



其他服務條款及細則
Terms and Conditions
for Other Services

保柏非凡自願醫保計劃

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其他服務條款及細則

I. 一般條文

- (a) 其他服務的條款及細則（「**其他服務條文**」）附於**保柏非凡自願醫保計劃保單**，並屬當中一部分。**其他服務條文**列明提供予**保柏非凡自願醫保計劃保單持有人**及**受保人**的增值服務，無需額外保費，亦不屬於**認可產品**一部分。
- (b) 除本**其他服務條文**特別列明外，**認可產品**內的所有**條款及保障**均為適用，並且具十足效力及作用。倘若**條款及保障**下任何適用的條文或不保事項與**其他服務條文**內所明確列明的服務有任何抵觸，概以**其他服務條文**的條款為準以解決有關不一致之處。為免存疑，下列不保事項不適用於本**其他服務條文** -
- (i) **條款及保障**第七部分第1節所述的一般不保事項，不適用於以下**條文二**、**條文三**及**條文四**所述的服務；及
- (ii) **條款及保障**第七部分第8節及第12節所述的一般不保事項，不適用於以下**條文四**所述的服務。
- (c) 除下述**條文一**至**條文四**另行釋義外，本**其他服務條文**內以斜體標註的詞彙需以**條款及保障**第八部分、**補充文件一**第3節、**補充文件五**第1節及**自選保障條文**第5節所載涵意詮釋。
- (d) 按**條款及保障**及本**其他服務條文**，**本公司**將提供本**其他服務條文**所述的服務。可獲賠償的費用（如有）不會超過所接受服務的實際開支，亦不須承擔任何**自付費**（如適用）。
- (e) 倘**本公司**向**保單持有人**或**受保人**賠償任何費用，該金額超出**其他服務條文**所列明適用的最高賠償限額；或不屬於**保單**涵蓋的保障，則**保單持有人**及／或**受保人**須於**本公司**出具發票日起計十四(14)日內，悉數賠償**本公司**有關不受保費用。

II. 信用額安排條文（「**條文一**」）

本**條文一**所述的信用額安排服務僅適用於本**保單**符合資格的**保單持有人**或**受保人**。

1. 保柏非凡卡

- (a) **本公司**將會向**受保人**簽發一張**保柏非凡卡**。根據會員指引所述的程序，**受保人**可使用**保柏非凡卡**，支付在**香港**的**保柏非凡特選服務供應商**提供相關服務及診治時，符合**認可產品**及**自選保障條文**第2節**網絡保障**所列的**合資格費用**及其他費用。**保柏非凡卡**並不適用於**醫院**內的門診部接受之治療，以及按**條款及保障**第六部分第3(k)節、3(l)節及**補充文件一**第2(c)-(j)節所招致的醫療費用。
- (b) 使用**保柏非凡卡**的信用額服務支付**認可產品**指定保障時，須受以下第2節的初步保障審核程序及條款規定。信用額服務將受限於初步保障審核確認／付款保證信中列明之信用額，該信用額將由**本公司**按其適時的指引及**認可產品**可用的保障限額釐定。
- (c) 若**本公司**已支付任何**差額**，**保單持有人**須按**本公司**的合理要求立即向**本公司**全數償還該**差額**。若於收到**本公司**的**差額**通知書後十四(14)日內仍未償還相關**差額**，**本公司**將按**保單持有人**或**受保人**給予**本公司**之指定信用卡直接收取費用的授權，並在收到**差額**通知書後的第二十一(21)日或之後於該指定信用卡扣除款項以償還**差額**。
- (d) **本公司**保留權利從任何可退還予**保單持有人**的保費或賠償中扣除款項以支付**受保人**產生的任何**差額**結欠或**自付費**。
- (e) **保柏非凡卡**乃屬**本公司**所有。持有此卡之**受保人**應將此卡存放於安全的地方。此卡只供獲發卡之**受保人**使用，不得轉讓。倘此卡被竊或遺失，**受保人**須負責一切所涉及之賬項，直至向**本公司**書面通知有關被竊或遺失為止。
- (f) **保柏非凡卡**將在下列最早出現的情況即時失效，**受保人**須負責於開始失效起七(7)天內將此卡歸還**本公司**：
- (i) 本**保單**終止；或
- (ii) **本公司**合理地要求歸還**保柏非凡卡**並向**保單持有人**及／或**受保人**以書面通知有關原因。

2. 初步保障審核程序

- (a) 使用**保柏非凡卡**的信用額安排服務支付**認可產品**列明的**住院**、**訂明診斷成像檢測**、**訂明非手術癌症治療**及於**自選保障條文**第2(l)節所指的診斷成像及化驗，須遵從會員指引所述的初步保障審核程序規定。
- (b) 若因**急症**情況而未能於接受相關**醫療服務**前取得初步保障審核，或**本公司**於支援時間（可於會員指引內查閱）外未能處理初步保障審核的要求，**保單持有人**、**受保人**、**受保人**的授權代表及／或**保柏非凡特選專科醫生**須於**受保人**接受檢測、治療或手術後緊接的下個工作日向**本公司**補辦的初步保障審核程序。**本公司**將負責確保**保柏非凡特選專科醫生**在填寫初步保障審核表格時，了解所需提供的資料。
- (c) 如初步保障審核確認／付款保證信中的項目，就所覆蓋的範圍、性質或估算金額有任何更改，**保單持有人**、**受保人**、**受保人**的授權代表及／或**保柏非凡特選專科醫生**須於檢測、治療或手術前最少兩(2)個工作日向**本公司**作出通知以事先獲得書面接納有關更改。
- (d) **本公司**所發出的初步保障審核確認／付款保證信，不應被視為**本公司**同意支付初步保障審核確認／付款保證信上所列的全數或部分金額。**保單持有人**可獲的任何賠償，將根據本**保單**的條款及細則及**本公司**的最終理賠審核而定。
- (e) 如**受保人**所產生的費用為不受保障項目或不合格項目、超過信用額或付款保證信的信用額或並未獲得**本公司**批核，則**保單持有人**須於收到**本公司**的**差額**通知書後十四(14)日內向**本公司**全數償還該**差額**。

