AIA International Limited

AIA VOLUNTARY HEALTH INSURANCE FLEXI SCHEME

Contents

Terms and Conditions

TERMS AND CONDITIONS

Part 1 Insuring Clause and The Policy

Insuring Clause

These Terms and Conditions together with the Benefit Schedule (including the Schedule of Surgical Procedures) and any related Supplement(s) as certified by the Government (hereafter "Terms and Benefits") apply to the following Certified Plan under the Voluntary Health Insurance Scheme (hereafter "VHIS") offered by the Company –

Type of the Certified Plan – Flexi Plan
Name of the Certified Plan – AIA Voluntary Health Insurance Flexi Scheme

During the period of time these Terms and Benefits are in force, if the Insured Person suffers from a Disability, the Company shall pay the Eligible Expenses accordingly.

All benefits payable to the Policy Holder shall be on a reimbursement basis of the actual amounts of Eligible Expenses incurred and are subject to the maximum limits and cost-sharing arrangement (if any) as stated in these Terms and Benefits and the Policy Schedule.

The Policy

The Policy Holder and the Company agree that –

1. No alteration to these Terms and Benefits shall be valid unless it is made in accordance with these Terms and Conditions.

2. All statements made by or for the Insured Person in the Application shall be treated as representations and not warranties.

3. All information provided and all statements made by or for the Insured Person as required under this Policy and the Application shall be provided to the best of his knowledge and in his utmost good faith.

4. These Terms and Benefits come into force on the Policy Effective Date as specified in the Policy Schedule on the condition that the Policy Holder has paid the first premium in full.

5. At the inception of these Terms and Benefits and at each Renewal, in the event of any inconsistency between –

   (a) the terms and benefits of this Policy; and
   (b) the Standard Plan Terms and Benefits of such version as may be determined by the Government and is referred to in Sections 1 (a) to (c) of Part 4,

   then –

   (i) so far as the scope of Standard Plan Terms and Benefits is concerned, the terms and benefits which are more favourable to the Policy Holder or the Insured Person shall prevail to the extent of such inconsistency; and
   (ii) so far as the scope of Standard Plan Terms and Benefits is concerned, the terms and benefits which impose additional restrictions or limitations to the Policy Holder or the Insured Person shall become ineffective.

Both (i) and (ii) shall not apply to the exceptions in Section 7 of this Part 1, Sections 1(b) and 5 of Part 6 and any other exception as may be approved by the Government from time to time.

If the relevant terms and benefits in the Standard Plan Terms and Benefits prevail, such terms and benefits shall be deemed to be incorporated into these terms and benefits of this Policy. For the avoidance of doubt, the rights, powers, benefits or entitlements of the Policy Holder or the Insured Person under the terms and benefits of this Policy shall not be less favourable than those under the Standard Plan Terms and Benefits (had it been issued to the Policy Holder in respect of the Insured Person), save for the exceptions in Section 7 of this Part 1, Sections 1(b) and 5 of Part 6 and any other exception as may be approved by the Government from time to time.

6. At the inception of these Terms and Benefits and at each Renewal, if this Policy covers any benefits that exceed the Standard Plan Terms and Benefits and the terms and benefits applicable to such benefits differ from the terms and benefits applicable to the Standard Plan Terms and Benefits, the difference shall not amount to an inconsistency contemplated under Section 5 of this Part 1.

7. At the time these Terms and Benefits are first issued, the Company may apply Case-based Exclusion(s) due to a Pre-existing Condition or other factor that affects the insurability of the Insured Person notified to the Company in the Application.

8. The Company acknowledges that, as part of the underwriting process, it is the obligation of the Company to ask the Policy Holder and the Insured Person in the Application all requisite information for the Company to make the underwriting decision. If the Company requires the Policy Holder and/or the Insured Person to disclose any updates of or changes to such requisite information after the time of submission of Application and before the Policy Issuance Date or the Policy Effective Date (whichever is the earlier), the Company must make such a request prominently to the Policy Holder and the Insured Person (including without limitation in the application form), in which case the Policy Holder and/or the Insured Person shall have the obligation to inform the Company on such updates and changes. Each of the Policy Holder and the Insured Person shall have the obligation to respond to the questions, and to disclose such material facts as requested in the questions. The Company agrees that if any such questions are not included in the Application, the Company shall be deemed to have waived the disclosure obligation of the Policy Holder and the Insured Person in respect of the information that was not requested.

9. All questions and required information included in the Application must be sufficiently specific and unambiguous, and consistent with the rules and regulations of the VHIS, so as to allow the Policy Holder and the Insured Person (as the case may be) to understand the information being requested and to provide clear and unequivocal responses. In case of dispute, the burden of proving that the questions are sufficiently specific and unambiguous shall rest with the Company.

10. If the Policy Holder or the Insured Person fails to make the relevant disclosures under Section 8 or 9 of this Part 1, and such failure has materially affected the underwriting decision of the Company, the Company shall have the right as provided in Sections 13 and 14 of Part 2.

Part 2 General Conditions

1. Interpretation

(a) Throughout these Terms and Benefits, where the context so requires, words embodying the masculine gender shall include the feminine gender, and words indicating the singular case shall include the plural and vice-versa.
(b) Headings are for convenience only and shall not affect the interpretation of these Terms and Benefits.
(c) A time of day is a reference to the time in Hong Kong.
(d) Unless otherwise defined, capitalised terms used in these Terms and Benefits shall have the meanings ascribed to them under Part 8.

These Terms and Benefits have been prepared in both English and Chinese. Both English and Chinese versions are official versions and neither one shall prevail over the other. Any inconsistency shall be interpreted in favour of the Policy Holder.

So far as the same benefit coverage is concerned, any inconsistency in terms and amounts of benefits within this Policy shall be interpreted in favour of the Policy Holder and any restrictions or limitations imposed on these Terms and Benefits shall become ineffective, save for the exceptions in Section 7 of this Part 1, Sections 1(b) and 5 of Part 6 and any other exception as may be approved by the Government from time to time.

2. Cancellation within cooling-off period

The Policy Holder may exercise the right of cancellation of these Terms and Benefits with full refund of paid premium during the cooling-off period. The cancellation right is subject to the following conditions –

(a) The request to cancel must be signed by the Policy Holder and received by the Company within twenty-one (21) days after –
    (i) the delivery of these Terms and Benefits and the Policy Schedule; or
    (ii) the issue of a notice to the Policy Holder or his representative stating that these Terms and Benefits and the Policy Schedule are available and when the cooling-off period would expire;
    whichever is the earlier; and
(b) no refund can be made if a benefit payment has been made, is to be made or impending.

The above right shall not apply at Renewal.

To exercise this right, the Policy Holder must –

(c) return the original of these Terms and Benefits and the Policy Schedule; and
(d) attach a letter, signed by the Policy Holder, requesting cancellation or in other forms acceptable by the Company.

These Terms and Benefits shall then be cancelled and the premium paid shall be fully refunded. In such event, these Terms and Benefits shall be deemed to have been void from the Policy Effective Date and the Company shall not be liable to pay any benefit.

3. Cancellation

After the cooling-off period, the Policy Holder can request cancellation of these Terms and Benefits by giving thirty (30) days prior written notice to the Company, provided that there has been no benefit payment under these Terms and Benefits during the relevant Policy Year.

The cancellation right under this Section shall also apply after these Terms and Benefits have been Renewed upon expiry of its first (or subsequent) Policy Year.

4. Benefit entitlement

If Eligible Expenses are incurred for Medical Services provided to the Insured Person, the Terms and Benefits applicable shall be those prevailing at the time that such Eligible Expenses are incurred. However, if this Policy has been terminated but Eligible Expenses incurred within a period of thirty (30) days after termination are covered pursuant to Section 15 of this Part 2, the Terms and Benefits applicable shall be those prevailing as at the day immediately preceding the date of termination of this Policy.

5. Assignment

The rights, benefits, obligations and duties of the Policy Holder under these Terms and Benefits shall not be assignable and the Policy Holder warrants that any amounts payable under these Terms and Benefits shall not be subject to any trust, lien or charge.

6. Clerical error

Clerical errors in keeping the records shall neither invalidate coverage which is validly in force nor justify continuation of coverage which has been validly terminated.

7. Currency

Any claim for Eligible Expenses made by the Insured Person in any foreign currency shall be converted to HKD[1] at the opening indicative counter exchange selling rate published by The Hong Kong Association of Banks in respect of that foreign currency for the date on which the claim is settled by the Company. If such rate is not available on the date concerned, reference shall be made to the rate as soon as it is available afterwards. If no such rate exists, the Company shall convert the foreign currency at the rate certified as appropriate by the Company's bankers which shall be deemed to be final and binding.

8. Interest

Save as otherwise specified, no benefit and expenses payable under these Terms and Benefits shall carry interest.

9. Company's obligation

The Company shall at all times perform its obligations in this Policy in utmost good faith and comply with the rules and regulations of VHIS, the relevant guidelines issued by the Insurance Authority, and all applicable laws and regulations.

10. Governing law

This Policy is issued in Hong Kong and shall be governed by and construed in accordance with the laws of Hong Kong. The Company and Policy Holder agree to be subject to the exclusive jurisdiction of the Hong Kong courts.

11. Dispute resolution

If any dispute, controversy or disagreement arises out of this Policy, including matters relating to the validity, invalidity, breach or termination of this Policy, the Company and Policy Holder shall use their endeavours to resolve it amicably, failing which, the matter may (but is not obliged to) be referred to any form of alternative dispute resolution, including but not limited to mediation or arbitration, as may be agreed between the Company and the Policy Holder, before it is referred to a Hong Kong court.

Each party shall bear its own costs of using services under alternative dispute resolution.

[1] Or other currency denomination as specified in the Benefit Schedule of this Policy.

12. Liability

The Company shall not accept any liability under this Policy unless the terms of this Policy relating to anything to be done or not to be done are duly observed and complied with by the Policy Holder and the Insured Person, and the information and representations made in the Application and declaration are correct. Notwithstanding the above, the Company shall not disclaim liability unless any non-observance or non-compliance with the terms of this Policy, or the inaccuracy of the information and representations made in the Application and declaration, shall materially and adversely affect the interests of the Company.

13. Misstatement of personal information

Without prejudice to the Company's right to declare this Policy void in the case of misrepresentation on health related information or fraud as provided in Section 14 of this Part 2, if the non-health related information of the Insured Person that may impact the risk assessment by the Company (including but not limited to Age, sex or smoking habit) is misstated in the Application or in any subsequent information or document submitted to the Company for the purpose of the application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1), the Company may adjust the premium, for the past, current or future Policy Years, on the basis of the correct information. Where additional premium is required, no benefits shall be payable unless the additional premium has been paid. If the additional required premium is not paid within a grace period of thirty (30) days after the due date as notified by the Company to the Policy Holder, the Company shall have the right to terminate this Policy with effect from such due date, in which case Section 15 of this Part 2 shall apply. Where there has been an overpayment of premium by the Policy Holder, the Company shall refund the overpaid premium.

Where the Company, based on the correct information of the Insured Person and the Company's underwriting guidelines, considered that the application of the Insured Person should have been rejected, the Company shall have the right to declare this Policy void as from the Policy Effective Date and notify the Policy Holder that no cover shall be provided for the Insured Person. In such circumstances, the Company shall have –

(a) the right to demand refund of the benefits previously paid; and
(b) the obligation to refund the premium received,

in each case for the current Policy Year and the previous Policy Years in which this Policy was in force, subject to a reasonable administration charge payable to the Company. This refund arrangement shall be the same as that in Section 14 of this Part 2.

14. Misrepresentation or fraud

The Company has the right to declare this Policy void as from the Policy Effective Date and notify the Policy Holder that no cover shall be provided for the Insured Person in case of any of the following events –

(a) any material fact relating to the health related information of the Insured Person which may impact the risk assessment by the Company is incorrectly stated in, or omitted from, the Application or any statement or declaration made for or by the Insured Person in the Application or in any subsequent information or document submitted to the Company for the purpose of the application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1). The circumstances that a fact shall be considered "material" include, but not limited to, the situation where the disclosure of such fact as required by the Company would have affected the underwriting decision of the Company, such that the Company would have imposed Premium Loading, included Case-based Exclusion(s), or rejected the application. For the avoidance of doubt, this paragraph (a) shall not apply to non-health related information of the Insured Person, which shall be governed by Section 13 of this Part 2; or
(b) any Application or claim submitted is fraudulent or where a fraudulent representation is made.

The burden of proving (a) and (b) shall rest with the Company. The Company shall have the duty to make all necessary inquiries on all facts which are material to the Company for underwriting purpose as provided in Section 8 or 9 of Part 1.

In the event of (a), the Company shall have –

(i) the right to demand refund of the benefits previously paid; and
(ii) the obligation to refund the premium received,

in each case for the current Policy Year and the previous Policy Years in which this Policy was in force, subject to a reasonable administration charge payable to the Company.

In the event of (b), the Company shall have –

(iii) the right to demand refund of the benefits previously paid; and
(iv) the right not to refund the premium received.

15. Termination of Policy

This Policy shall be automatically terminated on the earliest of the followings –

(a) where this Policy is terminated due to non-payment of premiums after the grace period as specified in Section 13 of this Part 2 or Section 3 of Part 3;
(b) the day immediately following the death of the Insured Person; or
(c) the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this Policy;

If this Policy is terminated pursuant to this Section 15, the termination shall be effective at 00:00 hours of the effective date of termination.

Immediately following the termination of this Policy, insurance coverage under this Policy shall cease to be in force. No premium paid for the current Policy Year and previous Policy Years shall be refunded, unless specified otherwise.

Where this Policy is terminated pursuant to (a), the effective date of termination shall be the date that the unpaid premium is first due.

Where this Policy is terminated pursuant to (b) or (c), the Company shall refund the relevant premium paid for the current Policy Year on a pro rata basis.

This Policy shall also be terminated if the Policy Holder decides to cancel this Policy or not to renew this Policy in accordance with Section 3 of this Part 2 or Section 1 of Part 4, as the case may be, by giving the requisite written notice to the Company. If this Policy is terminated under Section 3 of this Part 2, the effective date of termination shall be the date as stated in the cancellation notice given by the Policy Holder. However, such date shall not be within or earlier than the notice period as required by Section 3 of this Part 2 for the cancellation. If this Policy is not renewed under Section 1 of Part 4, the effective date of termination shall be the renewal date immediately following the expiry of the Policy Year during which this Policy remains valid.

If this Policy is terminated under (a) or (c) of this Section 15, in the case where the Insured Person is being Confined or is undergoing Prescribed Non-surgical Cancer Treatment for a Disability suffered before such termination, then, with respect to the Confinement or treatment in relation to the same Disability, Eligible Expenses incurred shall continue to be covered under this Policy until (i) the Insured Person is discharged or the treatment is completed or (ii) thirty (30) days after the termination of this Policy, whichever is the earlier. The Terms and Benefits applicable shall be those prevailing as at the day immediately preceding the date of termination of this Policy. The Company shall have the right to deduct any outstanding premium under Section 13 of this Part 2 from any benefit payment.

For the avoidance of doubt, where this Policy includes other additional benefits beyond those under the Terms and Benefits of this Certified Plan, removal or downgrading of any such other additional benefits by the Company shall not adversely affect –

(d) the Terms and Benefits of this Certified Plan which shall continue to be in full force and effect; and
(e) the continuity of these Terms and Benefits, and shall not adversely affect the Company's compliance with the licensing requirement in order to continue to write these Terms and Benefits.

