

## Premier Medical Concierge Service Provision

This Premier Medical Concierge Service is issued and provided by Actuarial Insourcing Services Limited (hereinafter called "AIS") to the eligible Policyowner and under the Married Persons Status Ordinance, Cap.182 of the Laws of Hong Kong his/her spouse) ("legal spouse") and children (as the case may be) of designated individual insurance policies (hereinafter called "the Plan") issued by FTLife Insurance Company Limited (hereinafter called "the Company").

### SECTION 1 – DEFINITIONS

Unless otherwise stated, the definitions used in the Policy shall apply to this Service Provision.

**"Designated Service Center(s)"** refers to a network health care medical service centers which are subject to change from time to time without prior notice to the Policyowner.

**"Policyowner"** means the individual designated as "Owner" in the Policy Specifications or relevant endorsement as the owner of the Plan.

**"Network Doctor(s)"** shall refer to a group of designated professional medical specialist or designated doctor registered under AIS network which are subject to change from time to time without prior notice to the Policyowner.

**"Network Hospital(s)"** shall refer to a designated hospitals or healthcare providers under AIS network which are subject to change from time to time without prior notice to the Policyowner.

**"Plan"** shall refer to the eligible individual insurance policies of Regent Prime Insurance Plan II (Premier) and Regent Elite Insurance Plan II (Premier) issued by the Company for the Services.

**"Premium Payment Period"** means the period designated as "Premium Payment Period" in the Policy Specifications or relevant endorsement.

**"Post-Hospitalization Referral Service(s)"** shall refer to any services including but not limited to rehabilitation and wellness enhancement service, private nursing and physiotherapy services, etc. provided by service vendors which are subject to service availability. This service(s) is subject to change from time to time without prior notice to the Policyowner.

**"Service(s)"** shall refer to any of the services in this Service Provision provided by AIS to the Policyowner and his/her legal spouse and children (as the case may be) listed in Section 2 of this Service Provision.

### SECTION 2 – SERVICE ENTITLEMENT

The Policyowner and his/her legal spouse and children (as the case may be) are eligible to apply for the use of the Services during the Service Duration (stated below) provided that the Plan (subject to the exclusions as specified under the Plan, if applicable) remains in force at the time of use of the Services according to the annualized first year premium and Premium Payment Period stated below. Details of the Services are as follows:

Annualized first year premium (USD)	Individuals eligible to apply for the use of Services	Service Duration (based on the Premium Payment Period and inception from the policy effective date)	
		2 Years Premium Payment Period	5 Years Premium Payment Period
30,000 to 50,000	Policyowner	First 2 Policy Years	First 5 Policy Years
Greater than 50,000 but less than or equal to 100,000	Policyowner and his/her legal spouse and children	First 2 Policy Years	First 5 Policy Years
Greater than 100,000	Policyowner and his/her legal spouse and children	First 4 Policy Years	First 10 Policy Years

## 2.1. Premier Medical Concierge Service Hotline

AIS shall offer to the Policyowner and his/her legal spouse and children (as the case may be) a Premier Medical Concierge Service Hotline (Hong Kong number at (852) 8120 7611 or China number at (86) 400 8631030 available for twenty four (24) hours from Monday to Sunday for arranging the following services:

- (i) Specialist Referral Service: AIS shall offer to the Policyowner and his/her legal spouse and children (as the case may be) information regarding Specialist Referral Service at a Designated Service Center. For the avoidance of doubt, Specialist Referral Service is solely for non-emergency Specialist Referral and the Policyowner and his/her legal spouse and children (as the case may be) shall bear the consultation fee and any fee arising from the specialist consultation;
- (ii) In-patient Medical Advice Service: AIS shall offer to the Policyowner and his/her legal spouse and children (as the case may be) one (1) free inpatient medical advice listed in Section 2.2;
- (iii) Accompany Service: AIS shall make representative available to accompany the Policyowner and his/her legal spouse and children (as the case may be) to a Network Hospital in China (excluding Hong Kong and Macau) during the inpatient arrangement and the admission process. AIS shall provide assistance to the Policyowner and his/her legal spouse and children (as the case may be) to collect medical diagnosis reports and medical receipts from the relevant Network Hospital and communicate with the Company about the medical situation in respect of the Policyowner and his/her legal spouse and children (as the case may be);
- (iv) Post-Hospitalization Referral Service: AIS shall assist the Policyowner and his/her legal spouse and children (as the case may be) for arranging the first appointment of the services to the Policyowner and his/her legal spouse and children (as the case may be) in Hong Kong at the Policyowner's or his/her legal spouse's and children's (as the case may be) own costs.

