



MAINLAND CHINA HOSPITAL ADMISSION GUARANTEE BENEFIT PROVISIONS

This Mainland China Hospital Admission Guarantee Benefit is issued and provided by Inter Partner Assistance Hong Kong Limited (hereinafter called “IPA”) to the eligible Insured Persons as specified by Manulife (International) Limited (hereinafter called “Manulife”).

1. Definitions

“PRC” shall mean the People’s Republic of China excluding Hong Kong Special Administrative Region and Macau Special Administrative Region.

“Hospitals Network” shall mean the network of hospitals in PRC which joins IPA’s hospital network scheme and accepts the emergency card issued by IPA or Manulife medical card with the product logo (IPA’s MedPass Logo) and will allow the Insured Person to be admitted into the hospitals without paying the admission deposit. Such hospitals are located in the major cities of major provinces in the PRC.

“Assistance Event” shall mean any event or occurrence with respect an Insured Person who is entitled to receive assistance pursuant to this Benefit, occurring within the PRC.

“Bodily Injury” shall mean any unforeseen bodily injury caused solely and directly by violent, accidental, external and visible means, occurring during the period traveling outside Country of Residence and the validity of the Policy.

“Illness” shall mean any unforeseen illness or disease first manifested after the commencement of the trip.

“Country of Residence” shall mean the Hong Kong Special Administrative Region. For the policies issued in the Macau Special Administrative Region, the Country of Residence shall mean and be limited to the Macau Special Administrative Region.

2. Duration of Cover and Limitations

The Benefit mentioned hereunder is granted during the period of validity of the Policy and apply only within the PRC outside the Country of Residence of the Insured Person.

3. Procedure for Deposit Guarantee For Hospital Admission by IPA and Repayment to IPA

- A. Whenever the Insured Person travels in the PRC, he/she should carry the Manulife medical card with IPA's Medpass Logo. In case the Insured Person needs to go to a hospital because of an accident or a sudden illness in the PRC, he/she should:
- i) Call IPA's Alarm Centre Hotline to check the information of nearest hospital under IPA's Hospitals Network. The call can be made either by IDD or Collect Call.
 - ii) State the below information for verification:
 - The name of the Insured Person
 - Name of insurance company and the policy number of policy with this Benefit
 - The contact number of the Insured Person or his/her representative
 - The location of the Insured Person
 - Brief description of the accident/Illness and the nature of help required
- B. Upon the confirmation of the coverage, IPA will refer a hospital under IPA's Hospitals Network to the Insured Person. Then, the Insured Person visits the IPA's network hospital and presents the following document to the staff of A & E Department:
- i) Manulife medical card with IPA's Medpass Logo; and
 - ii) His/her identity card or any relevant traveling documents with his/her name and photo.
- C. The hospital will directly notify IPA of the admission of the Insured Person.
- D. After having confirmation of the identity with hospital, IPA will on behalf of the Insured Person issue the deposit guarantee for hospital admission to the hospital.
- E. The Insured Person or his/her representative must sign an undertaking and provide valid financial guarantee for the deposit (e.g. a valid credit card with sufficient credit limit) after the Insured Person being admitted.
- F. The Insured Person or his/her representative shall fully and directly settle the medical expenses including the deposit guarantee for hospital admission by IPA when the Insured Person is discharged.

4. Responsibility of the Insured person

- A. The Insured Person or his/her representative should provide valid financial guarantee for the deposit to IPA.
- B. If IPA fails to obtain the financial guarantee from the Insured Person upon the Insured Person being admitted to the network hospital, IPA will try to contact the Insured Person's representative or his/her family member in order to obtain the financial guarantee on behalf of the Insured Person.
- C. IPA shall withdraw the guarantee from the hospital if there is finally no financial guarantee

given by any party of the Insured Person to IPA. Afterwards, the continuity of the treatment given to the Insured Person will be decided by the hospital itself.

- D. The Insured Person will be requested to fully and directly settle the medical expenses (including the deposit guaranteed for hospital admission by IPA) while being discharged from hospital. IPA will not on behalf of the Insured Person pay any medical expenses under any circumstances.

5. Limitation & Exclusion

Although IPA will exercise its best endeavour to select the best medical facilities in the PRC. It is understood that the physicians, hospitals and any kind of professionals to whom the Insured Person will be referred to by IPA are independent contractors responsible for their own acts and are not employees, agents or servants of IPA.

Any hospital or medical practitioners referred by the IPA and chosen by the Insured Person shall also be acting as the principal party in giving their medical services. Manulife and the IPA will not be liable for any default in their medical services provided.

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 or political impediments, radioactivity, any other event of force majeure or acts of God which prevents IPA from providing such assistance services.

Termination

This Benefit shall cease when the insurance policy or supplementary benefit, if applicable, that this Benefit attached to is discontinued or lapsed. In addition, this benefit shall terminate when the Insured Person ceased to be eligible to this benefit as specified by Manulife.