE EMERGENCY ASSISTANCE SERVICES

1. **Chow Tai Fook Life Insurance Company Limited ("CTF Life")Dedicated Hotline: (852) 2866 1810**
   The 24 hour Alarm Centre is manned by multilingual operation personnel for immediate to any call for assistance.

2. **Emergency Assistance Services**
   To get access to the assistance network, the Member has to call CTF Life Dedicated Hotline at (852) 2866 1810 and provide the full name, date of birth and policy number for verification.
   If for any reason whatsoever, validation of membership with CTF Life cannot be effected by our Third Party Vendor, our vendor will secure a guarantee of payment prior to dispatch of services from the Member's employer, Member himself, relatives and/or friends. Such guarantee of payment will be released as soon as proper validation has been obtained with CTF Life.

II. GENERAL CONDITIONS AND BENEFITS

1. **The following conditions shall apply to the full Worldwide Emergency Assistance Services Program**

   a. Member's Conditions
   - The Member will not book or commence any journey contrary to medical advice, or with intention to obtain medical treatment or after a terminal prognosis has been made.
   - The Member is under 70 years of age at the Commencement date and that his age at the renewal date of the anniversary date of his insurance policy with CTF Life last preceding his taking the journey was under 70 years of age.
   - The Member is in good state of health at the time of obtaining cover and there are no medical conditions in existence which may require emergency transportation by our Third Party Vendor.

   b. Seriousness of Medical Condition
   - The seriousness of the medical condition will be judged in the context of the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

   c. Geographical Limits
   - The Services (as defined in section 2 below) are available to the Member when he/she is traveling outside his/her Home Country or Usual Country of Residence for a period of not exceeding 90 consecutive days per trip.

   d. ***Failure to notify***
   - In the event of a Bodily Injury or sudden Illness resulting in the hospitalization, the Member or his/her representative, where possible, shall contact the hotline within three (3) calendar days of the occurrence of such emergency or any complication directly relating to such emergency. In the absence of such notice, the member may not be eligible for the Assistance Services.

2. **Scope of Services**

Third Party Vendor will, subject to the Terms and Conditions as defined hereunder, provide the following services to the Member when they contact the vendor:

a. Medical Assistance

1. **Telephone Medical Advice**

   Third Party Vendor shall provide medical advice to the Member over the telephone when needed. The Member may telephone Third Party Vendor's alarm center for medical advice and evaluation from the attending physician. However, it shall be stressed that the telephone conversation cannot establish a diagnosis and shall be considered as advice only.

2. **Medical Service Provider Referral**

   Third Party Vendor shall provide the Member, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics and dentists.

   All physician's fees and related charges shall be borne entirely and directly by the Member without any reimbursement from Third Party Vendor.

3. **Arrangement of House Calls**

   Third Party Vendor shall assist the Member to arrange house calls with general practitioners or specialised doctors. Third Party Vendor shall not be responsible or pay for any consultation fees or other costs incurred by the Member when consulting with doctors referred by Third Party Vendor.

4. **Monitoring of Medical Condition During and After Hospitalisation**

   Third Party Vendor shall monitor the Member's medical condition during and after hospitalization outside the Usual Country of Residence, subject to any and all obligations in respect of confidentiality and relevant authorization.

5. **Guarantee of Medical Expenses Incurred during Hospitalisation (Up to a limit of US$5,000 for any one Member any one event)**

   If the Member is without means of payment of the required hospital admission deposit and medical expenses, Third Party Vendor shall assist the Member by guaranteeing medical expenses up to a limit of USD5,000 for any one Member any one event incurred during the Member's hospitalization. The provision of the medical expense guarantee shall be subject to Third Party Vendor first securing payment of funds from the Member's family or representative.

