

# China Express Accidental Emergency Medical Plan

## Important Notes

- Proposed insured must be aged 18 or above.
- After receiving the “China Express Card”, please check the name printed on the card carefully. The name should be the same as the one on your China Re-entry Permit or valid travel document.
- Please ensure to bring along your “China Express Card” with your China Re-entry Permit or valid travel document when travelling to the Mainland.
- Written notice shall be given to BOCG Insurance to report lost “China Express Card” or to change personal information. Handling fee for issuance of a replacement card is HKD100.
- The policy shall be effective after 7 working days upon receipt and approval of the enrolment by BOCG Insurance (not applicable to Short Period Plan).
- If cancellation happens during policy effective period, the proposed insured should notify BOCG Insurance in writing 30 days before the expiry of the policy year and return the “China Express Card” and the policy to BOCG Insurance, the unused premium of the policy will be refunded in accordance to the below conditions:
  - ✓ For short period or one-year insurance plan: no premium will be refunded during the effective period of the policy;
  - ✓ For two-year insurance plan: if cancellation happens in the first year, premium of the second year will be refunded. If cancellation happens in the second year, no premium will be refunded.
  - ✓ For three-year insurance plan: if cancellation happens in the first year, premium of the second and the third year will be refunded. If cancellation happens in the second year, premium of the third year will be refunded. If cancellation happens in the third year, no premium will be refunded.