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HospitalSurance

Cash benefit to use as you choose if you're hospitalised, anywhere in the world

HospitalSurance pays a cash benefit¹ for every day you are in hospital. You are free to use the cash to pay medical bills, living expenses or meet other commitments. You can choose from four levels of cash benefit. Plus you can receive a no claim bonus after five claim-free years.

¹ An insured person shall not be covered by more than one HospitalSurance policy.

Eligibility

- Anyone aged between 18 – 59; renewal up to 65
- No medical check-up is required

Benefits	Plan A (HKD/MOP)	PlanB (HKD/MOP)	PlanC (HKD/MOP)	PlanD (HKD/MOP)
1. Daily cash benefit² for as long as 750 days, regardless of the actual hospital expenses for each illness or accident	500	1,000	1,500	2,000
2. Double daily cash benefit for as long as 750 days ³ for hospitalisation: <ul style="list-style-type: none"> • If treatment requires an intensive care unit • If you and your insured spouse are hospitalised as a result of the same accident • If you are hospitalised outside Hong Kong, Macau, or mainland China • If you are hospitalised for a major organ transplant, including bone marrow transplant 	1,000	2,000	3,000	4,000
3. Surgical allowance benefit Reimbursement of surgical expenses (such as surgeon's fee, anaesthetist's fee and operation theatre fee) on top of the daily cash benefit should you need an operation when hospitalised	Up to 5,000 per illness or accident	Up to 10,000 per illness or accident	Up to 15,000 per illness or accident	Up to 20,000 per illness or accident
Additional benefit				
Emergency assistance service				

Premium (monthly)	Plan A (HKD/MOP500)	Plan B (HKD/MOP1,000)	Plan C (HKD/MOP1,500)	Plan D (HKD/MOP2,000)
18 – 30	88	176	264	352
31 – 40	101	202	304	405
41 – 50	143	286	429	572
51 – 59	242	484	726	968
Children (one fixed premium for all children) ⁴	45	90	135	180

² Benefit for hospitalisation in mainland China is 50% of the specified limit.

³ Up to 90 days in an intensive care unit.

⁴ Benefit for children is 50% of the specified adult limit. Unmarried dependent children are covered from the age of six months to 21 years, or until the age of 23 if they are full-time students at an accredited school or college.

Please note: Premiums are fixed and do not increase with age.

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30% no claim bonus

If you do not make a claim for five consecutive years, we'll refund 30% of the premiums you've paid, in cash.

10% discount for family enrolment

A 10% discount on premiums will be offered when you enrol for your spouse or children at the same time.

Main policy exclusions

- Pre-existing medical conditions and congenital abnormalities
- Dental and optical treatment
- Pregnancy and fertility or infertility treatment
- Cosmetic surgery, prosthetic appliances and routine medical examinations
- Drug addiction, alcoholism, sexually transmitted diseases, and HIV if diagnosed within five years from inception of cover
- War and insurrection, dangerous sports and activities
- Hospitalisation primarily for diagnostic scanning, X-ray examinations or physical therapy

Right to return policy

If you change your mind about this policy within 15 days, you can return it for cancellation and your premiums will be refunded in full (provided you have not made a claim).

How to apply

Cover yourself should you be hospitalised anywhere in the world. Apply for HospitalSurance today and receive instant approval!

- Visit any HSBC branch

Frequently asked questions

1. Why are pre-existing conditions not covered? Why are some sicknesses excluded during the first year and some excluded during the first six months?

Pre-existing conditions are commonly excluded in medical and hospitalisation policies because it is not the insurer's intention to cover the cost of an existing condition. Therefore, it is usual to exclude injuries or sicknesses which occur, exist, commence or present signs or symptoms before the commencement of the policy coverage. The definition of pre-existing condition is defined in the policy document. Please refer to the policy for details.

The sickness listed as exclusions are mostly common chronic illnesses which normally require a development period ranging from six months to one year. Some diseases require a longer range of development cycle to develop symptoms than others. In general, those illnesses excluded during the first year are believed to have a longer development period (e.g. Tumours of internal organs).