6. **Delivery of Essential Medicine**

   Third Party Vendor shall arrange to deliver to the Member essential medicine, drugs and medical supplies that are necessary for the Member's care and/or treatment but which are not available at the Member's location. The delivery of

such medicine, drugs and medical supplies shall be subject to the laws and regulations applicable locally. Third Party Vendor shall not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

7. **Arrangement and Payment of Emergency Medical Evacuation (Coverage up to USD1,000,000)**

   Third Party Vendor shall arrange for air and/or surface transportation and communication (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) for moving the Member when in a serious medical condition such that the Third Party Vendor medical team deems the local hospital unable to provide the necessary and emergency medical treatment and recommend hospitalization in another hospital where the Member can be suitably treated, to the nearest hospital where appropriate medical care is available. Third Party Vendor shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such Assistance Service arranged by Third Party Vendor.

8. **Arrangement and Payment of Emergency Medical Repatriation (Coverage up to USD1,000,000)**

   Should the medical condition of the Member do not prevent his/her medically supervised repatriation as a Regular Passenger, Third Party Vendor shall arrange for the return of the Member to his/ her Home Country or the Usual Country of Residence by scheduled airline flight (on economy class basis) or any other appropriate means of transportation (on economy class basis), including any supplementary transportation to and from the airport following an Emergency Medical Evacuation where the Member is evacuated to a place outside the Home Country or the Usual Country of Residence for in-hospital treatment. Third Party Vendor shall pay for the expenses necessarily and unavoidably incurred in the Assistance Service so arranged by Third Party Vendor.

   Third Party Vendor reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which Third Party Vendor is aware at the relevant time.

9. **Arrangement and Payment of Repatriation of Mortal Remains/ Ashes Coverage up to USD1,000,000)**

   Third Party Vendor shall arrange and pay for (i) transporting the Member's body (if applicable when there is direct commercial flight or cross-border road transportation from the place of death to the Home Country or the Usual Country of Residence is available) or ashes from the place of death to the Home Country or the Usual Country of Residence, or (ii) at the request of the Member’s heirs or representative, the local burial of the Member, provided that Third Party Vendor’s financial responsibility for such local burial is limited to the equivalent of the cost

of the transportation of mortal remains as provided in the benefit. The cost of the coffin is not covered.

10. **Arrangement and Payment of Compassionate Visit**
    In the event that the Member is traveling alone and has no Close Relatives staying at the place where the Member has suffered from Bodily Injury or Illness resulting in hospital confinement outside his/her Usual Country of Residence for more than seven (7) consecutive days, Third Party Vendor shall arrange and pay for one economy class return airfare or any reasonable transportation means (on economy class basis) for a relative or a friend of the Member to accompany the Member during his/ her hospitalization, subject to Third Party Vendor's prior approval and only when judged necessary by Third Party Vendor on medical and compassionate grounds.

11. **Arrangement and Payment of Return of Minor Child**
    Third Party Vendor shall arrange and pay for an economy class one-way airfare or any reasonable transportation means (on an economy class basis) for the return of minor children aged 19 years old and below, or aged 23 and below and in school, to the Home Country or the Usual Country of Residence if they are left unattended as a result of the accompanying Member's Illness, accident or Emergency Medical Evacuation, provided that:

    (a) the original ticket is not valid or has become invalid for the return journey; and
    (b) the Member shall surrender any unused portion of the return ticket to Third Party Vendor.

    If necessary, Third Party Vendor will also hire and pay for a qualified attendant to accompany any such minor child(ren) for the return journey.

12. **Arrangement and Payment of Convalescence Expenses (Limit of US$1,000 Any One Member Any One Event subject to a Sublimit of US$100 Per Day)**
    Third Party Vendor shall arrange and pay for the reasonable hotel accommodation expenses of an ordinary room necessarily and unavoidably incurred by the Member related to an incident requiring Emergency Medical Evacuation, Emergency Medical Repatriation or hospitalization. Third Party Vendor's prior approval, subject to its determination on medical grounds, is required in respect of such payment.

