

Top Up (Outpatient) Protector

Product Summary

WeMedi Top-up (Outpatient) Protector (the “Plan”) offers the top up outpatient benefit to the Life Assured that can subsidize for the excessive of the outpatient expense of the outpatient reimbursement insurance plan from other insurer(s). You can purchase the Plan not only for yourself, but also for your spouse, children, and parents.

Key Features and Top Up Outpatient Benefit¹

Key Summary	Key Coverage
Issue Age ²	15 days – Age 65
Maximum Cover Age	Age 70
Policy Benefit Term	1 year
Premium Payment Term	1 year
Frequency of Payment	Annual
Policy Renewal	Yearly renewal to Age 70 (guaranteed renewal for the first 3 policy years)
General Practitioner Consultation (including medication per visit)	
Maximum top up benefit amount per policy year	HK\$2,000
Maximum top up claim amount per visit	HK\$100
Maximum number of visits per policy year	20
Maximum number of visits per day	1
Death Benefit	
Compassionate Death Benefit	HK\$10,000
Accidental Death Benefit	HK\$100,000

- For the full terms and benefits of the policy, full lists of exclusions, please refer to policy provisions.
- Age means age of last birthday of the Life Assured.

Important Notes

Eligibility

The Policyholder and the Life Assured must be Hong Kong identity card holders with a residential address in Hong Kong. The policy must be bought within the Hong Kong Special Administrative Region and only be sold to Hong Kong identity card holders with a residential address in Hong Kong.

Key Exclusions

You will not be entitled to Top Up Outpatient Benefit under the condition (as the case may be) resulting directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- a. 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); or
- b. Any self-inflicted injury or suicide, whether sane or insane; or
- c. Intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
- d. Any criminal act; or
- e. Any check-up, vaccination or cosmetic surgery; or
- f. Any congenital abnormalities and pregnancy related; or
- g. g) Any Eligible Outpatient Expenses incurred for any period of insurance of this policy for which the appropriate premium has not been paid; or
- h. The exact same medical reimbursement that has already been made under any law, or medical program or insurance policy provided by any government, company or other third party; or
- i. Any Copayment paid for the network outpatient services appointed by other insurer(s); or
- j. Any Eligible Outpatient Expenses incurred outside of Hong Kong.

Accidental Death Benefit shall not be payable if the claim is wholly or partly caused by or arising from or contributed by any of the following:

- a. Aviation or aerial activities including as a pilot or aircrew member except air travel as a fare paying passenger in a properly licensed, fixed wing multi-engine aircraft constructed to carry passengers and operated by a licensed regular scheduled commercial air carrier;
- b. Cosmetic surgery;
- c. Intentionally self-inflicted Injury whilst sane or insane;
- d. The act of the Life Assured contrary to the law of the country or territory in which the act is committed;
- e. While or because the Life Assured is under the influence of alcohol, narcotic, drug, medicine, except as prescribed by a Registered Medical Practitioner;
- f. War (whether it is declared or not), invasion, act of foreign enemies, hostilities, strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, terrorist acts, military or usurped power;
- g. Any Pre-existing Condition(s); or
- h. The Life Assured's participation in, practice or training for any sport as a professional or semi-professional sportsperson.

The Compassionate Death Benefit is not payable due to suicide within 1 year from the policy issue date. The total premiums paid for the current protection period will be refunded. For all exclusions, please refer to your policy provisions.

Policy Termination

Your Policy shall be automatically terminated if any of the following events occurs:

- a. The death of the Life Assured;
- b. We accept Your request by a Notice to terminate the Policy;
- c. You fail to pay premium to Us causing the Policy to be terminated;
- d. Your Policy is terminated by Us;
- e. On the Policy Anniversary at which the Life Assured attains 70th birthday; or
- f. 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 the Extended Period, we will accept Your claim subject to claim's Our assessment.

No premium will be refunded nor will any claims would be accepted after the effective date of policy termination.

For all termination conditions, please refer to your policy provisions.

Cooling-off Period

You have the right to cancel the policy and obtain a refund of any premium(s) and levy paid by giving a cancellation request to Us via Our customer service portal. To exercise this right, the request of cancellation must be submitted by Yourself within the Cooling-off Period. The Cooling-off Period is the period of 21 calendar days immediately following either the day of delivery of the Policy or policy issue notification to You (whichever is the earlier). The policy issue notification is a notice that will be sent to You by Us to notify You of the Cooling-off Period around the time the Policy is delivered.

Governing Law

The policy is governed by the laws of the Hong Kong Special Administrative Region.

Financial Crime

Blue Insurance Limited

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The Company has regulatory obligations to comply with legal and regulatory bodies, or tax authorities, regarding you and your Policy. The Company may from time to time request information from you in relation to these obligations as set out in your policy provisions.

Content Accuracy

The content of this product summary is for reference only. Capitalisation and lower case wordings have the same meaning, unless otherwise stated. For the exact terms and conditions, please refer to the policy provisions together with your policy schedule.

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Key product risks

Credit risk

This product is an insurance policy issued by the Company. Premium(s) paid become assets of the Company and as such any benefits payable to you are subject to the credit risk of the Company. The Company's financial strength and solvency will affect its ability to satisfy its financial and contractual obligations. If we are unable to satisfy the financial and contractual obligations of the policy, you may lose your premium paid and benefits.

Inflation risk

The cost of living in the future is likely to be higher than now, due to inflation. This means that the purchasing power of any Benefit Amount paid in the future may be less than its value today, even if the Company meets all of its contractual obligations.

Failure to Pay Premiums risk

For your policy to be valid you must abide by your premium payment plan. All premiums, after the first premium, are to be paid by the due date. Where this does not happen, customers are given a 30-day grace period to pay due premiums, beginning on the premium due date. Failure to do so may cause the policy to be terminated.

Premium Adjustment risk

Premiums will remain unchanged throughout each Premium Payment Term. The amount of premium due is determined by factors including, but not limited to, the Life Assured's age, gender, smoking status and health conditions.

At policy renewal, premium(s) will be adjusted based on the Benefit Amount, Premium Payment Term, Policy Benefit Term, the Life Assured's attained age and applicable premium rates. Premium rates may be affected by factors including claims conditions.

While the policy is in force, renewal is guaranteed until the end of the Policy Benefit Term of the third (3rd) Policy Year.

Notes

1. “WeMedi Top Up (Outpatient) Protector” is provided by Blue Insurance Limited (“The Company”). The Company is authorised and regulated by the Insurance Authority under the Insurance Ordinance (Cap. 41) to sell insurance products in Hong Kong, and does not offer or sell any insurance products in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
2. This Product Summary is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of “WeMedi Top Up (Outpatient) Protector” only and does not in any way affect the policy provisions. For all details, please refer to the policy provisions of the Plan.
3. In the Product Summary, “we”, “our”, or “us” refers to the Company; “you” or “your” refers to the policyholder.
4. “WeMedi Top Up (Outpatient) Protector” is produced in and authorised for sale in Hong Kong only. By relying on this Product Summary, you are declaring that you are a Hong Kong identity card holder with a residential address in Hong Kong.
5. The product information does not contain the full terms of the policy and the full terms can be found in the policy provisions.