

WeMedi Group Medical Protector

Policy Provisions

1. Key Terms of Your Policy

1.1 The Contract

The Policy Provisions together with the Application (including but not limited to (i) the Policy Schedule, (ii) Endorsement, (iii) any Premium Adjustment Statement, (iv) any Notice and answers received by Us as evidence of insurability and (v) any other Information received by Us from You) shall comprise the entire legal contract between You and Us in relation to the Policy and supersedes all earlier negotiations, representations, proposals, understandings and agreements, whether written or oral.

1.2 Ownership

While the Policy is in force, You are the owner of the Policy and shall be entitled to exercise the rights and options accorded under the Policy. Any individual authorized by You can act on Your behalf to exercise such right and options accorded under the Policy.

2. Who is Covered

2.1 Covered Persons

The Policy covers the group of Life Assureds named in the Application and Premium Adjustment Statements (if any).

3. Coverage

3.1 Compassionate Death Benefit

In the event that the Life Assured dies while the Policy is in force and We approve the claim after receiving satisfactory proof of claim, a Compassionate Death Benefit equal to one hundred percent (100%) of the latest amount specified in Our webpage and mobile apps will be payable. We will not pay any interest pending payment of any Compassionate Death Benefit under the Policy.

3.2 Outpatient Services

The Life Assured of the Policy is entitled to Outpatient Services at the Preferential Consultation Charge and subject to the Maximum Limit of Visits while the Policy is in force. The Outpatient Services cover the following medical services by the Medical Network:

- a) General Practitioner Consultation
- b) Specialist Consultation
- c) Physiotherapy Treatment
- d) Chinese Herbalist Consultation
- e) Chinese Bone Setting Treatment
- f) Acupuncture Treatment

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- g) Chiropractor Treatment
- h) Dental Services

The amount of Preferential Consultation Charge and Maximum Limit of Visits for Outpatient Services are subject to the latest schedule specified in Our webpage and mobile apps. We reserve the right to update the schedule including but not limited to the Preferential Consultation Charge and Maximum Limit of Visits from time to time. Life Assured shall check the relevant Preferential Consultation Charge and Maximum Limit of Visits before using the Outpatient Services.

The Outpatient Services are provided by Network Providers. The Network Provider is independent from Us and shall provide Outpatient Services to the Life Assured in their own professional capacity and competence. We do not guarantee the provision of Outpatient Services by a particular Network Provider and reserve the rights to appoint new Network Provider(s) for the Outpatient Services covered under this Policy. We shall inform You of relevant changes by Notice in advance. All liabilities arising from Outpatient Services and their availability are fully borne by the Network Provider, and we make no representation, warranty or undertaking as to the availability of any Outpatient Services provided.

The doctor list of the Medical Network may be updated from time to time. The Medical Network reserves the right to apply extra charges for the medical services not covered under this Policy. Any expenses incurred and paid directly by the Life Assured cannot be reimbursed from Us.

3.3 Hospital Cash Benefit (applicable to Standard Plan only)

Hospital Cash Benefit will be payable while the Policy is in force if the Life Assured is Confined in a Hospital in Hong Kong for receiving treatments or services as a result of Injury or Illness covered by this Policy. The amount payable under the Hospital Cash Benefit for each day of Hospital Confinement shall be equal to one hundred percent (100%) of the latest amount, subject to the maximum number of days per Confinement and per Policy Year as stated in Our webpage and mobile apps.

For the avoidance of doubt, this benefit is only eligible for the Life Assured who are Employee and under a Standard Plan.

4. What is Not Covered

4.1 Exclusions

Outpatient Services and Hospital Cash Benefit specified under Clause 3.2 and 3.3 shall not be applicable under the condition resulting directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- a) Cosmetic surgery or treatment for cosmetic purpose;
- b) Treatment arising from any Congenital Conditions;
- c) Pregnancy and matters related to child abortion or miscarriage treatment;

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- d) Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof (except AIDS/HIV due to Blood Transfusion and Occupationally Acquired AIDS/HIV);
- e) Intentionally self-inflicted Injury whilst sane or insane; or
- f) While or because the Life Assured is under the influence of alcohol, narcotic, drug, medicine, except as prescribed by a Registered Medical Practitioner.