16. Notices to Company

All notices which the Company requires the Policy Holder to give shall be in writing, or in other forms acceptable by the Company, addressed to the Company.

17. Notices from Company

Any notice to be given under this Policy shall be sent by post to the latest address of the Policy Holder as notified to the Company, or sent by email to the latest email address of the Policy Holder as notified to the Company. Any notice so served shall be deemed to have been duly received by the Policy Holder as follows –

(a) if sent by post, two (2) working days after posting; or
(b) if sent by email, on the date and time transmitted.

18. Other insurance coverage

If the Policy Holder has taken out other insurance coverage besides this Certified Plan, the Policy Holder shall have the right to claim under any such other insurance coverage or this Certified Plan. However, if the Policy Holder or the Insured Person has already recovered all or part of the expenses from any such other insurance coverage, the Company shall only be liable for such amount of Eligible Expense, if any, which is not compensated by any such other insurance coverage.

19. Ownership and discharge under this Policy

The Company shall treat the Policy Holder as the absolute owner of this Policy and shall not recognise any equitable or other interest of any other party in this Policy. The payment of any benefits hereunder to the Policy Holder shall be deemed to be full and effective discharge of the Company's obligations in respect of such payment under this Policy.

20. Change of ownership of the Policy

Subject to the approval of the Company at its discretion, the Policy Holder may transfer the ownership of this Policy by completing the prescribed form and sending it to the Company. The Company shall consider application of transfer of ownership at the time of Policy renewal without any administration charge on the Policy Holder or transferee. The change of ownership shall not be effective until the Company has approved the change and notified in writing to the Policy Holder and transferee. From the effective date of the change of ownership, the transferee shall be treated as the Policy Holder, and the absolute owner of this Policy as described in Section 19 of this Part 2 and be responsible for the payment of the premiums, including any outstanding premiums.

The Company shall not reject any application by the Policy Holder for the transfer of ownership to –

(a) the Insured Person if he has reached the Age of eighteen (18) years;
(b) the parent or the Guardian of the Insured Person if he is a Minor; or
(c) any person whose familial relationship with the Insured Person is accepted by the Company according to its prevailing underwriting practices which are readily accessible by the Policy Holder.

21. Death of Policy Holder

The Policy Holder may nominate a person to be the successive Policy Holder of this Policy in the event of his death. If the Policy Holder dies, but has not named a successive Policy Holder for this Policy or the named successive Policy Holder refuses the transfer, the ownership of this Policy shall be transferred to –

(a) the Insured Person if he has reached the Age of eighteen (18) years; or
(b) the parent or the Guardian if the Insured Person is a Minor. If the parent or the Guardian refuses the transfer, the ownership of this Policy shall be transferred to the administrator or executor of the Policy Holder's estate.

The transfer of ownership of this Policy in accordance with the above paragraph shall be conditional upon the Company having received satisfactory evidence of the Policy Holder's death.

22. Rights of third parties

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

23. Subrogation

After the Company has paid a benefit under this Policy, the Company shall have the right to proceed at its own expense in the name of the Policy Holder and/or the Insured Person against any third party who may be responsible for events giving rise to such benefit claim under this Policy. Any amount recovered from any such third party shall belong to the Company to the extent of the amount of benefits which has been paid by the Company in respect of the relevant benefit claim under this Policy. The Policy Holder and/or the Insured Person must provide full details in his possession or within his knowledge on the fault of the third party and fully cooperate with the Company in the recovery action. For the avoidance of doubt, the above subrogation right shall only apply if the third party is not the Policy Holder or the Insured Person.

24. Suits against third parties

Nothing in this Policy shall oblige the Company to join, respond to or defend (or indemnify in respect of the costs for) any suit or alternative dispute resolution process for damages for any cause or reason which may be instituted by the Policy Holder or the Insured Person against any Registered Medical Practitioner, Hospital or healthcare services provider, including but not limited to any suit or alternative dispute resolution process for negligence, malpractice or professional misconduct or any other causes in relation to or arising out of the medical investigation or treatment of the Disability of the Insured Person under the terms of this Policy.

25. Waiver

No waiver by any party of any breach by any other party of any provisions of this Policy shall be deemed to be a waiver of any subsequent breach of that or any other provision of this Policy, and any forbearance or delay by any party in exercising any of its rights under this Policy shall not be construed as a waiver of such rights. Any waiver shall not take effect unless it is expressly agreed, and the rights and obligations of the Company and Policy Holder under this Policy shall remain in full force and effect except and only to the extent that they are waived.

26. Compliance with law

If this Policy is or becomes illegal under the law applicable to the Policy Holder or the Insured Person, the Company shall have the right to terminate this Policy from the date it becomes illegal and the Company shall refund the relevant premium paid for the Policy Year in which this Policy is terminated, on a pro rata basis.

27. Personal data privacy

The Company shall comply with the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong) and the related codes, guidelines and circulars.

Part 3 Premium Provisions

1. Premium payable

The premium payable for these Terms and Benefits shall only include –

(a) the Standard Premium according to the prevailing Standard Premium schedule adopted by the Company; and
(b) the Premium Loading, if applicable.

2. Payment of premiums

The amount of premium payable is specified in the Policy Schedule and/or the notification of Renewal as specified in Section 3 of Part 4. The premium, whether paid for a Policy Year or by instalment as agreed by the Company, shall be paid in advance when due before any benefits shall be paid. Premium once paid shall not be refundable, unless otherwise specified in this Policy.

Premium due dates, Renewal Dates and Policy Years are determined with reference to the Policy Effective Date as stated in the Policy Schedule and/or the notification of Renewal as specified in Section 3 of Part 4. The first premium is due on the Policy Effective Date.

3. Grace period

The Company shall allow a grace period of thirty (30) days after the premium due date for payment of each premium. This Policy shall continue to be in effect during the grace period but no benefits shall be payable unless the premium is paid. If the premium is still unpaid in full at the expiration of the grace period, this Policy shall be terminated immediately on the date on which the unpaid premium is first due.

Part 4 Renewal Provisions

These Terms and Benefits shall be effective from the Policy Effective Date in consideration of the payment of premium and is Renewable for each Policy Year in accordance with the terms of this Part 4. Renewal is guaranteed during the lifetime of the Insured Person.

1. Renewal

The Company shall Renew these Terms and Benefits in accordance with (a) to (c) below –

(a) Unless the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write these Terms and Benefits, or has ceased to maintain its registration with the Government as a VHIS provider, or the Policy Holder decides not to Renew these Terms and Benefits by giving the Company not less than thirty (30) days prior notice in writing in accordance with Section 3 of Part 2, Renewal shall be arranged automatically with the Terms and Benefits no less favourable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time of Renewal, save for the exceptions in Section 7 of Part 1, Sections 1(b) and 5 of Part 6 and any other exceptions as may be approved by the Government from time to time.

(b) At the time of Renewal, if the Company shall cease or has ceased to maintain its registration with the Government as a VHIS provider while maintaining the requisite authorisation under the Insurance Ordinance to write these Terms and Benefits, Renewal shall be arranged automatically with the Terms and Benefits no less favourable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time when the Company ceased to maintain its registration as a VHIS provider, save for the exceptions in Section 7 of Part 1, Sections 1(b) and 5 of Part 6 and any other exceptions as may be approved by the Government from time to time.

(c) After the Company has ceased to maintain its registration with the Government, if the Company subsequently re-registers with the Government as a VHIS provider, then at the Renewal Date coinciding with or immediately following such re-registration, these Terms and Benefits shall be Renewed with the Terms and Benefits no less favourable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time of the Renewal, save for the exceptions in Section 7 of Part 1, Sections 1(b) and 5 of Part 6 and any other exceptions as may be approved by the Government from time to time.

At the time of Renewal under (a) to (c) above (as the case may be), any other revision of these Terms and Benefits by the Company shall be made on an overall Portfolio basis and shall not have the effect of contravening (a), (b) or (c) above (as applicable) or reducing the benefit limits or increasing the Coinsurance or Deductible of these Terms and Benefits which are applicable prior to Renewal.

2. Adjustment of premium

Irrespective of whether the Company revises these Terms and Benefits upon Renewal, the Company shall have the right to adjust the Standard Premium according to the prevailing Standard Premium schedule adopted by the Company on an overall Portfolio basis. For the avoidance of doubt, if the Premium Loading is set as a percentage of the Standard Premium (i.e. rate of Premium Loading), the amount of Premium Loading payable shall be automatically adjusted according to the change in Standard Premium.

During each Policy Year and upon Renewal, the Company shall not impose any additional rate of Premium Loading (or any additional amount of Premium Loading if the Premium Loading is set in monetary terms rather than as a percentage of the Standard Premium) or Case-based Exclusion(s) on the Insured Person by reason of any change in the Insured Person's health conditions.

3. Notification of Renewal

Irrespective of whether the Company revises these Terms and Benefits upon Renewal, the Company shall in accordance with the terms of this Section 3 give the Policy Holder a written notice of the revised Terms and Benefits to the Policy Holder of not less than thirty (30) days prior to the Renewal Date.

The written notice shall specify the premium for Renewal and Renewal Date. If the Company revises these Terms and Benefits upon Renewal, the Company shall make available the revised Terms and Benefits to the Policy Holder together with the written notice. The revised Terms and Benefits and premium for Renewal shall take effect on the Renewal Date.

4. No re-underwriting except in limited circumstances

While these Terms and Benefits are in force, the Company shall not have the right to re-underwrite these Terms and Benefits irrespective of any change in health conditions of the Insured Person after the Policy Issuance Date or the Policy Effective Date, whichever is the earlier.

The Company shall not have the right to re-underwrite these Terms and Benefits irrespective of any change in these Terms and Benefits (as permitted under Section 1 of this Part 4). This restriction applies to any change including but not limited to where there is any upgrade or downgrade of any benefits, or any addition or removal of any benefits, as permitted under these Terms and Benefits, regardless of where they are set out in these Terms and Benefits.

The Company shall have the right to re-underwrite these Terms and Benefits only under the following circumstances –

(a) Where the Policy Holder requests the Company to re-underwrite these Terms and Benefits at the time of Renewal for reduction in Premium Loading or removal of Case-based Exclusion(s) according to the Company's underwriting practices. For the avoidance of doubt, the Company shall not have the right to terminate or not to Renew these Terms and Benefits if any of the aforesaid requests is rejected by the Company or the re-underwriting result is not accepted by the Policy Holder;

(b) At any time where the Policy Holder requests to subscribe additional benefits (if any) or switch to another insurance plan which provides upgrade or addition of benefits (in which cases the re-underwriting shall be limited to such upgrade or additional benefits).

  (i) However, at any time where the Policy Holder requests to unsubscribe the additional benefits (if any) in these Terms and Benefits, or switch to another insurance plan which provides downgrade or reduction of benefits, the Company shall not have the right to re-underwrite these Terms and Benefits but shall have the discretion to accept or reject the request according to its prevailing practices in handling similar requests; and
  (ii) The Company shall not have the right to terminate or not to Renew these Terms and Benefits if any of the aforesaid requests is rejected by the Company or the re-underwriting result is not accepted by the Policy Holder;

The Company and Policy Holder acknowledge that –

(c) if under the terms of this Part 4, the Company has the right, or is required, to re-underwrite these Terms and Benefits based on certain factors at Renewal, the Company shall, in accordance with the terms of this Part 4 and its prevailing underwriting guidelines, take into account only such relevant factors to carry out the re-underwriting; and

(d) as a result of re-underwriting, these Terms and Benefits may be terminated, new Premium Loading may be applied, existing Premium Loading may be adjusted upwards or downwards, new Case-based Exclusion(s) may be applied, and existing Case-based Exclusion(s) may be revised or removed.

Part 5 Claim Provisions

1. Submission of claims

All claims incurred in respect of these Terms and Benefits shall be submitted to the Company within ninety (90) days after the date on which the Insured Person is discharged from the Hospital, or (where there is no Confinement) the date on which the relevant Medical Service is performed and completed. For this purpose, a claim shall be deemed not valid or complete and benefit shall not be payable unless –

(a) all original receipts and/or original itemised bills together with the diagnosis, type of treatment, procedure, test or service provided shall have been submitted to the Company; and
(b) all relevant information, certificates, reports, evidence, referral letter and other data or materials as reasonably required by the Company shall have been furnished to the Company for processing of such claim.

The Policy Holder shall notify the Company if claims cannot be submitted within the above timeframe, otherwise the Company shall have the right to reject claims submitted after the above timeframe.

All certificates, information and evidence that are reasonably required by the Company and which can be reasonably provided by the Policy Holder shall be furnished at the expenses of the Policy Holder. The Company shall bear all expenses incurred in obtaining further certificates, information and evidence for the purposes of verification of the claim after the Policy Holder has submitted all required information pursuant to (a) and (b) above.

2. Claimable amount estimate

Before the Insured Person receives a Medical Service, the Policy Holder may request the Company to provide an estimate on the amount that may be claimed under these Terms and Benefits. The Policy Holder shall provide the Company with the estimated fees to be incurred as furnished by the Hospital and/or attending Registered Medical Practitioner as required by the laws and regulations regulating the private healthcare facilities in Hong Kong at the time of request. Upon receiving the request, the Company shall inform the Policy Holder of the claimable amount estimate under these Terms and Benefits based on the estimation furnished by the Hospital and/or attending Registered Medical Practitioner. The Company's estimate is for reference only, and the actual amount claimable by the Policy Holder shall be subject to the final expenses as evidenced in (a) and (b) of Section 1 of this Part 5.

3. Legal action

No legal action shall be brought by the Policy Holder to recover any claim amount payable under these Terms and Benefits within the first sixty (60) days from which all proof of claims as required by these Terms and Benefits has been received by the Company.

4. Medical examination

Where a claim occurs, the Company shall have the right to require the Insured Person to be examined by a Registered Medical Practitioner appointed by the Company at the Company's cost.

Part 6 Benefit Provisions

1. General

(a) Territorial scope of cover

Except for the psychiatric treatment as stated in Section 3(l) of this Part 6, all benefits described in these Terms and Benefits shall be applicable worldwide.

(b) Lifetime Benefit Limit

All benefits described in these Terms and Benefits are not subject to any Lifetime Benefit Limit.

(c) Choice of healthcare services providers

All benefits described in Sections 3(a) to (o) of Part 6 and Sections 3(a) and (b) of Part C as stated in the Other Benefits Endorsement of these Terms and Benefits which are provided as non-network benefits, and Sections 3(c) to (h) of Part C as stated in the Other Benefits Endorsement of these Terms and Benefits are not subject to any restriction in the choice of healthcare services providers, including but not limited to Registered Medical Practitioner and Hospital, unless otherwise provided in the Limitations of Benefits Endorsement of these Terms and Benefits.

The benefits described in Sections 3(a) to (o) of Part 6 and Sections 3(a) and (b) of Part C as stated in the Other Benefits Endorsement of these Terms and Benefits which are provided as network benefits (prescribed, managed, supervised or carried out by designated Registered Medical Practitioners as stated in the Other Benefits Endorsement) are subject to the restriction in the choice of healthcare services providers, including but not limited to Registered Medical Practitioner and Hospital stated in the list which may be accessed on the Company's website after appropriate user verification, as stated in Sections 1(a) and (2) of Part C of the Other Benefits Endorsement of these Terms and Benefits.

The above restrictions shall not apply to the terms and benefits within the scope of the Standard Plan Terms and Benefits. For the avoidance of doubt, the applicable Standard Plan Terms and Benefits shall be the version as is referred to under Sections 1(a), (b) or (c) of Part 4.

