

Bupa Worldwide Assistance Programme



Bupa (Asia) Limited now offers our valued members international assistance services provided by the Service Provider(s). When travelling abroad, should any need arise for medical or legal assistance in case of emergency, a comforting voice is only one phone call away. Please call the Service Provider(s) on (852) 2861 9229 which provides you with 24 hours hotline services 365 days a year. Remember to carry the worldwide assistance programme card with you all the times while travelling abroad.

The Service Provider(s) has more than 37 alarm centres located worldwide with professional staff and medical personnel who can speak your language and provide you with the following Worldwide Assistance Services:

1. Medical Assistance

- **Medical Advice Hotline**
Member may call the Service Provider(s) alarm centre for medical advice and evaluation.
- **Doctor/Hospital Referral**
Member shall be referred to a medical specialists or medical facility for personal assessment.
- **Essential Medication/Medical Equipment**
Upon request from a local attending Registered Medical Practitioner, the Service Provider(s) may, when possible and legally permissible, dispatch at the cost of the Member any essential medicine and/or medical equipment required for the Member which is not locally available.
- **Dispatch of Registered Medical Practitioner**
In the event of an emergency which either the Member cannot be adequately assessed by telephone, or the Member cannot be moved and local treatment is unavailable, the Service Provider(s) may send an appropriate medical practitioner.
- **Medical Evacuation (Unlimited Cover)***
If the Member suffers from bodily injury or sudden illness such that the Service Provider(s) medical team and the attending Registered Medical Practitioner recommend Hospital Confinement/in-patient treatment in another medical facility where the Member can be suitably treated, the Service Provider(s) may arrange and pay for necessary transportation expenses for:
 - (a) the transfer of the Member into the nearest medical facility more appropriately equipped for the particular medical condition, or
 - (b) the direct repatriation if his/her medical condition permits such repatriation. The medical team and attending Registered Medical Practitioner may determine the necessary arrangements according to the circumstances.
- **Repatriation after Treatment (Unlimited Cover)***
Following the medical evacuation of this cover and if medical treatment is necessary, the Service Provider(s) may repatriate the Member to an appropriate medical facility in his/her country of residence by scheduled airline flight (on economy class) or any other appropriate means of transportation. Any decision on such repatriation shall be made jointly and exclusively by both the attending Registered Medical Practitioner and the Service Provider(s) alarm centre.
- **Deposit Guaranteeing of Hospital Admission**
In case of hospitalisation duly approved by both the attending Registered Medical Practitioner and the Service Provider(s) doctor and the Member is without means of payment of the required hospital admission deposit, the Service Provider(s) may guarantee or provide such payment up to HK\$39,000. The Member will be required to repay any sum advanced and the costs of this service within 45 days (without interest). The Service Provider(s) will require valid credit authorisation from the Member or his/her representative, prior to advancement of funds for such admission.
- **Medical Monitoring**
The Service Provider(s) may monitor a Member's condition during the Member's Hospital Confinement/in-patient treatment abroad and may keep the Member's employer/family informed.
- **Compassionate Visit**
The Service Provider(s) may arrange and pay for the cost of an economy round trip transportation plus accommodation expenses up to HK\$16,000 for a person chosen by the Member, or a relative if the Member is unable to choose due to his/her condition, to join him/her if the Member has been in Hospital Confinement/ in-patient treatment abroad for more than seven (7) consecutive days.
- **Additional Travel and Accommodation for Travelling Companion**
The Service Provider(s) may arrange and pay for the additional travel and accommodation expenses incurred by a Member's travelling companion related to an incident requiring medical evacuation of this cover provided that such expenses shall not exceed HK\$15,000 for any one Member in any one event subject to a sub-limit of HK\$2,000 per day.
- **Return of Unattended Dependant Child(ren) to Country of Residence***
If any of the Member's travelling dependant child(ren) up to age eighteen (18) or age twenty-three (23) if in full time education, is left unattended by reason of the Member's Hospital Confinement/in-patient treatment, the Service Provider(s) may organise and pay for the return of child(ren) (on economy fare basis) to the Member's country of residence.

- **Hotel Room Accommodation for Convalescence**

The Service Provider(s) may arrange and pay for reasonable hotel for convalescence, up to HK\$1,950 per day for a maximum of four (4) consecutive days, immediately after Member's discharge from the Hospital, and if deemed medically necessary by attending Registered Medical Practitioner and the Service Provider(s) doctor.

