

HSBC Life (International) Limited, incorporated in Bermuda with limited liability (“HSBC Life”) - Medical Concierge Service (FMIP)

Terms and Conditions

A. General Terms

1. The Medical Concierge Service (the “Medical Concierge Service”) is only applicable to Eligible Customers in respect of HSBC Flexi Medical Insurance Plan (“HSBC FMIP”), subject to all the terms and conditions herein.
2. Regarding Medical Concierge Service, “Eligible Customers” shall mean eligible insured person(s) in respect of the Relevant Policy issued in respect of HSBC FMIP only; and “Relevant Policy” shall mean the relevant in-force policy issued by HSBC Life in respect of HSBC FMIP only.
3. Medical Concierge Service shall only be applicable for matters concerning the Relevant Policy for Eligible Customers, subject to all the terms herein.
4. Any policyholder or person who is not an insured person of HSBC FMIP shall not constitute an Eligible Customer for the Medical Concierge Service (as defined and further described in the Special Terms hereunder).
5. The Medical Concierge Service and Limousine Arrangement Service shall, at all times, be subject to the terms and conditions as determined by HSBC Life.
6. The Medical Concierge Service and Limousine Arrangement Service shall be subject to availability, under any and all circumstances, even if a relevant appointment has been arranged or confirmed. There is no guarantee in respect of any of the following: (a) availability of a doctor or accessibility to a doctor, regardless of whether an appointment has been arranged or not; and (b) availability or punctuality of the limousine arrangement, regardless of whether an appointment has been arranged or not.
7. HSBC Life shall have the right to change and revise these terms and conditions of Medical Concierge Service and Limousine Arrangement Service (at its discretion, without any prior notice) at any time and from time to time. Any offer for any Medical Concierge Service and/or Limousine Arrangement Service may be withdrawn and/or terminated by HSBC Life at its discretion. HSBC Life shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these terms and conditions, or any exercise of HSBC Life’s discretion in respect of the Medical Concierge Service and/or Limousine Arrangement Service.
8. Disclaimers : Notwithstanding anything stated herein, under all circumstances, HSBC Life shall not be liable for any loss, damage, costs, or injury (which may arise directly or indirectly) from any fault, failure, cancellation, delay, or exercise of HSBC Life’s discretion in or relating to the performance of any matters or services under or related to the Medical Concierge Service or Limousine Arrangement Service, including but not limited to circumstances where such failure or delay is relating to:
 - (a) any matters which are beyond the reasonable control of HSBC Life or any of HSBC Life’s service provider(s), or

- (b) any matters which could not reasonably have been foreseen by HSBC Life, or
 - (c) any matter, delay, service, service standard, fault, omission, accident or incident relating to any service providers or independent contractors, including but not limited to any vehicle company and any medical provider(s), or
 - (d) any unavailability, or delay of any Medical Concierge Service or any Limousine Arrangement Service, or
 - (e) quality of any service relating to any Medical Concierge Service or any limousine arrangement.
9. Medical Concierge Service is a value-added service for HSBC FMIP and not a part of the HSBC FMIP.
10. HSBC's role under the Medical Concierge Service is a facilitator, with the objective to provide specified support to Eligible Customers within HSBC Life's designated scope of services, subject to all the terms and conditions herein. Notwithstanding anything stated herein, HSBC Life does not and shall not provide any kind of the following services: (a) medical services or any kind of services which require licensing in the medical field; (b) transportation services which require licensing relating to vehicles. Eligible Customers who need emergency service or are in critical or serious condition should directly arrange for an ambulance and should not use our Medical Concierge Service.
11. The offers under the Medical Concierge Service are not exchangeable for cash and are not transferable.
12. Notwithstanding anything stated herein, HSBC Life reserves the right to accept or reject any application for any plan, product or services.
13. All services provided by HSBC Life shall be subject to prevailing laws and regulatory requirements.
14. No person other than the Eligible Customers, and HSBC Life will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
15. In the event of dispute, the decision of HSBC Life shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. Without prejudice to any of the rights of HSBC Life as specified herein, if there is any reason, matter or events (including but not limited to any pandemic, government restrictions, laws or regulations) which may affect the ability of HSBC Life to deliver any kind of Medical Concierge Service, and/or Limousine Arrangement Service, such services may be suspended, delayed or terminated by HSBC Life at any time without any prior notice.
18. Wherever appropriate, a singular term shall be construed to mean the plural where necessary, and a plural term shall be construed to mean the singular.
19. These Terms and Conditions are governed by and construed in accordance with the laws of Macau SAR.
20. Each of HSBC Life and the Eligible Customer submits to the non-exclusive jurisdiction of the courts of Macau.