(d) Choice of ward class

All benefits described in Sections 3(a) to (o) of Part 6 and Sections 3(a), and 3(c) to (h) of Part C as stated in the Other Benefits Endorsement of these Terms and Benefits are not subject to any restriction in the choice of ward class in Hospital.

The benefits described in Section 3(b) of Part C as stated in the Other Benefits Endorsement of these Terms and Benefits are subject to the restriction in the choice of ward class as stated therein.

Such restriction shall not apply to the terms and benefits within the scope of the Standard Plan Terms and Benefits. For the avoidance of doubt, the applicable Standard Plan Terms and Benefits shall be the version as is referred to under Sections 1(a), (b) or (c) of Part 4.

2. Coverage of Confinement and non-Confinement services

Subject to these Terms and Benefits, if during the period while these Terms and Benefits are in force, the Insured Person, as a result of a Disability and upon the recommendation of a Registered Medical Practitioner,

(a) is Confined in a Hospital; or
(b) undergoes any Day Case Procedure, Prescribed Diagnostic Imaging Test or Prescribed Non-surgical Cancer Treatment, dialysis, or emergency outpatient treatment (Accident only);

the Company shall reimburse the Eligible Expenses which are Reasonable and Customary in accordance with benefit items under Section 3 of this Part 6.

For the avoidance of doubt, where an Insured Person is Confined in a Hospital but the Confinement is considered not Medically Necessary, the expenses incurred as a result of such Confinement shall not be regarded as Eligible Expenses for the purpose of (a) above. However, the Policy Holder shall still have the right to claim for the relevant Eligible Expenses incurred during such Confinement on Medical Services under (b) above.

The amount of Eligible Expenses payable under these Terms and Benefits shall not exceed the actual costs for Medical Services provided to the Insured Person, subject to the limits as stated in the Benefit Schedule.

For the avoidance of doubt, the benefits covered under these Terms and Benefits shall only be payable for Eligible Expenses incurred for Medical Services provided to the Insured Person. Expenses incurred for Medical Services provided to persons other than the Insured Person shall not be covered, unless otherwise specified.

3. Benefits covered

Eligible Expenses covered under Section 2 of this Part 6 shall be payable according to the following benefit items –

(a) Room and board

This benefit shall be payable for the Eligible Expenses charged by the Hospital on the cost of accommodation and meals where the Insured Person is Confined in a Hospital or undergoes any Day Case Procedure or Prescribed Non-surgical Cancer Treatment.

(b) Miscellaneous charges

This benefit shall be payable for the Eligible Expenses charged on miscellaneous charges where the Insured Person is Confined in a Hospital or on the day he undergoes any Day Case Procedure for receiving Medical Services. These charges shall cover the following –

(i) Road ambulance service to and/or from the Hospital;
(ii) Anaesthetic and oxygen administration;
(iii) Administration charges for blood transfusion;
(iv) Dressing and plaster casts;
(v) Medicine and drug prescribed and consumed during Confinement or any Day Case Procedure;
(vi) Medicine and drug prescribed upon discharge from Confinement or completion of Day Case Procedure for use up to the ensuing four (4) weeks;
(vii) Additional surgical appliances, equipment and devices other than those inclusively paid under Section 3(h) of this Part 6, and implants, disposables and consumables used during surgical procedure;
(viii) Medical disposables, consumables, equipment and devices;
(ix) Diagnostic imaging services, including ultrasound and X-ray, and their interpretation, other than Prescribed Diagnostic Imaging Tests which shall be covered under Section 3(i) of this Part 6;
(x) Intravenous ("IV") infusions including IV fluids;
(xi) Laboratory examinations and reports, including the pathological examination performed for the surgery or procedure during the Confinement or any Day Case Procedure;
(xii) Rental of walking aids and wheelchair for Inpatients; and
(xiii) Physiotherapy, occupational therapy and speech therapy during Confinement.

(c) Attending doctor's visit fee

If on any day of Confinement, the Insured Person is treated by a Registered Medical Practitioner, this benefit shall be payable for the Eligible Expenses charged by the attending Registered Medical Practitioner for such visit or consultation.

(d) Specialist's fee

If on any day of Confinement, the Insured Person is treated by a Specialist (not being the attending Registered Medical Practitioner under Section 3(c) of this Part 6) as recommended in writing by the attending Registered Medical Practitioner, this benefit shall be payable for the Eligible Expenses charged by the Specialist for such visit or consultation.

(e) Intensive care

If on any day of Confinement, the Insured Person is admitted to an Intensive Care Unit, this benefit shall be payable for the Eligible Expenses charged on the intensive care services.

For the avoidance of doubt, the Eligible Expenses so incurred and payable under this benefit shall not be payable under Section 3(a) of this Part 6.

(f) Surgeon's fee

This benefit shall be payable for the Eligible Expenses charged by the attending Surgeon on a surgical procedure performed during Confinement or in a setting for providing Medical Services to a Day Patient.

This benefit shall be payable according to the relevant surgical category and the categorisation of such surgical procedure under the Schedule of Surgical Procedures as categorised and reviewed from time to time by the Government. If a surgical procedure performed is not included in the Schedule of Surgical Procedures, the Company may reasonably determine its surgical category according to the gazette published by the Government or any other relevant publication or information including but not limited to the schedule of fees recognised by the government, relevant authorities and medical association in the locality where the surgical procedure is performed.

(g) Anaesthetist's fee

If Surgeon's fee is payable under Section 3(f) of this Part 6, this benefit shall be payable for the Eligible Expenses charged by the Anaesthetist in relation to the surgical procedure.

(h) Operating theatre charges

If Surgeon's fee is payable under Section 3(f) of this Part 6, this benefit shall be payable for the Eligible Expenses charged for the use of operating theatre (including but not limited to a treatment room and a recovery room) during the surgical procedure.

For the avoidance of doubt, the Eligible Expenses for any additional surgical appliances, equipment and devices used in the operating theatre that are separately charged shall be payable under Section 3(b) of this Part 6.

(i) Prescribed Diagnostic Imaging Tests

This benefit shall be payable for the Eligible Expenses charged on Prescribed Diagnostic Imaging Test performed during Confinement or in a setting for providing Medical Services to a Day Patient recommended in writing by the attending Registered Medical Practitioner for the investigation or treatment of a Disability, subject to the Coinsurance as specified in Section 5 of this Part 6 and the Benefit Schedule.

(j) Prescribed Non-surgical Cancer Treatments

This benefit shall be payable for the Eligible Expenses charged on the Prescribed Non-surgical Cancer Treatment performed during Confinement or in a setting for providing Medical Services to a Day Patient, outpatient consultation by a Specialist in treatment planning, and monitoring of prognosis and development during the course of Prescribed Non-surgical Cancer Treatment.

For the avoidance of doubt, the Eligible Expenses for the Prescribed Diagnostic Imaging Tests shall be payable under Section 3(i) of this Part 6.

(k) Pre- and post-Confinement/Day Case Procedure outpatient care

This benefit shall be payable for the Eligible Expenses for –

(i) outpatient visit or Emergency consultation resulting in a Confinement or Day Case Procedure (including but not limited to consultation, western medication prescribed or diagnostic test); and

(ii) follow-up outpatient visit (including but not limited to consultation, western medication prescribed, dressings, physiotherapy, occupational therapy, speech therapy or diagnostic test) to, or recommended in writing by, the attending Registered Medical Practitioner, within the period stated in the Benefit Schedule after discharge from Hospital or the date of Day Case Procedure, provided that such outpatient visit is directly related to and as a result of the condition arising from the same cause (including any and all complications therefrom) necessitating such Confinement or Day Case Procedure.

For the purpose of (i) and (ii) above, Prescribed Diagnostic Imaging Tests, Prescribed Non-surgical Cancer Treatments and emergency outpatient treatment benefit (Accident only) shall be payable under Sections 3(i), 3(j) and 3(o) of this Part 6 respectively.

(l) Psychiatric treatments

This benefit shall be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist.

This benefit shall be payable in lieu of other benefit items under Sections 3(a) to (k) of this Part 6. For the avoidance of doubt, where a Confinement is not solely for the purpose of psychiatric treatments, this benefit shall only be payable for the Eligible Expenses charged on the Medical Services related to psychiatric treatments. Where the Eligible Expenses involve both psychiatric and non-psychiatric treatments and apportionment of the expenses is not available, the expenses in entirety shall be payable under this benefit if the Confinement is initially for the purpose of psychiatric treatments. If the Confinement initially is not for the purpose of psychiatric treatment, the expenses in entirety shall be payable under Section 3(a) to (k) above.

(m) Long term treatment - dialysis

This benefit shall be payable for the Eligible Expenses charged on dialysis treatment performed on the Insured Person during Confinement or in a setting for providing Medical Services to a Day Patient recommended in writing by the Insured Person's attending Registered Medical Practitioner.

When the payment of this benefit has reached the benefit limit as stated in the Benefit Schedule, the Eligible Expenses charged for service, dressing, consumable, medicine and equipment used in dialysis treatment performed on the Insured Person during Confinement shall be payable under Section 3(b) of this Part 6.

For the avoidance of doubt, the Eligible Expenses for the room and board and attending doctor's visit fee shall be payable under Section 3(a) and 3(c) of this Part 6 respectively.

(n) Daily post-surgery home nursing benefit

This benefit shall be payable for the Eligible Expenses charged on the home nursing services provided by a licensed or registered nurse recommended in writing by the Insured Person's attending Registered Medical Practitioner within the period stated in the Benefit Schedule for one (1) visit allowed for each day after the Insured Person's discharge from Hospital for a surgical procedure for which benefits are payable under Section 3(f) of this Part 6.

(o) Emergency outpatient treatment benefit (Accident only)

This benefit shall be payable for the Eligible Expenses charged by a Hospital for treatment of an Injury in the outpatient department or emergency treatment room of the Hospital, which is given to the Insured Person as a Day Patient within 24 hours of the Accident causing such Injury, regardless of whether subsequent Confinement is required.

Where Eligible Expenses under this benefit are also covered under Section 3 of Part 6, except for Section 3(k) of Part 6 in these Terms and Benefits, this benefit shall not be payable.

4. Pre-existing Condition(s)

Eligible Expenses arising from Pre-existing Condition(s) that are notified to the Company in the Application and subsequent information or document submitted to the Company for the purpose of the application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1), subject to the Case-based Exclusion(s) (if any), shall be payable in accordance with these Terms and Benefits. The Company may impose Case-based Exclusion(s) to these Terms and Benefits by reason of a Pre-existing Condition or other factor that affects the insurability of the Insured Person notified to the Company in the Application and any subsequent information or document submitted to the Company for the purpose of the application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1). After the Policy Issuance Date or the Policy Effective Date (whichever is the earlier), the Company shall not have the right to impose any additional Case-based Exclusion(s), save for the limited circumstances stated in Section 4 of Part 4.

Eligible Expenses arising from Pre-existing Condition(s) that the Policy Holder and/or Insured Person was not aware and would not reasonably have been aware of at the time of submission of Application, including any updates of and changes to the required information (if so requested by the Company under Section 8 of Part 1), shall be payable in accordance with these Terms and Benefits, subject to the following waiting period and reimbursement arrangement –

First 30 days of the first Policy Year	no coverage
31st day of the first Policy Year onwards	full coverage

For the avoidance of doubt, the Company shall not have the right to re-underwrite or terminate these Terms and Benefits where the Policy Holder and/or Insured Person was not aware and would not reasonably have been aware of the Pre-existing Condition(s) at the time of submission of Application, including any updates of and changes to the required information (if so requested by the Company under Section 8 of Part 1).

If the Policy Holder or the Insured Person is requested but fails to disclose to the Company upon submission of Application, including any updates of and changes to the required information (if so requested by the Company under Section 8 of Part 1), that the Insured Person is suffering from a Pre-existing Condition, and such Pre-existing Condition has been treated or diagnosed or has manifested signs or symptoms of which the Policy Holder or the Insured Person is aware or should have reasonably been aware of at the time of submission of Application, including any updates of and changes to the required information (if so requested by the Company under Section 8 of Part 1), the Company has the right to declare these Terms and Benefits void, demand repayment of any benefits paid and/or refuse to provide coverage under these Terms and Benefits. In such event, the Company shall refund the premium in accordance with Section 14 of Part 2. The burden of proving the above shall rest with the Company.

5. Cost-sharing requirement

The Policy Holder is required to pay for Coinsurance for -

(a) Prescribed Diagnostic Imaging Tests as specified in this Part 6 and the Benefit Schedule, except for in the case of the following:

(i) computed tomography scan – "CT" scan (limited to coronary arteries);
(ii) magnetic resonance imaging – "MRI" scan (limited to cervical spine, lumbar spine and brain); and
(iii) positron emission tomography – "PET" scan, and

(b) supplemental major medical benefits as specified in the Other Benefits Endorsement and Benefit Schedule.

For the avoidance of doubt, Coinsurance does not refer to any amount that the Policy Holder is required to pay if the actual expenses exceed the benefit limits under these Terms and Benefits.

Part 7 General Exclusions

Under these Terms and Benefits, the Company shall not pay any benefits in relation to or arising from the following expenses.

1. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.

2. Expenses incurred for the whole or part of the Confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a Registered Medical Practitioner for Medically Necessary investigation or treatment of a Disability which cannot be effectively performed in a setting for providing Medical Services to a Day Patient.

3. Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the Policy Effective Date. Irrespective of whether it is known or unknown to the Policy Holder or the Insured Person at the time of submission of Application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1) such Disability shall be generally excluded from any coverage of these Terms and Benefits if it exists before the Policy Effective Date. If evidence of proof as to the time at which such Disability is first contracted or occurs is not available, manifestation of such Disability within the first five (5) years after the Policy Effective Date shall be presumed to be contracted or occur before the Policy Effective Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the Policy Effective Date.

   However, the exclusion under this entire Section 3 shall not apply where HIV and its related Disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of these Terms and Benefits shall apply.

4. Expenses incurred for Medical Services as a result of Disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related Disability, where Section 3 of this Part 7 applies).

5. Any charges in respect of services for –

   (a) beautification or cosmetic purposes, unless necessitated by Injury caused by an Accident and the Insured Person receives the Medical Services within ninety (90) days of the Accident; or
   (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.

6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the Insured Person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –

   (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other Medical Services provided;
   (b) removal of pre-malignant conditions; and
   (c) treatment for prevention of recurrence or complication of a previous Disability.

7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for Emergency Treatment and surgery during Confinement arising from an Accident. Follow-up dental treatment or oral surgery after discharge from Hospital shall not be covered.

8. Expenses incurred for Medical Services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.

9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during Confinement or on the day of the Day Case Procedure.

10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydropathy, homeotherapy and other similar treatments.

11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.

12. Expenses incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured Person attained the Age of eight (8) years.

13. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.

