

Product Summary

WeMedi Outpatient Protector (the “Plan”) offers a great discount on outpatient services!

Simply by showing your medical card at designated network clinics¹, you can enjoy a standard

Preferential Consultation Charge for Outpatient Services for unlimited times per year², including General Practitioner consultation, Specialist consultation, Physiotherapy treatment, Chinese Herbalist consultation, Chinese Bone Setting treatment, Acupuncture treatment, Chiropractor treatment and Dental services. You can purchase the Plan not only for yourself, but also your spouse, children, and parents.

Product Summary Table ³

Basic Information	
Issue Age ⁴	15 days - 80
Maximum Cover Age ⁴	85
Policy Benefit Term	1 year
Premium Payment Term (i.e. payment term)	1 year
Premium Payment Frequency	Annual, yearly renewal to age 85 (guaranteed renewal for the first 3 policy years).
Compassionate Death Benefit	HK\$1,000
Benefits	
Outpatient Services	Preferential Consultation Charge ⁵
General Practitioner consultation (Inclusive of 3 days basic medication)	HK\$210
Specialist consultation (Inclusive of 4 days basic medication)	HK\$500
Physiotherapy treatment ⁶ (per session per region)	HK\$330
Chinese Herbalist consultation (inclusive of 2 days basic medication)	HK\$190

Chinese Bone Setting treatment (per session per region)	HK\$270
Acupuncture treatment (per session per region)	HK\$300
Chiropractor treatment ⁶ (per session per region)	HK\$480
Dental Services ⁷ (Including dental examination, scaling and polishing only)	HK\$198 up
Maximum Limit of Visits: Unlimited visits per year One visit per each category of Outpatient Services per day	

1. The doctor network of the Plan is provided by medical service providers..
2. Limited to one visit per each category of outpatient services per day.
3. For the full terms and benefits of the policy, full lists of exclusions, please refer to policy provisions.
4. Age means age of last birthday of the Life Assured.
5. The Preferential Consultation Charge for each category ("The Charge") may be increased within 10% every calendar year due to medical inflation. We will notify you The Charge in advance of such an increase.
6. Referral letter is needed for Physiotherapy treatment and Chiropractor treatment. Life Assured should present a valid referral letter from a registered general practitioner. The referral letter shall be valid for 6 months from the issue date.
7. The Preferential Consultation Charge for Dental Services may be varied in different dental clinics, you should refer to the doctor list for relevant Preferential Consultation Charge.

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 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 Outpatient Services 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. Cosmetic surgery or treatment for cosmetic purpose;
- b. Treatment arising from congenital abnormalities and complications;
- c. Pregnancy and matters related to child abortion or miscarriage treatment;
- 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.

Any expense charged for treatment or medications not covered under the policy will not be reimbursed.

The Compassionate Death Benefit is not payable due to suicide within 24 months from (i) the Policy Issue Date or (ii) the date of reinstatement. The total premiums paid for the current protection period will be refunded. For all exclusions, please refer to your policy provisions.

Policy Termination

The Policy may 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 following Our prevailing guidelines at the relevant time to Us 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 Age 85; 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, or fail to perform any of Your Obligations under the Policy or Your action(s) (including omission) result(s) in the failure to meet any laws or 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 Your claim subject to claim's assessment.

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

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

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.

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 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 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 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 Company is not the network doctor's service supplier. The Company gives no representation, warranty and guarantee of whatsoever nature (whether express or implied) to any person on or in connection with the service and shall have no liability relating to any aspect of the service by the network doctors, including but not limited to service quality or diagnosis result or consultation service provided by the network doctors and/or collection and use of the service user's personal data by the network doctors. Should there be any dispute or complaint or claim (if any) with regards to the service, you should make such demand or complaint or claim directly to the network doctors.
6. The Plan does not constitute medical advice and is not a substitute for medical advice or treatment. You should consult your doctor or the appropriate professionals independent of the Plan in relation to your personal circumstances including any health or medical condition prior to joining the Plan or using any of the services.
7. By purchasing the Plan, you are deemed to agree to and authorise the network doctors to submit the medical records, including but not limited to the diagnosis, date of consultation and total amount paid for the service, to the Company and service provider(s) for statistical, research and reporting purposes, and for other purposes set out in our privacy policy. The Company may transfer, disclose, grant access to or share the aforementioned data to data processors and/or service provider(s) within Hong Kong.