- **Transportation for Return of Member to Original Work Site***

Following a Member's evacuation or repatriation by the Service Provider(s) within a one (1) month period, the Service Provider(s) may upon the Member's request arrange and provide a one-way economy air transportation to return the Member to the original work location. Member assumes the responsibility for the decision of whether or not he/she returns to work. Member is responsible for obtaining any medical releases to determine his/her suitability to travel or not, or to resume work or not. The decision and the results thereof are solely the responsibility of the Member and/or the Member's attending Registered Medical Practitioner. The Service Provider(s) is not involved in such decisions.

- **Repatriation of Mortal Remains/Ashes (Unlimited Cover)**

Upon the death of a Member, the Service Provider(s) may arrange and pay for the repatriation of the Member's body or ashes to the Member's country of residence for burial.

- **Unexpected Return to the Country of Residence***

In the event of the death of a Member's close relative in his/her country of residence while he/she is travelling overseas (excluding the case of immigration) that necessitates an unexpected return to his/her country of residence, the Service Provider(s) may arrange and pay for the cost of a scheduled airline ticket (economy class) for the return of the Member.

- **Additional Hospital Benefit after a Medical Evacuation and Repatriation back to Hong Kong (provided by Bupa)**

If benefits payable under the Hospital and Surgical Benefit, Hospital Top-up Benefit and Supplementary Major Medical Benefit (if any) are exhausted, eligible medical expenses for treatment during hospitalisation in Hong Kong immediately following the repatriation of this cover are covered up to a further HK\$120,000.

* Member (and/or his/her travelling companion if applicable) shall surrender unused return tickets to the Service Provider(s) if the Service Provider(s) arranges new tickets or transportation for them.

2. Travel and Pre-trip Assistance

- **MedPass Service**

If a Member suffers from bodily injury or sudden illness and needs to be hospitalised in The People's Republic of China ("PRC") for emergency medical treatment, the Member may visit the nearest hospital under the Service Provider(s) China Hospitals Network ("MedPass Network"). Upon presenting the valid Bupa Worldwide Assistance Programme Card and travel document, the Hospital will provide medical treatment without requiring admission deposit directly from Member up front. The Service Provider(s) shall provide the Hospital with the relevant guarantee of deposit for hospital admission. The Member shall fully and directly settle the medical expenses including the Hospital admission deposit guaranteed by the Service Provider(s) when the Member is discharged from Hospital. The Service Provider(s) will not pay for any expenses incurred.

- **Pre-trip and Travel Information**

Member may contact the Service Provider(s) to obtain the following information before starting or during his/her journey:

- Updated immunisations and vaccinations requirements and needs.
- Weather, exchange rates, banking days, language, passport and visa requirements.
- Airport taxes or customs requirements.
- Arrangement of interpreter services or children escort.
- Transmission of urgent messages for medical reasons.

- **Assistance on Luggage Retrieval**

In the event of loss or misrouting of the Member's luggage by a common carrier, the Service Provider(s) may liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organise the dispatch of such luggage, if recovered, to such place as the Member may direct.

- **Emergency Rerouting Arrangements**

The Service Provider(s) may assist the Member in reorganising his/her flight schedule should an emergency oblige him/her to alter his/her original plan.

- **Administration Assistance of the Loss of Travel Document**

The Service Provider(s) may provide the Member with the necessary information regarding the formalities requested by local authority in order to obtain the replacement of such lost or stolen documents.

3. Legal Assistance

- **Legal Referral**

The Service Provider(s) may provide the telephone numbers and addresses of the lawyers and solicitors firms.

- **Legal Assistance**

In the event of an accident occurring in a situation not related to the work, business, profession or employment of the Member, the Service Provider(s) may:

- (a) provide for the defence of the Member in legal proceedings against him/her for civil liability to the Civil Laws in force in the country, and
- (b) conduct proceedings in order to obtain an indemnity from an identified third party for the Member following personal injury and/or damages to the Member's personal belongings if such damages are estimated to be in excess of HK\$5,000.

In all such cases, the counsel and/or lawyer appointed by the Service Provider(s) shall act in a legal capacity for the Member without any recourse to, responsibility of, or indemnification by the Service Provider(s) by reason of its appointment of counsel and/or lawyer. The counsel and/or lawyer's fee will be settled by the Service Provider(s) up to a limit of HK\$40,000.

o **Advance of Bail Bonds**

The Service Provider(s) may deposit up to HK\$40,000 on behalf of the Member as the security required from him/her in order to guarantee the payment of the fees for the procedures in the event of the Member being detained by the relevant local authority following a road accident. No deposit shall be made by the Service Provider(s) for covering the civil liabilities, fines or personal indemnities to be paid by the Member and/or the release of the Member. The deposit made by the Service Provider(s) shall be considered as a loan made by the Service Provider(s) to the Member and should be fully repaid by the Member to the Service Provider(s) within 30 days of such advance. This advance of bail bond excludes any claim related to professional and/or criminal situations, as well as any claim arising out of the driving of any motor vehicle.