HSBC Life (International) Limited, Macau Branch
1/F Edif. Commercial Si Toi
619 Avenida da Praia Grande
Macau SAR

Incorporated in Bermuda with limited liability

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B. Special Terms

1. Subject to all the terms herein, the scope of Medical Concierge Service for Eligible Customers (regarding matters concerning Relevant Policy of HSBC FMIP only) include:

- (a) Personalised Care Management (in the form of telephone hotline service): once an inpatient need is confirmed, a Medical Concierge Consultant will be assigned to support Eligible Customer via HSBC Life's telephone hotline to handle enquiry relating to documentation handling support regarding Relevant Policy during the process from treatment to recovery.
- (b) Documentation Handling Support: the Medical Concierge Consultant will use reasonable endeavours to assist Eligible Customer to handle all relevant HSBC FMIP related documentations including pre-authorisation and / or claim form for hospital admission and reimbursement as follows:
 - (i) help Eligible Customers to prepare draft of related documents (for Eligible Customer's review and Eligible Customer's written approval) prior to admission for cashless arrangement, subject to prior relevant approval regarding cashless arrangement;
 - (ii) assist Eligible Customers to follow up on claims reimbursement and provide status update to client till the end of the process of claims application;
 - (iii) support Eligible Customers in handling all other relevant HSBC Life Flexi Medical Insurance Plan related insurance documents relating to claims reimbursement, subject to HSBC Life's claims procedures;
 - (iv) assist Eligible Customers to follow up regarding pre-authorisation (subject to approval), and provide status update to client till the end of the process of claims application; and
 - (v) the Medical Concierge Consultant will assist the Eligible Customer to book medical appointments for medical services with doctors, based on the Eligible Customer's preferred date and time, subject to the doctor's availability (provided that the doctor or medical provider may change or cancel such appointment),

provided that the Eligible Customers and relevant medical service providers shall provide HSBC Life with all the required information and documents, and further provided that the Eligible Customers shall be required to ensure completeness and accuracy of all relevant documents which require the signature of Eligible Customers.

2. Limitation of responsibility of HSBC Life in respect of Medical Concierge Service to HSBC FMIP Eligible Customers

Subject to all the terms herein (including but not limited to HSBC Life's disclaimers in the General Terms specified above), HSBC Life will: (a) use reasonable endeavours to assist HSBC FMIP Eligible Customers to arrange booking of medical appointments with medical providers (subject to availability of services of such medical provider) and (b) provide reasonable assistance (to the extent deem appropriate by HSBC Life, subject to relevant procedures of HSBC Life) regarding documentation handling support concerning Relevant Policy, provided that : (i) the Eligible Customer and medical providers shall provide all necessary information, documentation and support (as may be required by HSBC Life from time to time), and (ii) Eligible Customers shall be required to review all relevant documents, and to ensure completeness and accuracy of the contents in such documents before the signing of such documents by the relevant Eligible Customers.

3. Limousine Arrangement Service

- (a) Macau or Hong Kong transportation arrangements for limousine service may be arranged for Eligible Customers who are insured persons of HSBC FMIP (Diamond level) only ("Limousine Arrangement Service"), subject to all of the following:

Subject to all the terms and conditions, HSBC Life will assist Eligible Customers to arrange a third party service provider to arrange local limousine transportation within HSBC Life's designated scope of limousine service areas in Macau or in Hong Kong (during the term of the Relevant Policy) from any accessible urban location within Macau or within Hong Kong such as home/workplace/hotel to Hospital (as defined in the Relevant Policy), or vice versa, provided that the use of Limousine Arrangement Service shall be restricted to those Eligible Customers who fully meet the medical criteria for Limousine Arrangement Service at the relevant time ("Medical Criteria for Limousine Arrangement Service") as follows:

- (i) during the relevant period while these terms and conditions are in force, the insured person (being an Eligible Customer), as a result of a Disability (as defined in the Relevant Policy) and upon the recommendation of a Registered Medical Practitioner (as defined in the Relevant Policy), is Confined (as defined in the Relevant Policy, for a period of no less than six (6) consecutive hours), being Medically Necessary (as defined in the Relevant Policy), in a Hospital (as defined in the Relevant Policy).; or
- (ii) during the relevant period while these terms and conditions are in force, the insured person (being an Eligible Customer), as a result of a Disability (as defined in the Relevant Policy) and upon the recommendation of a Registered Medical Practitioner (as defined in the Relevant Policy), undergo "Day Case Procedure" (as defined in the Relevant Policy) for "Medically Necessary" surgical procedure for investigation or treatment in Hospital with facilities for recovery as "Day Patient" (as defined in the Relevant Policy).