3. 釋義

本**條文一**中使用的字詞及表述必須按照以下所述解釋 -

- 「**保柏非凡卡**」 是指**本公司**向合資格**受保人**簽發的醫療卡，而其使用須受本**條文一**所列明之條款所限。
- 「**保柏非凡特選專科醫生**」 是指在**保柏非凡特選服務供應商**目錄內名為**專科醫生**的**專科醫生**。
- 「**差額**」 是指任何不屬於本**條款及保障**保障範圍內或已超出保障限額的費用，或應由**保單持有人**應承擔的自選**自付費**。

III. 免費保柏國際援助計劃條文（「**條文二**」）

本**條文二**所列的服務由**IPA**提供。若身處海外遇上緊急情況需要醫療或法律支援，**保單持有人**或**受保人**可致電**IPA**全年二十四(24)小時求助熱線(852) 2861 9229，得本**條文二**的支援服務。

1. 一般條文

- (a) 於本條文二所列的服務及援助均由 IPA 負責提供，並視乎其服務及援助的供應而定。所列的服務及援助可以在沒有預先通知保單持有人或受保人的情況下不時更改。就本條文二所列的服務及援助，本公司及 IPA 並非對方之代理。
- (b) 本公司不須就 IPA 或其代理提供之服務或建議，或該等服務之供應，因而直接或間接令受保人蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- (c) 如本公司和 IPA 之間的安排終止或 IPA 終止其業務，本公司沒有責任另覓其他供應商代替 IPA 或提供本條文二所列的服務及援助。

2. 援助服務及保障

如受保人：

- (i) 遇上任何身體受傷；
- (ii) 患上任何突發疾病；或
- (iii) 需要本條文二所列的醫療、旅遊、法律或行政援助；

而事發時於居住地以外(本條文二下述第 2 (p)、2 (y)及 2 (z)節之援助保障除外 此等保障可在香港取得的)旅程中 但該旅程須在並非罔顧註冊醫生的意見下進行 及/或該旅程的目的並非為接受或尋求海外醫療或手術治療 則受保人或其代表可以致電 IPA 的二十四(24)小時緊急支援中心提出口頭通知 即可直接獲 IPA 提供以下的全球援助服務及保障。

醫療援助服務

(a) 醫療意見熱線

如有需要，受保人可致電 IPA 的緊急中心向當值註冊醫生取得有關醫療建議及評估，但該項電話服務只可作為意見，絕非診斷。

(b) 醫生轉介服務

如有需要 IPA 可轉介受保人至醫療專家或醫療機構為受保人作個人評估。

(c) 必要藥物/醫療器材

若受保人所需的必要藥物及/或醫療器材未能於當地取得，在當地主診註冊醫生要求時，IPA 將在可行及法律許可之情況下，運送該等藥物及/或醫療器材到受保人身處之地，費用由受保人支付。

(d) 遣派註冊醫生

於危急情況如受保人未能透過電話取得足夠之醫療評估，或受保人不宜被移動並在當地無法接受治療，IPA 可安排派遣適當的醫生應診。

(e) 醫療護送（不設上限）

若受保人遇上身體受傷或突發疾病，而 IPA 之醫療隊伍及當值註冊醫生均建議受保人在另一醫療機構住院接受所需之適當治療時，IPA 會安排和支付以下所需的交通費用 -

- (i) 護送受保人至最就近的一間備有合適醫療設備的醫療機構；或
- (ii) 如受保人的醫療狀況許可，安排直接送返。IPA 之醫療隊伍及主診註冊醫生會視乎情況而決定所需要之安排。

(f) 治療後送返（不設上限）

於接受本條文二第 2(e)節的醫療護送服務後，如受保人需要接受治療，IPA 將安排受保人乘坐固定班次之航機（經濟客位）或其他合適之交通工具，護送受保人返回其居住地的適當醫療機構。任何有關安排送返服務之決定須由主診註冊醫生及 IPA 緊急中心共同決定，並尋求受保人的同意。

(g) 墊支入住醫院按金

經受保人的主診註冊醫生及 IPA 之醫生共同同意，認為受保人需要入住醫院，而受保人又無法支付入院按金的情況下，IPA 將提供最高港幣 39,000 元之入院按金或作為該筆入院按金之擔保人，但受保人須在四十五(45)日內清付所墊支的款項（不含利息）。IPA 在墊支入院按金前會向受保人或其代表索取有效之貸款授權。

(h) 醫療監測

當受保人身在外地接受住院治療，IPA 將會監測受保人的狀況，並向受保人之家屬匯報最新病況。

(i) 安排家屬前往探望

若受保人於外地入住醫院連續七(7)天以上，IPA 將安排一位受保人所指定的人士或其親屬（如受保人因其狀況未能指示）乘搭客機（經濟客位）前往探望受保人，並代其支付來回機票及一般酒店住宿，最高達港幣 16,000 元。

(j) 同行伙伴之額外交通及住宿費

IPA 將安排並支付與受保人同行之伙伴因受保人發生事故而接受本條文二第 2(e)節醫療護送所引致的額外交通及住宿費用，受保人每一事故之最高賠償為港幣 15,000 元，並以每日港幣 2,000 元為限。

