



MSIG

**PROTECTING
GOALS
POWERING
FUTURES**

Viral warts and skin lesion treatment at MSIG's premium medical service network

If you are experiencing skin conditions such as benign growths like flat/plane warts, plantar warts or skin lesions, we are here to help. Our new viral warts and skin lesion treatment service is designed to provide safe, effective, and medically supervised care performed by registered doctors. This service ensures professional treatment tailored to your needs, supporting better skin health and peace of mind.

Treatment options include



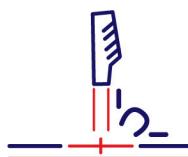
Electrosurgery

This treatment involves burning away the wart's tissues using a specially designed heated needle.



Curettage

This treatment involves cutting out the warts to remove it.



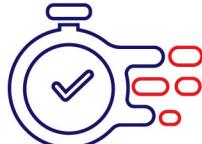
Laser surgery

This treatment uses laser light to heat and destroy tiny blood vessels inside the warts and skin lesion, cutting off the blood supply and killing the warts and skin lesion.

Key benefits

Convenient and time-saving

1



Dedicated hotline for **enquiries** and **appointments**.

Enjoy a seamless cashless experience

2



Cashless treatment where eligible will be covered under your **entitled benefits**.

Quality network coverage

3



High-quality and professional **clinics** staffed by a team of dedicated health professionals.

How to book a pre-consultation for viral warts and skin lesion treatment?

1 Pre-consultation booking

Call the MSIG Emergency Assistance Hotline at **+852 3122 6899** (press 4).

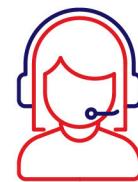
During the call, we will ask you the following:

- Preferred **dates** and **timeslots** for the consultation
- Preference for a **network doctor** (if any)
- Preferred **locations** of consultation



2 Appointment scheduling

MSIG will then contact the network doctor to **schedule your pre-consultation** and send you a confirmation of the appointment.



4 Letter of guarantee

Upon approval, MSIG will issue a "**Letter of guarantee**" to you by email within 3 working days and notify you by phone. A copy will also be sent to the clinic.



3 Pre-authorisation process

If a treatment is required, the clinic nurse will ask your doctor to **complete the pre-authorisation form**.



Alternatively, you may contact your preferred doctor from MSIG's premium network to schedule your appointment directly.

Premium network of doctors for viral warts and skin lesion treatment

No. of doctors for viral warts and skin lesion treatment by area*

I Hong Kong Island

7

I Kowloon

8

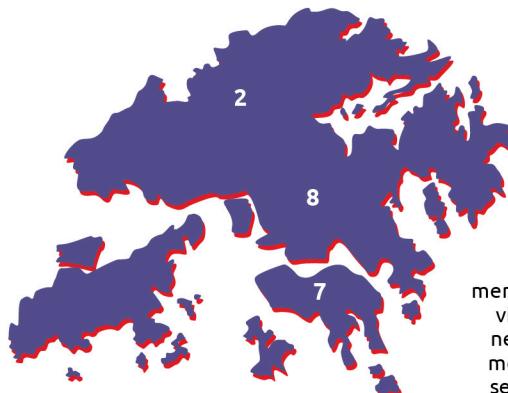
I New Territories

2

* No. of doctors may change without prior notice

Total no. of doctors

17



For group medical insurance members, please scan the QR code to view the details of MSIG medical network of doctors; for individual medical customers, please call the service hotline at **+852 3122 6899** (press 4) for enquiries.



Enquiries and pre-consultation booking

+852 3122 6899 (press 4)

Service hours:
Mon – Sun, 9:00am – 9:00pm

We are here to help

Frequently Asked Questions – Viral Warts and Skin Lesion treatment

1

What is the Viral Warts and Skin Lesion Cashless Service?

The Viral Warts and Skin Lesion Cashless Service helps **eligible policyholders** who need procedures for viral warts and skin lesion. MSIG will **settle eligible charges directly with the provider upon approval**. All claims are still subject to your policy's terms and conditions.



2

How can I use the Cashless Service?



Please call the Booking Hotline at **+852 3122 6899** (press 4) and provide booking information (e.g., doctor, location, time) to arrange a consultation with a network doctor. After the doctor consultation, the clinic will send MSIG the completed **pre-approval form**. Upon receipt, MSIG will issue a **letter of guarantee** stating the approved amount and any extra you need to pay.

3

Can I use this service if my doctor is not in the MSIG network?



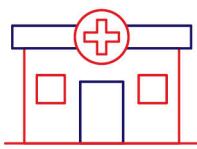
If you choose a non-network doctor, you must **pay first** and submit a **claim for reimbursement**, which will be subject to your policy terms.

4

Do I need to pay for the consultation fee?