4. Local Assistance - only available in Hong Kong

- o The Service Provider(s) may assist the Member to arrange or provide the name, telephone number and address of the service provider for baby-sitting and/or private nursing and/or temporary domestic helper service, licensed technician to repair the failure of his/her electricity supply system or a locksmith to open the door or solve relevant problems.

5. General Exclusions

o **Excluded Cases**

Services and assistance under this cover shall not be available with respect to bodily injury or sudden illness of the Member arising from:

- Pre-existing condition and any illness the symptoms of which would cause an ordinary prudent person to seek diagnosis, care or treatment before the Member's coverage effective date, or a condition for which medical advice or treatment was recommended by a medical practitioner before the Member's coverage effective date.
- Any services rendered without the authorisation and/or intervention of the Service Provider(s).
- Childbirth, pregnancy or any complications within three (3) months from delivery date notwithstanding that such event may have been accelerated or induced by accident.
- Bodily injuries arising directly or indirectly as a result of participation in any professional or competitive sports, water sports, winter sports, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes of guides, parachuting or martial arts.
- Costs, which would have been payable if the event giving rise to the intervention of the Service Provider(s), had not occurred.
- All other exclusions of the Member's medical insurance contract.
- The benefits mentioned apply worldwide outside country of residence unless specified otherwise.
- The benefits will become ineffective when Member's medical insurance contract is terminated for any reason.

o **Force Majeure**

The Service Provider(s) shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or acts of God or any other event of force majeure which prevents the Service Provider(s) from providing such assistance services.

Procedures for hospital admission in China

If you are travelling outside your country of residence and become injured or sick and require admission to hospital in China, you could receive medical treatment from any of the hospitals in the MedPass Network. You will not need to provide a guarantee of admission deposit as long as the following procedures are adhered to.

1. Call our 24-hour Worldwide Assistance Service hotline on (852) 2861 9229
2. Provide your full name, membership number, location and description of incident and check the latest list of network hospitals
3. To arrange for hospital admission, please visit the nearest network hospital and present your valid Bupa Worldwide Assistance Programme card or the digital document with the Medpass logo (as shown below) via myBupa app, along with your travel documents.

Upon discharge from hospital, you have to pay all hospital bills including the hospital admission deposit guaranteed by the Service Provider(s). For reimbursement, all original receipts must be kept and submitted with your completed claim form within ninety days from your discharge date.

The list of network hospitals is subject to change from time to time. To view the most up to date list, please call us on the above hotline, or visit myBupa on our website: <http://www.bupa.com.hk>

This service is solely provided by the Service Provider(s).



The Service Provider(s) 24-hour hotline
(852) 2861 9229

保柏現正為尊貴的會員送上由服務供應商提供之國際援助服務。當會員出外旅遊，請隨身攜帶國際援助計劃卡。若遇上緊急情況需要醫療或法律支援，只需致電卡上所載之電話(852) 2861 9229 向服務供應商之24小時緊急援助中心求助，即可透過自己熟悉的語言獲得支援服務。

服務供應商擁有超過37間緊急援助中心遍佈世界各地，並聘用了能操多種國家語言的服務及專業的醫護人員，為會員提供下列各項國際援助服務：

1. 醫療援助服務

○ 電話醫療建議

會員可致電服務供應商的緊急中心詢問當值註冊西醫有關醫療建議及評估。

○ 醫生/醫院轉介服務

服務供應商可轉介會員至專科西醫或醫院為會員作個人醫療評估。

○ 必要藥物及醫療器材

若會員所需的必要藥物及/或醫療器材未能於當地取得，在當地主診註冊西醫要求時，服務供應商將在可行及法律許可之情況下，運送該等藥物及/或醫療器材到會員身處之地，費用由會員支付。

○ 遣派註冊西醫

於危急情況如會員未能透過電話得到足夠之醫療建議，或會員不宜走動但當地醫療缺乏下，服務供應商可安排適當註冊西醫應診。

○ 醫療護送（不設上限）*

若會員身體受傷或患上突發疾病，而服務供應商之醫療隊伍及當值註冊西醫均建議會員在另一醫療機構住院接受所需之適當治療時，服務供應商會安排和支付所需交通費用：

(a) 護送會員至最近的一間備有合適醫療設備的醫療機構；或

(b) 直接運返其居住國家(如情況許可)。服務供應商之醫療隊伍及主診註冊西醫會視乎環境而決定所需之安排。

○ 治療後送返居住國家（不設上限）*

於接受此保障的醫療護送服務後，如會員需接受治療，服務供應商將安排會員乘坐固定班次之航機(經濟客位)或其他合適之交通工具，護送會員返回其居住國家的適當醫療機構。任何有關安排送返居住國家服務之事宜，須由主診註冊西醫及服務供應商緊急中心共同決定。