(k) 安排乏人照顧之子女返回居住地

若受保人於外地入住醫院而未能照顧其同行之十八(18)歲或二十三(23)歲（如屬全職學生）或以下受供養子女，則 IPA 將安排及支付該名（或多名）子女乘坐客機（經濟客位）返回受保人之居住地。

(l) 療養酒店住宿

若受保人之主診註冊醫生及 IPA 之醫生均認為受保人於出院後即時入住當地酒店繼續療養乃醫療所需，IPA 將為受保人安排及支付該等合理酒店住宿費用，以每天最高港幣 1,950 元及最多連續四(4)天為限。

(m) 安排受保人返回原來工作地點

在由 IPA 醫療護送或遣返後的一(1)個月內，如受保人提出要求，IPA 會安排及提供單程經濟客位機票予受保人返回原來工作地點。受保人須負責決定是否返回工作，並須負責取得醫療許可證明其是否適合乘坐飛機或返回工作，而受保人及 / 或受保人之主診註冊醫生須負上此決定之一切責任。IPA 並不牽涉在內。

(n) 遺體或骨灰運送服務（不設上限）

如受保人不幸身故，IPA 將安排其遺體或骨灰由身故地方運返受保人之居住地安葬，IPA 並將支付有關運送費用。

- (o) 非預料情況下返回 **居住地**
當 **受保人** 身處海外（不包括移民）而獲悉 **受保人之親人** 在 **居住地** 身故，並須立即折返，**IPA** 將安排和支付 **受保人** 乘坐定期航班（經濟客位）返回其 **居住地** 及支付有關的機票費用。
- (p) 醫療護送及遣返 **香港** 後之額外住院保障
若 **保柏非凡自願醫保計劃** 之保障已耗盡，並根據本 **條文** 第二 2(f) 節治療後返回 **香港** 後即時入住 **醫院**，將額外賠償合資格之醫療費用至最高港幣 120,000 元。

在本 **條文** 第二 2(e)、2(f)、2(k)、2(m) 及 2(o) 節之服務中，如 **IPA** 為 **受保人** 重新安排機票或交通，**受保人**（及/或其同行伙伴，如適用）須把未使用之回程機票交回 **IPA**。

旅遊及旅程前支援服務

- (q) 旅程前及旅遊資料
在旅程展開之前或進行期間，**受保人** 可致電 **IPA** 查詢以下資料 -
- (i) 最新的免疫及防疫要求及需要。
 - (ii) 天氣、貨幣兌換率、銀行工作日、當地語言、護照及簽證要求。
 - (iii) 機場稅或海關要求。
 - (iv) 提供傳譯員服務或護送小童服務。
 - (v) 因醫療緣故傳遞緊急訊息。
- (r) 尋找行李支援
如 **受保人** 行李於運送途中遺失或由同一承運商誤運往錯誤路線，**IPA** 會協助聯絡有關單位（包括但不限於航空公司、海關人員），並安排尋回的行李送返 **受保人** 指定的地方。
- (s) 緊急更改行程安排
若緊急事故迫使 **受保人** 更改其原來計劃，**IPA** 將會協助 **受保人** 重新安排其乘坐之飛機班次。
- (t) 遺失旅遊證件的行政協助
IPA 將向 **受保人** 提供有關當地機構就補領遺失或被盜竊證件所要求手續的資料。
- (u) 任中橫服務
倘若 **受保人** 遇上 **身體受傷** 或 **突發疾病** 並需要在中國入住醫院接受緊急治療，**受保人** 可入住 **任中橫網絡** 的醫院內最就近之 **醫院**。**受保人** 須出示有效的 **保柏非凡自願醫保計劃** 會員卡或醫療卡及旅遊證件，**醫院** 便會在無須 **受保人** 直接支付入院按金的情況下提供治療。**IPA** 並會向 **醫院** 提供 **受保人** 入院所需的按金擔保。**受保人** 出院時須直接付清全部醫療費用，包括由 **IPA** 所擔保之 **醫院** 按金。**IPA** 並不會支付任何費用。

法律援助

- (v) 提供法律轉介
IPA 可提供律師或律師行的電話號碼及地址。
- (w) 法律援助
如 **受保人** 在不涉及工作、業務、專業或受僱情況下遇上意外，**IPA** 將會：
- (i) 就 **受保人** 其被起訴的民事責任，於法律程序中提供有關該國家適用之民事法律上的辯護；及
 - (ii) 為 **受保人** 在遇上個人損傷及 / 或 **受保人** 之個人物品遭損壞後（而有關損害估計超過港幣 5,000 元）進行法律程序向可識別的第三方追討賠償。

在以上種種情況，由 **IPA** 委任的大律師及 / 或律師，須以法定身份代表 **受保人**，**IPA** 無須因其委任大律師及 / 或律師而被行使任何追索權、承擔責任或作出彌償。聘用大律師及 / 或律師的費用將會由 **IPA** 支付，最高為港幣 40,000 元。

- (x) 保釋金墊支
IPA 將會代 **受保人** 預付最高港幣 40,000 元的保證金，以擔保 **受保人** 在交通意外後被有關當地機構拘留時可支付有關程序所需之費用。**IPA** 不會代 **受保人** 預付任何涉及民事法律責任、罰款或個人補償及 / 或使其獲釋的款項。**IPA** 提供的預付款項將會一律被視為由 **IPA** 向 **受保人** 提供的貸款，**受保人** 須在墊支該款項日起三十(30)日內全數清還 **IPA**。此保釋金墊支不包括與專業責任及 / 或刑事有關的申索以及因駕駛汽車引致的申索。如 **受保人** 未能償還 **IPA** 所墊支的款項，**保單持有人** 及 / 或 **受保人** 須負責償還所有款項。

