

## Be Honest to Get Insured



Like any other purchases of medical insurances, honest disclosure of health-related information is equally important when applying for Voluntary Health Insurance Scheme (VHIS) policies.

### Standardised Underwriting Questionnaire to minimise disputes

All VHIS Providers are required to adopt the Standardised Underwriting Questionnaire (SUQ) when handling applications for VHIS policies signed by the applicants on or after 1 January 2022. The SUQ clearly sets out the scope of health-related information that consumers are required to disclose when applying for insurance coverage, and adopts simplified wording and a standardised format to facilitate consumers' comprehension of the relevant information requested.

Based on the information provided by the applicant in the SUQ, the insurance company may conduct follow-ups which may include requiring you to provide further information or undergo a medical examination for underwriting purpose. Upon receiving the relevant information provided by the insured, the insurance company will assess the risks according to its underwriting practice. An application may be accepted unconditionally, or accepted with premium loading and/or case-based exclusion(s) imposed, or rejected by the insurance company.

When filling out the SUQ, you are required to be honest and provide all pertinent facts and circumstances to the best of your knowledge and belief. Once this principle is violated, the insurance company may have right to repudiate the policy. To protect the interests of you and your family, remember to disclose health-related information accurately!



For more information about the VHIS, please visit the official website [www.vhis.gov.hk](http://www.vhis.gov.hk)

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**Health Bureau**

The Government of the  
Hong Kong Special Administrative Region  
of the People's Republic of China



**自願醫保計劃**  
Voluntary Health Insurance Scheme