## 2.2. In-patient Medical Advice Service

The In-patient Medical Advice Service is available to the Policyowner and his/her legal spouse and children (as the case may be) upon diagnosis made by a registered medical practitioner that the Policyowner or his/her legal spouse and children (as the case may be) is required to be admitted to a Network Hospital for medical treatment(s) or surgical procedure(s).

The Policyowner and his/her legal spouse and children (as the case may be) may call the Premier Medical Concierge Service Hotline (refer to Section 2.1 above) to request for this In-patient Medical Advice Service. By this In-patient Medical Advice Service, the Policyowner and his/her legal spouse and children (as the case may be) shall be eligible to obtain an inpatient medical advice by a Network Doctor regarding the risks or symptoms of the diagnosed illness and only applicable to the Policyowner and his/her legal spouse and children (as the case may be) who has been given inpatient recommendation by a doctor. The In-patient Medical Advice Service will be handled by a Network Doctor at the Designated Service Centers provided that the Policyowner and his/her legal spouse and children (as the case may be) can provide adequate medical documents and diagnosis reports with an inpatient recommendation.

The In-patient Medical Advice Service to be given by Network Doctors is limited to:

- (i) explanation of medical documents and diagnosis reports of the Policyowner and his/her legal spouse and children (as the case may be);
- (ii) provision of information on the common course of medical treatments; and
- (iii) provision of information on the range of medical expenses, should medical treatment be administered in Hong Kong.

For the avoidance of doubt, In-patient Medical Advice Service is not, and should not be regarded as providing medical second opinion and/or medical consultation. If medical consultation is requested, medical fees will be charged accordingly.

### **SECTION 3 – RESPONSIBILITIES OF THE POLICYOWNER AND HIS/HER LEGAL SPOUSE AND CHILDREN (AS THE CASE MAY BE)**

Pursuant to Section 2 above, for the purpose of applying for the Services, the Policyowner and his/her legal spouse and children (as the case may be) (and/or the representative of the Policyowner and his/her legal spouse and children (as the case may be)) has/have to provide AIS with the following information (if applicable):

- (i) the full name(s) of the Policyowner and his/her legal spouse and children (as the case may be) and the policy number of the Plan;
- (ii) the address(es) and the telephone number(s) at which AIS can reach the Policyowner and his/her legal spouse and children (as the case may be) (and/or the representative of the Policyowner and his/her legal spouse and children (as the case may be));
- (iii) the medical history of the Policyowner and his/her legal spouse and children (as the case may be) (if necessary); and
- (iv) prescribed authorization form duly signed by the Policyowner and his/her legal spouse and children (and/or the representative of the Policyowner and his/her legal spouse and children (as the case may be)) confirming use of the Services and authorizing AIS to collect medical records from the relevant medical practitioner.

Nothing in the Plan and/or in this Service Provision shall restrict the Policyowner's and his/her legal spouse's and children's (as the case may be) freedom to choose medical practitioner(s), hospital(s) and/or the treatment(s), therapy(ies), medicine(s), prescription(s), in respect of which the Policyowner and his/her legal spouse and children (as the case may be) shall make his/her own decisions.

### **SECTION 4 – LIABILITIES**

Neither the Company nor AIS will be liable for the quality of any services provided by the medical practitioner(s) and/or Network Hospital(s), nurse(s) and/or physiotherapist(s) to the Policyowner and his/her legal spouse and children (as the case may be).

Notwithstanding anything in the Plan and this Service Provision, the Company shall not be responsible and will not be liable for any loss or damage, whatsoever and howsoever, directly or indirectly, caused by, arising from or in connection with the Services provided by AIS or its sub-contractor(s). AIS and its sub-contractor(s) have no authority to make any representation for and on behalf of the Company.

The Company reserves the right to change the service provider(s) and shall have the right to amend the Services under this Service Provision from time to time without prior notice to the Policyowner and his/her legal spouse and children (as the case may be).

### **SECTION 5 – TERMINATION**

The Services shall cease upon the earliest occurrence of the followings:

- (i) when the Service Duration is discontinued; or
- (ii) when the Plan is discontinued or lapsed; or
- (iii) when either AIS or the Company decided to terminate the Services at its full discretion without giving any notice.

### **SECTION 6 – RIGHT OF THIRD PARTIES**

The Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Service Provision and unless specifically herein provided no person other than the parties to this Service Provision shall have any rights under it nor shall it be enforceable by any person other than the parties to it.

### **SECTION 7 – GOVERNING LAWS**

This Service Provision is governed by and construed in accordance with the laws of Hong Kong.