本地支援服務 - 下列服務只適用於 **香港**

- (y) 褓母及看護及臨時家庭傭工轉介
IPA 可協助 **受保人** 安排褓母及 / 或私家看護及 / 或臨時家庭傭工，或提供前述服務提供者的名稱、電話號碼及地址。
- (z) 供電系統修理技工及鎖匠轉介
IPA 可協助 **受保人** 於返回 **香港** 後，即時安排合資格技工上門維修電路故障或安排鎖匠上門開鎖或解決相關問題。

3. 限制及責任

- (a) 地區限制
本 **條文** 第二 2(a) 至 2(o) 及第 2(q) 至 2(x) 節之支援服務適用於 **居住地** 以外之全球地區。本 **條文** 第二 2(p)、2(y) 及 2(z) 節之支援服務只適用於 **香港**。
- (b) **本公司** 及 **IPA** 之責任
IPA 向 **受保人** 轉介之 **註冊醫生**、**醫院**、診所及任何專業人員均為獨立承辦商，並自行負責自身的作為，他們並不是 **本公司** 及 **IPA** 員工、代理或僱員。**本公司** 將盡最大努力促使 **IPA** 在本 **條文** 下提供服務和協助，及 **IPA** 將謹慎選擇具備合適資格及被當地政府認可的專業人員。
- (c) 終止服務
如 **受保人** 因為任何原因不再受保於 **保柏非凡自願醫保計劃**，本 **條文** 二之所有服務及保障便告失效。

4. 一般不保事項

(a) 不保事項

若**受保人**所遭遇之**身體受傷**或**突發疾病**乃由下列原因所造成，本**條文**二下之服務及支援將不會提供：

- (i) **投保前已有病症**及於**保單生效日**前其病徵會促使一般審慎人士尋求診斷、護理或治療的任何疾病，又或於**保單生效日**前經已由醫生提供醫療意見或建議治療的病症。
- (ii) 任何未經**IPA**授權及 / 或參與的服務。
- (iii) 因懷孕、分娩或於產期前三(3)個月內的併發症，即使因為意外促使或引致有關情況發生。
- (iv) 因參與職業或比賽性質的運動、水上運動、冬季運動、賽馬、賽車、洞穴探險、攀石或攀山（一般需要使用繩索進行）、跳傘或武術等直接或間接引起的**身體受傷**。
- (v) 所有適用於**保柏非凡自願醫保計劃**之其他不保事項。

(b) 不可抗力之免責事由

本公司及**IPA**並不會就因為罷工、戰爭、入侵、敵國行動、武裝衝突（不論是否正式宣戰）、內戰、內亂、叛亂、恐怖行動、政變、暴動、群眾騷擾、政治或行政干預、輻射、天災或任何妨礙**IPA**提供支援服務的不可抗力事項，因而所引致的**IPA**救助行動延誤或無法進行，承擔任何責任。

5. 釋義

就本**條文**二而言，以下使用的字詞及表述必須按照以下所述解釋，除非文義另有所指 -

- 「**身體受傷**」 是指完全及直接由暴力、意外、外在及可見之方式引致之嚴重身體受傷。
- 「**親人**」 是指**受保人**的配偶、受供養子女、父母及兄弟姊妹。
- 「**IPA**」 是指國際救援（亞洲）公司。
- 「**任中橫網絡**」 是指列載有**IPA**之中國醫院網絡資料名單，此名單由**本公司**以電子版提供並不時進行更新及修訂。最新的名單可於**本公司**的客戶服務網站查閱。
- 「**突發疾病**」 是指患上任何突然及不可預知的疾病。

IV. 健康支援服務條文（「**條文三**」）

使用健康支援服務須隨時受限於**本公司**所規定之「健康支援服務條款及細則」，該條款及細則將會構成本**保單**的一部分，**本公司**並會不時就該條款及細則作出修訂。最新版本之條款及細則請參閱**本公司**網頁 <https://www.bupa.com.hk/health-coaching-services> 內之「健康支援服務條款及細則」。「健康支援服務條款及細則」內第2節所訂明的服務，將根據**受保人**所選取的計劃而釐定，並已列明如下。

健康支援服務		
計劃級別	智選及倍智選計劃	尊尚及倍尊尚計劃
24小時健康專線 提供每天24小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法	✓	✓
醫療中心選擇 可根據您的指定情況或需要為你提供診所及醫院名單以供參考	✓	✓
健康顧問 若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜	✓	✓
第二醫療意見服務 如在診斷和治療上遇到各種疑慮，我們可安排醫療專家可為你提供專業的 第二意見 ，讓你掌握病情從而決定治療方法	✓	✓
慢性疾病管理計劃 提供個人生活習慣建議及跟進病情等服務，助你積極控制慢性疾病如糖尿病、高血壓	✓	✓
預約診症 保柏的健康支援團隊可協助你並盡合理努力為您預約你所選的醫療服務提供者	不適用	✓
非緊急環球健康支援服務 無論你身在海外時遇上健康問題需要支援，或計劃於海外接受治療，均可為你尋找合適醫生、預約及協助安排翻譯服務	不適用	✓

V. 24小時情緒解碼熱線條文（「**條文四**」）

使用24小時情緒解碼熱線及面談輔導服務須隨時受限於**本公司**所規定之「24小時情緒解碼熱線條款及細則」，該條款及細則將會構成本**保單**的一部分，**本公司**並會不時就該條款及細則作出修訂。最新版本之條款及細則請參閱**本公司**網頁 <https://www.bupa.com.hk/hero> 內之「24小時情緒解碼熱線條款及細則」。

