

# Medicash Insurance Plan

## Immediate cash coverage in the event of hospitalization

It is easy to take good health and a regular income for granted. But illness or accidents can strike at any time, and when they do, the cost of hospitalization can hit you and your family hard and fast.

That is why Zurich has created Medicash Insurance Plan - a cash benefit insurance policy which provides instant financial assistance during and after hospitalization. With cash support and extra peace of mind when you need it most, you will be up and about and back to work as soon as possible.

## Multiple insurance cover that meets your needs

### Daily hospital cash

With Medicash Insurance Plan, you are entitled to daily cash cover of up to HKD1,000 per day if you are hospitalized due to an illness or accident. This cover offers protection wherever you are in the world\*, for a maximum period of 1,000 days.

\* For the unemployed, self-employed or who are not under a contract of employment (e.g. housewives and retirees), coverage for daily hospital cash benefit is only applicable in Hong Kong.

### Double indemnity for intensive care

If you are admitted to the intensive care unit, your hospital cash payments will be automatically doubled whilst you remain in the unit\*\*, up to a maximum of 30 days cover.

\*\*Either daily hospital cash or double indemnity for intensive care will be paid for the same claim.

### Health tonic cover

When you are recuperating from an illness or accident, a healthy balanced diet is a vital aid to quick recovery. To promote your return to health, you are entitled to an extra HKD200 cash benefit per day to cover the cost of nutritious food and supplements subject to a hospital confinement of a minimum of 5 consecutive days. This additional benefit is paid from the first day of hospitalization and is available for up to 30 days.

## The peace of mind you need for total rest and recuperation

### Cover up to HKD1,000,000

Medicash Insurance Plan provides you with global protection of up to HKD1,000 cash per day, for as long as 1,000 days, up to a maximum of HKD1,000,000.

### Speedy claims and efficient assistance

You can make a claim before you are discharged if your hospital stay is longer than 2 weeks. Your cash benefit will then be granted immediately on a bi-weekly basis.

### 100% cover

Any claims from Medicash Insurance Plan is totally independent of claims made from any other insurance cover you may have. It means you can enjoy 100% cash benefit, even if you are already covered by other medical insurance policies.

### Hassle-free enrollment

Enrollment is simple. Anyone aged between 18 and 59 years is eligible to apply, and no medical check-up is required.

## Table of Benefits

Coverage	Maximum benefits (HKD)	
	Plan A	Plan B
Daily hospital cash • maximum cover period	500 / day 1,000 days	1,000 / day 1,000 days
Double indemnity for intensive care • maximum cover period	1,000 / day 30 days	2,000 / day 30 days
Health tonic cover • maximum cover period • waiting period	200 / day 30 days 5 days	200 / day 30 days 5 days

## Premium table

Current age	Annual premium (HKD)	
	Plan A	Plan B
18 - 35	688	1,300
36 - 50	828	1,580
51 - 59	1,380	2,380
60 - 64***	2,580	3,780

\*\*\* Insured person who has attained the age of 59 years can renew annually up to the age of 64 years.

## Simple claims procedure:

- Inform Zurich after the incident by phone, fax or mail as soon as possible.
- Complete and return the claim form and supply the hospital statement with name of the patient and period of confinement.

### Notes:

1. For the unemployed, self-employed or who are not under a contract of employment (e.g. housewives and retirees), coverage for daily hospital cash benefit is only applicable in Hong Kong.
2. Either daily hospital cash benefit or double indemnity for intensive care will be paid for the same claim.
3. Insured person who has attained the age of 59 years can renew annually up to the age of 64 years.
4. Separate underwriting is required for those who are engaging in hazardous trades.
5. The policy shall remain in force for a period of 1 year from the policy effective date and this policy will be automatically renewed at our discretion. We reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance by giving 30 days' written notice to you.
6. You have the right to cancel the policy by returning the policy to us and attaching a notice signed by you requesting cancellation within the cooling-off period i.e., 21 days immediately following the day of delivery of this policy. In the event that no claim payment has been or is to be made, we will refund to you all the premiums you have paid without interest. In the event that a benefit payment has been made or is to be made, no refund of premium shall be made. After the cooling-off period, you have the right to cancel this policy by giving 30 days' advance notice in writing to us. In such event, we will refund the unearned premium actually paid by you provided that no claim has been made during the period starting from the policy effective date to the date on which the cancellation takes effect.

7. We reserve the right to revise or adjust the premium under the following circumstances:
  - (i) According to our applicable premium rate at the time of renewal (which will be based on several factors, including but not limited to medical price inflation, projected future medical costs, claims experience and expenses incurred by you and/or in relation to this product, and any changes in benefit) by giving 30 days' advance written notice to you.
  - (ii) The premium rate should be adjusted automatically according to the attained age of the insured person at the time of renewal.
8. We reserve the right to declare the policy void from the policy effective date and may refuse to refund any applicable premium paid and/or we may request you to return all monies paid by us for previous claims if (i) you have incorrectly stated the health information of the insured person, (ii) omitted material information during enrollment or (iii) provided fraudulent documentation or fraudulently represented information during enrollment or when making a claim.

### Major exclusions of this policy :

1. any pre-existing condition.
2. any condition resulting from pregnancy, childbirth (including Caesarean Section) or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom.
3. treatment for drug addiction or alcoholism.

4. cosmetic or plastic surgery, dental care, fitting of glasses, contact lenses, hearing aids or surgery except as necessitated by injury.
5. congenital deformities or anomalies, infertility or sterilization of either sex, circumcision or either sex howsoever caused or any treatment relating to birth control.
6. any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment.
7. general medical check up, convalescence, or nursing home, custodial or rest care or sanitary care, or expenses incurred not in accordance with the diagnosis and treatment of the condition for which the confinement is required.
8. suicide, attempted suicide, self-inflicted injury or injuries due to insanity or any functional disorder of the mind.
9. disability resulting from any kind of sport or race in a professional capacity or where the Insured Person is able to earn any remuneration from engaging in such sport or race.
10. treatment by any person other than a medical practitioner.
11. any injury, sickness, death, loss expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused or however named or venereal diseases.
12. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup.
13. disability arising directly or indirectly from nuclear weapons material, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self sustaining process of nuclear fission, or disease or sickness arising from asbestos.
14. any cyber act that results in any accident, disability, sickness and/or injury.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. We reserve the right of final approval and decision. (The English version shall prevail in case of inconsistency between the English and Chinese versions)

### Product Limitation

We only cover the charges and/or expenses of the insured person on medically necessary basis.

\*"Medically necessary" means the necessity to have a medical service which is:

- (i) consistent with the diagnosis and is the customary medical treatment for the condition; and
- (ii) in accordance with standards of good and prudent medical practice; and
- (iii) not furnished primarily for the convenience of medical practitioner or any other medical service providers; and
- (iv) furnished at the most appropriate level of sufficient to safely and adequately treat the insured person's disability and are performed in the least costly setting required for the treatment of a covered disability; and
- (v) not rendered primarily for diagnostic tests, diagnostic scanning purpose, imaging examination, laboratory test or physiotherapy without medical treatment, medication or surgery.

## About Zurich

Being part of Zurich Insurance Group, Zurich Insurance (Hong Kong) offers a full range of flexible general insurance and life insurance products for individuals as well as corporate customers, catering to their insurance, protection and investment needs. Our presence in Hong Kong dates back to 1961. We are one of the top five general insurance providers in Hong Kong\*.

Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 55,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 215 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The Group is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

\* Source: Insurance Authority, based on gross premiums, 2018.

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