○ 墊支住院按金

經會員的主診註冊西醫及服務供應商之醫生共同正式同意，認為會員需要入住醫院，而會員又無法支付住院按金的情況下，服務供應商將提供最高達港幣39,000元之住院按金或作為該筆住院按金之擔保人，但會員將須在45日內清付所墊支的款項及該項服務費用(不需繳付利息)。服務供應商在墊支住院按金前會向會員或其代表索取有效之貸款授權。

○ 跟進病情

當會員身在居住國家以外地方接受住院治療，服務供應商將會跟進會員的醫療狀況，並向會員之僱主或家屬匯報最新病況。

○ 安排家屬前往探望

若會員於外地住院連續七天以上，服務供應商將安排一位會員指定之人士或其親屬(如會員因病未能指示)乘搭客機(經濟客位)前往探望會員，並代其支付來回機票及一般酒店住宿，最高達港幣16,000元。

○ 同行伙伴之額外交通及住宿費

服務供應商將安排並支付與會員同行之伙伴因會員發生事故而接受此保障的醫療護送所引致的額外交通及住宿費用，每位會員於每一事故最高享有港幣15,000元，並以每日港幣2,000元為限。

○ 安排乏人照顧之子女返回居住國家*

若會員於外地入院而未能照顧其同行之18歲或23歲(如屬全職學生)以下受供養子女，則服務供應商將安排及支付該名(或多名)子女乘坐客機(經濟客位)返回其居住國家。

○ 出院後療養住宿

若會員之主診註冊西醫及服務供應商之醫生均認為會員於出院後即時入住當地酒店繼續療養乃醫療必須，服務供應商將為會員安排及支付該等合理酒店住宿費用，以每天最高港幣1,950元及最多連續4天為限。

○ **安排返回原來工作地點 ***

在由服務供應商醫療護送或送返居住國家接受治療後的一個月內，如會員提出要求，服務供應商會安排及提供單程經濟客位機票予會員返回原來工作地點。會員須負責決定是否恢復工作，並須負責取得醫生有關文件以證明其是否適合乘坐飛機或恢復工作，而會員及/或其主診註冊西醫須負上此決定之一切責任。服務供應商並不牽涉在內。

○ **遺體或骨灰運送服務（不設上限）**

如會員不幸身故，服務供應商將安排其遺體或骨灰由身故地方運返其居住國家安葬，服務供應商並將支付有關運送費用。

○ **臨時安排返回居住國家 ***

當會員身在海外(不包括移民)而獲悉親人在居住國家身故，並須立即折返其居住國家，服務供應商將安排和支付會員乘坐定期航班(經濟客位)返回其居住國家及支付有關的機票費用。

○ **醫療護送及返港後之額外住院保障（由保柏提供）**

若住院及手術保障、附加住院醫療保障及附加醫療保障(如有)已耗盡，並根據此保障內之「治療後送返居住國家」返回香港後即時入院，合資格之住院費將額外賠償至最高達港幣120,000元。

* 如服務供應商為會員重新安排機票或交通，會員(及/或其同行伙伴，如適用)須把未使用之回程機票交回服務供應商。

2. 旅遊支援服務

○ **任中橫服務**

倘若會員遇上身體受傷或突發疾病並需要於中華人民共和國(「中國」)入住醫院接受緊急治療，會員可入住在服務供應商之中國醫院網絡(稱為「任中橫網絡」)內最就近之醫院。會員需出示有效的保柏國際援助計劃咭及旅遊證件，醫院便會在無須會員直接支付住院按金的情況下提供治療。服務供應商須向醫院提供會員入院所需的按金擔保。會員出院時須直接付清全部醫療費用，包括由服務供應商所擔保之入院按金。服務供應商並不會支付任何費用。

○ **旅遊資料**

在旅程之前或期間，會員可致電服務供應商查詢以下資料：

- 最新的免疫及防疫要求及需要。
- 世界各地天氣、貨幣兌換率、銀行工作日、當地語言、護照及簽證要求。
- 機場稅或海關條例。
- 提供傳譯員轉介服務或護送小童服務。
- 因醫療緣故傳遞緊急訊息。

