

China Express Accidental Emergency Medical Plan

Summary of Coverage

| Coverage | Maximum Benefits ³ (HKD) (calculated on per event and per insured person basis) |
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| <p>A. Accidental Emergency Medical</p> <p>1. Accidental Emergency Medical Expenses: provide emergency medical expenses for the insured person suffering from bodily injury arising from accidental, external and visible nature and result in emergency medical treatment at an appointed hospital under the Hospital Network (including out-patient and in-patient medical expenses; if the Family Plan is in effect, maximum benefit for each child is HKD50,000)</p> <p>2. Follow up medical expenses: follow up medical expenses arising from the same accident within 30 days after discharged in any of appointed hospitals of the Hospital Network in the Mainland or after returning to Hong Kong SAR, including bone-setter (HKD100/day and up to HKD500 maximum); chiropractic treatment or physiotherapy (HKD150/day and up to HKD1,000 maximum) expenses. (If the Family Plan is in effect, the maximum benefit for each child is 50% that of the adult).</p> | <p>300,000</p> <p>3,000</p> |
| <p>B. Accidental Death or Permanent Disablement¹ (If the Family Plan is in effect, maximum benefit for each child is HKD50,000)</p> | <p>200,000</p> |
| <p>C. Death from Sudden Sickness (within 24 hours)</p> | <p>30,000</p> |
| <p>D. Luggage Loss (applicable to luggage in transit by authorized carriers only, maximum benefit HKD1,000 per item and HKD200 excess per event)</p> | <p>2,000</p> |
| <p>E. 24-hour Emergency Assistance Services (All expenses must have the prior approval and services rendered must be arranged directly by the Emergency Assistance Service Company. The insured person should call the 24-hour Emergency Assistance Hotline to get assistance)</p> <p>1. Emergency Medical Assistance Services</p> <p>a. Medical emergency evacuation or repatriation, and return of mortal remains/ashes after accidental death</p> <p>b. Compassionate visit² (1 round trip economy class air ticket and hotel accommodation of up to HKD1,000 per day)</p> <p>c. Return of unattended dependent child(ren) to Hong Kong SAR or repatriation of the insured person after treatment</p> <p>d. Hospital admission deposit guarantee (applicable to all hospitals outside the Hospital Network in the Mainland)</p> | <p>Unlimited</p> <p>60,000</p> <p>1 one-way air ticket (economy class)</p> <p>50,000</p> |

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| <p>2. Hotline Assistance Services (24-hour multi-language emergency assistance hotline services including medical service advice, visa requirement, pre-trip assistance, travel, hospital network, emergency itinerary arrangement information, hospital admission, embassy/ interpreter/ legal referral, lost luggage assistance, luggage transfer and so on. For details, please refer to the policy.)</p> | <p>-</p> |
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Remarks:

1. If the insured person at the time of the accident is engaging in any dangerous work causing accidental death or permanent total disablement, apart from HKD30,000 accident allowance, no benefit shall be payable (this allowance is not applicable to insured child(ren) of the Family Plan). Dangerous work includes taking part in performing entertainment or film / television production (e.g. producer, actor and etc), stuntman or martial arts fighter; driving commercial vehicle including lorry, crane truck, coach and so on; working at height exceeding 30 feet above the ground or floor level or excavations in any part of a depth 20 feet from the surface; working on board, terminal, or construction site; using of machinery driven by steam, gas or other mechanical power or machinery for cutting or pressing metal or plastic.
2. The insured person has to stay in the hospital for over three consecutive days.
3. If the Family Plan is in effect, the maximum benefits payable to each covered item shall not exceed 200% in aggregate of the amount of each individual item (it is not applicable to items A & E).