14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Part 8 Definitions

Under these Terms and Benefits, words and expressions used shall have the following meanings –

"Accident"	shall mean a sudden and unforeseen event occurring entirely beyond the control of the Insured Person and caused by violent, external and visible means.
"Age"	shall mean the attained age of the Insured Person.
"Annual Benefit Limit"	shall mean the maximum amount of benefits paid by the Company to the Policy Holder in a Policy Year irrespective of whether any limits of any benefit items stated in the Benefit Schedule have been reached. The Annual Benefit Limit is counted afresh in a new Policy Year.
"Application"	shall mean the application submitted to the Company in respect of this Certified Plan, including the application form, questionnaires, evidence of insurability, any documents or information submitted and any statements and declarations made in relation to such application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1).
"Benefit Schedule"	shall mean a schedule of benefits attached to these Terms and Benefits which sets out, among others, the benefit items and maximum benefits covered.
"Case-based Exclusion"	shall mean the exclusion of a particular Sickness or Disease from the coverage of these Terms and Benefits that may be applied by the Company based on a Pre-existing Condition or factors affecting the insurability of the Insured Person.
"Certified Plan"	shall mean all the terms and benefits (including any Supplement(s)) that form an insurance plan certified by the Government to be compliant with the requirements of the VHIS. This Certified Plan comprises these Terms and Conditions and the Benefit Schedule and the followings – (1) the Other Benefits Endorsement; (2) the Limitations of Benefits Endorsement; and (3) the No Claim Discount Endorsement.
"Coinsurance"	shall mean a percentage of Eligible Expenses the Policy Holder must contribute after paying the Deductible (if any) in a Policy Year. For the avoidance of doubt, Coinsurance does not refer to any amount that the Policy Holder is required to pay if the actual expenses exceed the benefit limits under these Terms and Benefits.
"Company"	shall mean AIA International Limited.
"Confinement" or "Confined"	shall mean an admission of the Insured Person to a Hospital that is recommended by a Registered Medical Practitioner for Medical Service and as an Inpatient as a result of a Medically Necessary condition for a period of no less than six (6) consecutive hours. No minimum period is required for Confinement in connection with any Emergency Treatment in a Hospital as a result of an Emergency for the performance of a surgical procedure or other Medical Service in a Hospital. Confinement shall be evidenced by a daily room charge invoiced by the Hospital and the Insured Person must stay in the Hospital continuously for the entire period of Confinement.

"Congenital Condition(s)"	shall mean (a) any medical, physical or mental abnormalities existed at the time of or before birth, whether or not being manifested, diagnosed or known at birth; or (b) any neo-natal abnormalities developed within six (6) months of birth.
"Day Case Procedure"	shall mean a Medically Necessary surgical procedure for investigation or treatment to the Insured Person performed in a medical clinic, or day case procedure centre or Hospital with facilities for recovery as a Day Patient.
"Day Patient"	shall mean an Insured Person receiving Medical Services or treatments given in a medical clinic, day case procedure centre or Hospital where the Insured Person is not in Confinement.
"Deductible"	shall mean a fixed amount of Eligible Expenses that, in a Policy Year, the Policy Holder must pay before the Company shall reimburse the remaining Eligible Expenses.
"Disability"	shall mean a Sickness or Disease or Injury, including any and all complications arising therefrom.
"Eligible Expenses"	shall mean expenses incurred for Medical Services rendered with respect to a Disability.
"Emergency"	shall mean an event or situation that Medical Service is needed immediately in order to prevent death, permanent impairment or other serious consequences of the Insured Person's health.
"Emergency Treatment"	shall mean Medical Service required in an Emergency. The Emergency event or situation, and the required Medical Service cannot be and are not separated by an unreasonable period of time.
"Flexi Plan"	shall mean any individual indemnity hospital insurance plan under the VHIS framework with enhancement(s) to any or all of the protections or terms and benefits that the Standard Plan provides to the Policy Holder and the Insured Person, subject to certification by the Government. Such plan shall not contain terms and benefits which are less favourable than those in the Standard Plan, save for the exception as may be approved by the Government from time to time.
"Government"	shall mean the Hong Kong Special Administrative Region Government.
"Guardian"	in respect of a Minor shall mean the person(s) appointed as the guardian(s) under or acting by virtue of the Guardianship of Minors Ordinance (Cap 13. of the Laws of Hong Kong).
"HKD"	shall mean Hong Kong dollars.
"Hong Kong"	shall mean the Hong Kong Special Administrative Region of the People's Republic of China.

"Hospital"	shall mean an establishment duly constituted and registered as a hospital under the laws of the relevant territory in which it is established, which is for providing Medical Service for sick and injured persons as Inpatients, and which – (a) has facilities for diagnosis and major operations; (b) provides twenty-four (24) hours nursing services by licensed or registered nurses; (c) has one (1) or more Registered Medical Practitioners; and (d) is not primarily a clinic, a place for alcoholics or drug addicts, a nature care clinic, a health hydro, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or similar establishment.
"Injury"	shall mean any bodily damage (with or without a visible wound) solely caused by an Accident independent of any other causes.
"Inpatient"	shall mean an Insured Person who is Confined.
"Insurance Authority"	shall mean the Insurance Authority of Hong Kong established pursuant to section 4AAA of the Insurance Ordinance.
"Insurance Ordinance"	shall mean the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong).
"Insured Person"	shall mean any person whose risks are covered by these Terms and Benefits, and named as the "Insured Person" in the Policy Schedule.
"Intensive Care Unit"	shall mean that part or unit of a Hospital established for and devoted to providing intensive medical and nursing care for Inpatients.
"Lifetime Benefit Limit"	shall mean the maximum amount of benefits paid by the Company to the Policy Holder cumulatively since the inception of these Terms and Benefits, irrespective whether any limits of any benefit items stated in the Benefit Schedule have been reached or whether the Annual Benefit Limit in a Policy Year has been reached.
"Medical Services"	shall mean Medically Necessary services, including, as the context requires, Confinement, treatments, procedures, tests, examinations or other related services for the investigation or treatment of a Disability.

"Medically Necessary" shall mean the need to have medical service for the purpose of investigating or treating the relevant Disability in accordance with the generally accepted standards of medical practice and such medical service must –

(a) require the expertise of, or be referred by, a Registered Medical Practitioner;
(b) be consistent with the diagnosis and necessary for the investigation and treatment of the Disability;
(c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner;
(d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
(e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Registered Medical Practitioner, can be safely and effectively provided to the Insured Person.

For the purpose of these Terms and Benefits, without prejudice to the generality of the foregoing, circumstances where a Confinement is considered Medically Necessary include, but not limited to –

(i) the Insured Person is having an Emergency that requires urgent treatment in Hospital;
(ii) surgical procedures are performed under general anaesthesia;
(iii) equipment for surgical procedure is available in Hospital and procedure cannot be done on a Day Patient basis;
(iv) there is significantly severe co-morbidity of the Insured Person;
(v) taking into account the individual circumstances of the Insured Person, the attending Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured Person, the medical service should be conducted in Hospital;
(vi) in the prudent professional judgment of the attending Registered Medical Practitioner, the length of Confinement of the Insured Person is appropriate for the medical service concerned; and/or
(vii) in the case of diagnostic procedures or allied health services prescribed by a Registered Medical Practitioner, such Registered Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of the Insured Person, such procedures or services should be conducted in Hospital.

For the purpose of exercising his prudent professional judgment in (v) to (vii) above, the attending Registered Medical Practitioner shall have regard to whether the Confinement –

(aa) is in accordance with standards of good and prudent medical practice in the locality for the medical service rendered, and, in the prudent professional judgment of the attending Registered Medical Practitioner, not rendered primarily for the convenience or the comfort of the Insured Person, his family, caretaker or the attending Registered Medical Practitioner; and
(bb) is in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice in the locality for the medical service rendered.

"Minor"	shall mean a person below the Age of eighteen (18) years.
"Policy"	shall mean this policy underwritten and issued by the Company, which is the contract between the Policy Holder(s) and the Company in respect of this Certified Plan including but not limited to these Terms and Conditions, Benefit Schedule, Application, declarations, Policy Schedule and any Supplement(s) attached to this policy, if applicable. Where this Policy contains additional terms and benefits other than those of this Certified Plan, the meaning of Policy shall also cover such additional terms and benefits.
"Policy Effective Date"	shall mean the commencement date of these Terms and Benefits which is specified as "Policy Effective Date" in the Policy Schedule.
"Policy Holder"	shall mean the person who is a legal holder of this Policy and is named as the "Policy Holder" in the Policy Schedule.
"Policy Issuance Date"	shall mean the date of first issuance of these Terms and Benefits.
"Policy Schedule"	shall mean a schedule attached to these Terms and Benefits, which sets out, among others, the Policy Effective Date, Renewal Date, the name and the relevant particulars of the Policy Holder and the Insured Person, the eligible benefits, premium and other relevant details in respect of these Terms and Benefits.
"Policy Year"	shall mean the period of time these Terms and Benefits are in force. The first Policy Year shall be the period from the Policy Effective Date to the day immediately preceding the first Renewal Date as specified in the Policy Schedule (both days inclusive) within one (1) year period; and each subsequent Policy Year shall be the one (1) year period from each Renewal Date.
"Portfolio"	shall mean all policies of the same terms and conditions and the benefit schedule as certified by the Government as a Certified Plan under VHIS.
"Pre-existing Condition(s)"	shall mean, in respect of the Insured Person, any Sickness, Disease, Injury, physical, mental or medical condition or physiological degradation, including Congenital Condition, that has existed prior to the Policy Issuance Date or the Policy Effective Date, whichever is the earlier. An ordinary prudent person shall be reasonably aware of a Pre-existing Condition, where – (a) it has been diagnosed; (b) it has manifested clear and distinct signs or symptoms; or (c) medical advice or treatment has been sought, recommended or received.
"Premium Loading"	shall mean the additional premium on top of the Standard Premium charged by the Company to the Policy Holder according to the additional risk assessed for the Insured Person.
"Prescribed Diagnostic Imaging Tests"	shall mean computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
"Prescribed Non-surgical Cancer Treatments"	shall mean chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy for cancer treatment.

"Reasonable and Customary"	shall mean, in relation to a charge for Medical Service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar Age, for a similar Disability, as reasonably determined by the Company in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable) – (a) treatment or service fee statistics and surveys in the insurance or medical industry; (b) internal or industry claim statistics; (c) gazette published by the Government; and/or (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.
"Registered Medical Practitioner", "Specialist", "Surgeon" and "Anaesthetist"	shall mean a medical practitioner of western medicine, (a) who is duly qualified and is registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by the Company in utmost good faith); and (b) legally authorised for rendering relevant Medical Service in Hong Kong or the relevant jurisdiction outside Hong Kong where the Medical Service is provided to the Insured Person, but in no circumstance shall include the following persons – the Insured Person, the Policy Holder, or an insurance intermediary, employer, employee, immediate family member or business partner of the Policy Holder and/or the Insured Person (unless approved in advance by the Company in writing). If the practitioner is not duly qualified and registered under the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong (as reasonably determined by the Company in utmost good faith), the Company shall exercise reasonable judgment to determine whether such practitioner shall nonetheless be considered qualified and registered.
"Renewal", "Renew", "Renewed" or "Renewable"	shall mean renewal of these Terms and Benefits in accordance with their terms without any discontinuance.
"Renewal Date"	shall mean the effective date of Renewal. The first Renewal Date shall be the date as specified in the Policy Schedule (which shall not be later than the first anniversary of the Policy Effective Date) and the subsequent Renewal Date(s) shall be the anniversary(ies) of the first Renewal Date. The relevant Renewal Date shall be specified in the notification of Renewal in accordance with Section 3 of Part 4.
"Schedule of Surgical Procedures"	shall mean the list of surgical procedures attached to the Benefit Schedule which sets out the surgical category of different surgical procedures according to their relative degree of complexity, which is from time to time published and subject to regular review by the Government.

"Sickness" or "Disease"	shall mean a physical, mental or medical condition arising from a pathological deviation from the normal healthy state, including but not limited to the circumstances where signs and symptoms occur to the Insured Person and whether or not any diagnosis is confirmed.
"Standard Plan"	shall mean the insurance plan with terms and conditions and the benefit schedule equivalent to the minimum compliant product requirements of VHIS, which are from time to time published and subject to regular review by the Government.
"Standard Plan Terms and Benefits"	shall mean the terms and conditions and the benefit schedule of the Standard Plan, which are from time to time published and subject to regular review by the Government. https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf
"Standard Premium"	shall mean the basic premium for the coverage under this Certified Plan, as charged by the Company to the Policy Holder on an overall Portfolio basis, which may be adjusted in accordance with the Age, gender and/or lifestyle factors of the Insured Person.
“Supplement(s)”	shall mean any document which may add, delete, amend or replace the terms and benefits of this Policy. Supplement(s) shall include but is not limited to endorsement, rider, annex, schedule or table attached and issued with this Policy.
"Terms and Benefits"	shall mean the Terms and Conditions together with the Benefit Schedule (including the Schedule of Surgical Procedures) and any related Supplement(s) as certified by the Government under this Certified Plan.
"Terms and Conditions"	shall mean Part 1 to Part 8 of this Certified Plan.
"USD"	shall mean US dollars.

OTHER BENEFITS ENDORSEMENT

This endorsement is attached to and forms part of AIA Voluntary Health Insurance Flexi Scheme.

The provisions herein set out benefits which are deemed to supplement the Terms and Benefits, which shall apply subject to the terms and conditions stated herein.

Part A General Conditions

1. Change of Beneficiary

While the Policy is in force and to the extent permitted by law, the Policy Holder may change the designated Beneficiary by sending a written notice to the Company on the Company's prescribed form unless the previous designation specifies otherwise. A change of Beneficiary will not be valid unless:

(a) such change is evidenced by a confirmation letter issued by the Company; and
(b) both the Policy Holder and the Insured Person are alive at the date of such confirmation.

The Company shall not be responsible for any written notice of a change of Beneficiary received by the Company pending issue of the confirmation letter.

Part B Claim Provisions

1. Notice of claims

Notwithstanding Section 1 of Part 5 of the Terms and Conditions of the Policy, for purposes of the coverage under Section 3(d) to (g) of Part C of this Other Benefits Endorsement (compassionate death benefit, Accidental Death benefit, blood donation benefit for death and medical accident and incident extension benefit), all cases of death for which such coverage is payable must be notified to the Company in writing within thirty (30) days after the death of the Insured Person.

2. Payment of death benefit

For purposes of the coverage under Section 3(d) to (g) of Part C of this Other Benefits Endorsement (compassionate death benefit, Accidental Death benefit, blood donation benefit for death and medical accident and incident extension benefit), if no Beneficiary survives the Insured Person, the relevant benefit shall be paid to the Policy Holder if the Policy Holder is alive, otherwise to the Policy Holder's estate.

The payment of the relevant benefit hereunder to the above person(s) shall be deemed to be full and effective discharge of the Company's obligation in respect of such payment under this Other Benefits Endorsement.

For purposes of Section 3(d) to (g) of Part C of this Other Benefits Endorsement, where the Insured Person and the Beneficiary die simultaneously or in circumstances where the order of death cannot be determined, it shall be presumed that the younger person survived the older one.

Part C Benefit Provisions

1. General

(a) Terms and Conditions for Medical Services by a Network Registered Medical Practitioner

(i) For purposes of Medical Services directly prescribed, managed, supervised or carried out by a Network Registered Medical Practitioner as stated in Section 2 of Part C of this Other Benefits Endorsement, the list of Network Registered Medical Practitioners that have entered into valid written agreements with the Company may change from time to time without prior notice, and the Company reserves the right to amend or terminate, at the Company's discretion, the written agreement with any Network Registered Medical Practitioner.

(ii) Network Registered Medical Practitioners are neither agents nor employees of the Company, and are solely responsible for any acts and/or omissions in the Medical Services and/or treatment they provide to the Insured Person. The Company shall not be held liable or responsible for any acts or omissions of a Network Registered Medical Practitioner in the provision of such services and/or treatment.

