



恒生銀行  
HANG SENG BANK



滙豐保險  
HSBC Life

Life insurance - Medical protection

# Vital Care Voluntary Health Insurance Flexi Plan



Underwritten by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability)



# Flexible and comprehensive coverage to meet your needs

Life can be surprising, but not always in desirable ways. At a time when medical inflation is accelerating with the rising demand for quality medical services, it is important to safeguard your future and that of your loved ones against the consequences of unexpected illnesses.

Vital Care Voluntary Health Insurance Flexi Plan ("Vital Care", "Vital Care VHIS Plan", "the Plan" or "the policy") is designed to provide you and your loved ones with all-round medical coverage, including access to quality medical care in the private sector, in addition to the basic benefits of HSBC Voluntary Health Insurance Standard Plan ("VHIS Standard Plan", "Standard Plan"). **Taxpayer who or whose spouse is the policyholder may claim up to HKD8,000 in tax deduction<sup>1</sup> on qualifying premiums paid per insured person per year.**

## Product features at a glance



**This is a standalone individual indemnity hospital insurance plan certified under Voluntary Health Insurance Scheme (VHIS).**

<b>Registered VHIS provider</b>	HSBC Life (International) Limited ("the Company", "we", "us", or "our")
<b>Type of certified plan</b>	Flexi Plan
<b>Name of certified plan</b>	Vital Care Voluntary Health Insurance Flexi Plan
<b>Eligible tax deduction amount</b>	A taxpayer who or whose spouse is the policyholder is entitled to a maximum annual deduction of HKD8,000 in respect of qualifying premiums for each insured person paid in each year of assessment

This product brochure contains general information only. It does not form part of a contract of insurance. For detailed terms, conditions and exclusions, please refer to the relevant Policy Provisions.

# Product features that supports your treatment journey

## No waiting period for unknown pre-existing conditions<sup>2</sup>



We will provide you with the full medical coverage<sup>4</sup> immediately starting from the policy's effective date for any eligible illnesses, including those arising from unknown pre-existing conditions<sup>2</sup>.

## Cashless Arrangement in Hong Kong's private hospitals to minimise hassle



You won't need to worry about any **upfront out-of-pocket expenses** in a medical situation in Hong Kong as long as you have obtained pre-authorisation from us. The final decision of the pre-authorisation application or direct billing approval is subject to the discretion of the Company.

## 90-day home nursing services to support your recovery journey



We understand the importance of home nursing services to recovering patients. We will provide up to 90 days of **home nursing service** if you need a qualified nurse after your hospital discharge or the completion of a day case procedure.

## All-round medical protection to provide comprehensive care



### Full coverage<sup>4</sup> for hospitalisation and surgical fees

In the event that you require medical care, we will fully cover your **hospitalisation and surgical fees without sub-limits**, thus removing any uncertainty about out-of-pocket expenses.



### Surgical and non-surgical cancer treatments are both covered

If you are unfortunately diagnosed with cancer, we will provide **full coverage of eligible treatment expenses**, both surgical or non-surgical (eg targeted therapy and immunotherapy, etc.) up to the total annual benefit limit of your chosen plan.



### Additional benefits

Such as **donor's benefit for organ transplantation, medical implants<sup>5</sup> and rehabilitation benefit** can give you a more comprehensive medical care.

# Flexible options with additional assistance

## Flexible options for your peace of mind



### Flexible plan options



4 plan options (Bronze, Silver, Gold and Diamond), coverage for 3 geographic locations/regions<sup>6</sup> and 4 levels of annual deductibles ranging from HKD0 to HKD100,000 are available to suit your medical needs.

You also have 1 opportunity per lifetime to remove or decrease the deductible without re-underwriting before the policy renewal date, specifically on the insured person's 55<sup>th</sup> birthday; or every 5 years thereafter (ie on the 60<sup>th</sup>, 65<sup>th</sup>, 70<sup>th</sup> birthday, etc.).



### Simple hospital-defined ward class levels to avoid undesirable claim outcome

We will follow your chosen **hospital's own definitions** of ward class levels. You just need to choose the room type as per your plan coverage, secure in the knowledge that no claim adjustment will be applied.

## Value-added services for your protection at home and abroad



### Second medical opinion<sup>7</sup>

If you are unfortunately diagnosed with any of the critical illnesses covered in your policy, we can help you obtain a second medical opinion upon request from a Care+ Medical Network by the Company's doctor or other medical experts.