You will need to pay for the consultation fee in the following cases:

| Your policy **does not cover outpatient consultations**



| The **doctor has not arranged procedure for you**



| You have **used up your outpatient benefit limits**



5

Why might my application for Cashless Service be declined?

We will reject your application if:

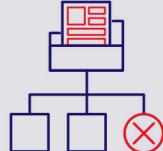
| The procedure is **not medically necessary**



| The **condition is excluded** under your policy



| The **pre-approval application is incomplete**



| You have **used up your inpatient benefit limits**



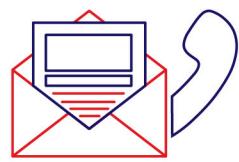
| You have an **outstanding premium or shortfall**



6

How will I be notified of the result?

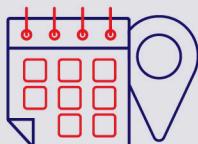
If complete information is provided, MSIG will contact you by email and phone of the result within 3 working days. We will also let you know the approved credit amount and any extra you need to pay (if any).



If you do not hear from us after 3 working days, please get in touch with the MSIG Emergency Assistance Hotline at **+852 3122 6899** (press 4).

7

Can I change the date or location of my procedure?



Yes. Please get in touch with your network doctor directly to make any changes.

8

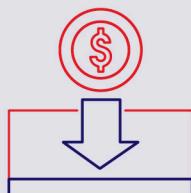
Will MSIG pay for all expenses if I use this service?

MSIG will pay only for the **approved treatment up to the agreed amount** and within the policy limits. You must pay any non-eligible costs, expenses above policy limits, or those exceeding the approved amount.



9

Is the Cashless Service guaranteed under the policy?



No. The cashless service is a value-added service offered at MSIG's sole discretion. We may amend, suspend, or withdraw the service without notice.

10

How long is the approval valid for?

The approval is valid for **30 days**.

Please have your approved procedure performed within this period.



Remarks:

1. This FAQ is for general reference only. It does not form part of any insurance contract or confer any rights. For full details of your coverage, terms and conditions, please refer to the relevant policy document.
2. "MSIG", "we", "our" or "us" refers to MSIG Insurance (Hong Kong) Limited.
3. MSIG reserves the right to change or terminate the services or arrangements mentioned in this FAQ at any time without prior notice. In case of any dispute, MSIG's decision shall be final.
4. This FAQ is for use only in Hong Kong and is not an offer or invitation to sell or purchase insurance products outside Hong Kong.
5. If there is any inconsistency between this FAQ's English and Chinese versions, the English version shall prevail.



MSIG

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於MSIG優越醫療服務網絡進行病毒疣及皮膚病變治療

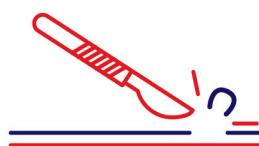
如果您正面對皮膚問題，例如扁平/平面疣、足底疣等良性增生或皮膚病變，我們在此為您提供協助。我們全新的病毒疣及皮膚病變治療服務為醫療保險客戶提供安全、有效，且由註冊醫生主理的專業醫療護理。此服務確保您獲得最合適的治療方案，助您改善皮膚健康，安心無憂。