(iii) Before obtaining any treatment or Medical Services from a Network Registered Medical Practitioner, the Insured Person shall present his Network Card and Hong Kong Identity Card / Macau Identity Card (or other valid identification document(s) reasonably required by the Network Registered Medical Practitioner) to the Network Registered Medical Practitioner for identification purposes.

(iv) The Network Card shall be the property of the Company and is not transferable. The Policy Holder shall assume full responsibility for any improper use of the Network Card. The Policy Holder must report any theft or loss of, or damage to, the Network Card to the Company. The Company shall not be liable or responsible for, and the Policy Holder must indemnify the Company in respect of, any expenses involving the use of any stolen or lost Network Card unless and until such event is reported to the Company.

(v) The Company is not responsible for maintaining any medical information of the Insured Person which is provided in relation to treatment or services provided by a Network Registered Medical Practitioner. Provided that the Network Registered Medical Practitioner did not provide any medical information of the Insured Person to the Company, any information disclosed to the Network Registered Medical Practitioner by the Policy Holder or the Insured Person shall not constitute or be deemed to constitute knowledge by the Company of the same, and shall not affect the Company's right to contest any other policy(ies) the Company issues in respect of the Insured Person.

(b) Terms and conditions for personal medical case management services under Section 3(h) of Part C of this Other Benefits Endorsement

The benefit under Section 3(h) of Part C (personal medical case management services) of this Other Benefits Endorsement is subject to the following terms and conditions:

The Provider or an authorized representative of the Provider is an independent contractor and is not an agent of the Company. The Company shall not be held liable or responsible to the Policy Holder or the Insured Person for any act or omission of such Provider arising from or in connection with services provided or advice given by the Provider or its authorized representative(s). However, in the event that the Policy Holder or the Insured Person is unable to make contact with the Provider for the provision of such services, the Company shall contact the Provider on the Policy Holder or Insured Person's behalf and put the Policy Holder or Insured Person in touch with the Provider for the purposes of implementing the relevant services.

2. Coverage of network benefit and non-network benefit

(a) The Company shall reimburse the Eligible Expenses or covered expenses which are Reasonable and Customary in accordance with benefit items under Section 3 of Part C of this Other Benefits Endorsement.

The amount of Eligible Expenses or covered expenses payable under these Terms and Benefits shall not exceed the actual costs for Medical Services or other services covered under Section 3 of Part C of this Other Benefits Endorsement, and are subject to the limits as stated in the Benefit Schedule.

For the avoidance of doubt, the benefits covered under these Terms and Benefits shall only be payable for Eligible Expenses incurred for Medical Services, or expenses incurred for other services covered under Section 3 of Part C of this Other Benefits Endorsement, which are provided to the Insured Person. Expenses incurred for Medical Services or other services provided to persons other than the Insured Person shall not be covered, unless otherwise specified.

(b) Where Medical Services or other services are directly prescribed, managed, supervised or carried out by a Network Registered Medical Practitioner, Eligible Expenses or covered expenses for the benefit items under Section 3 of Part 6 of the Terms and Benefits and Section 3 of Part C of this Other Benefits Endorsement are payable under the Terms and Benefits and subject to the limits as stated in the Benefit Schedule under the heading "Network benefit". Where Medical Services or other services are not directly prescribed, managed, supervised or carried out by a Network Registered Medical Practitioner, Eligible Expenses or covered expenses for the benefit items under Section 3 of Part 6 of the Terms and Benefits and Section 3 of Part C of this Other Benefits Endorsement are payable under the Terms and Benefits and subject to the limits as stated in the Benefit Schedule under the heading "Non-network benefit".

In any event, the sum of per Policy Year limit used under network benefit and non-network benefit shall not exceed the limit as stated in the Benefit Schedule under the heading "Network benefit".

(c) Where the surgical procedure is a Day Case Procedure performed by a Network Registered Medical Practitioner on or after the Network Service Valid Date, the Company shall directly pay the Eligible Expenses for Surgeon's fee as stated in Section 3(f) of Part 6 of the Terms and Benefits to the Network Registered Medical Practitioner as a network benefit.

In case of any Shortfall paid by the Company to the Network Registered Medical Practitioner in respect of a Day Case Procedure, the Company shall notify the Policy Holder in writing of such Shortfall, and the Policy Holder will upon demand by the Company immediately pay the Shortfall in full to the Company.

3. Benefits Covered

The benefits payable under this Section 3 of Part C of this Other Benefits Endorsement shall be subject to the provisions of this Other Benefits Endorsement, the Terms and Conditions and the limits as stated in the Benefit Schedule.

(a) Hospital companion bed benefit

This benefit shall be payable for expenses charged by the Hospital in which the Insured Person is Confined on the charge for an extra bed for one person who accompanies the Insured Person in Hospital during his Confinement.

(b) Supplemental major medical benefits

This benefit shall be payable for the SMM Eligible Expenses which are incurred in excess of the benefit limits as stated in Benefit Schedule for the relevant benefit items covered under Sections 3(a) to (i), (k)(ii)(except for the follow-up outpatient visits for consultation, western medication prescribed, dressings and diagnostic test), (n), and (o) of Part 6 of the Terms and Benefits and Section 3(a) of Part C of this Other Benefits Endorsement, subject to the Coinsurance and supplemental major medical benefits limits for each Disability in a Policy Year as stated in Benefit Schedule.

Benefit limits for supplemental major medical benefits shall be counted afresh for SMM Eligible Expenses incurred-

(i) in different Policy Years, regardless of whether the SMM Eligible Expenses relate to the same or different Disability(ies);

(ii) within the same Policy Year concerning different Disabilities, except where the Insured Person receives any Specified Medical Service involving more than one (1) Disability, then the SMM Eligible Expenses incurred for all Disabilities involved in such Specified Medical Service would be subject to one (1) benefit limit for supplemental major medical benefits; or

(iii) within the same Policy Year concerning more than one (1) Specified Medical Service for the same Disability (regardless of whether there are any other Disability(ies) involved in the Specified Medical Service(s)), provided that the Insured Person does not receive any Specified Medical Service involving the same Disability within ninety (90) consecutive days following the Last Date of a Specified Medical Service (as defined below) in relation to the same Disability.

For the purpose of Section 3(b)(iii), the Last Date of a Specified Medical Service shall mean the later of-

(1) the discharge date of Confinement;
(2) the date on which the Insured Person undergoes a Day Case Procedure; and
(3) the date on which the Insured Person undergoes any of the Prescribed Diagnostic Imaging Tests,

of an immediately preceding Specified Medical Service, as the case may be.

However, if the Insured Person's Confinement is in a type of room in a Hospital higher than the Ward Class, instead of the foregoing, the Company shall pay the SMM Eligible Expenses in excess of the benefit limits under Sections 3(a) to (i), (k)(ii)(except for the follow-up outpatient visits for consultation, western medication prescribed, dressings and diagnostic test), (n), and (o) of Part 6 of the Terms and Benefits and Section 3(a) of Part C of this Other Benefits Endorsement multiplied by the appropriate Adjustment Factor, subject to the Coinsurance and supplemental major medical benefits limits as stated in Benefit Schedule, except when such Confinement in a type of room in a Hospital higher than the Ward Class is due to -

(iv) unavailability of Ward Class for Emergency Treatment as a result of capacity shortfall in the Hospital of Confinement;

(v) isolation reasons that require a specific class of accommodation; or

(vi) other reasons not involving personal preference of the Policy Holder and/or the Insured Person.

(c) Top-up subsidy benefit

(i) Subject to (ii) below, if any reimbursement is payable under this Policy in respect of a Confinement or Day Case Procedure, had such reimbursement been partly paid or reimbursed under an individual or group insurance policy issued by an insurance company other than the Company or AIA Company Limited ("Other Insurance Company"), notwithstanding such reimbursement by the Other Insurance Company, this benefit shall be payable for each day of such Confinement, or for one day in the case of a Day Case Procedure, subject to the limits as stated in the Benefit Schedule.

(ii) Any top-up subsidy benefit paid or payable hereunder is subject to the limitation that the total amount of such benefit and the reimbursement payable under this Policy in respect of the Confinement or Day Case Procedure (as the case may be) does not exceed Total Benefits Otherwise Payable.

Where the sum of the top-up subsidy benefit and the reimbursement payable under this Policy in respect of the Confinement or Day Case Procedure (as the case may be) exceeds the Total Benefits Otherwise Payable:

(1) the top-up subsidy benefit herein shall not be paid; and
(2) notwithstanding any other provisions of this Policy, the amount payable under this Policy for the relevant Confinement or Day Case Procedure shall be limited to the Total Benefits Otherwise Payable.

(d) Compassionate death benefit

This benefit shall be payable to the Beneficiary in the amount as stated in the Benefit Schedule upon the death of the Insured Person provided proof of such death is furnished to the Company.

(e) Accidental Death benefit

Subject to the exclusions set out in Part D, this benefit shall be payable to the Beneficiary in the amount as stated in the Benefit Schedule upon the Accidental Death of the Insured Person provided proof of such death is furnished to the Company.

(f) Blood donation benefit for death

This benefit shall be payable to the Beneficiary in the amount as stated in the Benefit Schedule if the Insured Person donated blood at least three times in the two years prior to his death, provided proof of such blood donation is furnished to the Company.

(g) Medical accident and incident extension benefit

This benefit shall be payable to the Beneficiary in the amount as stated in the Benefit Schedule if the Insured Person should die directly as a consequence of any erroneous or negligent action, omission or failure to observe reasonable and customary standards of medical practice by a Registered Medical Practitioner of a Hospital during the course of any medical procedure or treatment performed on the Insured Person in such Hospital, and if:

(i) the death occurs within thirty (30) days of such recorded and proven incident;
(ii) a public admission of such incident and liability is made by the said Hospital and verified and confirmed by the relevant government authority, a court of law, coroner's inquest or the medical council; and
(iii) the death is independent of any cause other than the termination of life support system after brain death has been established.

(h) Personal medical case management services

If the Insured Person suffers from a Medical Condition, subject to notification to the Provider by the Insured Person and/or Policy Holder and acceptance by the Provider that the Insured Person is eligible to receive the services, this benefit shall provide the following services to the Insured Person for a period which shall not in any event exceed ninety (90) consecutive days from the date of such acceptance by the Provider:

(i) Medical Condition review and re-evaluation: the Provider shall review and re-evaluate the medical information of the Insured Person as provided by the Company and / or the Insured Person or the Policy Holder, and based on that review and re-evaluation and at the Provider's reasonable discretion:

1. The Provider may refer the Insured Person's radiology and laboratory tests to certified radiologists for additional review and consultation.
2. The Provider may refer the Insured Person's medical information to a Specialist in the applicable medical field for review.

The cost incurred for any additional review and/or consultation under (i)(1) and (i)(2) above shall be borne by the Insured Person or the Policy Holder.

(ii) Medical recommendation: based on the medical information provided by the Company and / or the Insured Person or the Policy Holder, the Provider may provide the Insured Person with recommendations, as necessary and at the Provider's sole discretion, regarding suitable medical professionals for further diagnostic tests, investigation, consultation or treatment either in Hong Kong or abroad, if necessary. In any case, any cost incurred for any such tests, investigation, consultations, or treatment undertaken by the Insured Person shall be borne by the Insured Person or the Policy Holder and not covered by the Company.

It is within the sole discretion of the Policy Holder or the Insured Person whether to accept or act on recommendations or referrals made by the Provider and/or other relevant medical professionals. The Company shall not be responsible for any cost incurred for tests, consultations or treatment undertaken by the Insured Person further to such recommendations or referrals which shall be borne by the Insured Person or the Policy Holder.

In addition, a dedicated telephone enquiry service will be provided to the Insured Person for various inquiries relating to the services under (i) and (ii) above during normal business hours.

For the avoidance of doubt, this benefit does not and shall not require the Provider and/or the Company to provide the Insured Person with any physical/face to face medical services or to finance any medical service, regardless of whether such services have been recommended or referred by the Provider. The Insured Person's medical history must not be passed to the Provider by the Company unless for the purposes of (i) and (ii) above and after obtaining the informed consent from the Insured Person, or Policy Holder (applicable if the Insured Person is a Minor).

This benefit shall be subject to the exclusions as set out in Part D.

Part D General Exclusions

The Company shall not pay the Accidental Death benefit as stated in Section 3(e) of Part C of this Other Benefits Endorsement in respect of or in relation to any Accidental Death caused directly or indirectly, wholly or partly by any one of the following occurrences:

1. assault or murder;

2. riot and civil commotion, industrial action or terrorist activity;

3. self-destruction or any attempted self-destruction while sane or insane;

4. war, declared or undeclared, or revolution;

5. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;

6. violation or attempted violation of the law or resistance to arrest;

7. participation in any fight or affray;

8. racing on wheels or on horse;

9. participation in scuba diving;

10. Accident occurring while or because the Insured Person is under the influence of alcohol or any non-prescribed drug;

11. ptomaines or bacterial infection (except pyogenic infection which shall occur with and through a cut or wound caused by Accident);

12. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Person is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Exclusions for Section 3(h) of Part C of this Other Benefits Endorsement

The General Exclusions under Part 7 of the Terms and Benefits do not apply for purposes of the benefit under Section 3(h) of Part C of this Other Benefits Endorsement.

The Company shall not provide the services under Section 3(h) of Part C (personal medical case management services) of this Other Benefits Endorsement to an Insured Person with any of the following Medical Conditions:

1. any conditions typically attended to by Primary Healthcare Services;

2. emergency care and or any medical conditions of urgent procedures or medical attention;

3. diabetes;

4. short stature;

5. endocrine conditions that affect only fertility;

6. snoring, sleep apnea or sleeping disorders;

7. eating disorders (e.g. anorexia, bulimia);

8. any conditions in the pediatric medical field related to the following:
   - failure to thrive;
   - any conditions pertaining to premature babies during initial hospitalization after birth or during the first six (6) months of life.

9. attention deficit/hyperactivity disorder (ADHD);

10. fertility-related conditions or procedures;

11. obstetrics;

12. psychiatric and/or mental diseases;

13. any conditions related directly or indirectly to issues of looks, cosmetic and aesthetics, including obesity, with the exception of reconstructive breast surgery following a mastectomy;

14. any conditions in the fields of dentistry;

15. fibromyalgia disease;

16. chronic fatigue syndrome;

17. complete and irreversible blindness;

18. acute cerebrovascular accident (CVA);

19. severe burns;

20. allergies;

21. sexually transmitted diseases (STD);

22. human immunodeficiency virus (HIV);

23. obesity;

24. any condition resulting from substance, drug or alcohol addiction; or

25. organ transplant.

Part E Definitions

Under these Terms and Benefits, words and expressions used shall have the following meanings –

"Accidental Death" shall mean death which results directly from Injury and occurs within ninety (90) days of the date of the Accident causing such Injury.

"Adjustment Factor" shall mean the factor which shall be applied to the calculation of the benefit payable under Section 3(b) of Part C of this Other Benefits Endorsement when the Insured Person is Confined in a type of room in a Hospital which is at a higher level than the Ward Class corresponding to the plan level chosen for this Policy as stated in the Benefit Schedule and Policy Schedule, according to the following table:

	Ward Class corresponding to chosen plan level as stated in the Benefit Schedule and Policy Schedule		
Ward Class of the Confinement	Ward	Semi-Private Room	Standard Private Room
Ward	N/A	N/A	N/A
Semi-Private Room	60%	N/A	N/A
Standard Private Room	40%	60%	N/A
Any room with amenities upgraded beyond a Standard Private Room	20%	40%	60%

"Beneficiary" shall mean the person or persons designated in the Application as the Beneficiary under this Policy, as may be amended from time to time in accordance with Section 1 of Part A.