Hospital Cash Benefit specified under Clause 3.3 shall not be payable when the Confinement is directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- g) Any Congenital Condition;
- h) Any Pre-existing Conditions;
- i) Solely for the purpose of diagnostic procedures or allied health services, including but not limited to X-Ray, advanced imaging, laboratory test, physiotherapy, occupational therapy and speech therapy;
- j) Routine physical examinations, health check-ups, tests not incidental to treatment or diagnosis of a covered Injury or Illness, rest cure, sanatorium care, inoculation, medication or vaccination for immunization, preventive medication or any treatment which is not Medically Necessary;
- k) Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or the reversal of birth control or treatment pertaining to infertility;
- l) Mental disorder, psychological or psychiatric condition, behavioral problems or personality disorder, or sleep disorder;
- m) Trans-sexual surgery;
- n) Any criminal act;
- o) War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority; or
- p) Any Injury or Illness resulting from:
 - (i) Racing of any kind other than on foot.
 - (ii) Participation in all forms of professional sports competition with reward and income.
 - (iii) Motorcycling other than on roadways designed primarily for motor traffic.
 - (iv) An activity in the air other than as a fare paying passenger on a duly licensed commercial aircraft.
 - (v) Deep water diving over thirty (30) meters requiring the use of breathing apparatus.
 - (vi) Abseiling and mountain climbing requiring the use of ropes and/or pitons.
 - (vii) Winter sports other than ice-rink skating.
 - (viii) Deliberate exposure to exceptional danger in the opinion of the Company except in an effort to save human life.
 - (ix) Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.

5. How to Claim

5.1 Settlement

Compassionate Death Benefit and/or Hospital Cash Benefit (as specified under Clause 3.1 and 3.3):
Written notice of claim and proof of claim must be submitted to Us as soon as reasonably possible after discharge from Confinement or the death of the Life Assured. Proof of claim must be submitted

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to Us within ninety (90) days from the Confinement discharge date or the date of the death of the Life Assured. We reserve the right to request any other documents and/or examination at the claimant's expense.

All medical reports, medical evidence and/or report of diagnosis submitted to Us must be issued by a Registered Medical Practitioner and are obtained at the claimant's expense.

Outpatient Services (as specified under Clause 3.2):

Life Assured has to present the medical card issued by Us at the Medical Network for verification and registration to be eligible for the Outpatient Services at the Preferential Consultation Charge. The Life Assured must settle the Preferential Consultation Charge and also charges of any uncovered services for Outpatient Services directly with the Medical Network.

It may take a few working days for Us to issue the medical card. The medical card is Our property and is not transferable. The Life Assured is responsible for the proper use of the medical card.

5.2 Claims Payment

If the Life Assured is an Employee, the benefit of the Compassionate Death Benefit will be paid to the estate of such Employee and the Hospital Cash Benefit will be paid to the Life Assured; if the Life Assured is the Dependant of an Employee, the benefit of the Compassionate Death Benefit will be paid to the Employee concerned. Once a payment of the benefit is made, We will no longer be liable in any way in respect of that payment.

6. What about Premiums

6.1 Premium Payment

Your Policy will be valid as long as We accept the premiums paid by You. After the first premium, failure to pay a subsequent premium on or before its due date will constitute a default in premium payment.

6.2 Grace Period

Premiums must be received by Us within thirty (30) calendar days of the premium due date ("Grace Period") except for the first premium. If We do not receive the premium at the end of the Grace Period, We have the right to terminate Your Policy immediately with effect as at the due date of the first unpaid premium. No benefit will be payable during the Grace Period.

6.3 Premium Calculations

Premium rates are not guaranteed and terms and conditions may also change upon renewal. We reserve the right to review and adjust the premium rates for each Policy Year. At the beginning of each Policy Year, the premium for that Policy Year, which is the sum of the individual premiums for all of the Life Assureds, will be calculated according to the applicable premium rates, Ages of the Life Assureds and their respective plan levels. A final premium will also be computed on a monthly pro rata basis at the end of each Policy Year or the date of termination, whichever is earlier, to reflect any

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actual changes occurred after the previous Policy Anniversary. A premium adjustment will be paid by (or refunded to) You.

Notwithstanding the above, We reserve the right to calculate the latest premium on a monthly pro rata basis according to the applicable factors stated above, and collect premium adjustment anytime by giving notice.