13. **Arrangement and Payment of Return to Work After Medical Evacuation/Replacement Air Ticket (Applicable to Group Insurance Policy Members ONLY)**
    Following a Member's Medical Evacuation and/or Emergency Medical Repatriation by Third Party Vendor within 30 consecutive days, Third Party

Vendor shall, upon the Member's/Member's employer/family request, arrange and provide EITHER of the following services:

a) One way economy air transportation or any reasonable transportation means (on an economy class basis) to the original work location for an emergency replacement employee to take the place of the evacuated/ repatriated, Member who, as a consequence, has been out of the work location for more than 7 days; OR
b) One way economy air transportation or any reasonable transportation means (on an economy class basis) to return the Member to the original work location, who as a consequence, has been out of the work location for more than 7 days.

The Member/Member's employer/family assume/s the responsibility for the decision of whether or not a Member returns to work. The Member/Member's employer/family is responsible for obtaining any medical releases to determine the Member's suitability to travel or not, or to assume work or not. The decision and the results thereof are solely the responsibility of the Member, Member's employer/family and/or the Member's attending physician. The provider is not involved whatsoever in such decisions.

14. Arrangement and Payment of Return of Vehicle

In the event that the Member is hospitalized or following an Emergency Medical Evacuation, upon receiving the consent, formalities and relevant information from the Member, Third Party Vendor shall arrange and pay for the cost of transporting the Member's vehicle to the nearest branch of the rental agency, the Home Country or the Usual Country of Residence, wherever the nearest.

Third Party Vendor shall not bear any intercontinental and/or marine transportation costs.

This Assistance Service is only applicable to when the Member’s vehicle is in a road-worthy condition.

15. Arrangement and Payment of Hotel Accommodation Expenses (Limit of US$1,000 Any One Member Any One Event Subject To A Sublimit of US$100 Per Day)

In the event that the Member is traveling alone and has no Close Relatives staying at the place where the Member has suffered from Bodily Injury or Illness resulting in hospital confinement following an Emergency Medical Evacuation outside his/her Usual Country of Residence for more than seven (7) consecutive days, Third Party Vendor shall arrange and pay for the cost of hotel accommodation necessarily and unavoidably incurred by the companion who is visiting the Member the payment of accommodation expenses is subject to Third Party Vendor prior approval and arrangement and only when this is judged necessary by Third Party Vendor.

b. Travel Assistance

1. **Embassy Referral**
   Third Party Vendor shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

2. **Lost Luggage Assistance**
   Third Party Vendor shall assist the Member who has lost his/her luggage while travelling outside his/her Home Country/Usual Country of Residence or fifty (50) miles away from his/her place of residence with his/her Usual Coby referring the Member to the appropriate authorities and/or companies involved.

3. **Interpreter Referral**
   Third Party Vendor shall provide the names, address, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

4. **Legal Referral**
   Third Party Vendor shall provide the Member with the name, address, telephone numbers and, if requested by the Member and if available, office hours for referred lawyers and legal practitioners. Third Party Vendor shall not give any legal advice to the Member.

5. **Claims Assistance**
   Third Party Vendor shall assist the Member in co-ordinating overseas claims procedures with the Company.

6. **Other Travel Information**
   The Member may contact Third Party Vendor to obtain the following information, advice and services before starting or during his journey.
   - Update immunization and inoculation requirements and needs
   - Passport and Visa requirements
   - Weather information worldwide
   - Lost passport assistance
   - Emergency rerouting arrangements
   - Transmission of urgent messages for medical reasons
   - Airport taxes
   - Customs requirements
   - Exchange rates
   - Banking days
   - Language Information

Third Party Vendor shall not be liable in respect of any consequential or indirect loss arising out of or howsoever caused by the services provided by the service providers referred by Third Party Vendor.

c. Additional Assistance Services

1. Medpass (China Medical Card Medical Services)

(i) Hospital Admission Guarantee in China Network Hospital

If the Member suffers from a Bodily Injury or sudden Illness and needs to be hospitalized in PRC for emergency medical, the Member may visit the nearest hospital Third Party Vendor's network. Third Party Vendor shall procure that the hospital will provide medical treatment without requiring any admission deposit.

Along the line of this service, the Member will be admitted into hospital and will not be required to pay the admission deposit if he or she contacts Third Party Vendor hotline before seeking services in hospital.

