

Leadenhall Pro Shield Healthcare Plus

Insurance Product Information Document

Leadenhall Asia Limited

Registered in Hong Kong-Leadenhall Asia Limited is an authorised Agent under the Hong Kong Insurance Authority Licence No FA3534

This is a summary of the Insurance cover. Before purchase, further information can be found in your quotation; the following does not contain policy terms; the full policy terms and conditions can be found in the policy wording and schedule of benefits, which you will receive after your purchase. It is important you read all these documents carefully.

What is this type of insurance?

This is an International Private Medical Insurance designed for working professionals and their families that offers optimal comprehensive protection for you and your families medical needs within your country of residence or selected area of cover.



What is insured?

Annual Policy Maximum of US\$3,000,000 / HK\$24,000,000 per person, unless a sublimit is mentioned within the schedule of benefits.

In-patient and daycare treatment benefit

- ✓ Hospital Charges
- ✓ Daily accommodation charges
- ✓ Hospital Companion bed
- ✓ Private nurse
- ✓ Cash benefit (under specific circumstances)
- ✓ In-patient rehabilitation

Outpatient treatment benefit

- ✓ Doctor and specialist consultation
- ✓ CT scan, MRI, PET scan, X-ray and gait scan
- ✓ Surgical procedure
- ✓ Cancer Treatment and Oncology
- ✓ Kidney Dialysis
- ✓ Physiotherapy
- ✓ Chiropractic, Homeopathy and Osteopathy
- ✓ Traditional Chinese medicine

Other benefit

- ✓ Non-manifested congenital condition
- ✓ Pre-existing condition and manifested congenital condition
- ✓ Psychiatric treatment
- ✓ Health screen and vaccinations
- ✓ Home nurse
- ✓ Oral and maxillofacial surgery
- ✓ Accidental damage to teeth
- ✓ Pre- & post-natal complications
- ✓ New born accommodation



What is not insured?

List the key ones in alphabetical order

- X Abuse of alcohol/drugs
- X Armed Forces
- X Artificial life maintenance for more than 60 days
- X Convalescence
- X Cosmetic
- X Criminal Acts
- X Developmental problems
- X Experimental/unproven treatment
- X External prosthesis and appliances
- X Intentional self- injury
- X Impotence and infertility
- X Non-medically necessary treatment
- X Non-reasonable and customary charges
- X Non-western medical treatment unless as specified in the policy schedule
- X Obesity
- X Preventive treatment
- X Pregnancy unless specified in the policy schedule
- X Pre-existing conditions unless as specified in the policy schedule
- X Professional or hazardous sports
- X Sexual problems
- X Sleep disorders
- X Termination of pregnancy
- X Treatment outside of Area of Cover except for emergency
- X Unrecognized medical practitioner and hospital
- X War, conflict, disaster, nuclear, chemical, biological contamination

Other exclusions apply, see full terms and conditions

- ✓ Hospice and palliative care
- ✓ HIV/AIDS treatment (in-patient only)
- ✓ Second Medical Opinion
- ✓ International Emergency Medical Assistance

Optional benefit

- ✓ Pregnancy and delivery
- ✓ Routine dental (pays 80%) and optical care

Other benefits apply, see full terms and conditions



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Limitations per person per year unless stated in the policy schedule
- ! Waiting periods after policy inception:
 - 270 days: Pre-existing condition and manifested congenital condition
 - 270 days: Non- manifested congenital condition
 - 12 months: Health screen
 - 12 months: Pre- and post-natal complications
 - 12 months: Hospice and palliative care
 - 24 months: Pregnancy & Delivery
 - 5 years: HIV/AIDS treatment
- ! Covers are limited depending on which hospital room class and area of cover you have selected.
- ! Depending on the annual deductible option you have selected, we will only reimburse the eligible medical costs in excess of the annual deductible on each policy year
- ! Pre-existing medical conditions may be covered with full benefits if your pre-existing medical conditions are deemed to be "Trouble Free" (as defined in the policy) at the time of claim



Where am I covered?

- ✓ This insurance covers you in the territories listed in the Schedule.



What are my obligations?

- You must pay your premium by the due date
- You must obtain pre-authorisation prior to treatment for any covered benefits where it is stated this is required in the product guide
- You must provide any information we require to assess your claim
- You must let us know if you think any of the Benefit can be claimed from anyone else or under another insurance Policy or source
- When you are joining us from another health insurance or from a company plan:
 - o You must declare fully all details relating to the application.
 - o You must tell us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
 - o When we are notified of a change we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay an additional premium. In certain circumstances we may cancel your policy in accordance with the "Cancelling This Insurance" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must let us know if you move to other country or change your Principal Country of Residence.

**When and how do I pay?**

You can pay by Credit Card (Quarterly / Annually), For full details of when and how to pay, you should contact your broker.

**When does cover start and end?**

The term of this insurance contracts is 12 calendar months.

You can find your start and end date in your quotation and / or policy schedule.

**How do I cancel the contract?**

You can cancel this insurance at any time by contacting your broker. If you cancel your policy during the Cooling-Off Period which is within 15 days from the date you receive your policy or your policy first commencement date, provided you have not made a claim, you will be entitled to a refund of any premium paid. If you cancel your policy after the Cooling-Off Period, the policy will be ceased without premium refund.