

Hospital Insurance

Plan Coverage

The Hospital Insurance Plan is underwritten by QBE General Insurance (Hong Kong) Limited

The Hospital Cash Plan provides comprehensive hospital cash benefits for you to pay medical and other daily expenses.

Hospital Cash Benefits Plus Surgical Allowance Well Covered for a Restful Recovery

- Daily Cash Benefit as high as HKD1,200
- Double Cash Benefit for specific infectious diseases⁺. The daily coverage is as high as HKD2,400
- Surgical Allowance as high as HKD40,000 (per event) to reimburse all related surgical expenses
- No-claim record for three consecutive years entitles you to enjoy a cash refund equal to 25% of your total paid premium

Insured Items and Coverage	Maximum Claim	
	Plan A (HKD)	Plan B (HKD)
Daily Cash Benefit		
<ul style="list-style-type: none"> • Benefit per day: Plan A - HKD600 Plan B - HKD1,200 	450,000	900,000
Double Cash Benefit		
<ul style="list-style-type: none"> • Benefit per day: Plan A – HKD1,200 Plan B – HKD2,400 • Cash benefit will be paid to the Insured Person who suffered from specific infectious diseases⁺ up to <u>30 days</u> • Cash benefit will be paid to the Insured Person who received treatment in an intensive care unit up to <u>90 days</u> • Also covers major organ transplant (heart, heart and lungs, liver, kidney, pancreas or bone marrow) 	900,000	1,800,000
Surgical Allowance (per event)		
<ul style="list-style-type: none"> • The Insured Person will be covered for hospital charges, doctor's fees, surgeon's fees, anaesthetist's fees and operating theatre fees 	20,000	40,000

+ Specific infectious diseases are Malaria, Cholera, Meningococcal Infection, Dengue Fever, Tetanus and SARS.

Notes

- (1) No Hospital Cash Benefit or Surgical Allowance will be paid unless the Insured Person is confined in hospital for more than continuous 24 hours, Daily Cash Benefit will be calculated on each continuous 24 hours period confined in hospital.
- (2) The Hospital Cash Plan is only applicable to Hong Kong residents who work in Hong Kong as white collars or their occupations have no special risks. For enquiring whether a specific occupation will be covered, please click [here](#) or contact QBE General Insurance (Hong Kong) Limited Customer Service Hotline during office hours.
- (3) Daily Cash Benefit and Double Cash Benefit are limited to 750 days cumulative both in and outside Hong Kong. Hospital Cash Benefit will be paid for up to 30 days per annum outside Hong Kong.
- (4) For those Insured Persons who are students, they are required to attend school locally.
- (5) This page is only intended as a general summary. Please refer to the English version of policy for detailed terms, conditions and exclusions.
- (6) Insurance products offered by QBE General Insurance (Hong Kong) Limited are only available for subscription for residents of the HKSAR.

Important Notes

The above general insurance plan ("Plan") is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon enrolment of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between QBE General Insurance (Hong Kong) Limited and the customer.