

WeMedi Outpatient 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 Notice and answers received by Us as evidence of insurability and (iv) any other Information received by Us from You or the Life Assured) 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 and the Life Assured is alive, You are the owner of the Policy and shall be entitled to exercise the rights and options accorded under the Policy.

1.3 Beneficiary

The beneficiary is entitled to the Compassionate Death Benefit specified under Clause 2.1. You may nominate a beneficiary by submitting a Notice following Our prevailing guidelines at the relevant time to Us.

If more than one beneficiary is nominated and surviving upon the death of the Life Assured, then each surviving beneficiary is entitled to receive the Compassionate Death Benefit, paid in equal shares (or in unequal shares if so specified by You).

If You have not nominated a beneficiary, or none of the beneficiary or beneficiaries (as applicable) are alive at the time of the Life Assured's death, the Compassionate Death Benefit shall be payable to You or Your estate (as the case may be).

1.4 Cancellation Rights and Refund of Premium(s) within 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 twenty-one (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.

2. What are You Covered for

2.1 Compassionate Death Benefit

In the event that the Life Assured dies (not by Suicide under Clause 3.1) 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, less any indebtedness, will be paid to Your beneficiary under Clause 1.3. We will not pay any interest pending payment of any Compassionate Death Benefit under the Policy.

WeMedi Outpatient Protector

Policy Provisions

2.2 Outpatient Services

The Life Assured of the policy is entitled to Outpatient Services 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
- 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 rights to update the schedule including but not limited to the Preferential Consultation Charge and Maximum Limit of Visits from time to time. We shall inform You of relevant changes by Notice in advance. 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. What is Not Covered

3.1 Suicide

If the Life Assured commits suicide, whether sane or insane, within twenty four (24) months from (i) the Policy Issue Date or (ii) the date of reinstatement, whichever is later, Our liability shall be limited to refund of Total Premiums Paid from the Policy Effective Date or reinstatement date, whichever is later, less any indebtedness.

We will not pay any interest pending payment under the Policy.

3.2 Exclusions

Outpatient Services specified under Clause 2.2 shall not be applicable to the following conditions resulting directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

WeMedi Outpatient Protector

Policy Provisions

- 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.

4. How to Claim

4.1 Claims Settlement

Compassionate Death Benefit (as specified under Clause 2.1):

You or Your beneficiary under Clause 1.3 (referred to as the claimant) must submit a claim and proof of claim to Us as soon as reasonably possible after the death of the Life Assured. Proof of claim must be submitted to Us within ninety (90) days from 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 evidences and/or reports 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 2.2):

Life Assured has to present the Medical Card issued by Us at the Medical Network for verification and registration, and settle the Preferential Consultation Charge for Outpatient Services and also charges of any uncovered 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.

4.2 Claims Payment

The Compassionate Death Benefit under the Policy shall be payable to the nominated beneficiary or Your estate (as the case may be). Once a payment of the benefit is made, We will no longer be liable in any way in respect of that payment.

5. What about Premiums

5.1 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.

Any due and paid premiums after the death of Life Assured will be refunded to You or Your estate (as the case may be).

5.2 Grace Period

WeMedi Outpatient Protector

Policy Provisions

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. If a claim is made during the Grace Period, any overdue premium will be deducted from the benefit payable.

5.3 Renewal

While the Policy is in force, renewal is guaranteed until the end of the Policy Benefit Term of the third (3rd) Policy Year without further evidence of insurability. The Policy will automatically be renewed upon Our receipt of premium due for the new Policy Benefit Term. The premium will be adjusted on each renewal according to the attained Age and/or gender of the Life Assured and at a rate determined by Us at the time of such renewal.

The Policy Benefit Term and Premium Payment Term of each renewal will be the same as the periods specified in the Policy Schedule or Endorsement.

5.4 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 on the Policy inception date pursuant to the applicable laws and regulations governing Your Policy.

6. How will Your Policy End

6.1 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.

WeMedi Outpatient Protector

Policy Provisions

7. What Can You Do to Your Policy

7.1 Changing the Beneficiary

While the Policy is in force and the Life Assured is alive, You may change the beneficiary by giving Us a Notice following Our prevailing guidelines at the relevant time to Us. A change of beneficiary shall be effective only if recorded by Us.