6.4 Renewal

The Policy may be renewed on each Policy Anniversary by payment of the relevant premium in advance based on the premium rate in force at the time of renewal, if

- a) the number of Employee enrolled for renewal under this Policy is not less than three (3);
- b) one hundred percent (100%) of the eligible Employees are enrolled as Life Assureds at Policy renewal;
- c) You have complied with all of the terms and conditions of the Policy; and
- d) You accept the changes to the terms and conditions of the Policy for renewal.

We reserve the right not to renew the Policy, or to revise the terms and conditions and premium payable under this Policy upon renewal.

6.5 Levy

You grant consent to Us with collecting levy as well as agree to indemnify Us and keep Us indemnified against the liability arising from the collection of levy pursuant to the applicable laws and regulations governing Your Policy.

7. How will Your Policy End

7.1 Termination

Your Policy shall be automatically terminated on the occurrence of the earliest of the following:

- a) You fail to pay premium to Us causing the Policy to be terminated;
- b) the Policy Anniversary at which the number of Employee enrolled for renewal becomes less than three (3);
- c) We accept Your request by a Notice to terminate the Policy;
- d) Your Policy is terminated by Us;
- e) You fail to complete the Customer Due Diligence exercise within thirty (30) working days from the Policy Issue Date or during the Extended Period, perform any of Your Obligations under the Policy or Your action(s) (including omission) result(s) in the failure to meet any laws and regulations applicable to Us. However, in the event of the Life Assured's death before completing the Customer Due Diligence exercise within thirty (30) working days or during the Extended Period, we will accept Compassionate Death Benefit claim subject to Clause 3.1.

We have the absolute right to terminate Your Policy at any time by giving You prior Notice not less than thirty (30) calendar days.

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The effective date of termination will be stated in the Notice and shall be considered as the end of the benefit period of this Policy. Premium adjustment (if any) at the time of termination shall be paid by (or refunded to) You.

We will not accept any claims after the effective date of termination.

8. How will the Insurance of Life Assured End

8.1 Termination of the Insurance for the Life Assured who is an Employee

The Insurance for the Life Assured who is an Employee, shall be automatically terminated on the occurrence of the earliest of the following:

- a) The termination or cancellation of this Policy;
- b) The termination of employment with the Policyholder of the Life Assured;
- c) We accept Your request by a Notice to terminate the insurance of the Life Assured;
- d) The Policy Anniversary at which the Life Assured attains Age 65;
- e) The end of the period for which the insurance is paid in respect of the Life Assured.

We will not accept any claims after the effective date of termination.

8.2 Termination of the Insurance for the Life Assured who is a Dependant

The insurance for the Life Assured who is a Dependant, shall be automatically terminated on the occurrence of the earliest of the following:

- a) The termination or cancellation of this Policy;
- b) The termination of insurance of the Employee whose relationship with the Life Assured entitles the Life Assured to be covered under this Policy;
- c) We accept Your request by a Notice to terminate the insurance of the Life Assured;
- d) The Policy Anniversary at which the Life Assured attains Age 65 if the Life Assured is the spouse of the Employee;
- e) The Policy Anniversary at which the Life Assured attains Age 18 if the Life Assured is the child of the Employee;
- f) The Dependant ceases to be a Dependant of the Employee who entitles the Life Assured to be covered under this Policy;
- g) The end of the period for which the insurance is paid in respect of the Life Assured.

We will not accept any claims after the effective date of termination.

9. What Can You Do to Your Policy

9.1 Addition of Life Assured

While the Policy is in force, You may apply for adding an eligible person as a Life Assured under this Policy by submitting a Notice. You shall apply for such enrolment within thirty-one (31) calendar days

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after such person becomes eligible to be covered under this Policy. Subject to Our approval, eligible person shall be deemed to be a Life Assured starting from the first date of the month following the date of Our receipt of the Notice if the Notice is received at least ten (10) working days before the next Policy monthiversary; otherwise, eligible person shall become a Life Assured starting from the first date of the month after next month.

If You fail to submit to Us a Notice for an eligible person within thirty-one (31) calendar days after such person becomes eligible to be covered under this Policy, we shall have the right to request medical evidence of good health from such person before accepting the enrolment. Eligible person shall be deemed to be a Life Assured starting from the first date of the month following the date of Our approval of the enrolment.

We reserve to right to collect any outstanding premiums before approving any additional Life Assured in this Policy.