### Worldwide emergency assistance<sup>8</sup>

You will automatically be entitled to the worldwide emergency assistance service provided by our partner, Allianz Worldwide Partners (Hong Kong) Limited. In the event of an emergency during a business trip or holiday, you can simply call the 24-hour worldwide emergency and medical helpline for assistance.



### Medical Concierge Service<sup>9</sup>

If you (as an insured person) ever require medically necessary treatment, you may receive support from our Medical Concierge Consultant via the Medical Concierge Service hotline. Whether you prefer a network or non-network doctor, we may assist you with making medical appointments, as well as handling insurance-related documentation including pre-authorisation for hospital admission and claim submission for reimbursement.

#### **For insured person of Vital Care VHIS Plan (Diamond level) only**

You may also enjoy a complimentary round-trip limousine service within Hong Kong between one downtown location from home/work to hospital for in-patient treatment in Hong Kong. A reservation of at least one working day in advance is required, subject to the detailed terms and conditions of Medical Concierge Service and availability of limousines from our service provider at the relevant time.

# "Worth-the-money" care for you and your loved ones

## Premium discounts for you and your loved ones



### No claim discount<sup>10</sup>

You can enjoy a **no-claim discount** on your premium for taking good care of your health. If you have not received any benefit or submitted a claim for 3 consecutive years, you will start to enjoy a premium discount which increases each year with your claim free period as follows:

Claim-free period preceding a renewal date	No-claim discount percentage
3 consecutive policy years	5%
4 consecutive policy years	10%
5 or more consecutive policy years	15%



### Family discount

A **10% premium discount** will be offered if

1. Your family member(s) is currently insured under Flexi Plan; or
2. You and your family member(s) successfully enrol for the policy at the same time

Eligibility for enjoying the family discount:

- The policyholder;
- Spouse or partner<sup>11</sup> of the policyholder;
- Child of the policyholder or the policyholder's spouse or partner<sup>11</sup> (including any step-child and legally adopted child);
- Parents of the policyholder or the policyholder's spouse or partner<sup>11</sup> (including any step-parents and legally adoptive parents);
- Siblings of the policyholder or the policyholder's spouse or partner<sup>11</sup> (including any step-siblings and legally adoptive siblings); and
- Grandparents of the policyholder or the policyholder's spouse or partner<sup>11</sup> (including any step-grandparents and legally adoptive grandparents)

# Let's look at Chris' story

## Claim case illustration – Accident and Emergency

<b>Policyholder and insured person</b>	Chris	<b>Annual benefit limit</b>	HKD5,000,000
<b>Issue age<sup>3</sup></b>	45	<b>Annual deductible amount</b>	HKD16,000
<b>Benefit level</b>	Bronze	<b>Annual premium</b>	HKD8,259
		<b>Policy effective date</b>	1 Aug 2020



**Scenario:** Chris suffered an ankle fracture from a football game in January 2024. He made a reimbursement claim of HKD50,000 from his Vital Care VHIS Plan coverage, which was due to Hong Kong Baptist Hospital (“HKBH”) for the treatment of ankle fracture and surgery of bone fixation. He was fully reimbursed with HKD34,000 after applying the deductible of HKD16,000 for the claims.

Half a year later, his Company's network doctor advised him to have the bone fixation devices removed. Chris would like to apply for pre-authorisation to enjoy Cashless Arrangement service for the planned HKBH admission during 1-3 July 2024.

### Take these simple steps to enjoy cashless convenience

- 1** **Book appointment**  
 Chris called the medical claims service hotline to ask about his coverage, and made his appointment with his preferred network doctor directly.
- 2** **Medical consultation**  
 He presented his personal identification document and medical card during registration at HKBH.
- 3** **Pre-authorisation request submission**  
 Once his doctor confirmed that the removal of the fixation devices is medically necessary, Chris signed a pre-authorisation request form and his doctor handled the submission for him.  
 His doctor provided the Company with his medical and treatment information as well as the **treatment expense quotation (HKD45,000)**.
- 4** **Receive pre-authorisation confirmation**  
 The Company then informed Chris of the result of his pre-authorisation request via telephone within 5 working days. He received a confirmation letter granting him a **HKD45,000 guaranteed cashless pre-approval limit** for the planned admission and treatment.
- 5** **Pre-authorisation notification to network doctor**  
 The Company also notified the network doctor of the pre-authorisation assessment result and approved credit limit.
- 6** **Receive treatment**  
 Chris simply presented his personal identification document and medical card at HKBH for admission and treatment.

