

申請「每日住院現金」及「手術現金」之索償指南

	索償人	恒生保險有限公司	注意事項
入院前/ 住院期間	於辦公時間致電我們索償服務熱線 2288 6992 。 辦公時間 星期一至五： 上午 9 時 至 下午 6 時 星期六： 上午 9 時 至 下午 1 時	按您所提供的初步資料，專人解答索償事宜： 1. 解釋申請索償的手續及所需文件。 2. 提供所查詢外科手術的賠償分類作參考#。 3. 解釋「每日住院現金」的賠償日數計算方法#。 4. 如有需要，可初步審批所查詢手術或病況是否受保於有關保單*。	# 賠償額將根據主診醫生的最終報告及其他文件而定。 *若要求初步審批，您必需同時提供我們所要求的醫療資料及由主診醫生填寫和簽妥的一份賠償申請表。但我們不會預先支付任何賠償，及保留權利根據主診醫生的最終報告而作出最終的審批決定。
出院後	須於 60 天內遞交： 1. 已填簽妥的「醫療現金保」賠償申請表。 2. 醫院的單據正本或鑑証副本及出院紙（如適用）。 3. 病理報告(如適用)。 交回任何一間恒生銀行分行或寄回恒生保險有限公司。	文件可寄回恒生保險有限公司（地址：香港九龍深旺道1號滙豐中心1座18樓）。	查詢填表事宜，可致電我們的索償服務熱線2288 6992。 填寫賠償申請表須知 第一部份 <ul style="list-style-type: none"> 由受保人填寫 提供受保人的詳盡資料，包括個人資料及索償原因 授權其他人士或機構(如醫生，或醫院) 向恒生保險有限公司或其代表提供有關紀錄及資料 第二部份 <ul style="list-style-type: none"> 由主診醫生填寫 提供受保人於住院期間的受傷情況及治療詳情 索償人須支付索償所須資料的費用
恒生保險有限公司收到索償申請後的 3 個工作天內		以書面通知您收到有關文件，及正在審批有關索償申請。	查詢索償進展，可致電我們的索償服務熱線 2288 6992。
恒生保險有限公司收齊資料及文件後的 12 個工作天內		如有需要，我們以書面通知您需提交進一步資料以供審核。若資料齊備，我們會書面通知您有關賠償結果。賠償金額會以支票方式支付予保單持有人。	如有需要，可致電我們的索償服務熱線 2288 6992，我們的審查員樂意向您解釋有關決定。

Claims Guide for Daily Hospital Cash Benefit and Surgical Cash Benefit

	Claimant	Hang Seng Insurance Company Limited	Points to note
Before admission/ During Hospitalization	Contact our Claims Service Hotline on 2288 6992 during office hours Office Hours Monday to Friday : 9:00 am to 6:00 pm Saturday : 9:00 am to 1:00 pm	Answer your enquires personally on the issue of claims based on the initial information provided : 1. Explain the claims procedure and the documents required. 2. Advise on the classification of the operation performed #. 3. Explain how the numbers of day of Daily Hospital Cash Benefit is calculated #. 4. If necessary, provide preliminary assessment for whether the surgery or medical condition is covered under your insurance plan *.	# Payment of benefits will be based on, among others, the final report from the attending doctor. * For claims preliminary assessment, you must provide all medical information required by us together with a claim form completed by the attending doctor. However, no pre-payment of claims will be given and we reserve the rights for the final decision based on final reports from the attending doctor.
After discharge from hospital	Return the following documents within 60 days: 1. The completed MediCash Lifetime Claim Form. 2. Original receipt(s) / certified copy(ies) and discharge summary (if any) from the hospital. 3. Pathological report (if any). To any branch of Hang Seng Bank or directly to Hang Seng Insurance Company Limited.	Send the documents to Hang Seng Insurance Company Limited (Address :18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong).	For any assistance on completing the claim form, you can contact our Claims Service Hotline on 2288 6992. Points to note for completing the Claim Form Part I <ul style="list-style-type: none"> • To be completed by the life insured. • Provides details of the life insured - personal information and cause of claim. • Authorize other individual or organization such as the doctor or hospital to disclose to Hang Seng Insurance Company Limited or its representative any information relevant to this claim. Part II <ul style="list-style-type: none"> • To be completed by the attending doctor. • Provides information about the life insured's impairment and treatment during hospitalization. • Any charge arising from the completion of the medical report will be borne by the claimant.
Within 3 days after Hang Seng Insurance Company Limited receive the claim form		Acknowledge you upon receipt of the completed claim form and supporting documents.	For any enquiry on the progress of claims assessment, you can call our Claims Service Hotline on 2288 6992.
Within 12 days after Hang Seng Insurance Company Limited receive all the documents		If necessary, we will write to you to request for additional information for claims assessment. Otherwise, we will advise you of the outcome. The insurance proceeds will be paid to the policyholder by cheque.	If you need our claims assessor to explain the decision, you can call our Claims Service Hotline on 2288 6992.