"Medical Condition" shall mean any sickness, disease, or other condition for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs, or a condition for which medical service or treatment was recommended by a Registered Medical Practitioner, while this Policy is in force.

"Network" shall mean, when used to describe a Registered Medical Practitioner or Specialist, that such Registered Medical Practitioner or Specialist has entered into and is covered by a valid written agreement with the Company to provide specified Medical Services to the Insured Person. The list of Network Registered Medical Practitioners (including Specialists) may be accessed on the Company's website after appropriate user verification. The list may be varied, updated and amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication irrespective of whether any separate notice is given.

"Network Card"	shall mean the physical or electronic identification card issued by the Company to the Insured Person on the Policy Issuance Date and which shall be presented by the Insured Person to the Network Registered Medical Practitioner before obtaining Medical Services from such Network Registered Medical Practitioner, including but not limited to a Day Case Procedure performed in accordance with Sections 1(a) and (2) of Part C of this Other Benefits Endorsement, and Section 3(f) of Part 6 of the Terms and Benefits. It ceases to be valid immediately upon termination of the Policy.
"Network Service Valid Date"	shall mean the "First Valid From" date shown on the Network Card which is the same as the Policy Effective Date.
"Primary Healthcare Services"	shall mean the entry level health care that supports the day-to-day basic health care needs of the community, including treatment for common illnesses and minor injuries and the prevention of future ill-health through advice, immunisation and screening programs.
"Provider"	shall mean the designated service provider engaged by the Company.
"Shortfall"	shall mean any expenses in respect of a Day Case Procedure performed on the Insured Person which are not covered or which exceed the benefit coverage of this Policy, and which have been paid to a Network Registered Medical Practitioner by the Company on behalf of the Insured Person.
"SMM Eligible Expenses"	include the respective Eligible Expenses incurred in Section 3(a) to (i), (k)(ii)(2), (n) and (o) of Part 6 of the Terms and Benefits, and Section 3(a) of Part C of this Other Benefits Endorsement for room and board, miscellaneous charges, attending doctor's visit fee, Specialist's fee, intensive care, Surgeon's fee, Anaesthetist's fee, operating theatre charges, Prescribed Diagnostic Imaging Tests, follow-up outpatient visit (physiotherapy, occupational therapy, speech therapy, chiropractic treatment only), daily post-surgery home nursing benefit, emergency outpatient treatment benefit (Accident only), and hospital companion bed benefit.
"Specified Medical Service"	shall mean any payable Confinement, or Day Case Procedure or Prescribed Diagnostic Imaging Tests performed on the Insured Person as a Day Patient.
"Total Benefits Otherwise Payable"	shall mean the total amount of benefits (except for top-up subsidy benefit) which would have been payable under the Policy for the relevant Confinement or Day Case Procedure if no payment or reimbursement had been made by Other Insurance Company(ies) as defined in Section 3(c)(i) of Part C of this Other Benefits Endorsement.
"Ward Class"	for purposes of supplemental major medical benefits under Section 3(b) of Part C of this Other Benefits Endorsement, shall refer to the type of room in a Hospital corresponding to the plan level chosen for this Policy as stated in the Benefit Schedule and Policy Schedule, in accordance with the following definitions: - "Ward" means a multi-bed room in a Hospital with more than two (2) patient beds (not including companion bed). - "Semi-Private Room" shall mean a single or double occupancy room, with a shared bath/shower room, in a Hospital. - "Standard Private Room" shall mean a basic single occupancy room with adjoining bathroom in a Hospital. For the avoidance of doubt, Standard Private Room does not include any room with amenities upgraded beyond a basic single occupancy room with adjoining bathroom in a Hospital.

LIMITATIONS OF BENEFITS ENDORSEMENT

This endorsement is attached to and forms part of AIA Voluntary Health Insurance Flexi Scheme.

The provisions herein are deemed to supplement the Terms and Benefits.

Restrictions on choice of Hospitals

If the Insured Person is

(a) a citizen of the People's Republic of China who does not hold a Hong Kong or a Macau identity card; or
(b) a Minor, and the Policy Holder is a citizen of the People's Republic of China who does not hold a Hong Kong or a Macau identity card; and

the Insured Person has stayed in the People's Republic of China, excluding Hong Kong and Macau ("Mainland China") for a period of or periods aggregating one hundred and eighty-two (182) days or more (including the days of arrival and departure) within the twelve (12) consecutive months immediately prior to his receiving Medical Services or other services in a Hospital in Mainland China that is not under the list of designated hospitals in China,

(i) any benefits payable under Sections 3(a) to (k) of Part 6 of the Terms and Benefits is subject to the benefit limits as stated in Standard Plan Terms and Benefits which shall be the version as is referred to under Sections 1(a), (b) or (c) of Part 4 of the Terms and Benefits; and
(ii) no benefit is payable under Sections 3(m) to (o) of Part 6 of the Terms and Benefits and Sections 3(a) to (c) of Part C as stated in the Other Benefits Endorsement.

For the purpose of (i) above, any used benefits of any benefit items under Standard Plan Terms and Benefits shall be counted toward to those benefit limits as stated in the Benefit Schedule correspondingly.

For the list of designated hospitals in China, please check with the Company's website (www.aia.com.hk) for retrieval of the most current list. The list may be varied, updated and amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the Company's website irrespective of whether any separate notice is given. Policy Holder is kindly reminded to visit the website for the updated list before admission to Hospital.

Claim Provision

The Company shall have the right to require the Policy Holder to provide proof to ascertain the Insured Person's period of stay in Mainland China during any relevant period and/or the citizenship of the Policy Holder, at the time of processing any claim or payment of any benefit under the Policy.

AIA VOLUNTARY HEALTH INSURANCE FLEXI SCHEME

BENEFIT SCHEDULE – WARD

Benefit items[1]	**Benefit limit (in HKD)**	
	Network benefit (Per Policy Year limit of benefit item applicable to network benefit only)	**Non-network benefit** (Per Policy Year limit of benefit item applicable to non-network benefit only)
	Note: In any event, the sum of per Policy Year limit used under network benefit and non-network benefit shall not exceed the limit of network benefit	
Annual Benefit Limit for benefit items I (a) – (o) and II (a) – (c)	Nil	Nil
Lifetime Benefit Limit for benefit items I (a) – (o) and II (a) – (c)	Nil	Nil
I. Core benefits		
(a) Room and board	$1,100 per day	$1,000 per day
	Maximum 180 days per Policy Year	
(b) Miscellaneous charges	$15,000 per Policy Year	$14,000 per Policy Year
(c) Attending doctor's visit fee	$1,100 per day	$1,000 per day
	Maximum 180 days per Policy Year	
(d) Specialist's fee[2]	$4,600 per Policy Year	$4,300 per Policy Year
(e) Intensive care	$4,480 per day	$3,740 per day
	Maximum 25 days per Policy Year	
(f) Surgeon's fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures –	
	• Complex $55,000 • Major $27,500 • Intermediate $13,750 • Minor $5,500	• Complex $50,000 • Major $25,000 • Intermediate $12,500 • Minor $5,000
(g) Anaesthetist's fee	35% of Surgeon's fee payable [5]	35% of Surgeon's fee payable [5]
(h) Operating theatre charges	35% of Surgeon's fee payable [5]	35% of Surgeon's fee payable [5]
(i) Prescribed Diagnostic Imaging Tests[2][3]	$22,000 per Policy Year	$20,000 per Policy Year
	Subject to 30% Coinsurance, except in the cases stated in Section 5 of Part 6 of the Terms and Benefits	
(j) Prescribed Non-surgical Cancer Treatments[4]	$96,000 per Policy Year	$80,000 per Policy Year
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care[2]	• 1 prior outpatient visit or Emergency consultation under (k)(i) below per Confinement/Day Case Procedure • 3 follow-up outpatient visits per Confinement/Day Case Procedure under (k)(ii) below (within 90 days after discharge from Hospital or completion of Day Case Procedure)	
	up to $3,400 per Policy Year	up to $3,000 per Policy Year
(i) Prior outpatient visit or Emergency consultation per Confinement/ Day Case Procedure	$848 per visit	$580 per visit

Benefit items[1]	**Benefit limit (in HKD)**	
	Network benefit (Per Policy Year limit of benefit item applicable to network benefit only)	**Non-network benefit** (Per Policy Year limit of benefit item applicable to non-network benefit only)
	Note: In any event, the sum of per Policy Year limit used under network benefit and non-network benefit shall not exceed the limit of network benefit	
(ii) Follow-up outpatient visit per Confinement/ Day Case Procedure: (1) consultation, western medication, dressings, diagnostic tests (2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment	(1): $848 per visit (2): $640 per visit	(1): $580 per visit (2): $580 per visit
(l) Psychiatric treatments	$33,000 per Policy Year	$30,000 per Policy Year
(m) Long term treatment - dialysis[2]	$60,000 per Policy Year	$50,000 per Policy Year
(n) Daily post-surgery home nursing benefit[2]	$424 per visit	$353 per visit
	$8,280 per Policy Year	$6,900 per Policy Year
	Maximum 15 visits within 31 days after discharge from Hospital	
(o) Emergency outpatient treatment benefit (Accident only)	$7,920	$6,600
	Maximum per Injury	
II. Other benefits		
(a) Hospital companion bed benefit	$320 per day	$180 per day
	Maximum 90 days per Policy Year	
(b) Supplemental major medical benefits	Ward Class: Ward	
	Specified Eligible Expenses in excess of the maximum payable under Parts I and II (a)	
	$120,000 per Disability per Policy Year	$100,000 per Disability per Policy Year
	Subject to 15% Coinsurance	Subject to 20% Coinsurance
(i) Room and board	$1,100 per day	$1,000 per day
	Payable after exceeding the 180 days per Policy Year as stated under item I (a)	
(ii) Miscellaneous charges	Payable after exceeding $15,000 per Policy Year	Payable after exceeding $14,000 per Policy Year
(iii) Attending doctor's visit fee	$1,100 per day	$1,000 per day
	Payable after exceeding the 180 days per Policy Year as stated under item I (c)	
(iv) Specialist's fee[2]	Payable after exceeding $4,600 per Policy Year	Payable after exceeding $4,300 per Policy Year
(v) Intensive care	$4,480 per day	$3,740 per day
	Payable after exceeding the 25 days per Policy Year as stated under item I (e)	
(vi) Surgeon's fee	Payable after exceeding the benefit amount payable under item I (f)	
(vii) Anaesthetist's fee	Payable after exceeding the benefit amount payable under item I (g)	
(viii) Operating theatre charges	Payable after exceeding the benefit amount payable under item I (h)	

Benefit items[1]	Benefit limit (in HKD)	
	Network benefit (Per Policy Year limit of benefit item applicable to network benefit only)	**Non-network benefit** (Per Policy Year limit of benefit item applicable to non-network benefit only)
	Note: In any event, the sum of per Policy Year limit used under network benefit and non-network benefit shall not exceed the limit of network benefit	
(ix) Prescribed Diagnostic Imaging Tests[2][3]	Payable after exceeding $22,000 per Policy Year	Payable after exceeding $20,000 per Policy Year
(x) Post-Confinement/ Day Case Procedure outpatient care[2] Follow-up outpatient visit : physiotherapy, occupational therapy, speech therapy, and chiropractic treatment only	$640 per visit	$580 per visit
	Payable from the 4th visit to 31st visit within 90 days after discharge from Hospital or completion of Day Case Procedure	
(xi) Daily post-surgery home nursing benefit[2]	$424 per visit	$353 per visit
	Payable for 1 visit per day from 16th to 31st visit within 31 days after discharge from Hospital	
(xii) Emergency outpatient treatment benefit (Accident only)	Payable after exceeding $7,920 per Injury	Payable after exceeding $6,600 per Injury
(xiii) Hospital companion bed benefit	$320 per day	$180 per day
	Payable after exceeding the 90 days per Policy Year as stated under item II (a)	
(c) Top-up subsidy benefit	$300 per day	
	Maximum 90 days per Policy Year	
(d) Compassionate death benefit	$8,800	
(e) Accidental Death benefit	$8,800	
(f) Blood donation benefit for death	$4,400	
(g) Medical accident and incident extension benefit	$88,000	
(h) Personal medical case management services	Applicable	

Notes –

(1) Unless otherwise specified, Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
(2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
(3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
(4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
(5) The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.

AIA VOLUNTARY HEALTH INSURANCE FLEXI SCHEME

SCHEDULE OF SURGICAL PROCEDURES

Procedure / Surgery		Category
ABDOMINAL AND DIGESTIVE SYSTEM		
Oesophageal / stomach / duodenum	Excision of oesophageal lesion / destruction of lesion or tissue of oesophagus, cervical approach	Major
	Highly selective vagotomy	Major
	Laparoscopic fundoplication	Major
	Laparoscopic repair of hiatal hernia	Major
	Oesophagogastroduodenoscopy (OGD) +/- biopsy and/or polypectomy	Minor
	OGD with removal of foreign body	Minor
	OGD with ligation / banding of oesophageal/ gastric varices	Intermediate
	Oesophagectomy	Complex
	Total oesophagectomy and interposition of intestine	Complex
	Percutaneous gastrostomy	Minor
	Permanent gastrostomy / gastroenterostomy	Major
	Partial gastrectomy +/- jejunal transposition	Major
	Partial gastrectomy with anastomosis to duodenum / jejunum	Major
	Partial gastrectomy with anastomosis to oesophagus	Complex
	Proximal gastrectomy / radical gastrectomy / total gastrectomy +/- intestinal interposition	Complex
	Suture of laceration of duodenum / patch repair, duodenal ulcer	Major
	Vagotomy and / or pyloroplasty	Major
Jejunum, ileum and large intestine	Appendicectomy, open or laparoscopic	Intermediate
	Anal fissurectomy	Minor
	Anal fistulotomy / fistulectomy	Intermediate
	Incision & drainage of perianal abscess	Minor
	Delorme operation for repair of prolapsed rectum	Major
	Colonoscopy +/- biopsy	Minor
	Colonoscopy with polypectomy	Minor
	Sigmoidoscopy	Minor
	Haemorrhoidectomy, internal or external	Intermediate
	Injection / banding of haemorrhoid	Minor
	Ileostomy or colostomy	Major
	Anterior resection of rectum, open or laparoscopic	Complex
	Abdominoperineal resection, open or laparoscopic	Complex
	Colectomy, open or laparoscopic	Complex
	Low anterior resection of rectum , open or laparoscopic	Complex
	Reduction of volvulus or intussusception	Intermediate
	Resection of small intestine and anastomosis	Major
Biliary tract	Cholecystectomy, open or laparoscopic	Major
	Endoscopic retrograde cholangio-pancreatography (ERCP)	Intermediate
	ERCP with papilla operation, stone extraction or other associated operation	Intermediate
Liver	Fine needle aspiration (FNA) biopsy of liver	Minor
	Liver transplantation	Complex
	Marsupialization of lesion / cyst of liver or drainage of liver abscess, open approach	Major