With his pre-authorisation approved and confirmed, Chris can enjoy Cashless Arrangement during confinement before his discharge.

### Tax efficiency

Chris can enjoy tax deduction<sup>1</sup> on qualifying premiums paid in each year of assessment:

Insured person	Annual premium paid (Depending on age/product)	Tax-deductible amount (Capped at HKD8,000 per insured person)	Amount of tax saved (Assuming 15% tax rate <sup>12</sup> )
Chris	HKD8,259	HKD8,000	<b>HKD1,200</b>

The above example is for illustrative purposes only without discounts. The actual tax saving is subject to review and agreement by the Inland Revenue Department of the Hong Kong SAR on a case by case basis. The Company and Hang Seng Bank do not provide tax advice, and customers should always consult a professional advisor for independent tax advice if they have any doubts. The above is also subject to item sub-limit, which will be determined by the Company at the discretion on a case by case basis. Please refer to the “Benefit schedule” section for details.

# Benefit schedule

Below is a summary of the key benefits of the policy. Please refer to your Policy Provisions for the full list of benefits, terms, conditions and exclusions.

Vital Care Voluntary Health Insurance Flexi Plan								
Product summary	Bronze level		Silver level		Gold level		Diamond level	
	Annual deductible	Certification number						
	Nil	F00076-01-000-01	F00076-05-000-01	F00076-09-000-01	F00076-13-000-01			
	HKD16,000	F00076-02-000-01	F00076-06-000-01	F00076-10-000-01	F00076-14-000-01			
	HKD50,000	F00076-03-000-01	F00076-07-000-01	F00076-11-000-01	F00076-15-000-01			
	HKD100,000	F00076-04-000-01	F00076-08-000-01	F00076-12-000-01	F00076-16-000-01			
<b>Policy term</b>	Guaranteed renewable annually up to age 100 of the insured person							
<b>Issue age<sup>3</sup></b>	15 days to age 80							
<b>Benefit level</b>								
<b>Annual benefit limit for benefit items (a) - (l) and enhanced benefits (I) - (VI)</b>	HKD5,000,000 per policy year		HKD25,000,000 per policy year		HKD30,000,000 per policy year		HKD40,000,000 per policy year	
<b>Lifetime benefit limit for benefit items (a) - (l) and enhanced benefits (I) - (VI)</b>	HKD20,000,000				Nil			
<b>Geographic limitation</b>	Greater China <sup>(1)</sup>		Asia <sup>(1)</sup> , Australia and New Zealand				Worldwide <sup>(1)</sup>	
<b>Entitled ward class</b>	General ward		Semi-private room		Standard private room			
<b>Benefit items<sup>(2)</sup></b>								
(a) Room and board			Full cover <sup>(3)</sup>					
(b) Miscellaneous charges			Full cover <sup>(3)</sup>		(subject to limit of benefit (II) "medical implants" under enhanced benefits)			
(c) Attending doctor's visit fee			Full cover <sup>(3)</sup>					
(d) Specialist's fee <sup>(4)</sup>			Full cover <sup>(3)</sup>					
(e) Intensive care			Full cover <sup>(3)</sup>		(Maximum 30 days per policy year)			
(f) Surgeon's fee			Full cover <sup>(3)</sup> regardless of the surgical category					
(g) Anaesthetist's fee								
(h) Operating theatre charges								
(i) Prescribed diagnostic imaging tests <sup>(4) (5)</sup>			Full cover <sup>(3)</sup>					
(j) Prescribed non-surgical cancer treatments <sup>(6)</sup>			Full cover <sup>(3)</sup>					
(k) Pre- and post-confinement/Day case procedure outpatient care <sup>(4)</sup>			Full cover <sup>(3)</sup> for the following specified visits:		<ul style="list-style-type: none"> <li>• 1 prior outpatient visit or emergency consultation per confinement/day case procedure</li> <li>• 3 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)</li> </ul>			
(l) Psychiatric treatments			HKD30,000 per policy year		HKD50,000 per policy year			
<b>Enhanced benefits</b>								
(I) Post-confinement/Day case procedure outpatient physiotherapy <sup>(4)</sup>	HKD3,000 per policy year		HKD6,000 per policy year		HKD10,000 per policy year		HKD30,000 per policy year	
	(within 90 days after discharge from hospital or completion of day case procedure and payable only if benefit item (k) is exhausted, maximum 1 visit per day)							