Bupa Hero VHIS Plan

(1 April 2023 Edition)

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Terms and Conditions for Other Services

I. General provisions

- (a) The terms and conditions for other services (“Other Services Provisions”) are attached to and form part of the Policy of Bupa Hero VHIS Plan. The Other Services Provisions set out the value added services available to Policy Holder and Insured Person of Bupa Hero VHIS Plan without additional premium and do not form part of the Certified Plan.
- (b) Except as otherwise specified in this Other Services Provisions, all Terms and Benefits applied to the Certified Plan shall have full force and effect. To the extent that any provision or exclusion applied to the Terms and Benefits is inconsistent with the services expressly provided in the Other Services Provisions, the provisions in the Other Services Provisions shall prevail to resolve such inconsistency. For the avoidance of doubt, the following exclusions do not apply to the services covered under this Other Services Provisions -
 - (i) Section 1 of the general exclusions under Part 7 of the Terms and Benefits does not apply to the services available under Provisions 2, 3 and 4 below; and
 - (ii) Sections 8 and 12 of the general exclusions under Part 7 of the Terms and Benefits do not apply to the services available under Provision 4 below.
- (c) Unless otherwise defined in Provisions 1 to 4 below, capitalised terms used in this Other Services Provisions shall have the meanings ascribed to them under Part 8, Section 3 of Supplement 1, Section 1 of Supplement 5 of the Terms and Benefits and Section 5 of the Optional Benefits Provisions.
- (d) Subject to the Terms and Benefits and this Other Services Provisions, the Company shall provide the services in accordance with the terms in this Other Services Provisions. The amount of expenses reimbursed (if any) shall not exceed the actual costs of the services incurred and are not subject to any Deductible (if applicable).
- (e) If the Company reimburses the Policy Holder or Insured Person for any expense which has exceeded the applicable maximum limits under this Other Services Provisions; or is not eligible under the Policy, the Policy Holder and/or the Insured Person shall reimburse the Company in full for these ineligible expenses within fourteen (14) days of receipt of an invoice from the Company.

II. Credit Facilities Provisions (“Provision 1”)

The credit facilities services described in this Provision 1 are provided to a Policy Holder or an Insured Person under this Policy in accordance with the eligibility requirements.

1. BH Card

- (a) The Company shall issue a BH Card to the Insured Person. Subject to the procedures as stated in the membership guide, the Insured Person can use the BH Card to settle Eligible Expenses and other expenses payable for designated services or treatments under the Certified Plan and Network Benefit under Section 2 of the Optional Benefit Provisions which are incurred at a Bupa Hero Appointed Service Providers in Hong Kong. BH card does not apply to treatment received at the outpatient department of a Hospital and medical expense incurred under Sections 3(k), 3(l) of Part 6 and Sections 2(c) to (j) of Supplement 1 of the Terms and Benefits.
- (b) The uses of BH card for selected benefits payable under the Certified Plan are subject to the required pre-authorisation procedures stated in Section 2 below. The credit facilities services available are subject to the credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter, which is determined by the Company according to its prevailing practice and subject to the amount of benefit limit available under the Certified Plan.
- (c) In case any Shortfall is paid by the Company, the Policy Holder shall repay the Shortfall in full to the Company immediately upon the Company’s reasonable demand. If the Shortfall has not been settled within fourteen (14) days of receipt of a Shortfall invoice, the Company shall, in accordance with the authorisation provided by the Policy Holder or Insured Person for the Company to debit money from a designated credit card, collect the Shortfall directly from the designated credit card on or after twenty-one (21) days of receipt of the Shortfall invoice from the Company.
- (d) The Company has the right to offset any premium refundable or claim payable to the Policy Holder against any amount of Shortfall or Deductible outstanding or arising from the Insured Person.
- (e) BH Card shall remain the property of the Company and the Insured Person to whom it is issued shall keep it safe at all times. It may only be used by the Insured Person to whom it is issued and it shall not be transferable. In the event of theft or loss of the BH Card, the Policy Holder is responsible for any transactions involving its use until such theft or loss is reported to the Company in writing.
- (f) BH Card shall immediately cease to be valid upon the earliest of the following events and the Policy Holder is required return it to the Company within seven (7) days after it becomes invalid -
 - (i) this Policy is terminated; or
 - (ii) the Company reasonably demands the return of the BH Card with the reasons notified to the Policy Holder and/or the Insured Person in writing.

2. Pre-authorisation procedures

- (a) The uses of the BH card for the credit facilities available for Confinement, Prescribed Diagnostic Imaging Test and Prescribed Non-surgical Cancer Treatment under the Certified Plan and diagnostic imaging and laboratory tests under Section 2(l) of the Optional Benefit Provisions must follow to the pre-authorisation procedures as stated in the membership guide.
- (b) If it is infeasible to obtain the pre-authorisation before the Insured Person receives the relevant Medical Service due to Emergency conditions or the Company is unable to process the pre-authorisation request outside of the Company’s support hours (which can be found in the membership guide), the Policy Holder, the Insured Person, the Insured Person’s authorised representative and/ or the Bupa Hero Appointed Specialist shall submit the pre-authorisation request on the next working day immediately after the day on which the Insured Person receives the test, treatment or procedure. The Company shall be responsible for ensuring that the Bupa Hero Appointed Specialist is aware of the required information to be included when completing the pre-authorisation request form.
- (c) If there is any variation in the extent, nature or estimated cost of the items covered by the pre-authorisation confirmation/guarantee of payment letter, the Policy Holder, the Insured Person, the Insured Person’s authorised representative and/or the Bupa Hero Appointed Specialist should inform the Company at least two (2) working days before the test, treatment or procedure and obtain prior written acceptance of such change.
- (d) The issuance of a pre-authorisation confirmation / guarantee of payment letter from the Company shall not be deemed as an agreement on the Company’s part to pay the total amount or part of the costs set out in the pre-authorisation confirmation/guarantee of payment letter. The Policy Holder’s entitlement to any reimbursement shall be subject to the terms and conditions of the Policy and the final claims assessment of the Company.
- (e) If an Insured Person incurs any expenses that are excluded or ineligible under this Policy, in excess of the credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter or not approved by the Company, the Policy Holder shall settle such charges with the provider directly or if such expense has been settled by the Company, the Policy Holder shall reimburse the Company in full for the Shortfall within fourteen (14) days of