If the Life Assured is an Employee and is not Actively at Work on the date he would otherwise have become insured, the entitlement of Hospital Cash Benefit (applicable to Standard Plan only) of such Life Assured will be deferred to the day the Life Assured returns to be Actively at Work. We may request medical evidence of good health from You or the Life Assured before We confirm his/her entitlement to the benefit.

9.2 Removal of Life Assured

While the Policy is in force, You may apply for removing a Life Assured under this Policy by submitting a Notice. You shall apply for such removal within thirty-one (31) calendar days after such person becomes ineligible to be covered under this Policy. The coverage of such person under this Policy will be ceased from the first date of the month following the date of Our receipt of the Notice if the Notice is received at least ten (10) working days before next Policy monthiversary; otherwise, the coverage will be ceased starting from the first date of the month after next month.

9.3 Option to Change the Plan Level of Life Assured

While the Policy is in force, You may apply for changing the plan level of Life Assured under this Policy by submitting a Notice within thirty-one (31) calendar days before renewal. The new coverage will take effect on the next Policy Anniversary immediately after Our approval.

For the avoidance of doubt, Standard Plan is only applicable to the Life Assured who is an Employee and is not applicable to any Dependants.

10. Other Terms You Should Know

10.1 Amendments

We reserve the right to amend the Policy Provisions, the Policy Schedule and Endorsement at any time in accordance with the relevant Hong Kong laws, regulatory policies or other statutory requirements, with immediate effect or at a later date by sending You a Notice, Policy Schedule and/or an Endorsement signed by Our authorized officers.

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10.2 Currency of Payment

All money paid by Us or to Us must be in the currency as stated in the Policy Schedule.

10.3 Exclusion of Third Parties Rights

No one except You and Us shall have legal rights under the Contracts (Rights of Third Parties) Ordinances (Cap. 623) to enforce any terms of the Policy.

10.4 Law and Jurisdiction

The Policy is governed by and interpreted according to the laws of Hong Kong and the Hong Kong courts shall have the right to determine any issue, claim or dispute relating to the Policy.

10.5 Sanction

No insurer or reinsurer shall be deemed to provide cover and no insurer or reinsurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer or reinsurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

10.6 Audit

We shall be permitted to examine and audit Your books and records at any time during the Policy period and any renewal thereof and within one (1) year after the final termination of this Policy, as far as they relate to the premiums or the subject matter of this insurance.

10.7 Misstatement of Age and/or Sex

In the event of misstatement of age and/or sex of any Life Assured, an equitable adjustment of premium shall be made to conform to the correct age and/or sex. We may require proof of the Life Assured's Age to our satisfaction at the time of processing the Application and any claim or payment of any benefit under this Policy at the cost of Life Assured.

10.8 Misrepresentation or Fraud

If there is incorrect or incomplete Information in the Application or in any statement, representation or document given to Us including any subsequent Application requested by You, which We consider as material to Our decision to issue the Policy, or approve Your subsequent request, then We have the sole right to reject, amend or adjust the Policy including any benefit according to the full and correct Information.

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We have the right to declare (i) the insurance of the Life Assured void from his insurance effective date or (ii) this Policy void as from the Policy Effective Date, and notify You that no cover shall be provided for the Life Assured if any Application or claim submitted is fraudulent or where a fraudulent representation is made.

10.9 Legal Proceeding

No action in law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after proof of claims has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of time within which proof of claim is required by this Policy.

11. What Words and Phrases Mean

11.1 Interpretation

- The singular includes the plural, the masculine includes the feminine and neuter gender, and in each case vice versa, unless specifically indicated otherwise.
- Capitalisation and lower case wordings have the same meaning, unless otherwise stated.
- Where the words "include(s)" or "including" are used in Your Policy, they are deemed to have the words "without limitation" following them. Unless an item is specifically stated in Your Policy, then it is deemed excluded until accepted by a Notice from Us.
- References made to a Clause or a sub-Clause are to a clause or sub-clause respectively of these Policy Provisions and references in Your Policy to a schedule are to a schedule in this Policy.
- Where any provision of Your Policy is inconsistent with Hong Kong law, the provisions of Your Policy shall be valid to the extent allowed by such Hong Kong law.
- If there is any inconsistency or conflict between the English version and the Chinese version, the English version shall prevail.

11.2 Definitions

Word(s)	Meaning
Accident	An event caused solely and independently of all other causes, and directly by violent, unexpected, external and visible means.