# Benefit schedule

	Bronze level	Silver level	Gold level	Diamond level
(II) Medical implants		Specified items: Full cover <sup>(3)</sup> Other items: HKD150,000 per policy year		Specified items: Full cover <sup>(3)</sup> Other items: HKD300,000 per policy year
(III) Companion bed			Full cover <sup>(3)</sup>	
(IV) Outpatient kidney dialysis			Full cover <sup>(3)</sup>	
(V) Home nursing <sup>(4)</sup>		(within 90 days after discharge from hospital or completion of day case procedure; home nursing services provided by 1 qualified nurse per day for a maximum of 90 days per policy year)		Full cover <sup>(3)</sup>
(VI) Donor's benefit for organ transplantation		30% of total transplantation cost		
(VII) Private nursing <sup>(4)</sup>		(private nursing services provided by 1 qualified nurse per day for a maximum of 30 days per policy year)		Full cover <sup>(3)</sup>
(VIII) Rehabilitation benefit <sup>(4)</sup>		HKD80,000 per policy year, up to 90 days per policy year		
(IX) Hospice and palliative <sup>(4)</sup>		N/A		HKD80,000 per policy year, up to 30 days per policy year
(X) Chinese medicine practitioner outpatient care		N/A		HKD600 per visit Maximum 1 follow-up outpatient visit per day, maximum 10 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)
(XI) Emergency outpatient treatment for accident			Full cover <sup>(3)</sup>	
<b>Other benefits</b>				
(I) Compassionate death benefit			HKD10,000	
(II) Cash benefit for lower ward class		N/A		HKD2,000 per day (Maximum 10 days per confinement)
(III) Check-up benefit		N/A	HKD1,000 per policy year (Starting from the 2 <sup>nd</sup> policy year)	HKD2,000 per policy year (Starting from the 2 <sup>nd</sup> policy year)

## Notes:

- (1) Greater China shall mean mainland China, Hong Kong, Macau and Taiwan. Asia shall mean Afghanistan, Bangladesh, Bhutan, Brunei, Greater China, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Philippines, Singapore, South Korea, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. Worldwide shall mean no geographical limitation. Except for psychiatric treatment and cash benefit for lower ward class are applicable to Hong Kong only. Please refer to the Additional Benefit Provisions Endorsement for more details.
- (2) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above, unless otherwise specified.
- (3) Full cover shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the terms and benefits of your policy.
- (4) The Company shall have the right to ask for proof of recommendation, eg a written referral or testifying statement on the claim form by the attending doctor or a registered medical practitioner.
- (5) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- (6) Treatments covered here only include radiotherapy (including proton therapy), chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

This benefit schedule is subject to and shall be read together with the terms and benefits of the Policy Provisions.









# Important notes

<b>Disclosure obligation for underwriting</b>	<p>You are required to declare all requisite information that would affect the underwriting decisions of the Company. The Company has the right to declare the policy void due to any misrepresentation or fraud. If the non-health related information of the insured person (including but not limited to age) is misstated in the application, the Company may adjust the premium, for the past, current or future policy year, or declare the policy void on the basis of the correct information.</p>
<b>Cooling-off period</b>	<p>Vital Care VHIS Plan is a government certified health insurance plan, which is not equivalent or similar to any kind of bank deposit. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.</p> <p>If you are not satisfied with your policy, or our plan's coverage overlaps with your other existing protection plans coverage or exceed your needs, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid by giving a written notice to HSBC Life (International) Limited. Your request to cancel must be signed by you and received directly by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of 21 calendar days immediately following the day of the delivery to you or your nominated representative of these terms and benefits and the policy schedule or the cooling-off notice; whichever is the earlier).</p> <p>No refund can be made if a benefit payment has been made, is to be made or impending. The above cancellation right shall not apply at renewal. In such event, these terms and benefits shall be deemed to have been void from the policy effective date and the Company shall not be liable to pay any benefit.</p>
<b>Policy cancellation</b>	<p>You can request to cancel the policy after the cooling-off period by giving 30 days prior written notice to the Company, provided that there has been no benefit payment during the relevant policy year.</p>
<b>Premium adjustment</b>	<p>The initial premium is based on the age of the insured person at the time of policy issuance and other factors including but not limited to risk class of the insured person and the benefit level of your policy. Premiums are not guaranteed and may be changed by the Company at any of the policy anniversaries. In accordance with Section 2 of Part 4 of the Terms and Benefits of Vital Care VHIS Plan, the Company shall have the right to adjust the standard premium at renewal according to the prevailing standard premium schedule adopted by the Company on an overall portfolio basis. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo in future (reflecting the impact of medical trend, medical cost inflation and product feature revisions).</p>
<b>Suicide</b>	<p>If the insured person commits suicide within 1 year from the policy effective date of the policy, whether sane or insane, no compassionate death benefit will be payable under this policy.</p>