receipt of a Shortfall invoice from the Company.

3. Definitions

Under this Provision 1, words and expressions used shall have the following meanings -

"BH Card"	shall mean the medical card issued by the Company to an eligible Insured Person under this Policy, and the use of the card is subject to the conditions set out in this Provision 1.
"Bupa Hero Appointed Specialist"	shall mean a Specialist referred to as a Specialist in the Bupa Hero Network Directory.
"Shortfall"	shall mean any expenses which are not covered or which exceed the benefit limit of these Terms and Benefits or the selected Deductible should be borne by the Policy Holder.

III. Free Bupa Worldwide Assistance Programme Provisions ("Provision 2")

The services described under this Provision 2 are provided by IPA. When travelling abroad, the Policy Holder or the Insured Person can call IPA on (852) 2861 9229, a twenty-four (24) hours hotline throughout a year, to receive emergency medical or legal assistance in accordance with the terms under this Provision 2.

1. General provisions

- (a) Services and assistance provided under this Provision 2 are subject to availability of such services and assistance offered by IPA. The availability of such services and assistance may change from time to time without prior notice to the Policy Holder or the Insured Person. The Company and IPA are not agents to each other for the services and assistance provided under this Provision 2.
- (b) The Company shall not be liable to the Policy Holder or the Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its agent, or the availability of such services.
- (c) The Company has no obligation to replace IPA with other service provider if the arrangement between the Company and IPA ceases to operate or if IPA ceases to carry on its business or provide any such services or assistance under this Provision 2.

2. Description of services and benefits

If the Insured Person:

- (i) suffers any Bodily Injury;
- (ii) suffers any Sudden Illness; or
- (iii) is in need of medical, travel, legal or administrative assistance described in this Provision 2,

outside the Place of Residence (except for the coverage under Sections 2(p), 2(y) and 2(z) of this Provision 2 which may be obtained in Hong Kong) while arising out of and in the course of his journey, provided that such journey is not undertaken against the advice of the Registered Medical Practitioner, and / or is not for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following worldwide assistance services and benefits shall be available directly from IPA upon specific verbal notification by the Insured Person or his representative to IPA's twenty-four (24)-hour alarm centre.

Medical assistance

- (a) Medical advice hotline
If necessary, the Insured Person may call IPA's alarm centre for medical advice and evaluation from the attending Registered Medical Practitioner. However, telephone conversation shall be considered as an advice only rather than a diagnosis.
- (b) Doctor referral
If necessary, the Insured Person shall be referred to a medical specialist or medical facility for personal assessment.
- (c) Essential medication / Medical equipment
Upon request from a local attending Registered Medical Practitioner, IPA may, when possible and legally permissible, dispatch at the cost of the Insured Person any essential medicine and / or medical equipment required for the Insured Person which is not locally available.
- (d) Dispatch of Registered Medical Practitioner
In the event of an emergency where the Insured Person cannot be adequately assessed by telephone, or the Insured Person cannot be moved and local treatment is unavailable, IPA may send an appropriate medical practitioner.
- (e) Medical evacuation (Unlimited cover)
If the Insured Person suffers from Bodily Injury or Sudden Illness such that IPA's medical team and the attending Registered Medical Practitioner recommend hospitalisation in another medical facility where the Insured Person can be suitably treated, IPA may arrange and pay for necessary transportation expenses for:
 - (i) the transfer of the Insured Person into the nearest medical facility more appropriately equipped for the particular medical condition; or
 - (ii) the direct repatriation if his medical condition permits such repatriation. The medical team and attending Registered Medical Practitioner may determine the necessary arrangements according to the circumstances.
- (f) Repatriation after treatment (Unlimited Cover)
Following the medical evacuation in Section 2(e) of this Provision 2 above and if medical treatment is necessary, IPA may repatriate the Insured Person to an appropriate medical facility in his Place of Residence by scheduled airline flight (on economy class) or any other appropriate means of transportation. Any decision on such repatriation shall be made jointly and exclusively by both the attending Registered Medical Practitioner and IPA's alarm centre, and the Insured Person's consent shall be sought.
- (g) Deposit guaranteeing of hospital admission
In case of Hospital admission duly approved by both the attending Registered Medical Practitioner and IPA's doctor and the Insured Person is without means of payment of the required Hospital admission deposit, IPA may guarantee or provide such payment up to HKD39,000. The Insured Person will be required to repay any sum advanced within forty-five (45) days (without interest). IPA will require valid credit authorisation from the Insured Person