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Actively at Work	The ability of an Employee to perform all regular duties of his/her employment on the work days normally scheduled.
Acupuncture Treatment	Medically Necessary acupuncture treatment provided by a Registered Chinese Medicine Practitioner for the Life Assured.
Premium Adjustment Statement	A Notice to record and confirm addition, removal and amendments of the Life Assured, and corresponding changes to the premium (if applicable) under the Policy.
Age	The Life Assured's age last birthday.
Application	The method of purchasing the Policy from Us including any statement, representation or document in electronic form or otherwise delivered to Us which contains Information We rely on when issuing Your Policy.
Chinese Bone Setting Treatment	Medically Necessary Chinese bone setting treatment provided by a Registered Chinese Medicine Practitioner for the Life Assured.
Chinese Herbalist Consultation	Medically Necessary medical service provided by a Registered Chinese Medicine Practitioner for the Life Assured.
Chiropractor Treatment	Medical Necessary chiropractor treatment for Life Assured, provided by a chiropractor registered under Chiropractors Council established under the Chiropractors Registration Ordinance of Hong Kong other than the Policyholder, the Life Assured, business partner(s) of the Life Assured, employee/employer of the Life Assured or a member of the Life Assured's immediate family (unless approved in advance by the Company in writing).
Confined/ Confinement	A period during which the Life Assured is admitted into a Hospital as an in-patient for Medically Necessary services or treatments on written recommendation of a Registered Medical Practitioner as a result of Injury or Illness, provided that the duration of such stay is not less than six (6) consecutive hours. Throughout the period from the Life Assured's admission until his/her discharge, the Life Assured is required to be continuously Confined in the Hospital without any physical absence of interruption.
Congenital Condition	means any congenital defect or disease which has manifested or been diagnosed before the Life Assured attained the Age of eight (8) years.

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Customer Due Diligence	Any exercise which We are required to perform to fulfil Our regulatory duty including but not limited to Anti-Money Laundering, Counter-Terrorist Financing and other tax and financial reporting obligations.
Dental Services	Dental services limited to dental examination, scaling and polishing for Life Assured, provided by a dentist registered under the Dental Council of Hong Kong other than the Policyholder, the Life Assured, business partner(s) of the Life Assured, employee/employer of the Life Assured or a member of the Life Assured's immediate family (unless approved in advance by the Company in writing).
Dependant	He or she who is (i) the lawful spouse of an insured Employee and is under Age 65 or (ii) the biological or step or adopted child and has a lawful parent-child relationship with the insured Employee, and with aged between 15 days and 18 years old.
Endorsement	A Notice to record and confirm the amendments made by Us to the terms of the Policy.
Employee	A person employed by You who is working on either a full time or part time basis as the case may be.
Extended Period	Up to a maximum of one hundred and twenty (120) working days from the Policy Issue Date subject to the Company's discretion granted on a case-by-case basis.
General Practitioner Consultation	Medically Necessary medical treatment for Life Assured provided by Registered Medical Practitioner who is not a Specialist.
Hospital	<p>A legally constituted establishment operated according to the country in which it is based and which:</p> <ul style="list-style-type: none">a) provides care and treatment to sick and injured persons on a resident in-patient basis; andb) has facilities for carrying out major surgeries; andc) provides a full-time nursing service; andd) has a Registered Medical Practitioner in attendance twenty-four (24) hours a day; ande) is not primarily a clinic, or a place for the aged, disabled persons with mental disorders, alcoholics or drug addicts, or a nursing, rest or convalescent home or rehabilitation hospital/centre.

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Illness	shall mean a physical 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 Life Assured and whether or not any diagnosis is confirmed.
Information	Any information requested by Us for the purpose of processing the policy Application and on-going policy servicing.
Injury	Bodily injury to the Life Assured caused by an Accident solely and independently of any other cause.
Life Assured	A person whose life is insured under the Policy, as stated in the Application and Premium Adjustment Statement (if any).
Maximum Limit of Visits	The maximum number of visits to which the Life Assured can pay for Outpatient Services as specified in Our webpage and mobile apps.
Medically Necessary	<p>The necessity to have Outpatient Services or Confinement which is</p> <ul style="list-style-type: none">(i) consistent with the diagnosis and customary medical treatment for the condition and;(ii) provided in the most efficient manner and type of setting required for the covered Illness and Injury and;(iii) in accordance with generally accepted medical practice and not of an experimental or investigative nature; and(iv) the most expedient and effective treatment to meet the basic health needs of the Life Assured.
Medical Network	A group of Registered Medical Practitioners, Chinese Medicine Practitioners, Chiropractors, and physiotherapists operated in the name of a Network Provider that has entered into an agreement with Us to provide Outpatient Services.
Network Provider	A clinical service facility that is governed by a participation agreement with the Medical Network to provide the Outpatient Services to Life Assured.
Notice	A notification which is entered or is given by You, by Us or by any third party pursuant to the Policy. It includes any mode of representing or reproducing words, figures or symbols in visible form.