Procedure / Surgery		Category
	Removal of liver lesion, open or laparoscopic	Major
	Sub-segmentectomy of liver, open or laparoscopic	Major
	Segmentectomy of liver, open or laparoscopic	Complex
	Wedge resection of liver, open or laparoscopic	Major
Pancreas	Closed biopsy of pancreatic duct	Intermediate
	Excision / destruction of lesion of pancreas or pancreatic duct	Major
	Pancreaticoduodenectomy (Whipple's Operation)	Complex
Abdominal wall	Exploratory laparotomy	Major
	Laparoscopy / peritoneoscopy	Intermediate
	Unilateral repair of inguinal hernia, open or laparoscopic	Intermediate
	Bilateral repair of inguinal hernia, open or laparoscopic	Major
	Unilateral herniotomy / herniorrhaphy, open or laparoscopic	Intermediate
	Bilateral herniotomy / herniorrhaphy, open or laparoscopic	Major
BRAIN AND NERVOUS SYSTEM		
Brain	Brain biopsy	Major
	Burr hole(s)	Intermediate
	Craniectomy	Complex
	Cranial nerve decompression	Complex
	Irrigation of cerebroventricular shunt	Minor
	Maintenance removal of cerebroventricular shunt, including revision	Intermediate
	Creation of ventriculoperitoneal shunt or subcutaneous cerebrospinal fluid reservoir	Major
	Clipping of intracranial aneurysm	Complex
	Wrapping of intracranial aneurysm	Complex
	Excision of arteriovenous malformation, intracranial	Complex
	Excision of acoustic neuroma	Complex
	Excision of brain tumour or brain abscess	Complex
	Excision of cranial nerve tumour	Complex
	Radiofrequency thermocoagulation of trigeminal ganglion	Intermediate
	Closed trigeminal rhizotomy using radiofrequency	Major
	Decompression of trigeminal nerve root/ open trigeminal rhizotomy	Complex
	Excision of brain, including lobectomy	Complex
	Hemispherectomy	Complex
Spine	Lumbar puncture or cisternal puncture	Minor
	Decompression of spinal cord or spinal nerve root	Major
	Cervical sympathectomy	Intermediate
	Thoracoscopic or lumbar sympathectomy	Major
	Excision of intraspinal tumour, extradural or intradural	Complex
CARDIOVASCULAR SYSTEM		
Heart	Cardiac catheterization	Intermediate
	Coronary artery bypass graft (CABG)	Complex
	Cardiac transplantation	Complex
	Insertion of cardiac pacemaker	Intermediate
	Pericardiocentesis	Minor
	Pericardiotomy	Major

Procedure / Surgery		Category
	Percutaneous transluminal coronary angioplasty (PTCA) and related procedures, including use of laser, stenting, motor-blade, balloon angioplasty, radiofrequency ablation technique, etc.	Major
	Pulmonary valvotomy, Balloon / Transluminal laser / Transluminal radiofrequency	Major
	Percutaneous valvuloplasty	Major
	Balloon aortic / mitral valvotomy	Major
	Closed heart valvotomy	Complex
	Open heart valvuloplasty	Complex
	Valve replacement	Complex
Vessels	Intra-abdominal venous shunt/ spleno-renal shunt / portal-caval shunt	Complex
	Resection of abdominal vessels with replacement / anastomosis	Complex
ENDOCRINE SYSTEM		
Adrenal Gland	Unilateral adrenalectomy, laparoscopic or retroperitoneoscopic	Major
	Bilateral adrenalectomy, laparoscopic or retroperitoneoscopic	Complex
Pineal gland	Total excision of pineal gland	Complex
Pituitary Gland	Operation of pituitary tumour	Complex
Thyroid Gland	Fine needle aspiration (FNA) of thyroid gland +/- imaging guidance	Minor
	Hemithyroidectomy / partial thyroidectomy / subtotal thyroidectomy / parathyroidectomy	Major
	Total thyroidectomy / complete parathyroidectomy / robotic-assisted total thyroidectomy	Major
	Excision of thyroglossal cyst	Intermediate
EAR/ NOSE / THROAT / RESPIRATORY SYSTEM		
Ear	Canaloplasty for aural atresia / stenosis	Major
	Excision of preauricular cyst / sinus	Minor
	Haematoma auris, drainage / buttoning / excision	Minor
	Meatoplasty	Intermediate
	Removal of foreign body	Minor
	Excision of middle ear tumour via tympanotomy	Major
	Myringotomy +/- insertion of tube	Minor
	Myringoplasty / tympanoplasty	Major
	Ossiculoplasty	Major
	Labyrinthectomy, total / partial excision	Major
	Mastoidectomy	Major
	Operation on cochlea and / or cochlear implant	Complex
	Operation on endolymphatic sac / decompression of endolymphatic sac	Major
	Repair of round window or oval window fistula	Intermediate
	Tympanosympathectomy	Major
	Vestibular neurectomy	Intermediate
Nose, mouth and pharynx	Antral puncture and lavage	Minor
	Cauterization of nasal mucosa / control of epistaxis	Minor
	Closed reduction for fracture nasal bone	Minor
	Closure of oro-antral fistula	Intermediate
	Dacryocystorhinostomy	Intermediate
	Excision of lesion of nose	Minor

Procedure / Surgery		Category
	Nasopharyngoscopy / rhinoscopy +/- including rhinoscopic biopsy +/- removal of foreign body	Minor
	Polypectomy of nose	Minor
	Caldwell-Luc operation / Maxillary sinusectomy with Caldwell-Luc approach	Intermediate
	Endoscopic sinus surgery on ethmoid / maxillary / frontal / sphenoid sinuses	Intermediate
	Extended endoscopic frontal sinus surgery with trans-septal frontal sinusotomy	Major
	Frontal sinusotomy or ethmoidectomy	Intermediate
	Frontal sinusectomy	Major
	Functional endoscopic sinus surgery (FESS)	Major
	Functional endoscopic sinus surgery (FESS) bilateral	Complex
	Maxillary / sphenopalatine / ethmoid artery ligation	Intermediate
	Other intranasal operation, including use of laser (excluding simple rhinoscopy, biopsy and cauterisation of vessel)	Intermediate
	Rhinoplasty	Intermediate
	Resection of nasopharyngeal tumour	Intermediate
	Sinoscopy +/- biopsy	Minor
	Septoplasty +/- submucous resection of septum	Intermediate
	Submucous resection of nasal septum	Intermediate
	Turbinectomy / submucous turbinectomy	Intermediate
	Adenoidectomy	Minor
	Tonsillectomy +/- adenoidectomy	Intermediate
	Excision of pharyngeal pouch / diverticulum	Intermediate
	Pharyngoplasty	Intermediate
	Sleep related breathing disorder – hyoid suspension, maxilla / mandible / tongue advancement, laser suspension / resection, radiofrequency ablation assisted uvulopalatopharyngoplasty, uvulopalatopharyngoplasty	Intermediate
	Marsupialization / excision of ranula	Intermediate
	Parotid gland removal, superficial	Intermediate
	Parotid gland removal / parotidectomy	Major
	Removal of submandibular salivary gland	Intermediate
	Submandibular duct relocation	Intermediate
	Submandibular gland excision	Intermediate
Respiratory system	Arytenoid subluxation – laryngoscopic reduction	Minor
	Bronchoscopy +/- biopsy	Minor
	Bronchoscopy with foreign body removal	Minor
	Laryngoscopy +/- biopsy	Minor
	Laryngeal / tracheal stenosis – endolaryngeal / open operation with stenting / reconstruction	Major
	Laryngeal diversion	Intermediate
	Laryngectomy +/- radical neck resection	Complex
	Microlaryngoscopy +/- Biopsy +/- excision of nodule / polyp / Reinke's edema	Minor
	Partial / total resection of laryngeal tumour	Intermediate
	Removal of vallecular cyst	Intermediate

Procedure / Surgery		Category
	Repair of laryngeal fracture	Major
	Injection for vocal cord paralysis	Minor
	Tracheoesophageal puncture for voice rehabilitation	Minor
	Thyroplasty for vocal cord paralysis	Intermediate
	Vocal cord operation, including use of laser (excluding carcinoma)	Minor
	Tracheostomy, temporary / permanent / revision	Minor
	Lobectomy of lung / pneumonectomy	Complex
	Pleurectomy	Major
	Segmental resection of lung	Major
	Thoracocentesis / insertion of chest tube for pneumothorax	Minor
	Thoracoscopy +/- biopsy	Intermediate
	Thoracoplasty	Major
	Thymectomy	Major
EYE		
Eye	Excision / curettage / cryotherapy of lesion of eyelid	Minor
	Blepharorrhaphy / tarsorrhaphy	Minor
	Repair of entropion or ectropion +/- wedge resection	Minor
	Reconstruction of eyelid, partial-thickness	Intermediate
	Excision / destruction of lesion of conjunctiva	Minor
	Excision of pterygium	Minor
	Corneal grafting, severe wound repair and keratoplasty, including corneal transplant	Major
	Laser removal / destruction of corneal lesion	Intermediate
	Removal of corneal foreign body	Minor
	Repair of cornea	Intermediate
	Suture / repair of corneal laceration or wound with conjunctival flap	Intermediate
	Aspiration of lens	Intermediate
	Capsulotomy of lens, including use of laser	Intermediate
	Extracapsular / intracapsular extraction of lens	Intermediate
	Intraocular lens / explant removal	Intermediate
	Chorioretinal lesion operations	Intermediate
	Phacoemulsification and implant of intraocular lens	Intermediate
	Pneumatic retinopexy	Intermediate
	Retinal Photocoagulation	Intermediate
	Repair of retinal detachment / tear	Intermediate
	Repair of retinal tear / detachment with buckle	Major
	Scleral buckling / encircling of retinal detachment	Major
	Cyclodialysis	Intermediate
	Trabeculectomy, including use of laser	Intermediate
	Surgical treatment for glaucoma including insertion of implant	Intermediate
	Diagnostic aspiration of vitreous	Minor
	Injection of vitreous substitute	Intermediate
	Mechanical vitrectomy / removal of vitreous	Major
	Biopsy of iris	Minor
	Excision of lesion of iris / anterior segment of eye / ciliary body	Intermediate

Procedure / Surgery		Category
	Excision of prolapsed iris	Intermediate
	Iridotomy	Intermediate
	Iridectomy	Intermediate
	Iridoplasty +/- coreoplasty by laser	Intermediate
	Iridencleisis and iridotasis	Intermediate
	Scleral fistulization +/- iridectomy	Intermediate
	Thermocauterization of sclera +/- iridectomy	Intermediate
	Diminution of ciliary body	Intermediate
	Biopsy of extraocular muscle or tendon	Minor
	Operation on one extraocular muscle	Intermediate
	Eyeball, perforating wound of, with incarceration or prolapse of uveal tissue repair	Major
	Enucleation of eye	Intermediate
	Evisceration of eyeball / ocular contents	Intermediate
	Repair of eyeball or orbit	Intermediate
	Conjunctivocystorhinostomy	Intermediate
	Conjunctivorhinostomy with insertion of tube / stent	Intermediate
	Dacryocystorhinostomy	Intermediate
	Excision of lacrimal sac and passage	Minor
	Excision of lacrimal gland / dacryoadenectomy	Intermediate
	Probing +/- syringing of lacrimal canaliculi / nasolacrimal duct	Minor
	Repair of canaliculus	Intermediate
	Coreoplasty	Intermediate
FEMALE GENITAL SYSTEM		
Cervix	Amputation of cervix	Intermediate
	Colposcopy +/- biopsy	Minor
	Conization of cervix	Minor
	Destruction of lesion of cervix by excision/ cryosurgery / cauterization / laser	Minor
	Endocervical curettage	Minor
	Loop electrosurgical excision procedure (LEEP)	Minor
	Marsupialization of cervical cyst	Minor
	Repair of cervix	Minor
	Repair of fistula of cervix	Intermediate
	Suture of laceration of cervix / uterus / vagina	Intermediate
Fallopian tubes and ovaries^	Dilatation / insufflation of fallopian tube	Minor
	Excision / destruction of lesion of fallopian tube, open or laparoscopic	Major
	Repair of fallopian tube	Major
	Salpingostomy / salpingotomy	Intermediate
	Total or partial salpingectomy	Intermediate
	Tuboplasty	Intermediate
	Aspiration of ovarian cyst	Minor
	Ovarian cystectomy, open or laparoscopic	Major
	Wedge resection of ovary, open or laparoscopic	Major
	Oophorectomy	Intermediate
	Oophorectomy, laparoscopic	Major

Procedure / Surgery		Category
	Salpingo-oophorectomy, open or laparoscopic	Major
	Drainage of tubo-ovarian abscess, open or laparoscopic	Intermediate
	^ *The category applies to both unilateral and bilateral procedures unless otherwise specified.*	
Uterus	Dilatation and curettage of Uterine (D&C)	Minor
	Hysteroscopy +/- biopsy	Minor
	Hysteroscopy with excision or destruction of uterus and supporting structures	Intermediate
	Hysterotomy	Major
	Laparoscopic assisted vaginal hysterectomy (LAVH)	Major
	Vaginal hysterectomy +/- repair of cystocele and/or rectocele	Major
	Total / subtotal abdominal hysterectomy +/- bilateral salpingo-oophorectomy, open or laparoscopic	Major
	Radical abdominal hysterectomy	Complex
	Myomectomy, open or laparoscopic	Major
	Uterine myomectomy, vaginal or hysteroscopic	Intermediate
	Laparoscopic drainage of female pelvic abscess	Intermediate
	Colposuspension	Major
	Pelvic floor repair	Major
	Pelvic exenteration	Complex
	Uterine suspension	Intermediate
Vagina	Destruction of lesion of vagina by excision / cryosurgery / cauterization / laser	Minor
	Insertion / removal of vaginal supportive pessaries	Minor
	Marsupialization of Bartholin's cyst	Minor
	Vaginal stripping of vaginal cuff	Minor
	Vaginotomy	Intermediate
	Partial vaginectomy	Intermediate
	Vaginectomy, complete	Major
	Radical vaginectomy	Complex
	Anterior colporrhaphy +/- Kelly plication	Intermediate
	Posterior colporrhaphy	Intermediate
	Obliteration of vaginal vault	Intermediate
	Sacrospinous ligament suspension or fixation of the vagina	Intermediate
	Sacral colpopexy	Intermediate
	Vaginal repair of enterocoele	Intermediate
	Closure of urethro-vaginal fistula	Intermediate
	Repair of rectovaginal fistula, vaginal approach	Intermediate
	Repair of rectovaginal fistula, abdominal approach	Major
	Culdocentesis	Minor
	Culdotomy	Minor
	Excision of transverse vaginal septum	Minor
	McCall's culdeplasty / culdoplasty	Intermediate
	Vaginal reconstruction	Major

Procedure / Surgery		Category
Vulva and introitus	Destruction of lesion of vulva by excision / cryosurgery / cauterization / laser	Minor
	Wide local excision of vulva with cold knife or LEEP	Minor
	Excision of vestibular adenitis	Minor
	Excision biopsy of vulva	Minor
	Incision and drainage of vulva and perineum	Minor
	Lysis of vulvar adhesions	Minor
	Repair of fistula of vulva or perineum	Minor
	Suture of lacerations / repair of vulva and/or perineum	Minor
	Vulvectomy	Intermediate
	Radical vulvectomy	Major
HEMIC AND LYMPHATIC SYSTEM		
Lymph Nodes	Drainage of lesion / abscess of lymph node	Minor
	Biopsy / excision of superficial lymph nodes / simple excision of lymphatic structure	Minor
	Incisional biopsy of cervical lymph node / fine needle aspiration (FNA) biopsy of lymph nodes	Minor
	Excision of deep lymph node / lymphangioma / cystic hygroma	Intermediate
	Bilateral inguinal lymphadenectomy	Intermediate
	Cervical lymphadenectomy	Intermediate
	Inguinal and pelvic lymphadenectomy	Major
	Radical groin dissection	Major
	Radical pelvic lymphadenectomy	Major
	Selective / radical / functional neck dissection	Major
	Wide excision of axillary lymph node	Major
Spleen	Splenectomy, open or laparoscopic	Major
MALE GENITAL SYSTEM		
Prostate	External drainage of prostatic abscess	Minor
	Photoselective vaporization of prostate	Major
	Plasma vaporization of prostate	Major
	Prostate biopsy	Minor
	Transurethral microwave therapy	Intermediate
	Transurethral prostatectomy or TURP	Major
	Prostatectomy, open or laparoscopic	Major
	Radical prostatectomy, open or laparoscopic	Complex
Penis	Circumcision	Minor
	Release of chordee	Major
	Repair of buried / avulsion of penis	Intermediate