○ **代尋並轉送行李**

如會員行李於運送途中遺失或由同一承運商誤運往錯誤路線，服務供應商會協助聯絡有關單位如航空公司、海關人員，並安排尋回的行李送返會員指定地方。

○ **緊急行程調配安排**

若緊急事故迫使會員更改其原來計劃，服務供應商將會協助會員重新安排其乘坐之飛機班次。

○ **遺失旅遊證件的行政協助**

服務供應商將提供會員有關向當地機構補領遺失或被竊證件的手續等資料。

3. 法律援助

○ **提供法律轉介**

服務供應商可提供各地律師或律師行的電話號碼及地址。

○ **法律援助**

如會員在不涉及工作、業務、專業或受僱情況下遇上意外，服務供應商將會：

- (a) 為會員在法律程序中提供有關國家民事法律上的民事責任的辯護；及
- (b) 為會員在遇上個人損傷及/或個人物品遭損壞後(而有關損害估計超過港幣5,000元)進行法律程序向可識別的第三方追討賠償。

在以上種種情況，由服務供應商委任的大律師及/或律師，須以法律身份代表會員，服務供應商無須因其委任大律師及/或律師而被行使任何追索權、承擔責任或作出彌償。聘用大律師及/或律師的費用將會由服務供應商支付，最高為港幣40,000元。

○ **保釋金墊支**

服務供應商將會代會員預付最高港幣40,000元的保證金，以擔保會員在交通意外後被有關當地機構拘留時可支付有關程序所需之費用。服務供應商不會代會員預付任何涉及民事法律責任、罰款或個人補償及/或獲釋的款項。服務供應商提供的預付，將會一律被視為由服務供應商向會員提供的貸款，會員須在該墊支款項日起30日內全數清還服務供應商。此保釋金墊支不包括與專業及/或刑事有關的索索以及因駕駛汽車引致的索索。

4. 本地支援服務 – 只適用於香港

- 服務供應商可協助會員安排褓母及/或私家看護及/或臨時家庭傭工、合資格技工上門維修電路故障或安排鎖匠上門開鎖或解決相關問題，或提供服務提供者的名稱、電話號碼及地址。

5. 不受保障項目

○ 不保事項

若會員所遭遇之身體受傷或突發疾病乃由下列原因所造成，此保障下之服務及支援，將不能提供：

- 已存在病症及於會員的保障開始日前其病徵會促使一般審慎人士尋求診斷、護理或治療的任何疾病，又或於會員的保障開始日前經已由註冊西醫提供醫療意見或建議治療的病症。
- 任何未經服務供應商授權及/或參與的服務。
- 會員懷孕、分娩或於產期前三個月內的併發症，即使這些情況是由意外所引致或加速形成。
- 會員因參與職業或比賽性質的運動、水上運動、冬季運動、賽馬、賽車、洞穴探險、攀石或攀山、綁繩跳崖、跳傘或習武等直接或間接引起的身體受傷。
- 任何未經服務供應商預先同意下所使用服務的費用。
- 其他所有於會員所屬之醫療保障合約列明之不保事項。
- 除文意另有所指，此保障之支援服務適用於會員居住國家以外之地區。
- 如會員所屬之醫療保障合約終止，此保障的服務及保障便告失效。

○ 不可抗力之免責事由

因罷工、戰爭、敵國入侵、武裝衝突(不論是否正式宣戰)、內戰、叛亂、起義、恐怖行動、政變、暴動、群眾騷擾、政治或行政干預、輻射能或天災等妨礙服務供應商提供支援服務的不可抗力事項，使服務供應商之救助行動延誤或無法進行者，保柏及服務供應商不負任何責任。

於中國入院之手續

倘若於居住國家以外之旅程因遇上意外或疾病須要在中國住院，只要根據以下訂明之手續，您可於任何一間「任中橫網絡」醫院接受治療而免除入院按金。

1. 致電24小時國際援助服務熱線(852) 2861 9229
2. 提供您的全名、會員編號、地點、事件詳情及查詢最新之網絡醫院名單
3. 前往就近網絡醫院，出示有效的「保柏國際援助計劃卡」或透過 myBupa 應用程式出示印有「任中橫」標誌（如下圖）的電子文件，並連同你的旅行文件，以安排入院事宜。

請於出院時支付所有住院費用包括由服務供應商所擔保之入院按金。請於出院後90日內填妥有關之賠償申請表，並連同所有收據正本一併交予保柏以辦理賠償手續。

網絡醫院名單會不時作出修改，您可由上述熱線查詢最新之記錄，或於我們的網頁：<http://www.bupa.com.hk>內的myBupa下載我們最近之名單以作參考。

此服務由服務供應商負責提供。



服務供應商24小時熱線

(852) 2861 9229