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Outpatient Services	Medically Necessary outpatient healthcare services provided by the Medical Network.
Physiotherapy Treatment	Medically Necessary physiotherapy treatment for Life Assured, provided by a physiotherapist registered under the Physiotherapists Board established under the Supplementary Medical Professions Ordinance of Hong Kong other than the Policyholder, the Life Assured, business partner(s) of the Life Assured, employee/employer of the Life Assured or a member of the Life Assured's immediate family (unless approved in advance by the Company in writing).
Policy	These Policy Provisions, Your Policy Schedule, any other schedules or appendices attached to these Policy Provisions by Us, any additional provisions issued by Us and stated to form part of Your Policy, the Application, any Endorsement issued by Us.
Policyholder	The owner of the Policy is, as stated in the Policy Schedule or Endorsement, an entity that is entitled to authorize an individual to exercise the rights and options under the Policy.
Policy Anniversary	<p>The same date in each subsequent calendar year as the Policy Effective Date as specified in the Policy Schedule or Endorsement.</p> <p>Where any date referred to herein falls on the 29th day of February, the equivalent date for a non-leap year shall be the 28th day of February.</p>
Policy Effective Date	The date as specified in the Policy Schedule. The Policy Anniversary, Policy Year and premium due date will be determined according to this date.
Policy Provision	WeMedi Group Medical Protector Policy Provisions.
Policy Schedule	The schedule to the Policy which sets out the particulars of the Policy and which may be amended by Us from time to time.
Policy Year	The period from the Policy Anniversary to the day before the next Policy Anniversary. (The period from Policy Effective Date to the date before the first Policy Anniversary is the first Policy Year).

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Pre-existing Conditions	<p>In respect of the Life Assured, any condition, illness or injury which:</p> <ul style="list-style-type: none">a) existed or continued to exist; orb) for which the Life Assured experienced symptoms or signs (even if the Life Assured has not consulted a Registered Medical Practitioner); orc) for which the Life Assured had received or continued to receive treatment, medication or any investigation; ord) for which diagnostic test(s) showed the pathological existence <p>prior to the date the Life Assured becomes insured under the Standard Plan of this Policy.</p>
Preferential Consultation Charge	<p>The consultation charge specified in Our webpage and mobile apps.</p>
Registered Chinese Medicine Practitioner	<p>Any person other than the Policyholder, the Life Assured, business partner(s) of the Life Assured, employee/employer of the Life Assured or a member of the Life Assured's immediate family (unless approved in advance by the Company in writing) who is licensed and registered under the Chinese Medicine Council of Hong Kong according to the Chinese Medicine Ordinance.</p>
Registered Medical Practitioner	<p>Any person other than the Policyholder, the Life Assured, business partner(s) of the Life Assured, employee/employer of the Life Assured or a member of the Life Assured's immediate family (unless approved in advance by the Company in writing) who is licensed and registered under the Medical Registration Ordinance of Hong Kong or otherwise with equivalent qualifications and legally authorized to practice western medical and surgical services in accordance with the laws of the location where the relevant illness is diagnosed and who is acceptable to the Company.</p>
Specialist Consultation	<p>Medically Necessary medical treatment for Life Assured, provided by a registered specialist who is registered in the Specialist Register of the Medical Council of Hong Kong or equivalent and qualified to practice specialist care according to the qualified specialty other than the Policyholder, the Life Assured, business partner(s) of the Life Assured, employee/employer of the Life Assured or a member of the Life Assured's immediate family (unless approved in advance by the Company in writing).</p>

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We, Us, Our, the Company

Blue Insurance Limited.

You, Your, Yourself

The Policyholder.

Your Obligations

Any contractual responsibility or requirement You are required to meet under the Policy including but not limited to payment of premium and completing verification process as well as providing any other Information upon Our request.

SPECIMEN