

# HospitalSurance

## Cash benefit to use as you choose if you're hospitalised, anywhere in the world

HospitalSurance pays a cash benefit for every day you are in hospital. You are free to use the cash to pay medical bills, living expenses or meet other commitments. You can choose from four levels of cash benefit. Plus you can receive a no claim premium refund after five consecutive claim-free years.

### Eligibility

- Applicant must be HSBC credit card/account holder
- Anyone aged between 18 – 59; renewal up to 65
- No medical check-up is required

Benefits	Plan A (HKD)	Plan B (HKD)	Plan C (HKD)	Plan D (HKD)
<b>1. Daily cash benefit<sup>1</sup></b> for as long as 750 days, regardless of the actual hospital expenses for each illness or accident <sup>4</sup>	500	1,000	1,500	2,000
<b>2. Double daily cash benefit</b> for as long as 750 days <sup>2</sup> for hospitalisation: <ul style="list-style-type: none"> <li>• If treatment requires an intensive care unit</li> <li>• If you and your insured spouse are hospitalised as a result of the same accident</li> <li>• If you are hospitalised outside the Hong Kong SAR, Macau SAR, or mainland China</li> <li>• If you are hospitalised for a major organ transplant, including bone marrow transplant</li> </ul>	1,000	2,000	3,000	4,000
<b>3. Surgical allowance benefit</b> Reimbursement of surgical expenses (such as surgeon's fee, anaesthetist's fee and operation theatre fee) on top of the daily cash benefit should you need an operation when hospitalised	Up to 5,000 per illness or accident	Up to 10,000 per illness or accident	Up to 15,000 per illness or accident	Up to 20,000 per illness or accident
<b>Additional benefit</b>				
Emergency assistance service				

Premium per insured person (monthly)	Plan A HK\$500	Plan B HK\$1,000	Plan C HK\$1,500	Plan D HK\$2,000
18 – 30	101	202	304	405
31 – 40	116	232	350	466
41 – 50	164	329	493	658
51 – 59	278	557	835	1,113
Children (one fixed premium for all children) <sup>3</sup>	52	104	155	207

Premium per insured person (annual)	Plan A HK\$500	Plan B HK\$1,000	Plan C HK\$1,500	Plan D HK\$2,000
18 – 30	1,212	2,424	3,648	4,860
31 – 40	1,392	2,784	4,200	5,592
41 – 50	1,968	3,948	5,916	7,896
51 – 59	3,336	6,684	10,020	13,356
Children (one fixed premium for all children) <sup>3</sup>	624	1,248	1,860	2,484

- (a) Benefit for hospitalisation anywhere in the mainland China is limited to 50% of the specified limits.  
(b) Hospitalisation outside the Hong Kong SAR is covered provided you are not away from the Hong Kong SAR for a consecutive period of more than ninety (90) days before the hospitalisation; and that the medical condition or treatment necessitating such hospitalisation arises solely and independently out of an accident or emergency situation that occurs outside the Hong Kong SAR.
- Up to ninety (90) days in an intensive care unit.
- Benefit for children is 50% of the specified adult limit. Unmarried dependent children are covered from the age of six months to 21 years, or until the age of 23 if they are full-time students at an accredited school or college.
- Hospital confinement resulting from causes which are the same as, or related to, the cause of a prior hospital confinement for which daily cash benefit has been payable and not separated from such prior hospital confinement for a period of at least 12 months, shall be considered a continuation of the prior hospital confinement. Such confinements shall be considered to have occurred during the same period of sickness or to have resulted from the same injury for the purpose of determining the relevant daily cash benefit period and maximum daily cash benefit payable under the policy.

#### Please note:

- Premium and levy are based on your age at entry, but they are not guaranteed to remain unchanged and AXA reserves the right to vary the premium and levy of the policy. Premium rates are not guaranteed and terms and conditions of renewal may also change. We consider factors including but not limited to (i) AXA's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend and product feature revisions.
- This premium table does not include levy<sup>^</sup> which is collected by the Insurance Authority. Levy<sup>^</sup> collected by the Insurance Authority through AXA will be imposed on the policy at the applicable rate. Policyholders must pay the levy<sup>^</sup> in order to avoid any legal consequences.



## 30% no claim premium refund

If you do not make a claim for five consecutive years, we'll refund 30% of the premiums you've paid during this period.

## Family discount<sup>5</sup>

A 10% family discount on premium and levy<sup>^</sup> will be offered if you and your direct family member(s) successfully enrol for HospitalSurance at the same time. "Direct family member(s)" refers to spouse, partner (means someone with whom the insured person lives in a relationship equivalent to marriage, whether of the same or opposite gender) and children of the applicant. For application made by partner, please note that separate application form has to be used.