- (b) Subject to all the terms herein, HSBC Flexi Medical Insurance Plan (Diamond level) Eligible Customers may enjoy free Limousine Arrangement Services for transportation relating to in-patient treatment within Hospital, or Day Case

Procedure in Hospital, if fully fulfilling all of the following : (i) Medical Criteria for Limousine Arrangement Service and (ii) Medically Necessary for inpatient treatment in Hospital or Day Case Procedure; and (iii) requested service is within the scope of coverage for limousine service within designated areas (as designated by HSBC Life) in Macau or in Hong Kong. Service is not applicable for cross border transfer between Hong Kong and Macau.

Notwithstanding anything stated herein, HSBC Life shall have the right to charge any such person who used Limousine Arrangement Service for any and all the expenses and costs incurred as a result of use of such Limousine Arrangement Service in any and all of the following circumstances: (i) any person who used Limousine Arrangement Service beyond the scope of coverage or not in accordance with all the terms and conditions herein, or (ii) (for transportation to or from any Hospital) such person is Confined in a Hospital but the Confinement is not being considered as Medically Necessary or Day Case Procedure is not being considered as Medically Necessary.

- (c) HSBC FMIP (Diamond level) Eligible Customers who need to make limousine booking are required to contact HSBC Life's designated hotline to make the limousine booking at least one working day in advance.
- (d) The Medical Concierge Consultant may confirm the booking within one working day upon receiving the booking request, subject to availability and all the terms herein. HSBC Life shall not be liable for any loss, damages, injury, delay or costs which may arise from any late confirmation, failure of confirmation or failure of providing limousine services by any party or service provider under any and all circumstances.
- (e) Eligibility regarding Limousine Arrangement Service

Eligibility of Limousine Arrangement Service is restricted to HSBC FMIP (Diamond level) Eligible Customers who: (i) need in-patient medical treatment in Hospital or need Day Case Procedure in Hospital and (ii) fulfilling Medical Criteria for Limousine Arrangement Service), to one round trip transfer from any accessible urban location within Macau or within Hong Kong such as home/workplace/hotel to Hospital or vice versa per hospitalisation, subject to the all the terms herein. Service is not applicable to cross-border transfer between Hong Kong and Macau, and vice versa.

- (f) Restrictions, limitations, and exclusions from Limousine Arrangement Service: (i) for Hong Kong, the Limousine Arrangement Service will not cover the service in any outlying areas, outlying islands (eg. Lamma Island, Ping Chau), and all those areas which require entrance permit, including but not limited to Discovery Bay, Ma Wan, Wong Shek Pier; and (ii) if the Eligible Customer does not need to be either Confined for in-patient Medically Necessary treatment in Hospital (or undergo Day Case Procedure) for Medically Necessary investigation or treatment in Hospital) within Macau or

within Hong Kong, then there shall be no free Limousine Service Arrangement.

(g) In respect of the Limousine Arrangement Service, either pick up point or drop off destination must be at a Hospital within Macau or within Hong Kong only.

(h) The HSBC FMIP (Diamond level) Eligible Customers can request for changes and/or cancellation of limousine services by making phone calls but should give at least three hours prior notice before the scheduled pick-up time.

(i) The HSBC FMIP (Diamond level) Eligible Customers may receive the booking confirmation of limousine arrangement for the round-trip journey from any accessible urban location within Macau or within Hong Kong such as home/workplace/hotel to a Hospital as follows via email:

- Date
- Time
- Pick up location
- Drop off destination
- Booking number
- 24-hour emergency enquiry hotline

(j) The car plate number and driver's mobile number may be shared with the Eligible Customers one working day prior to the pick-up date.

(k) The Eligible Customers shall be required to show or disclose the booking number/the surname/telephone number (in respect of the Eligible Customers) to the driver for verification purpose.