- or his representative, prior to advancement of funds for such admission.
- (h) Medical monitoring
IPA may monitor the Insured Person's condition during the Insured Person's hospitalisation abroad and may keep the Insured Person's family informed.
 - (i) Compassionate visit
IPA may arrange and pay for the cost of an economy round trip transportation plus accommodation expenses up to HKD16,000 for a person chosen by the Insured Person, or a relative if the Insured Person is unable to choose due to his condition, to join him if the Insured Person has been confined in Hospital abroad for more than seven (7) consecutive days.
 - (j) Additional travel and accommodation for travelling companion
IPA may arrange and pay for the additional travel and accommodation expenses incurred by the Insured Person's travelling companion related to an incident requiring medical evacuation in Section 2(e) of this Provision 2 provided that such expenses shall not exceed HKD15,000 for the Insured Person in any one event subject to a sub-limit of HKD2,000 per day.
 - (k) Return of unattended dependant child(ren) to Place of Residence
If the Insured Person's travelling dependant child(ren) up to Age eighteen (18) or Age twenty-three (23) if in full time education, is left unattended by reason of the Insured Person's confined in Hospital, IPA may organise and pay for the return of child(ren) (on economy fare basis) to the Insured Person's Place of Residence.
 - (l) Hotel room accommodation for convalescence
IPA may arrange and pay for reasonable hotel for convalescence, up to HKD1,950 per day for a maximum of four (4) consecutive days, immediately after the Insured Person's discharge from the Hospital, and if deemed medically necessary by attending Registered Medical Practitioner and IPA's doctor.
 - (m) Transportation for return of Insured Person to original work site
Following the Insured Person's evacuation or repatriation by IPA within a one (1) month period, IPA may upon the Insured Person's request arrange and provide a one way economy air transportation to return the Insured Person to the original work location. The Insured Person assumes the responsibility for the decision of whether or not he returns to work. The Insured Person is responsible for obtaining any medical releases to determine his suitability to travel or not, or to resume work or not. The decision and the results thereof are solely the responsibility of the Insured Person and / or the Insured Person's attending Registered Medical Practitioner. IPA is not involved whatsoever in such decisions.
 - (n) Repatriation of mortal remains / ashes (Unlimited cover)
Upon the death of the Insured Person, IPA may arrange and pay for the repatriation of the Insured Person's body or ashes to the Insured Person's Place of Residence for burial.
 - (o) Unexpected return to the Place of Residence
In the event of the death of the Insured Person's Close Relative in his Place of Residence while he is travelling overseas (excluding the case of immigration) that necessitates an unexpected return to his Place of Residence, IPA may arrange and pay for the cost of a scheduled airline ticket (economy class) for the return of the Insured Person.
 - (p) Additional hospital benefit after a medical evacuation and repatriation back to Hong Kong
If benefits payable under the Bupa Hero VHIS Plan are exhausted, eligible medical expenses for confinement in Hong Kong Hospital immediately following the repatriation under Section 2(f) of this Provision 2 are covered up to a further HKD120,000.
- For Sections 2(e), 2(f), 2(k), 2(m) and 2(o) of this Provision 2, the Insured Person (and / or his travelling companion if applicable) shall surrender unused return tickets to IPA if IPA arranges new tickets or transportation for them.

Travel and pre-trip assistance

- (q) Pre-trip and travel information
The Insured Person may contact IPA to obtain the following information before starting or during his journey:
 - (i) Updated immunisations and vaccinations requirements and needs.
 - (ii) Weather, exchange rates, banking days, language, passport and visa requirements.
 - (iii) Airport taxes or customs requirements.
 - (iv) Arrangement of interpreter services or children escort.
 - (v) Transmission of urgent messages for medical reasons.
- (r) Assistance on luggage retrieval
In the event of loss or misrouting of the Insured Person's luggage by a common carrier, IPA may liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organise the dispatch of such luggage, if recovered, to such place as the Insured Person may direct.
- (s) Emergency rerouting arrangements
IPA may assist the Insured Person in reorganising his flight schedule should an emergency oblige him to alter his original plan.
- (t) Administration assistance of the loss of travel document
IPA may provide the Insured Person with the necessary information regarding the formalities requested by local authority in order to obtain the replacement of such lost or stolen documents.
- (u) MedPass service
If the Insured Person suffers from Bodily Injury or Sudden Illness and needs to be hospitalised in China for emergency medical treatment, the Insured Person may visit the nearest Hospital under MedPass Network. Upon presenting the valid membership card or medical card under Bupa Hero VHIS Plan and travel document, the Hospital will provide medical treatment without requiring any admission deposit directly from the Insured Person up front. IPA shall provide the Hospital with the relevant guarantee of deposit for Hospital admission. The Insured Person shall fully and directly settle the medical expenses including the Hospital admission deposit guaranteed by IPA when the Insured Person is discharged from Hospital. IPA will not pay for any expenses incurred.

Legal assistance

- (v) Legal referral
IPA may provide the telephone numbers and addresses of the lawyers and solicitors firms.
- (w) Legal assistance
In the event of an accident occurring in a situation not related to the work, business, profession or employment of the Insured Person, IPA may:
 - (i) provide for the defence of the Insured Person in legal proceedings against him for civil liability to the civil laws in force in the country, and
 - (ii) conduct proceedings in order to obtain an indemnity from an identified third party for the Insured Person following personal injury and / or damages to the Insured Person's personal belongings if such damages are estimated to be in excess of HKD5,000.
 In all such cases, the counsel and / or lawyer appointed by IPA shall act in a legal capacity for the Insured Person without any recourse to, responsibility of, or indemnification by IPA by reason of its appointment of counsel and / or lawyer. The counsel and / or lawyer's fee will be settled by IPA up to a limit of HKD40,000.
- (x) Advance of bail bonds

IPA may deposit up to HKD40,000 on behalf of the Insured Person as the security required from him in order to guarantee the payment of the fees for the procedures in the event of the Insured Person being detained by the relevant local authority following a road accident. No deposit shall be made by IPA for covering the civil liabilities, fines or personal indemnities to be paid by the Insured Person and / or the release of the Insured Person. The deposit made by IPA shall be considered as a loan made by IPA to the Insured Person and should be fully repaid by the Insured Person to IPA within thirty (30) days of such advance. This advance of bail bond excludes any claim related to professional liability and / or criminal situations, as well as any claim arising out of the driving of any motor vehicle. If the Insured Person fails to repay to IPA the deposit paid by IPA, the Policy Holder and/or the Insured Person is/are liable to repay such deposit to IPA.