## Claim procedures

Written notice of claim must be given to AXA within 14 days after the commencement of hospital confinement covered by the policy. AXA will furnish to you such forms for filing proof of claim. Written proof in support of a claim including medical reports and all proof of loss must be submitted to us within 30 days from the receipt of the claim form provided by us.

## Express Claims Approval Service

Any qualified case for claim amount below HK\$5,000 will be processed immediately and claims payment will be approved within 2 working days upon receipt of all required documents as may be required by AXA General Insurance Hong Kong Limited (AXA). Should further information be required, AXA will send a follow up letter to the claimant within 5 working days.

## Main policy exclusions

- Congenital and pre-existing medical conditions
- Dental and optical treatment
- Pregnancy and fertility or infertility treatment
- Cosmetic surgery, prosthetic appliances and routine medical examinations
- Drug addiction, alcoholism, sexually transmitted diseases, and HIV if diagnosed within five years from inception of cover
- War and insurrection, dangerous sports and activities
- Hospitalisation primarily for diagnostic scanning, X-ray examinations or physical therapy
- Expenses recoverable from a third party or covered by any other existing insurance
- Hospitalisation outside the Hong Kong SAR where:
  1. before the hospitalisation, you have been away from the Hong Kong SAR for a consecutive period of more than ninety (90) days; or
  2. the medical condition or treatment necessitating such hospitalisation is not solely and independently the result of an accident or emergency situation occurring outside the Hong Kong SAR.

Please refer to the policy provisions for the full list of exclusions.

## Right to return policy

If you change your mind about this policy within **30 calendar days**, you can return it for cancellation and your premium and levy<sup>^</sup> will be refunded in full (provided you have not made a claim).

<sup>5</sup> The family discount is subject to change by us from time to time without prior notice. Please contact us for the prevailing family discount. In case of disputes arising out of this family discount, our decision shall be final.

## Termination

The policy shall terminate forthwith upon any of the followings:

- (a) the death of the insured; or
- (b) non-payment of premium as from that premium due date

Insurance in respect of an insured person shall terminate forthwith upon the renewal date next following his or her attainment of age 65 years.

Insurance in respect of an insured dependent child, shall terminate forthwith upon the premium due date next following his or her attainment of age 21 years, or 23 years if a student, or the premium due date next following his or her marriage or otherwise ceasing to be a dependent of the insured.

If AXA gives notice of termination by mail to the insured at his or her last known address, the policy shall be terminated on the last day of the month in which such notice was issued provided where this will result in the policy being terminated in less than 7 days from the date of the issuing of the notice, the policy shall then be terminated upon the expiry of a 7 days period from the date of the issuing of the notice.

## Cancellation

For monthly payment policy, if you give a 7-day notice in writing to AXA to terminate the policy, or to terminate cover with respect to any eligible family members, such termination shall become effective on the next premium due date after AXA received the notice.

For annual payment policy, if you give a 7-day notice in writing to terminate the policy, or to terminate cover with respect to any eligible family member, such termination shall become effective after the notice is received by AXA. All premium paid will at all times be subject to the premium refund rules in accordance with the policy provisions.

## Act now!

Cover yourself should you be hospitalised anywhere in the world. Apply for HospitalSurance today and receive instant approval.

- Go to [www.hsbc.com.hk](http://www.hsbc.com.hk)
- Visit any HSBC branch

## Frequently asked questions

**Why are pre-existing conditions not covered? Why are some sicknesses excluded during the first year and some excluded during the first six months?**

Pre-existing conditions are commonly excluded in medical and hospitalisation policies because it is not the insurer's intention to cover the cost of an existing condition. Therefore, it is usual to exclude injuries or sicknesses which occur, exist, commence or present signs or symptoms before the commencement of the policy coverage. The definition of pre-existing condition is defined in the policy document. Please refer to the policy for details.

The sickness listed as exclusions are mostly common chronic illnesses which normally require a development period ranging from six months to one year. Some diseases require a longer range of development cycle to develop symptoms than others. In general, those illnesses excluded during the first year are believed to have a longer development period (e.g. Tumours of internal organs).

**What is the waiting period?**

Medical insurance normally has a term "waiting period" which means no coverage on any illnesses will be offered during that period. To provide you with instant protection, our HospitalSurance does not have waiting period. However, for illnesses that are identified as exclusion on the inception of policy will not be covered at any time within the policy period.

**Will I be covered if I'm travelling outside the Hong Kong SAR?**

This plan covers customers who are residing in the Hong Kong SAR. Therefore, you will not be covered if you have been out of the Hong Kong SAR for more than ninety (90) days consecutively. In addition, in respect of hospitalisation outside the Hong Kong SAR, such hospitalisation must be due to medical condition or treatment which is solely and independently the result of an accident or emergency situation occurring while you are away from the Hong Kong SAR.

