

# CRITICAL ILLNESS ASSISTANCE SERVICE

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**Critical Illness Assistance Service ("CIAS")** is provided by Munich Reinsurance Company ("Munich Re") which offers an innovative online medical service platform that seamlessly connects highly specialized healthcare professionals to provide services including 24-hour online medical consulting service from full-time specialists in all medical divisions or doctors from mainland China. Medical guidance service is also embedded to assist the Life Insured in setting up medical appointment with the medical experts in mainland China and offers assistances and accompany the Life Insured throughout the process of medical consultation.

## A. What is Critical Illness Assistance Service

**Critical Illness Assistance Service** offers online medical consulting services. The Life Insured can seek for online medical advices which will be replied by the medical experts in mainland China. The use of this online medical consulting service is unlimited.

It also provides one time free second medical opinion service from mainland Chinese medical experts which include independent advice on the medical condition and alternative treatment plan if the Life Insured is diagnosed with Critical Illness as specified in section C below. These medical experts shall include but not limited to associate professors, deputy directors or above from China 3A Class Hospitals.

In addition, if the Life Insured is diagnosed with Critical Illness as specified in section C below, the Life Insured can apply for one time free medical guidance service and receive information and recommendations from the appropriate mainland Chinese medical experts. An experienced medical guidance representative can be arranged to offer assistances and accompany the Life Insured throughout the process of medical consultation.

### An experienced medical guidance representative will:

- Assist in setting up appointment with the mainland Chinese medical experts.
- Assist and accompany the Life Insured throughout the process of the medical consultation. This service is only available in Beijing, Shanghai and Guangzhou.
- Assist in appointment registration; accompany the Life Insured for medical testing and/or medicine purchasing.

## B. How to use Critical Illness Assistance Service

Log on to the **Critical Illness Assistance Service** by (a) website, (b) WeChat account or (c) scanning the QR code:

(a) Website: <http://cicare.mobilelab.cn>

(b) WeChat: search for the public account “健康关爱增值服务平台”

(c) Click for “健康关爱微信公众号” at the bottom of the web page and scan the QR code.



User ID (Policy No.) and policy password will be provided to the Policyowner upon the time of policy issuance. It will take ten (10) days for the activation.

### For Internet Based Medical Consulting Service

- i. Hong Kong Life Insurance Limited ("Hong Kong Life") will send the user ID (Policy No.) and policy password to the Policyowner upon issuance of the policy.
- ii. Log in to the CIAS internet / WeChat account to enjoy unlimited medical enquiries which will be replied by the mainland Chinese medical expert.

### For Second Medical Opinion from Mainland Chinese Medical Expert Service and Medical Guidance Service

- i. Contact Hong Kong Life Customer Service Hotline (852) 2290 2886 if the Life Insured is diagnosed with Critical Illness as specified in section C below.
- ii. Complete the CIAS Application Form and select the required service(s). Return the CIAS Application Form with medical reports to Hong Kong Life. The Policyowner may enjoy Claims Courier Service for picking up the document at your door.
  - (a) Contact Hong Kong Life Customer Service Hotline (852) 2290 2886 for the Claims Courier Service; or
  - (b) by email: [client\\_service@hklife.com.hk](mailto:client_service@hklife.com.hk); or
  - (c) by fax: (852) 2785 0656; or
  - (d) by post: 15/F, Cosco Tower, 183 Queen's Road Central, Hong Kong
- iii. Hong Kong Life will notify the Policyowner for the arrangement details by phone and by post.
- iv. Log in to the CIAS internet/WeChat account to fill in the online application form and upload the relevant medical reports.
- v. Service ambassador will contact the Policyowner directly and follow up for the service.



## C. List of Critical Illness for Second Medical Opinion from Mainland Chinese Medical Expert Service and Medical Guidance Service

Cancer	Major Organ Transplant
Coronary Artery Surgery	Stroke
Heart Attack	Terminal Illness
Kidney Failure	

### Remarks:

- All the services and benefits under **Critical Illness Assistance Service** are arranged by Hong Kong Life and provided by Munich Re to the Life Insured subject to the availability. The availability of such services and benefits may change from time to time without prior notices.
- Hong Kong Life shall not be liable to the Policyowner and/or the Life Insured in respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Policyowner and/or the Life Insured, whether directly or indirectly, arising from or in connection with the services provided or advice given by Munich Re or its agent, or the availability of such services.
- Hong Kong Life have no obligation to replace Munich Re and its service with other service providers if the arrangement between Hong Kong Life and Munich Re ceases to operate or if Munich Re ceases to carry on its business. Hong Kong Life reserve the right to cancel the **Critical Illness Assistance Service** at any time by giving thirty (30) days' notice in writing to the Policyowner. Cancellation shall be without prejudice to any claim arising prior to the date of cancellation.
- The **Critical Illness Assistance Service** is not a substitute for medical services. All opinions and determinations provided by the hospitals or medical practitioners are recommendations only and are not intended to be construed to require any person to have or forgo any medical treatment. The Policyowner and / or the Life Insured shall finally decide taking the advices and is responsible for the Policyowner and / or the Life Insured own decision.