Procedure / Surgery		Category
Testicles^	Epididymectomy	Intermediate
	Exploration of testis	Intermediate
	Exploration for undescended testis, laparoscopic	Major
	Orchidopexy	Intermediate
	Orchidectomy or orchidopexy, laparoscopic	Major
	Reduction of torsion of testis and fixation	Intermediate
	Testicular biopsy	Minor
	High ligation of hydrocoele	Intermediate
	Tapping of hydrocele	Minor
	Excision of varicocoele and hydrocoele of spermatic cord	Intermediate
	Varicocelectomy (microsurgical)	Major
	^ *The category applies to both unilateral and bilateral procedures unless otherwise specified.*	
Spermatic cord	Vasectomy	Minor
MUSCULOSKELETAL SYSTEM		
Bone	Amputation of finger(s) / toe(s) of one limb	Intermediate
	Amputation of one arm / hand / leg / foot	Intermediate
	Bunionectomy	Intermediate
	Bunionectomy with soft tissue correction and osteotomy of the first metatarsal	Major
	Excision of radial head	Intermediate
	Mandibulectomy for benign disease	Intermediate
	Patellectomy	Major
	Partial ostectomy of facial bone	Intermediate
	Sequestrectomy of facial bone	Intermediate
	Wedge osteotomy of bone of wrist / hand / leg	Major
	Wedge osteotomy of bone of upper arm / lower arm / thigh	Major
	Wedge osteotomy of scapula / clavicle / sternum	Major
Joint	Arthroscopic drainage and debridement	Intermediate
	Arthroscopic removal of loose body from joints	Intermediate
	Arthroscopic examination of joint +/- biopsy	Intermediate
	Arthroscopic assisted ligament reconstruction	Major
	Arthroscopic Bankart repair	Major
	Arthroscopic repair for superior labral tear from anterior to posterior of shoulder	Major
	Arthroscopic rotator cuff repair	Major
	Acromioplasty	Major
	Arthrodesis of shoulder	Major
	Arthrodesis of Elbow / Triple arthrodesis	Major
	Arthrodesis of knee / hip	Complex
	Arthroplasty of hand / finger / foot / Toe joint with implant	Major
	Fusion of wrist	Major
	Synovectomy of wrist	Intermediate
	Interphalangeal joint fusion of toes	Intermediate

Procedure / Surgery		Category
	Interphalangeal fusion of finger	Major
	Excisional arthroplasty shoulder / hemiarthroplasty of shoulder	Major
	Excisional arthroplasty of hip / knee / Wrist / Elbow	Major
	Excisional arthroplasty of hip / knee with local antibiotic delivery	Complex
	Temporomandibular arthroplasty +/- autograft	Major
	Joint aspiration / injection	Minor
	Manipulation of joint under anesthesia	Minor
	Metal femoral head insertion	Major
	Anterior cruciate ligament reconstruction	Major
	Meniscectomy, open or arthroscopic	Major
	Posterior cruciate ligament reconstruction	Major
	Repair of the collateral ligaments	Major
	Repair of the cruciate ligaments	Major
	Suture of capsule or ligament of ankle and foot	Major
	Total shoulder replacement	Complex
	Total knee replacement	Complex
	Total hip replacement	Complex
	Partial hip replacement	Major
Muscle/ Tendon	Achilles tendon repair	Intermediate
	Achillotenotomy	Intermediate
	Change in muscle or tendon length (except hand) / excision of lesion of muscle	Intermediate
	Change in muscle or tendon length of hand	Major
	Excision of lesion of muscle	Intermediate
	Lengthening of tendon, including tenotomy	Intermediate
	Open biopsy of muscle	Minor
	Release of De Quervain's disease	Minor
	Release of trigger finger	Minor
	Release of tennis elbow	Minor
	Transfer / transplantation / reattachment of muscle	Major
	Tendon repair / Suture of tendon not involving hand	Intermediate
	Tendon repair / Suture of tendon of hand	Major
	Tenosynovectomy / synovectomy	Intermediate
	Transposition of tendon of wrist / hand	Major
	Secondary repair of tendon, including graft, transfer and / or prosthesis	Major
Fracture/ dislocation	Closed reduction of dislocation of temporomandibular / interphalangeal / acromioclavicular joint	Minor
	Closed reduction of dislocation of shoulder / elbow / wrist / ankle	Intermediate
	Closed reduction for Colles' fracture with percutaneous k-wire fixation	Major
	Closed reduction for fracture of arm / leg / patella / pelvis with internal fixation	Major
	Close reduction for mandibular fracture with internal fixation	Intermediate
	Closed reduction for fracture of clavicle / scapula / phalanges / patella without internal fixation	Minor
	Closed reduction for fracture of upper arm / lower arm / wrist / hand / leg / foot bone without internal fixation	Intermediate

Procedure / Surgery		Category
	Closed reduction for fracture of clavicle / hand / ankle /foot with internal fixation	Intermediate
	Closed reduction for fracture of femur +/- internal fixation	Major
	Closed / open reduction of fracture of acetabulum with internal fixation	Complex
	Open reduction for mandibular fracture with internal fixation	Major
	Open reduction for clavicle / hand / foot (except carpal / talus / calcaneus) +/- internal fixation	Intermediate
	Open reduction for arm / leg / patella / scapula +/- internal fixation	Major
	Open reduction for femur / calcaneus / talus/ +/- internal fixation	Major
	Operative treatment of compound fracture with external fixator and extensive wound debridement	Intermediate
	Removal of screw, pin and plate, and other metal for old fracture except fracture femur	Minor
Spine	Artificial cervical disc replacement	Complex
	Anterior spinal fusion, cervical / cervicothoracic/ C4/5 and C5/6 and locking plate	Major
	Anterior spinal fusion (excluding cervical / cervicothoracic/ C4/5 and C5/6 and locking plate)	Complex
	Anterior spinal fusion with instrumentation	Complex
	Laminoplasty for cervical spine	Major
	Laminectomy / diskectomy	Major
	Laminectomy with diskectomy	Complex
	Posterior spinal fusion, thoracic / cervico-thoracic / thoracolumbar / T5 to L1/ atlas-axis	Major
	Posterior spinal fusion, (excluding thoracic / cervico-thoracic / thoracolumbar / T5 to L1 / atlas-axis)	Complex
	Posterior spinal fusion with instrumentation	Complex
	Spinal biopsy	Minor
	Spinal fusion +/- foraminotomy +/- laminectomy +/- diskectomy	Complex
	Spine osteotomy	Complex
	Vertebroplasty / kyphoplasty	Intermediate
Others	Excision of ganglion / bursa	Minor
	Closed/ Percutaneous needle fasciotomy for Dupuytren disease	Minor
	Radical (or total) fasciectomy for Dupuytren disease	Major
	Release of carpal / tarsal tunnel, open or endoscopic	Intermediate
	Release of peripheral nerve	Intermediate
	Transposition of ulnar nerve	Intermediate
	Sliding / reduction genioplasty	Intermediate
SKIN AND BREAST		
Skin	Curettage / cryotherapy / cauterization / laser treatment of lesion of skin	Minor
	Drainage of subungual haematoma or abscess	Minor
	Excision of lipoma	Minor
	Excision of skin for graft	Minor
	Incision and /or drainage of skin abscess	Minor
	Incision and /or removal of foreign body from skin and subcutaneous tissue	Minor

Procedure / Surgery		Category
	Local excision or destruction of lesion or tissue of skin and subcutaneous tissue	Minor
	Suture of wound on skin	Minor
	Surgical toilet and suturing	Minor
	Wedge resection of toenail	Minor
Breast	Breast tumour/ lump excision +/- biopsy	Intermediate
	Fine needle aspiration (FNA) of breast cyst	Minor
	Incisional breast biopsy	Minor
	Modified radical mastectomy	Major
	Partial or simple mastectomy	Intermediate
	Partial or radical mastectomy with axillary lymphadenectomy	Major
	Total or radical mastectomy	Major
	Duct papilloma excision	Intermediate
	Gynaecomastia excision	Intermediate
URINARY SYSTEM		
Kidney	Extracorporeal shock wave lithotripsy for urinary stone (ESWL)	Intermediate
	Nephrolithotomy / pyelolithotomy	Major
	Nephroscopy	Major
	Percutaneous insertion of nephrostomy tube	Minor
	Renal biopsy	Minor
	Nephrectomy, open or laparoscopic or retroperitoneoscopic	Major
	Nephrectomy, partial/ lower pole	Complex
	Kidney transplant	Complex
Bladder, ureter and urethra	Cystoscopy +/- biopsy	Minor
	Cystoscopy with catheterization of ureter/ transurethral bladder clearance	Minor
	Cystoscopy with electro-cauterisation/ laser lithotripsy	Intermediate
	Excision of urethra caruncle	Minor
	Insertion of urethral/ureter stent	Intermediate
	Diverticulectomy of urinary bladder, open or laparoscopic	Major
	Transurethral resection of bladder tumour	Major
	Partial cystectomy, open or laparoscopic	Major
	Radical/ total cystectomy, open or laparoscopic	Complex
	Ureterolithotomy, open or laparoscopic or retroperitoneoscopic	Major
	Closure of urethro-rectal fistula	Major
	Repair of urethral fistula	Major
	Repair of vesicovaginal fistula	Major
	Repair of vesicocolic fistula	Major
	Repair of rupture of urethra	Major
	Repair of urinary stress incontinence	Major
	Formation of ileal conduit, including ureteric implantation	Complex
	Ileal or colonic replacement of ureter	Major
	Unilateral reimplantation of ureter into bowel or bladder	Major
	Bilateral reimplantation of ureter into bowel or bladder	Major
DENTAL		
	Any kind of dental surgery due to injury caused by an Accident	Minor

NO CLAIM DISCOUNT ENDORSEMENT

This endorsement is attached to and forms part of AIA Voluntary Health Insurance Flexi Scheme.

The provisions herein set out benefits which are deemed to supplement the Terms and Benefits, which shall apply subject to the terms and conditions stated herein.

No claim discount

(a) Provided that the Policy and this endorsement are in full force and effect throughout and subject to the Terms and Conditions of the Policy, commencing on the third (3rd), and on each subsequent Renewal Date of the Policy, the Policy Holder can earn and accrue a no claim discount ("No Claim Discount") to reduce the premium payable for the relevant Policy Year, provided that no benefits have been paid under these Terms and Benefits by the Company for the Claims Free Years (as defined below) immediately preceding the relevant Renewal Date. For this purpose, any benefits paid by the Company shall be attributed to the Policy Year in which the relevant expenses were incurred.

In this regard, for purposes of accrual of the No Claim Discount, any benefits paid under Section 3(c) of Part C of the Other Benefits Endorsement (and the related reimbursement paid under the Policy to which it relates); any benefits provided under Section 3(h) of Part C of the Other Benefits Endorsement; and any Day Case Procedure performed by Network Registered Medical Practitioner as stated in Section 2 of Part C of the Other Benefits Endorsement, shall not affect accrual of the Claims Free Years (as defined in Section (b) below).

(b) Subject to Section (a) above, the premium payable for the following Policy Year shall be reduced by multiplying the total due and payable premium paid to the Policy in the Policy Year immediately preceding the relevant Renewal Date by a No Claim Discount depending upon the number of consecutive claims-free Policy Years that the Policy Holder has accrued ("Claims Free Years").

(c) The No Claim Discount that corresponds to the relevant Claims Free Years is as follows:

Claims Free Years	No Claim Discount
Three (3)	Five (5) %
Four (4)	Ten (10) %
Five (5) or more	Fifteen (15) %

For the avoidance of doubt, even where the Policy Holder has accrued more than three (3) Claims Free Years preceding the relevant Renewal Date, there shall be only a single (10% or 15%, as the case may be), but not the aggregated, No Claim Discount applied to the calculation of the discounted premium of the applicable Policy Year.

(d) Commencing on the thirtieth (30th) Renewal Date, and on each subsequent Renewal Date of the Policy, provided that the Insured Person has attained the Age of sixty-five (65) years or above, the No Claim Discount for five (5) or more Claims Free Years referred to in Section (c) will become twenty-five percent (25%). The No Claim Discount for three (3) and four (4) Claims Free Years referred to in Section (c) shall remain unchanged.

For the avoidance of doubt, (i) even where the Policy Holder has accrued more than three (3) Claims Free Years preceding the relevant Renewal Date referred to in this Section (d), there shall be only a single (10% or 25%, as the case may be), but not the aggregated, No Claim Discount applied to the calculation of the discounted premium of the applicable Policy Year; and (ii) except as otherwise provided in this Section (d), Sections (a), (b) and (c) shall remain unchanged.

(e) In the event a claim (other than a benefit paid under Section 3(c) of Part C of the Other Benefits Endorsement (and the related reimbursement paid under the Policy to which it relates), Section 3(h) of Part C of the Other Benefits Endorsement, and any Day Case Procedure performed by Network Registered Medical Practitioner as stated in Section 2 of Part C of the Other Benefits Endorsement) is paid under these Terms and Benefits by the Company during a Policy Year, the Policy Holder will not qualify for the No Claim Discount on the premium payable for the following Policy Year, and Claims Free Years shall be accrued anew.

(f) In the event a claim that arose in any previous Policy Year is eventually payable or paid under these Terms and Benefits by the Company after the Policy Holder has earned the No Claim Discount corresponding to any of the Claims Free Years and thereby paid the respective discounted premium(s) in accordance with this endorsement, the Company shall use the actual number of Claims Free Years and its corresponding No Claim Discount referred to in Sections (c) or (d) above, as the case may be, to recalculate the respective actual eligible discounted premium(s), if any, in the manner provided in Section (b) above. The Policy Holder will upon demand by the Company immediately pay the balance in excess of any actual discounted premium(s) in full to the Company.

POLICY SCHEDULE FOR VHIS CERTIFIED PLAN
(ADDITIONAL INFORMATION)

Policy number :

Policy Holder :

Insured Person :

Insurance coverage(s) :

Plan name

Information for VHIS Certified Plan - Basic Plan:

- **VHIS certification number :**
- **Policy Effective Date :**
- **First Renewal Date :**
- **Premium:**
  - **a. Currency :**
  - **b. Premium payable annually* :**
  - **c. Standard Premium :**
  - **d. Premium Loading :**
  - **e. Period covered :**

Remarks:

1. Renewal premiums will be shown on renewal notice.
2. For full particulars of Premium Loading(s) and / or exclusion(s) imposed for insurance coverage(s) (if applicable), please refer to the previously issued letter(s) for the revised programme by the Company containing the declaration of acceptance of revised programme required to be signed by the Policy Holder.

* The premium shown is the premium required before AIA Vitality insurance premium discount. Please refer to the premium notice or premium change letter for the actual premium payable.