(ii) **Procedures**

I. The Member shall contact Third Party Vendor who will advise the Member of the nearest hospital under Third Party Vendor's network hospital List**.**

II. Third Party Vendor shall collect the following information from the Member for verification:
   - Name of the Member
   - Policy number
   - Contact number of the Member's representative
   - Location of the Member
   - Brief description of the accident/ Illness and nature of help required

III. A Member visiting a network hospital shall present the following documents to the hospital:
   - His/her identity card or home permit or any relevant travelling documents with his/her name and photo.

IV. The network hospital will immediately admit the Member to the network hospital and notify Third Party Vendor of the admission.

V. Third Party Vendor shall validate the identity and coverage of the Member.

VI. If the membership and coverage is valid, Third Party Vendor shall notify the network hospital to guarantee the admission deposit. (If the membership and coverage is invalid, Third Party Vendor shall notify the network hospital to request the patient to pay the admission deposit himself/herself).

VII. After the Member is admitted to the network hospital, Third Party Vendor shall monitor his/her medical condition and expenses.

VIII. Third Party Vendor shall inform CTF Life and the Member's family or the relevant party if necessary.

2. Family Care Assistance Services after Medical Repatriation

When it is deemed to be medically necessary after a Member has been repatriated to Hong Kong by Third Party Vendor, the Member may request the following family care Assistance Services provided by Third Party Vendor. Each Assistance

Service shall be provided to each Member one (1) time only per each repatriation case.

2.1 **Hospital Discharge Assistance**

Upon the Member's request, Third Party Vendor shall organize one (1) escort personnel to handle hospital discharge, and arrange transportation for the Member from a hospital in Hong Kong to his/her residence. This Assistance Service shall be provided once to the Member per each medical repatriation case and Third Party Vendor shall pay the escort personnel up to a maximum of five (5) consecutive hours for the Member.

2.2 **Medical Concierge**

Upon the Member's request, Third Party Vendor shall arrange an appointment for the Member with a professional to recommend the post-surgical healthcare recipes for recovery. All costs shall be borne by the Member directly to the service provider.

2.3 **Assistance of Follow-up Treatment**

If the medical condition of the Member requires follow-up medical treatment for his/her Illness or Bodily Injury in hospital or clinic within 30 days after discharge from hospital, upon the Member's request, Third Party Vendor shall arrange for one (1) escort personnel to accompany the Member to hospital or clinic and arrange for a round-trip transportation to and from the same residence. Third Party Vendor shall arrange and pay for the escort personnel and round-trip transportation fee up to two (2) visits or times for the Member per each medical repatriation case subject to a maximum of five (5) consecutive hours per visit for the personnel.

III. PRE-EXISTING CONDITION

1. For Members with Individual Insurance policies and/or personal accident insurance policies:

e. Any medical condition in respect of which the Member has been hospitalized for any period during the 12 months period immediately prior to the 1st day of coverage of such Member under the relevant insurance policy issued by CTF LIFE or any medical condition that has been diagnosed or treated by a medical practitioner including prescription within the 6 months period prior to the 1st day of coverage of such Member under the relevant insurance policy issued by CTF LIFE.

2. For Members with the group insurance policies:

f. Any medical condition in respect of which the Member has been hospitalized for any period during the 3 months period immediately prior to the 1st day of the membership; or any medical condition that has been undergone medical or surgical care or treated by a medical practitioner including prescribed drugs within the 3 months period prior to the 1st day of the membership of such Member.

g. Notwithstanding this, it shall not be considered as a Pre-existing Condition if such Member has not undergone any medical or surgical care or treatment in

respect of sickness or injuries during the consecutive three months period immediately after the 1st day of membership of such Member.

h. Cases of Human Immunodeficiency Virus (HIV) or related syndrome suffered by the Member prior to the 1st day of the membership.

i. The Pre-existing Condition shall be waived for and shall not be applicable to CTF LIFE's insurance policies covering such Member that are taken over by CTF LIFE from another insurance company.