# Important notes

## **Termination conditions**

We have the right to terminate your policy under any of the following circumstances:

- Non-payment of premiums after a grace period of 31 days after the premium due date;
- The day immediately following the death of the insured person;
- The Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the policy; or
- If this policy is or becomes illegal under the law applicable to the policyholder or the insured person

Please refer to the Policy Provisions for detailed terms and conditions on termination.

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## **Medically necessary**

It refers to the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must

- (a) Require the expertise of, or be referred by, a registered medical practitioner;
  - (b) Be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
  - (c) Be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;
  - (d) Be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
  - (e) Be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person
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## **Reasonable and customary**

In determining whether a charge is Reasonable and Customary, the Company shall make reference to the followings (if applicable):

- Treatment or service fee statistics and surveys in the insurance or medical industry;
  - Internal or industry claim statistics;
  - Gazette published by the Government; and/or
  - Other pertinent source of reference in the locality where the treatments, services or supplies are provided
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## **Applicable laws**

This policy is issued in Hong Kong and shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The Company and policyholder agree to be subject to the exclusive jurisdiction of the Hong Kong courts.

# Key risks

## Credit and insolvency risks

Vital Care VHIS Plan is an insurance policy issued by us. **You are subject to our credit risk** because all your premiums paid become part of our assets. You do not have any rights or ownership over any of our assets. You can only claim against us under all circumstances.

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## Risk from the delay or missing the payment of premiums due

Your policy will be automatically terminated due to non-payment of premiums after a grace-period of 31 days after the premium due date. If your policy is terminated, **you may not get back the premium you have paid**. A terminated policy cannot be reinstated. You will need to purchase a new policy if you wish to enjoy any of the benefits under the VHIS Flexi Plan and will be subject to a fresh underwriting process with the Company, which **may result in higher premiums and imposition of case-based exclusions**.

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## Inflation risk

You must take into account the **risk of inflation, which will likely cause the future cost of living to rise**. With inflation in place, you should expect that **you or your assigned beneficiary(ies) will receive an amount that is less in real terms in the future**, even if we have done our best to serve your policy.



# Key exclusions

## Key exclusions

**Under these terms and benefits, the Company shall not pay any benefits in relation to or arising from the following expenses:**

- Treatments, procedures, medications, tests or services which are not medically necessary.
- For the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy.
- HIV and its related disability, which is contracted or occurs before the policy effective date, except for sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth.
- The dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae.
- Services for beautification or cosmetic purposes, unless necessitated by injury caused by an accident, or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK.
- Prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions.
- Dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident.
- Medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control.
- Purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs etc.
- Traditional Chinese medicine treatment, except for the Chinese Medicine Practitioner outpatient care benefit payable under Diamond plan, including but not limited to herbal treatment, bone-setting, acupuncture, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy.
- Experimental or unproven medical technology or procedure.
- Congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years.
- Eligible expenses which have been reimbursed under any law, or medical programme or insurance policy provided by any government, company or other third party.
- War (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

The above list is for reference only. Please refer to your Policy Provisions for the full list of exclusions.

## Endnotes

1. Tax deduction eligibility is only applicable to policyholders or his/her spouse who are Hong Kong taxpayers. Tax deduction for the qualifying premiums paid under VHIS policy (not including levy) will be based on the premiums paid after deducting the premium discount (if any) for each year of assessment. The actual tax saving may be lower than the illustrated amount and is subject to review and agreement by the Inland Revenue Department of the Hong Kong SAR on a case by case basis. For more information, please refer to [www.ird.gov.hk](http://www.ird.gov.hk) or seek independent tax advice.
2. Pre-existing condition(s) shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy issuance date or the policy effective date, whichever is earlier. An ordinary prudent person shall be reasonably aware of a pre-existing condition, where - (a) it has been diagnosed; (b) it has manifested clear and distinct signs or symptoms; or (c) medical advice or treatment has been sought, recommended or received. The Company may impose case-based exclusion(s) to the pre-existing condition(s) notified to the Company in the application for the plan and any subsequent information or document submitted to the Company for the purpose of the application. