

### Application Procedure

#### **New Application**

The applicant should complete the necessary forms and submit to us with premium payment. The *original application form* should be submitted to us not later than **14 days** after the applicant's signature date.

The client as well as the broker is liable to the *medical examination fee* if the applicant finally does not take up the insurance without any substandard rating or term.

#### **Basic Forms and Documents Requirement**

1. Original application form
2. Policy owner's ID card copy
3. Customer Protection Declaration if doing policy replacement

#### **Financial Underwriting Forms and Evidences Required (combine Term Life & C.I.)**

Total Sum Assured (HK\$)	Personal Insurance	Business Insurance
1,000,000-1,999,999	No special requirements	No special requirements
2,000,000-4,000,000	No special requirements	No special requirements
4,000,001-8,000,000	Financial Questionnaire	Business (Keyperson) Questionnaire
Over 8,000,001	<ol style="list-style-type: none"> <li>1. Financial Questionnaire</li> <li>2. Proof of income such as personal tax returns of the past 3 years (for employee)</li> <li>3. Proof of company ownership along with last 3 years audited company statements (for self employed)</li> </ol>	<ol style="list-style-type: none"> <li>1. Business (Keyperson) Questionnaire</li> <li>2. Proof of income – employment contract / payroll advices (for employee)</li> <li>3. Proof of company ownership along with last 3 years audited company statements (for self employed)</li> </ol>

#### **Income Factor (applying Term Life)**

The maximum sum assured per life equals to the multiple of annual income according to the table:

	Personal Insurance
Age	Multiple of Annual Income
18-30	20
31-40	15
41-45	10
46-50	10
51-55	10
56-59	10
60-65	5

For applying *keyperson insurance*, the life cover shall not exceed 10 times of the annual remuneration package of the keyperson, or 2 times of the average gross profit (or 5 times of the average net profit) over the last 3 years

**Maximum Sum Assured for Housewives**

100% of husband's life coverage subject to max. limit of HK\$4,000,000 / US\$500,000; **OR**  
 HK\$1,600,000 / US\$200,000, whichever is higher

**Maximum Sum Assured for Students and Retirees**

HK\$1,600,000 / US\$200,000

**Financial Underwriting (applying Critical Illness) Critical Illness Maximum Sum Assured** 5  
 times of annual income

**Maximum Sum Assured for Housewives, Students and Retirees**

HK\$800,000 / US\$100,000

**Income Factor for Total and Permanent Disablement Benefits**

Age	Multiple of Annual Income
18-60	8
61-65	2

**Policy Backdating**

Backdating policy for *age-saving* purpose is allowed subject to not more than 6 months prior to the date of Underwriting Department receiving the original application.

Backdating other than age-saving purpose is prohibited, for instances, including but not limited to waiving requirements or purchasing insurance that is not allowable otherwise due to age limit.

**Medical Underwriting Requirements**

Please refer to the table in page 3

**Medical Examination Fee Charge**

The policyholder / broker has to bear the full medical examination fee if:

- 1) The policy is lapsed within the first policy year.
- 2) The policy is not taken up if standard rate is offered.
- 3) Application and premium are not received 3 months after the medical examination.

**Prevention of Internal Replacement**

- 1) If new application showing it is an internal replacement case, no commission should be paid on the new policy.
- 2) If the new policy is in force less than a year and any older policy of the same insured lapsed, no commission should be paid, and any paid commission should be clawed back.
- 3) The above rules apply to internal replacement under the same broker or between different brokers.

**Medical examination table:**

Sum assured in HKD	Up to age 40	41 - 45	46-50	51-55	56-60	61-65
250,000-600,000 (For C.I. only)	Non Med	Non Med	Non Med	Non Med	Non Med	Med
600,001-999,999 (For C.I. only)	Non Med	Non Med	Non Med	Non Med	Med	Med
1,000,000-2,400,000	Non Med	Non Med	Non Med	Med	Med	Med
2,400,001-4,500,000	Non Med	Non Med	Med	Med	Med BP1	Med BP1 ECG APS
4,500,001-6,000,000	Med BP1	Med BP1	Med BP1	Med BP1 APS	Med BP1 APS	Med BP1 ECG APS
6,000,001 - 12,000,000	Med MU HIV BP2 APS	Med MU HIV BP2 APS	Med MU HIV BP2 APS	Med MU HIV BP2 APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) ECG Ex-ECG CXR APS
12,000,001 - 40,000,000	Med MU HIV BP2 AFP PSA (for male) APS	Med MU HIV BP2 AFP PSA (for male) CXR APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) ECG Ex-ECG CXR APS
Over 40,000,000	Refer to underwriter	Refer to underwriter	Refer to underwriter	Refer to underwriter	Refer to underwriter	Refer to underwriter

Non Med	-	Requires proposal form only
Med	-	Medical examination
MU	-	Microureanalysis
HIV	-	Human Immunodeficiency Virus
BP1	-	Total & HDL Cholesterol, Triglycerides, Fasting Blood Sugar (FBS), Gamma Glutamyl Transpeptidase (GGT), Alanine Aminotransferase (ALT), Aspartate Aminotransferase (AST), Hepatitis B surface Antigen (HbsAg)# # reflex to HbeAg if positive (Hepatitis B e Antigen)
BP2	-	Total & HDL Cholesterol, Triglycerides, Fasting Blood Sugar (FBS), Gamma GT, Bilirubin (Total, Direct & Indirect), Alkaline Phosphatase, ALT, AST, Total Protein, Albumin, Globulin, HbsAg (reflex to HbeAg if positive), Renal Function Test (includes Urea & Creatinine), Complete Blood Count and Uric Acid
ECG	-	Electrocardiogram
Ex-ECG	-	Exercise Electrocardiogram
CXR	-	Chest X-ray
PSA	-	Prostate Specific Antigen
AFP	-	Alpha-fetoprotein
APS	-	Attending Physician Statement