2. What is the waiting period?

Medical insurance normally has a term "waiting period" which means no coverage on any illnesses will be offered during that period. To provide you with instant protection, our HospitalSurance does not have waiting period. However, for illnesses that are identified as exclusion on the inception of policy will not be covered at any time within the policy period.

3. Will I be covered if I'm travelling outside Macau?

This plan covers customers who are residing in Macau. Therefore, you will not be covered if you have been out of Macau for more than 90 days. In addition, the medical condition or treatment must be incurred solely as the result of an accident or emergency situation occurring in that country or those other countries.

4. What is meant by 'congenital condition' and why it is not being covered by the policy?

A congenital condition means medical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six months of birth. Some examples are: hernias of all types, strabismus, hydrocephalus, undescended testicle, hypospadias, meckel's diverticulum. It is a common practice to exclude congenital condition in medical policies because it is not the insurer's intention to cover the cost of an existing condition.

5. Why is hospitalisation covered only if there is treatment involved?

The plan aims to cover those who are hospitalised due to sickness or injuries and therefore treatment must be involved.

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6. Can I claim my surgical expenses if they have been fully reimbursed by my employer or another insurance policy?

If your surgical expenses have been fully reimbursed by a third party, you will not receive further reimbursement from HospitalSurance under surgical benefit. However, you are still entitled to daily hospital cash benefit if you are hospitalised due to a covered medical condition.

7. Is medical examination required?

Applying for HospitalSurance is simple and easy. You are not required to have medical check-up which means you are free from any additional medical check-up fee.

8. How do I get my 30% no claim bonus?

If you have not made a claim for five consecutive years, you will receive a cash refund of 30% of the premiums you have paid. This refund will be credited automatically to the account which you have used to pay your premiums.

9. Does the coverage include hospitals outside Macau?

If you are away from Macau for less than 90 days at the time of your hospitalisation, you will be covered at any hospital anywhere in the world as long as the hospital is legally constituted and registered. In addition, the medical condition or treatment must be incurred solely as the result of an accident or emergency situation occurring in that country or those other countries.

10. Does the policy cover government hospitals?

There are no restrictions on your choice of hospitals. You are free to choose any legally constituted and registered hospital.

11. If I have medical cover from another insurance company, can I make a claim under this policy?

You can still apply for and be covered under this plan regardless of the insurance plans you are holding with other insurance companies. You will still receive the hospital cash benefit under this policy if you are hospitalised due to a covered medical condition.

12. Is my insured child covered to the same benefit level as I am?

The benefits for children are limited to 50% of the specified adult limit.

13. Am I covered if I'm hospitalised in mainland China?

Yes, but only up to 50% of the applicable benefit limit.

14. Is hospitalisation in relation to pregnancy covered under the policy?

No. Any claims in respect of pregnancy, childbirth (including diagnostic tests for pregnancy and surgical delivery), miscarriage, abortion and prenatal or postnatal care are excluded.

15. Under what situations am I entitled to the double benefit for Daily Cash Benefit for Hospital Confinement?

You will be entitled to the double benefit for daily cash benefit under the following situations:

- a) when you and your insured spouse are hospitalised at the same time as a result of the same accident;
- b) for the first 90 days of hospitalisation in an intensive care unit;
- c) for hospitalisation outside the Hong Kong SAR, Macau SAR or China if you are a permanent resident of the Macau SAR and at the time of hospitalisation are outside of the Hong Kong SAR, Macau SAR or China on a temporary basis for a period of not more than 60 days;
- d) for heart, lung, liver, pancreas, kidney or bone marrow transplant operations.

Important notes:

Applicant must be HSBC credit card / account holder.

Holder of payment credit card / account must be applicant.

HospitalSurance Plan is underwritten by QBE General Insurance (Hong Kong) Limited – Macau Branch (“QBE”). The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered with Autoridade Monetaria de Macau (“AMCM”) as an insurance agent in the Macau SAR.

QBE is authorized and regulated by the AMCM to carry on general insurance business in the Macau SAR. QBE is a member of the worldwide QBE Insurance Group.

The information shown above is intended as a general summary for your reference only. Please refer to the policy provisions for the detailed terms and conditions.