

Medical Comprehensive Protection Plan (Series 1) - FAQs

- Q1 : Is medical examination required before applying the plan? Is there any waiting period?
- A1 : Medical examination before application is not required. Once the insurance application is approved, the protection will take effect immediately without waiting period (except “Maternity Benefits”, “Critical Illness Benefits”, any designated disease as specified under "Pre-existing Medical Conditions" and other excluded items).
- Q2 : Does the plan exclude the pre-existing medical conditions? What are the pre-existing medical conditions?
- A2 : Yes, the plan excludes the pre-existing medical conditions.
Under the policy wording, pre-existing medical conditions are defined as below:
(a) Sickness or injury which existed before the effective date of the Policy and/or the benefit cover in respect of the insured person and which presented signs or symptoms of which the insured person was aware of or should reasonably have been aware of; or
(b) The insured person who suffers from specific illness during the designated period will not be covered. Please refer to the policy for the definition of pre-existing medical conditions.
- Q3 : Will I be guaranteed to renew my plan even if I have made any claim? Will the premium change if any claim made?
- A3 : Upon the inception date of your cover, the plan is guaranteed to be renewed regardless of your claims or health condition. The premium will be adjusted in accordance with the age range of the insured person but will not be increased in accordance with the claims. However, Bank of China Group Insurance Co Ltd reserves the right to amend or adjust the premium and terms for all policies covered under Medical Comprehensive Protection Plan (Series 1).
- Q4 : Does the plan cover hospital surgical claims only?
- A4 : No, the plan can cover the surgery performed in hospital or clinic which is subject to the fulfillment of the policy term.
- Q5 : How long do I have to stay in a hospital to qualify for a claim?
- A5 : You are required to confine in a hospital for a minimum period of 6 consecutive hours except the insured person is treated by the surgical operation.
- Q6 : Does the Hospital Cash Benefit cover the insured person who confines to hospital in overseas?
- A6 : Yes, the Hospital Cash Benefit provides worldwide cover. Hospital Cash Benefit can cover the insured person sustains injury caused by accident or sickness confined to hospital in Hong Kong or overseas. If the confinement of hospital incurs in the mainland China, the insured person will only be entitled to half of the amount of the Hospital Cash Benefit. For overseas hospital confinement, the maximum number of days is 90 per policy year.
- Q7 : Does the plan cover the medical investigation in hospital which referred by a doctor?
- A7 : The plan does not cover the medical expenses arising from hospitalization primarily for investigation. However, it will be covered in case of therapeutic treatment is made for the non-excluded illness in addition to the medical investigation.
- Q8 : Does Critical Illness Benefit cover the insured person who sustains insured critical illness and one of the critical illnesses or serious diseases under the Extended Benefit at the same time? Will the benefits be terminated if the claim of Critical Illness Benefit or Extended Benefit has been settled?
- A8 : Yes. The insured person can make a claim for Critical Illness Benefit and Extended benefit at the same time.
The insured person’s Critical Illness Benefit and Extended Benefit will be terminated immediately when the claim of Critical Illness Benefit or Extended Benefit has been settled.
- Q9 : How can I check the status of my claim?
- A9 : You can check your claim status and the claims history at anytime by logging onto the BOCG Insurance website and inputting your policy number and password under the tabs “Individual Medical Policy Enquiry”.

Important Note :

The above FAQs are intended as a general summary of information for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.