**What is meant by 'congenital condition' and why it is not being covered by the policy?**

A congenital condition means medical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six months of birth. Some examples are: hernias of all types, strabismus, hydrocephalus, undescended testicle, hypospadias, meckel's diverticulum. It is a common practice to exclude congenital condition in medical policies because it is not the insurer's intention to cover the cost of an existing condition.

**Why is hospitalisation covered only if there is treatment involved?**

The plan aims to cover those who are hospitalised due to sickness or injuries and therefore treatment must be involved.

**Can I claim my surgical expenses if they have been fully reimbursed by my employer or another insurance policy?**

If your surgical expenses have been fully reimbursed by a third party, you will not receive further reimbursement from HospitalSurance under surgical benefit. However, you are still entitled to daily hospital cash benefit if you are hospitalised due to a covered medical condition.

**Is medical examination required?**

Applying for HospitalSurance is simple and easy. You are not required to have medical check-up which means you are free from any additional medical check-up fee.

**How do I get my 30% no claim premium refund?**

If you have not made a claim for five consecutive years, you will receive a refund of 30% of the premiums you have paid during this period. This refund will be credited automatically to the account which you have used to pay your premium and levy<sup>^</sup>.

**Does the coverage include hospitals outside the Hong Kong SAR?**

You are covered at any hospital anywhere in the world as long as the hospital is legally constituted establishment operated pursuant to the laws of the country in which it is based and meeting all of the requirements set out in the policy provisions. However, cover is valid only if you are away from the Hong Kong SAR for not more than ninety (90) days before the hospitalisation. Furthermore, such hospitalisation outside the Hong Kong SAR must be due to medical condition or treatment which is solely and independently the result of an accident or emergency situation occurring while you are away from the Hong Kong SAR.

**Does the policy cover government hospitals?**

There are no restrictions on your choice of hospitals. You are free to choose any legally constituted establishment operated pursuant to the laws of the country in which it is based and meeting all of the requirements set out in the policy provisions.

**If I have medical cover from another insurance company, can I make a claim under this policy?**

You can still apply for and be covered under this plan regardless of the insurance plans you are holding with other insurance companies. You will still receive the hospital cash benefit under this policy if you are hospitalised due to a covered medical condition.

**Is my insured child covered to the same benefit level as I am?**

The benefits for children are limited to 50% of the specified adult limit.

**Am I covered if I'm hospitalised in mainland China?**

Yes, but only up to 50% of the applicable limit. However, cover is valid only if you are away from the Hong Kong SAR for not more than ninety (90) days before the hospitalisation. Furthermore, such hospitalisation outside the Hong Kong SAR must be due to medical condition or treatment which is solely and independently the result of an accident or emergency situation occurring while you are away from the Hong Kong SAR.

**Is hospitalisation in relation to pregnancy covered under the policy?**

No. Any claims in respect of pregnancy, childbirth (including diagnostic tests for pregnancy and surgical delivery), miscarriage, abortion and pre-natal or postnatal care are excluded.

**Under what situations am I entitled to the double benefit for Daily Cash Benefit for Hospital Confinement?**

You will be entitled to the double benefit for daily cash benefit under the following situations:

- a) when you and your insured spouse are hospitalised at the same time as a result of the same accident;
- b) for the first ninety (90) days of hospitalisation in an intensive care unit;
- c) for hospitalisation outside the Hong Kong SAR, Macau SAR or China if you are a permanent resident of the HKSAR and at the time of hospitalisation are outside of the Hong Kong SAR, Macau SAR or China on a temporary basis for a period of not more than 60 days;
- d) for heart, lung, liver, pancreas, kidney or bone marrow transplant operations.

**Is the premium and levy<sup>^</sup> guaranteed to remain unchanged?**

The premium and levy<sup>^</sup> depends on the plan level (Plan A / Plan B / Plan C / Plan D) and your age at entry but it is not guaranteed to remain unchanged. We reserve the right to adjust premium and levy<sup>^</sup> for particular categories of insured persons if considered to be necessary. We will, however, give you sufficient written notification in advance.

**How can I manage my policy?**

You can call 2867 8678 should you have any queries about your policy, or manage your policy at ease by e-Policy Servicing after logging on to HSBC Internet Banking if you are a HSBC internet banking customer. This online service provides you with 24-hour access to your policy details and allows you to submit policy service requests without hassle.

<sup>^</sup> Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2867 8678.

**Important notes:**

The above policy is underwritten by AXA General Insurance Hong Kong Limited ("AXA"), which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Please be aware the coverage on this policy may overlap with your existing protection plans coverage or exceed your needs, so please refer to the policy for the detailed introduction and coverage. We also suggest you to compare our plan's coverage with your other existing protection plan. You are welcome to contact our staff for any enquiry.

**The information shown is intended as a general summary. You should refer to the insurance policy for the detailed terms and conditions.**

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.

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