\*Remark: if dipstick urine test is abnormal, refer to Microureanalysis

### Medical Examination Arrangement-MediFast

For the appointment booking, please follow the below steps:

1. Fax the Examination Service Fax Order Form to 2272 8333
2. Agent / broker has to call 2272 8222 for confirmation of receiving fax.
3. For the mobile service, our staff will re-confirm the agent / broker for the service arrangement, +

- 流動護士體格檢查 **Mobile Paramedical Examination**
  - 客戶的總投保額需超過免驗身限額 Insured amount MUST be excess the requirement of exemption
  - 總投保額並需符合下列之年齡及營業員類別為界限: Total insured sum MUST be achieved:
 

<u>Age 18-45 歲</u>	<u>Age 46-50 歲</u>	<u>Age 51-65 歲</u>
≤US\$1,000,000	≤US\$500,000	≤US\$200,000
  - 沒有高血壓或心臟病記錄 No history of Hypertension and Heart Attack
  - 過往申請投保或恢復保單效力時，沒有因健康問題被本公司或其他人壽保險公司加價、修訂或拒絕接受申請 The clients have not ever rejected or withheld by insurance companies when submitting application.
- 流動醫生驗身服務 **Mobile Doctor Examination**
  - VIP 客戶 VIP clients
  - 超過流動護士體格檢查之上限 Exceed the limit of Mobile Paramedical Examination
- 醫務中心驗身服務 **In-Clinic Pre-Insurance Checkup**
  - No limitation

#### 取消預約收費 **Cancellation charge**

**HK\$500 and HK\$1,000 will be charged for cancellation of nurse and doctor appointment respectively in less than 4 hours prior appointment**

快驗保流動驗身服務 – 各區聯絡員 MediFast Mobile Service – Contact Person

<b>辦公時間預約 Reservation (Office Hour)</b>		
星期一至五 <b>Mon – Fri: 9 am – 6 pm</b>	星期六 <b>Sat: 9 am – 5 pm</b>	
驗身區域 <b>District</b>	聯絡員 <b>Contact Person</b>	電話 <b>Tel.</b>
香港區、屯門、元朗、天水圍、上水、大埔、馬鞍山、沙田、大圍、離島、機場。 HK Island, Tuen Mun, Yuen Long, Tin Shui Wai, Sheung Shui, Tai Po, Ma On Shan, Shatin, Tai Wai, Island, Airport	鄒先生 Jennings Chau	2272 8138
九龍區、荃灣、深井、小欖、西貢、清水灣、將軍澳 Kowloon, Tsuen Wan, Shum Tseng, Siu Lam, Sai Kung, Clear Water Bay, Tseung Kwan O	王小姐 Olivia Wong	2272 8139
<b>非辦公時間及假日預約 Reservation (Non-office Hour)</b>		
驗身區域 <b>District</b>	聯絡員 <b>Contact Person</b>	電話 <b>Tel.</b>
香港、九龍、新界 HK Island, Kowloon, N.T.	鄒先生 Jennings Chau	7471 7788

\*東涌、離島、機場、國內及海外等地區須附加收費 Additional Service Fee will be charged for Tung Chung, Island, Airport, Mainland China and overseas reservation.

#### 快驗保查詢及聯絡熱線 **Enquiry Hotline**

Tel. 電話: 2272 8222 Fax 傳真: 2272 8333 Website 網址: [www.medifast.com](http://www.medifast.com) 快驗保健康檢查中心地址 Address:

1. 旺角健康檢查中心 - 九龍旺角彌敦道 664 號惠豐中心 13 樓全層(旺角地鐵站 D3 出口)  
13/F Wai Fung Plaza, 664 Nathan Road, Mong Kok (Mong Kok MTR station Exit D3)
2. 銅鑼灣健康檢查中心 - 香港銅鑼灣禮頓道 91 號雲翠大廈 1 樓全層  
1/F Bonaventure House, 91 Leighton Road, Causeway Bay

**Medical Examination Arrangement-Blue Care**

**For the appointment booking, please follow the below steps:**

4. Fax the Examination Service Fax Order Form to U Care (Central or Kwun Tong Centre)
5. Agent / broker has to call U Care (Central or Kwun Tong Centre) for confirmation of receiving fax.

**寶康醫療查詢及聯絡熱線 U Care Enquiry Hotline** 醫療中心地

址

**Address :**

1. 中環 德輔道中 33 號 10 樓 (港鐵香港站 C 出口或港鐵中環站 B 出口)  
10/F, 33 Des Voeux Road Central, Hong Kong (MTR Hong Kong Station Exit C or Central Station Exit B)  
Tel: 2523 1808 Fax: 2523 9699

**Consultation Hours** 診症時間

Monday – Friday 星期一至五 : 8:30am – 1:00pm

: 2:00pm – 6:00pm

Saturday 星期六

: 8:30am – 1:00pm

2. 觀塘 觀塘道 418 號創紀之城五期 apm 東亞銀行中心 28 樓 2802 室 (港鐵觀塘站 A2 出口)  
Unit 2802, 28/F, apm BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon (Kwung Tong MTR Exit A2)  
Tel: 2523 9383 Fax: 2523 9913

**Consultation Hours** 診症時間

Monday – Friday 星期一至五 : 8:30am – 1:00pm

: 2:00pm – 6:00pm

Saturday 星期六

: 8:30am – 1:00pm

**Sunday & Public Holidays : Closed**

星期日及公眾假期休息