治療選項包括



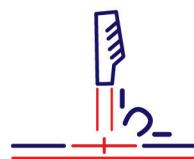
電燒手術

此治療使用特製加熱針頭燒灼疣的組織。



刮除術

此治療透過切除方式將疣移除。



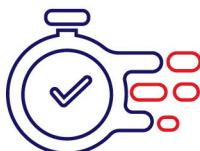
雷射手術

此治療利用雷射光加熱以破壞疣及皮膚病變內部的微小血管，切斷其血液供應，從而殺死疣及病變組織。

主要優點

方便及省時

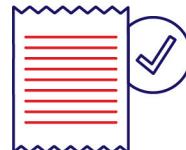
1



特設查詢及
預約專屬熱線。

享受無縫的
免找數體驗

2



根據您的保障範圍，符合
資格的可享免找數治療。

優質醫療網絡
覆蓋

3



由專業醫療團隊提供服務的
優質及專業醫療診所。

如何預約病毒疣及皮膚病變治療前診症？

1 預約治療前診症

致電MSIG緊急支援熱線 **+852 3122 6899** (按4字)。

在通話過程中，我們將收集以下資料：

首選的診症日期和時間
首選的網絡醫生(如有)
首選的診症地點



2 預約安排

MSIG將聯繫網絡醫生，為您預約治療前診症及發送預約確認書給您。



4 信用保證書

一經批核，MSIG將在3個工作天內通過電郵向您發送「信用保證書」並致電通知您。副本也將發送至診所。



3 授權流程

如果需要進行治療，診所護士將要求您的醫生填寫授權表格。



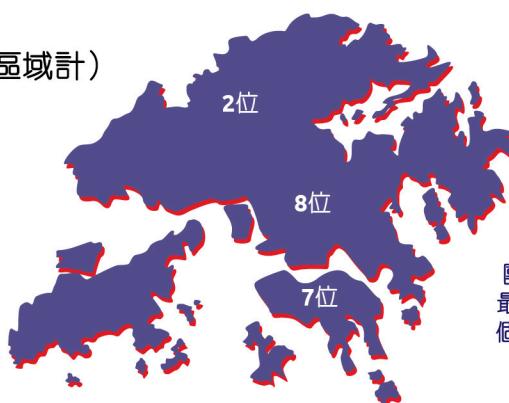
您亦可以從MSIG優越醫療網絡中揀選心儀的醫生，並直接聯絡他們進行預約。

病毒疣及皮膚病變治療之優越醫生網絡

病毒疣及皮膚病變治療的醫生數目* (以區域計)

香港島 **7位**
九龍 **8位**
新界 **2位**

醫生總數
17



團體醫療成員請掃瞄此二維碼查閱最新的MSIG醫療網絡醫生的詳情；個人醫療客戶請致電服務熱線+852 3122 6899 (按4字)查詢。

*醫生數目如有更改，恕不另行通知



查詢及預約治療前診症

+852 3122 6899 (按4字)

服務時間：星期一至日，
上午9時至晚上9時

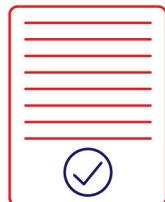
**隨時
為您服務**

1 甚麼是病毒疣及皮膚病變免找數服務？

病毒疣及皮膚病變免找數服務是幫助**合資格保單持有人**進行病毒疣及皮膚病變相關的治療程序。經批核後，MSIG 可直接向醫療機構支付**合資格費用**。所有索償最終仍需根據保單條款進行審批。



2 我如何使用免找數服務？



請致電預約熱線 **+852 3122 6899** (按 4)，提供醫生、地點、時間等資料，以安排與網絡醫生會診。在醫生的諮詢後，診所將向 MSIG 發送已填寫的**預先批准表格**。收到後，MSIG 將發出一封「**信用保證書**」，列明批核金額及您需自付的費用。

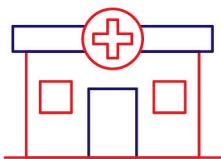
3 如果主診醫生不屬於MSIG醫療網絡，是否仍可使用此服務？

如選擇非網絡醫生，您需**先自付費用**，然後提交索償申請，索償會根據保單條款審批。



4 我需要支付門診診症費嗎？

保單不包括門診保障



以下情況下您需自行支付門診費用：

而醫生亦認為無須進行治療；或



您的門診保障次數已用盡



5 甚麼情況下申請可能被拒？

以下原因可能導致申請被拒：

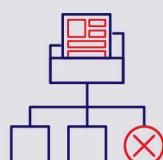
治療非屬醫療所需



所申請之情況屬於保單不保事項



預先批准申請資料不完整



您的住院保障限額已用盡

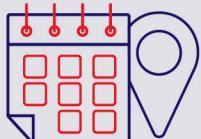


您有逾期保費或差額未清繳



6 如何得知申請結果？

如提供的資料齊全，我們會以**電郵及電話通知您申請結果、批核金額及您需自付的費用**（如有）。如果您在3個工作天後仍未收到我們的消息，請聯絡MSIG緊急支援熱線：**+852 3122 6899**（按4）。



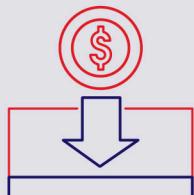
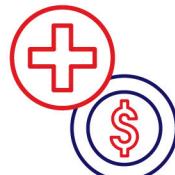
7 我可以更改治療日期或地點嗎？

可以。

如需更改安排，請直接聯絡您的網絡主診醫生。

8 使用免找數服務後，MSIG是否支付所有費用？

MSIG只會支付**經批准的醫療所需費用**，並以已批核金額為上限。所有不受保、超出保單保障或超出批准金額的費用須由您承擔。



9 此免找數服務是否保單保障之一？

不是。這免找數服務是一項MSIG額外提供的增值服務，MSIG保留隨時修改、暫停或取消的絕對酌情權。

10 批核有效期有多久？

批核有效期為**30天**。

請於此期間內進行已批核之治療。



備註：

1. 本常見問題僅供一般參考之用，並不構成任何保險合約的一部分，亦不賦予任何權利。如欲了解保障詳情、條款及細則，請參閱相關保單文件。
2. 「MSIG」、「我們」或「本公司」指三井住友海上火災保險（香港）有限公司。
3. MSIG可隨時更改或終止本常見問題中所述的服務或安排，恕不另行通知。如有任何爭議，MSIG保留最終決定權。
4. 本常見問題僅供於香港使用，並不構成於香港以外出售或邀請購買任何保險產品。
5. 如本常見問題的中英文版本有任何歧異，概以英文版本為準。