

# International Private Medical Insurance

## Insurance Product Information Document

Company: A Plus International, authorized and regulated by the Hong Kong Federation of Insurers with registration number 13974945.



**Your Health First**

### Product: South East Asia (SEA) - Essential Plan

The information provided in this document is a summary of the insurance cover. Before your purchase, it is important that you read through our General Conditions that gives you the full details of the conditions of the policy. It can be requested to be sent or you can directly access it in our Download page at [www.aplusii.com](http://www.aplusii.com)

#### What is this type of Insurance?

International Private Medical Insurance which is designed to offer worldwide health cover, medical evacuation, repatriation and various options according to your needs. Through our first-class health cover, we support your international mobility around the world and around the clock.



#### What is covered?

##### Core Hospital Plan

##### Annual policy max. \$500,000 per insured

- ✓ Hospital accommodation - Private room
- ✓ Intensive Care unit (ICU)
- ✓ Doctor's fees including surgeons and anaesthetist's fees
- ✓ Operating room and medical imaging
- ✓ Physiotherapy
- ✓ Cancer Treatment (both inpatient and outpatient)
- ✓ Kidney Dialysis
- ✓ Logopaedic treatment, speech, occupational and ergo therapy
- ✓ Accidental Damage to teeth
- ✓ Reconstructive surgery following an accident
- ✓ Organ transplant
- ✓ Rehabilitation and Convalescent Rest (limits apply)
- ✓ Day Surgery (pre-certification required)

##### Other Benefits

- ✓ Local ambulance to nearest hospital
- ✓ Dental treatment following an accident
- ✓ Nursing at home
- ✓ Chronic Conditions
- ✓ Complications of Pregnancy
- ✓ Congenital Conditions
- ✓ AIDS/HIV Treatment
- ✓ Hormone Replacement Therapy
- ✓ Hospice and palliative care (limits apply)

##### Mandatory individual cover: Medical Evacuation and Repatriation

- ✓ Emergency medical evacuation
- ✓ Transportation of mortal remains
- ✓ Compassionate visit and allowance
- ✓ Return of minor children and early return

**\*For full details, please refer to Benefits table and General Conditions**



#### What is not covered?

- ✗ Non-prescribed Medical Treatments including Experimental treatments
- ✗ contraceptive and birth control drugs
- ✗ consequences of drug-addiction and alcoholism;
- ✗ cosmetic/aesthetic treatment
- ✗ self-inflicted injury
- ✗ Pre-existing medical conditions
- ✗ sex change operations and all related treatments

**\*Other exclusions apply. For full details, please refer to our General Conditions.**



#### Are there any restrictions on cover?

- ! Cover is always subject to eligibility criteria
- ! Pre-certification is required for scheduled treatments or surgeries
- ! We only cover medically necessary treatment
- ! We only cover customary and reasonable charges in the area/country of treatment

**\*Other restrictions apply. For full details, please refer to our General Conditions.**



## Where am I covered?

- ✓ This plan's coverage on you and your co-insured (if any) depends to the zone of treatment chosen; Zone A: Worldwide, Zone B: Worldwide excluding USA and Canada and Zone C: South East Asian countries



## What are my obligations?

You must:

- Disclosed complete and accurate answers when answering our Medical Questionnaires
- Provide passport copy (or any valid ID) of all members in the policy for faster identification in the event of an emergency. This is to avoid delay in arranging any GOP (Guarantee of Payment) letter or emergency medical evacuations. The passport will be securely kept by A+
- Pay your premium before due date
- Pay the deductible that applies to our plan
- Obtain approval before any scheduled treatment
- Inform us in any changes in personal detail change most specifically your address
- Inform us if any accident or emergency medical case arise



## When and How do I pay?

- You have the option to pay your premium; **annually**, **semi-annual** (6% surcharge apply), or **quarterly** (8% surcharge apply) **via Bank transfer, credit card or cheque**. Payment details can be found on the 2<sup>nd</sup> page of the invoice that will be sent to you once you are officially accepted into the plan.



## When does the cover start and end?

- The duration of the insurance policy is fixed for a period of 12 months starting on the policy effective date of coverage unless otherwise agreed upon by the parties (Policyholder and Insurer). At the end of the Insurance Year, the policy will be automatically renewed by tacit agreement for another year, unless otherwise agreed by both parties.



## How do I cancel the contract?

- The policy can be terminated by the Policyholder through notification by registered letter, delivered to the Insurer at least one month before the renewal date of the policy.  
**If the policy ends before the normal end date with a valid reason and accepted by the insurer, any premium which has been paid in relation to the period after cover has ended will be refunded on a pro-rata basis, so long as no claims have been made and no guarantee of payment or prior approvals have been made put in place during the period of cover.**