IV. EXCLUSIONS

The following treatment items, conditions, activities and their related or consequential expenses are excluded:

- Any expenses incurred as a result of a pre-existing condition.
- Any event occurring caused by an illness where the Member is ONLY under the coverage of personal accident Policy;
- More than one emergency evacuation and/or repatriation for any single medical condition of a Member during the term of the insurance Policy, subject to a maximum of one year.
- Any costs or expenses not expressly covered by the program and not approved in advance and in writing by Third Party Vendor and/or not arranged by Third Party Vendor. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when Third Party Vendor cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Member.
- Any event occurs when the Member is within the territory of his/her Home Country and Usual Country of Residence.
- Any expenses for Members who are travelling outside their Home Country or Usual Country of Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or pre-existing condition.
- Any expenses for medical evacuation or repatriation where the Member, in the opinion of the provider physician, can travel as an ordinary passenger without medical escort.
- Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- Any expenses related to accident or injury occurring while the Member is engaged in motor rallies, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- Any expenses incurred for emotional, mental or psychiatric illness.
- Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.

- Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- Any expenses related to the Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- Any expenses related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.
- Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- Any expenses incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- Any expenses, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
- Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
- Any expenses in respect of the Member more than 70 years old at the date of intervention.
- Any expenses which are direct result of nuclear reaction or radiation.
- Costs which would have been payable if the event giving rise to the intervention of Third Party Vendor had not occurred.
- Any assistance service more specifically covered under any insurance policy.
- Contagious diseases requiring quarantine or isolation by law or a commercial carrier.
- Traveling to a country, specific area or event when the Red Outbound Travel Alert or the Black Outbound Travel Alert is hoisted to the planned destination by the Hong Kong Security Bureau or regulatory authority in a country to/from which the Member is travelling has advised against all travel.
- Failure for the Member to obtain any recommended vaccines, inoculations or medication prior to the trip.

V. DEFINITIONS

1. **Member(s)**
   Shall mean those persons who are effectively covered under one or more of CTF LIFE's insurance policy(ies).

2. **Home Country**
   Refers to the country of citizenship as declared by the Member.

3. **Usual Country of Residence**
   Shall mean that country in which the Member(s) has his permanent home and as shown on the Member's passport. Family assumes the nationality of the Member for the purposes of these Terms and Conditions. In the event of dual nationality, the Member must elect only one nationality for the purposes of these Terms and Conditions.

4. **Family**
   Shall mean Member and parents and spouse and dependent children up to age 19, or dependent children up to age 23 if in full time education.

5. **Illness**
   Shall mean any sudden and unexpected deterioration of health certified by a competent medical authority.

6. **Accident**
   Shall mean any sudden or unexpected and violent event which may befall the Member(s) other than any intentionally self-inflicted injury.

7. **Act of Terrorism**
   Refers to an act, involving calculated use of unlawful force or violence and/or threat thereof, of any person or group(s) of persons, on behalf of any organization(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons with an intention to influence any government and to put the public, or any section of the public, in fear.

8. **Compulsory Inclusion**
   Refers to the automatic provision of Services to the Member where the Third Party Vendor programme is not offered on an optional basis.

9. **Limit of Indemnity**
   Refers to the maximum amount of third party expenses for which Third Party Vendor shall be responsible in the provision of a Service to the Member during any one event, subject to the terms and conditions as defined hereunder.

10. **Serious Medical Condition**
    Refers to a condition which in the reasonable opinion of Third Party Vendor constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Member's immediate or long-term health prospects. The seriousness of the medical condition will be judged in the context of the Member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

11. **Vehicle**
    Refers to the motor vehicle that is registered under the name of the Member and the particulars of which have been notified to Third Party Vendor for inclusion in its register. The Vehicle shall be used only for social, domestic or pleasure purposes but shall exclude motorcycle, public light bus, taxi, bus, truck, heavy duty vehicle and vehicle for hire or reward.

12. **Commencement Date**
    Shall mean the effective date of the Member's insurance policy(ies) with CTF Life.

13. **Termination Date**
    Shall mean the termination date of the Member's insurance policy(ies) with CTF Life.

14. **CTF Life**
    Shall mean Chow Tai Fook Life Insurance Company Limited.