7.2 Reinstatement

If the Policy is terminated under Clause 5.2, You can request (subject to Our final decision) to reinstate the Policy within twenty four (24) months from the date of termination subject to the following conditions:

- a) You submit a Notice following Our prevailing guidelines at the relevant time to Us by completing an application for reinstatement;
- b) The Life Assured does not exceed the maximum issue Age set by Us at the time of Application for reinstatement;
- c) You submit valid evidence of insurability requested by Us at Your own expense; and
- d) You pay all overdue and unpaid premiums plus interest (at a rate determined by Us from time to time).

No benefit will be paid, payable or accrued between the date of termination under Clause 5.2 and the reinstatement date chosen by Us.

7.3 Change of Policy Ownership

While Your Policy is in force, You may change the ownership of the Policy to Your designated person by giving Us a Notice following Our prevailing guidelines at the relevant time to Us. The person You designated will take over all the rights and interests of You.

8. Other Terms You Should Know

8.1 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.

8.2 Foreign Travel and Occupation

Your Policy will be valid wherever You travel or work except when We notify You by a Notice of any restrictions on travel or work outside Hong Kong.

WeMedi Outpatient Protector

Policy Provisions

8.3 Incontestability

We have the right to challenge the validity of Your Policy during the first two (2) years from the Policy Issue Date or the date of last reinstatement under Clause 7.2, whichever is later.

After two (2) years, We still have the right to amend Your Policy under Clause 8.1 but will not raise a challenge on a claim made by You unless We consider there to be an element of fraud.

8.4 Currency of Payment

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

8.5 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 of the laws of Hong Kong) to enforce any terms of the Policy.

8.6 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. If We would be exposed to any sanctions by providing any benefit to You, then We reserve the right not to provide cover and we are not liable to pay any claim or provide any benefit under this Policy.

8.7 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, or any applicable economic or trade sanction laws or regulations.

8.8 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.

We have the right to declare 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.

9. What Words and Phrases Mean

9.1 Interpretation

WeMedi Outpatient Protector

Policy Provisions

- 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 Your 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.

9.2 Definitions

Word(s)	Meaning
Acupuncture	Medically Necessary acupuncture treatment provided by Chinese Medicine Practitioner for the Life Assured.
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	Medically Necessary Chinese bone setting treatment provided by Chinese Medicine Practitioner for the Life Assured.
Chinese Herbalist / Chinese Medicine Practitioner	A Chinese medicine practitioner registered with the Chinese Medicine Council of Hong Kong according to the Chinese Medicine Ordinance other than the Policy Owner, 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) in providing Outpatient Services for the Life Assured.
Chiropractor	A chiropractor registered under Chiropractors Council established under the Chiropractors Registration Ordinance of Hong Kong in providing Medically Necessary chiropractic treatment for the Life Assured.

WeMedi Outpatient Protector

Policy Provisions

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).
Endorsement	A Notice to record and confirm the amendments made by Us to the terms of the Policy.
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	Registered Medical Practitioner who is not a Specialist, providing Outpatient Services for the Life Assured.
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 Policy Schedule.
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	The necessity to have Outpatient Services which is 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. 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.

WeMedi Outpatient Protector

Policy Provisions

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.
Outpatient Services	Medically Necessary outpatient healthcare services provided by the Medical Network.
Physiotherapy	Physiotherapy treatment provided by a physiotherapist registered under the Physiotherapists Board established under the Supplementary Medical Professions Ordinance of Hong Kong in providing Medically Necessary treatment for the Life Assured.
Policy	These Policy Provisions, the 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 the Policy, the Application, any Endorsement issued by Us.
Policyholder	The owner of the Policy is, as stated in the Policy Schedule or Endorsement, an individual who is entitled 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 Provisions	means WeMedi Outpatient 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).

WeMedi Outpatient Protector

Policy Provisions

Preferential Consultation Charge	The consultation charge specified in Our webpage and mobile apps.
Registered Medical Practitioner	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.
Specialist	Registered Medical Practitioner registered under the Specialist Register of the Medical Council of Hong Kong, providing Outpatient Services for the Life Assured.
Total Premium Paid	means the total sum of premium already due and paid by You under the Policy.
We, Us, Our, the Company	means Blue Insurance Limited.
You, Your, Yourself	means 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.