

Medical Comprehensive Protection Plan (Series 1)

Revisions, notice of termination and claims

- **Premium, terms and maximum limit**

Premium, terms and maximum limit are determined according to the plan selected on the day of application and by the age and the health condition of the Insured Person. The premium will be increased progressively when the Insured Person enters into another pre-set age group at the time of policy renewal. Regardless of the Insured Person's health or claim conditions, BOCG Insurance will not charge any additional fees or impose any additional terms on the Insured Person after the policy has taken into effect. **However, BOCG Insurance reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit for all policies covered under Medical Comprehensive Protection Plan (Series 1).**

- **Revision of the plan**

The Proposer can revise the policy by giving a written notice to BOCG Insurance 30 days prior to the expiry date of the policy. The new plan and premium will become effective on the first day of the new policy year.

- **Termination of policy and premium refund**

1. If the Proposer terminates the policy or any one of the Insured Persons' benefits within the policy period, the premium will not be refunded and the Proposer should pay 100% of the annual premium.
2. If the Insured Person covered under Plan 4 "Medical Top-up Plan" gives a written notice for policy termination within the policy period due to the cancellation of company medical insurance after termination of employment, he/she will be entitled to the refund of the paid annual premium on a designated percentage upon submission of the documentary proof. Besides, the Insured Person can request to convert his/her insured plan to Plan 1, Plan 2 or Plan 3 (if Plan 3 is selected, Insured Person should submit the documentary proof showing that his/her previous company medical insurance coverage is equivalent to or better than that of Plan 3 before the conversion).

- **Claims**

For claim application, the Insured Person should submit a written notice together with the documentary proof to BOCG Insurance for processing at the soonest. BOCG Insurance will complete within 10 working days after the sufficient documentary proof has been received.