Local assistance - The following services are only available in Hong Kong

- (y) Baby sitting, nursing and temporary domestic helper referral
IPA may assist the Insured Person to arrange or provide the name, telephone number and address of the service provider for baby sitting and / or private nursing and / or temporary domestic helper service.
- (z) Electric supply and locksmith referral
IPA may assist the Insured Person to arrange a licensed technician to repair the failure of his electricity supply system or a locksmith to open the door or solve relevant problems immediately after the Insured Person returns to Hong Kong.

3. Limitations and liabilities

- (a) Territorial limit
The assistance and services mentioned in Sections 2(a) to 2(o) and 2(q) to 2(x) of this Provision 2 apply worldwide outside the Place of Residence and the assistance and services mentioned in Sections 2(p), 2 (y) and 2(z) of this Provision 2 apply in Hong Kong only.
- (b) Liability of the Company and IPA
The Registered Medical Practitioners, Hospitals, clinics, and any kind of professionals to whom the Insured Person will be referred by IPA are independent contractors responsible for their own acts and are not employees, agents or servants of IPA and the Company. The Company shall use its best effort to procure IPA to provide the service and assistance in this Provision 2 and IPA shall exercise care and diligence in selecting those professionals who have appropriate qualification and are certified by the local authority.
- (c) Termination
All the services and benefits under this Provision 2 will become ineffective when, for whatever reasons, the Insured Person ceases to be covered under Bupa Hero VHIS Plan.

4. General exclusions

- (a) Excluded cases
Services and assistance under this Provision 2 shall not be available with respect to Bodily Injury or Sudden Illness of the Insured Person arising from:
 - (i) Pre-existing Conditions and any illness the symptoms of which would cause an ordinary prudent person to seek diagnosis, care or treatment before the Policy Effective Date, or a condition for which medical advice or treatment was recommended by a medical practitioner before the Policy Effective Date.
 - (ii) Any services rendered without the authorisation and / or intervention of IPA.
 - (iii) Childbirth, pregnancy or any complications within three (3) months before delivery date notwithstanding that such event may have been accelerated or induced by an accident.
 - (iv) Bodily Injuries arising directly or indirectly as a result of participation in any professional or competitive sports, water sports, winter sports, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes of guides, parachuting or martial arts.
 - (v) All other exclusions applicable under Bupa Hero VHIS Plan.
- (b) Force majeure
The Company and IPA shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative, political impediments, radioactivity, acts of God or any other event of force majeure which prevents IPA from providing such assistance.

5. Definitions

For the purpose of this Provision 2, the following words and expressions shall have the following meaning, except where the context otherwise requires -

“Bodily Injury”	shall mean serious bodily injury caused solely and directly by violent, accidental, external and visible means.
“Close Relative”	shall mean the spouse, dependant child(ren), siblings and parent of the Insured Person.
“IPA”	shall mean Inter Partner Assistance Hong Kong Limited.
“Medpass Network”	shall mean the list printed in digital format which contains the particulars of IPA’s China hospital network. The list may be updated and amended by the Company from time to time and latest list is available on the Company’s customer service portal.
“Sudden Illness”	shall mean any sudden and unforeseen illness or disease.

IV. Health Coaching Services Provisions (“Provision 3”)

The usage of the health coaching services should at all times be subject to the “Terms and conditions for Health Coaching Services” prescribed by the Company. Such terms and conditions shall form part of this Policy and the Company may amend such terms and conditions from time to time. For an updated version of such terms and conditions, please refer to the “Terms and conditions for Health Coaching Services” on the Company’s website at <https://www.bupa.com.hk/health-coaching-services>. The availability of the service(s) set out under Section 2 of the “Terms and conditions for Health Coaching Services” is subject to the plan level subscribed by the Insured Person listed out below.

Health Coaching Services		
Plan Level	Advance and Advance Pro Plan	Deluxe and Deluxe Pro Plan
24-hour Healthline 24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition	√	√
Healthcare Centre Choices Provide a list of clinics and hospitals based on your specific condition or needs for your reference	√	√
Care Manager A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims	√	√
Second Medical Opinion Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists	√	√
Chronic Conditions Programme Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension	√	√
Appointment Making Upon request from the Member, the Coaching Team will assist the Member and use its reasonable efforts to make a medical appointment with the Member's preferred Healthcare Service Provider	Not Applicable	√
Non-emergency global healthcare support Locate suitable doctors, arrange medical appointments and support language translation either when you are in need overseas, or plan to travel for treatment	Not Applicable	√

V. 24-hour Mental Health Service Hotline Provisions ("Provision 4")

The usage of 24-hour mental health service hotline and face-to-face counselling service should at all times be subject to the "Terms and conditions for 24-hour Mental Health Service Hotline" prescribed by the Company. Such terms and conditions shall form part of this Policy and the Company may amend such terms and conditions from time to time. For an updated version of such terms and conditions, please refer to the "Terms and conditions for 24-hour Mental Health Service Hotline" on the Company's website at <https://www.bupa.com.hk/hero>.

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