(l) The limousine booking service for HSBC FMIP (Diamond level) Eligible Customers will be available via HSBC Life Medical Concierge Service telephone hotline during the office hours:

- Monday to Friday (9:00 am to 6:00 pm) Hong Kong time
- HSBC Life Medical Concierge Service hotline: +852 3128 0122

(m) HSBC FMIP (Diamond level) Eligible Customers may make any changes or amendments (subject to availability of limousine service) or enquiries after the booking confirmation during the non-office hours of HSBC Life via the Limousine Provider, King's Limousine Company Limited as follows:

- Monday to Friday (6:01 pm to 8:59 am) Hong Kong time
- Saturday, Sunday and Hong Kong Public holiday
- Limousine provider hotline (King's Limousine Company Limited): +852 2712 9050 / 2711 5982

New booking (for Limousine Arrangement Service) cannot be made during the non-office hours of HSBC Life.

(n) Charges and costs

- (i) Subject to all the terms and conditions herein, HSBC Life's limousine service charges can be waived for HSBC FMIP (Diamond level) Eligible Customers who meet all the eligibility requirements of : (1) in-patient treatment in Hospital (or Day Case Procedure in Hospital); (2) Medical Criteria for Limousine Arrangement Service; (3) such Limousine Service Arrangement is within HSBC Life's designated service areas within Macau or Hong Kong; and (4) pick up point or drop off destination must be at the Hospital within Macau or Hong Kong.

- (ii) Requirement of costs and charges from any person who use Limousine Arrangement Service: If any person (including but not limited to Eligible Customers) who used HSBC Life's limousine arrangement service (at any time) is subsequently found to be ineligible for such service or not within HSBC Life's scope of service, or if any such person is not required to stay in Hospital for either in-patient treatment or Day Case Procedure at the relevant time, HSBC Life shall have the right to impose costs and charges on such Eligible Customers and/or any other person for using HSBC Life's limousine arrangement service or limousine service of HSBC Life's service provider.

- (iii) Eligible Customers for Limousine Arrangement Service should contact HSBC Life or our service provider at earliest convenience, and at least three (3) hours in advance in case of making any changes/cancellation, with the objective to avoid costs imposed by limousine provider due to late changes or late cancellation.

- (o) If there will be typhoon no. 8 or above, the car company/service provider may suspend service or only provide limited service due to safety reasons, depending on where the trip will be taking place. HSBC Life shall not be liable for any for any loss, damages, injury, delay or costs which may arise from or related to any suspension, delay, fault, accidents or failure relating to limousine services due to or in relation to any reason or event beyond the control of HSBC Life (including but not limited to typhoons, or accidents).

- (p) HSBC Life may try to arrange either 4-seater car or 7-seater MPV, depending on the number of passengers and Eligible Customers' preference and vehicle supply of HSBC Life's designated service provider, provided that there shall be no guarantee that the Eligible Customers' choice of vehicle or any kind

vehicle can be available from HSBC Life's service provider at the relevant time.

(q) Relationship between the limousine provider(s) and HSBC Life

Limousine provider is HSBC Life's independent third-party service provider. HSBC Life shall not be liable for any insurance arrangement regarding any Limousine Arrangement Service which may be made by limousine provider as independent service provider. HSBC Life shall have the right to appoint any limousine service provider, and change any of its service provider or limousine provider at any time without any prior notice.

(r) Limitation of responsibility of HSBC Life in respect of Limousine Arrangement Service

Subject to all the terms herein (including but not limited to HSBC Life's disclaimers in the General Terms specified above), HSBC Life will: (i) use reasonable endeavours to assist HSBC FMIP (Diamond level) Eligible Customers to arrange Limousine Arrangement Service with limousine service provider (subject to availability of limousine services of service provider as independent contractors), provided that the Eligible Customers provide all necessary information and data and support as may be required by HSBC Life from time to time. If the Eligible Customers does not give consent to HSBC Life to transfer and provide personal data of Eligible Customers (for example, mobile phone number) to the limousine service provider, the limousine service provider may leave the pick-up point without any prior notice, including but not limited to under any of the following circumstances: when the Eligible Customers does not arrive on time, or when the limousine provider driver fails to locate or find the Eligible Customers due to whatsoever reason. Eligible Customers have been advised not to the use the Limousine Arrangement Service for any emergency requirement and/or critical condition and the customers should directly arrange for ambulance in such circumstances.