

## NCB Hospital Income Care Plan

### Focused on your recovery. Prepared for the unexpected.

Protect you against income loss during hospitalisation by providing daily cash benefit and medical expenses coverage, so as to alleviate your financial pressures and let you focus on your recovery.

#### Key features

- Daily cash benefit of up to HK\$1,500, providing financial support for up to 750 days
- Double and triple daily cash benefits of up to HK\$4,500
- 30% premium refund on paid premium if no claim is made in 3 consecutive years
- Comprehensive coverage for medical expenses benefit
- Extended protection covering minor surgical expenses
- 24-hour worldwide medical evacuation and repatriation, offering emergency assistance whenever you need it

#### Benefits at a glance

Summary of benefits	Maximum benefit limit (HK\$)		
	Plan 1	Plan 2	Plan 3
<b>Daily cash benefit</b> - Up to 750 days <sup>1</sup>	Adult: 500 Child: 250	Adult: 1,000 Child: 500	Adult: 1,500 Child: 750
<b>Double benefit (per day)</b> - Up to 100 days <sup>1</sup>	Adult: 1,000 Child: 500	Adult: 2,000 Child: 1,000	Adult: 3,000 Child: 1,500
<b>Triple Benefit (per day)</b> - Up to 100 days <sup>1</sup>	Adult: 1,500 Child: 750	Adult: 3,000 Child: 1,500	Adult: 4,500 Child: 2,250
<b>Surgical expenses benefit (per year)</b>			
- In-patient	Adult: 10,000 Child: 5,000	Adult: 20,000 Child: 10,000	Adult: 30,000 Child: 15,000
- Outpatient	Adult: 3,000 Child: 1,500	Adult: 4,000 Child: 2,000	Adult: 5,000 Child: 2,500
<b>Accidental medical expenses benefit (General or specialist outpatient services, physiotherapist, chiropractor, bonesetter and acupuncturist treatment expenses)</b>			
- Per year	Adult: 2,500 Child: 1,250	Adult: 5,000 Child: 2,500	Adult: 7,500 Child: 3,750
- Per day	Adult: 250 Child: 125	Adult: 500 Child: 250	Adult: 750 Child: 375
24-hour worldwide medical evacuation & repatriation	2,000,000		

<sup>1</sup> Up to 30 days for hospitalisation in China

## Premium table<sup>^</sup>

Age group (As per policy effective day)	Plan 1		Plan 2		Plan 3	
	Monthly	Annual <sup>2</sup>	Monthly	Annual <sup>2</sup>	Monthly	Annual <sup>2</sup>
15 days – 6	120	1,296	230	2,484	350	3,780
7-17	100	1,080	200	2,160	305	3,294
18-29	140	1,512	275	2,970	415	4,482
30-39	175	1,890	345	3,726	520	5,616
40-49	270	2,916	545	5,886	815	8,802
50-59	445	4,806	890	9,612	1,330	14,364
60-69 <sup>3</sup>	650	7,020	1,300	14,040	1,950	21,060

<sup>^</sup> Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product factsheet are subject to levy. If the premium is paid by monthly instalment, we will adjust the rounding in the final month (if applicable) of each insurance period.

<sup>2</sup> Annual premium refers to 10% discount of monthly premium.

<sup>3</sup> Age group of 60 to 69 is applicable for renewal only.

## Major Exclusions

1. Pre-existing conditions
2. A 30-day Waiting Period from the effective date of the insurance shall be applicable during which time claims caused by sicknesses are not covered
3. Confinement or Treatment for Sickness contracted or commencing within 6 months from the commencement of Policy for the following Disabilities: Tuberculosis, Anal fistulae, Gall stones, Stones of kidney, urethra or urinary bladder, Hypertension or cardiovascular disease, Gastric or duodenal ulcer, Diabetes mellitus, Tumours or malignancies, Haemorrhoids, Disorders of tonsils requiring tonsillectomy, Disorders of nasal septum, sinus or turbinates, Hyperthyroidism, Cataracts, Prolapsed intervertebral disc or disc degeneration
4. Routine check-ups/vaccinations
5. Cosmetic surgery
6. Dental treatment
7. Convalescent care
8. Pregnancy, childbirth or miscarriage
9. Congenital and hereditary conditions
10. Mental or psychiatric disorders
11. Participation of hazardous sports and pastime

The above is a summary of Major Exclusions only. For details please refer to policy provisions.

### Important notes

1. Applicant must be resident of Hong Kong aged between 18 and 59.
2. This Policy is eligible for Insured Person(s) aged 15 days to 59 upon enrolment and it will be renewed up to age 69 automatically.
3. Applicant can apply the Plan with his/her legal spouse and/or unmarried children aged between 15 days and 17 (full time students up to 23 years old). Maximum benefit limit for children is 50% of the specified adult limit (not applicable to 24-hour Worldwide Medical Evacuation & Repatriation Benefit).
4. Cover does not begin until the application has been accepted and premium received.
5. Double Benefit applicable to any of the following sickness or bodily injury resulting confined in Hospital for treatment: (i) Intensive Care Unit of Hospital; (ii) Major Organ Transplant; (iii) Major Burn; (iv) Infectious Disease.
6. Triple benefit applicable to Insured Person confined for bodily injury arising from Public Transport Accident.
7. Of the Daily Cash Benefit, Double Benefit and Triple Benefit, only one of them shall be paid per day.
8. Online application is not applicable to Insured Person whose occupation involves slight manual work, manual work, or any excluded occupations listed under the policy wording.
9. During the period of insurance, Insured Person should not be involved in the following occupations: actors/entertainers/stunt persons, aircrew members, casinos'/other gambling establishments' staff, nightclubs'/saunas'/massage parlours' staff, police/armed forces personnel or construction workers/interior decoration workers.
10. Unless a written termination notice is given to MSIG by the Insured Person, this Insurance will be renewed automatically on a yearly basis upon policy expiry date and premium and the Levy will be deducted from the account provided by the Insured Person.
11. During the insured period, the Insured Person must inform MSIG immediately in case of any changes of Insured details such as address, otherwise MSIG reserves the right to decline any claims the Insured Person made.
12. The above insurance product is underwritten by MSIG. MSIG reserves the right of final approval and amend the above products. In case of disputes, the decision of MSIG shall be final and binding.
13. This document is not a policy of insurance and please refer to the Policy (which will be issued to you upon acceptance of your application) for the Terms, Conditions and Exclusion or the Terms and Conditions are also available upon request.

In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.