

SECOND MEDICAL
OPINION
FROM OVERSEAS
EXPERT SERVICE

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Second Medical Opinion from Overseas Expert Service is provided by Inter Partner Assistance Hong Kong Limited ("IPA") which offers access to the expertise of top medical specialists in the United States and enables the Life Insured to access opinions from expert physicians who are actively involved in groundbreaking research and keenly aware of the most up-to-date clinical developments.

A. What is Second Medical Opinion from Overseas Expert Service

When the Life Insured has been diagnosed with any Critical Illness as specified in section C below, **Second Medical Opinion from Overseas Expert Service** offers a detailed treatment advice which enables the Life Insured to have the most up-to-date clinical development in pursuing the Life Insured treatment choices.

B. How to use Second Medical Opinion from Overseas Expert Service

- i. Contact 24-hour IPA Customer Service Hotline (852) 2863 5532 if the Life Insured is diagnosed with Critical Illness as specified in section C below.
- ii. Provide the Life Insured information for verification including name, policy number, date of birth, I.D number/passport number, contact number and the diagnosis.
- iii. IPA will notify the Policyowner for the eligibility and the procedure of the **Second Medical Opinion from Overseas Expert Service**.
- iv. Complete and return the consent form with medical reports and medical information to IPA.
- v. The second medical opinion report will be ready within **fifteen (15) working days** after receiving all the required information.
- vi. When the second medical opinion report is ready, IPA will arrange an appointment with medical professional to explain and return the report to the Policyowner/Life Insured.

C. List of Critical Illness for Second Medical Opinion from Overseas Expert Service

Alzheimer's Disease

Apallic Syndrome

Aplastic Anaemia

Bacterial Meningitis

Benign Brain Tumour

Blindness

Cancer

Cardiomyopathy

Chronic Liver Disease

Chronic Relapsing Pancreatitis

Coma

Coronary Artery Disease Surgery

Encephalitis

End Stage Lung Disease

Fulminant Hepatitis

Heart Attack

Heart Valve and Structural Surgery

HIV Due to Blood Transfusion

Kidney Failure

Loss of Hearing

Loss of Speech

Major Burns

Major Head Trauma

Major Organ Transplantation

Medullary Cystic Disease

Motor Neurone Disease

Muscular Dystrophy

Multiple Sclerosis

Occupationally Acquired HIV

Paralysis

Parkinson's Disease

Poliomyelitis

Progressive Bulbar Palsy

Progressive Muscular Atrophy

Pulmonary Arterial Hypertension
(Primary or Secondary)

Severe Rheumatoid Arthritis

Stroke

Surgery to Aorta

Terminal Illness

Remarks:

- All the services and benefits under **Second Medical Opinion from Overseas Expert Service** are arranged by Hong Kong Life Insurance Limited ("Hong Kong Life") and rendered by IPA subject to availability. The availability of such services and benefits may change from time to time without prior notice.
- 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 IPA or its representatives, or the availability of such services.
- Hong Kong Life have no obligation to replace IPA and its service with other service providers if the arrangement between Hong Kong Life and IPA ceases to operate or if IPA ceases to carry on its business. Hong Kong Life reserve the right to cancel the **Second Medical Opinion from Overseas Expert 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 **Second Medical Opinion from Overseas Expert Service** is not a substitute for medical services. All opinions and determinations provided by the medical specialists 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 own decision.

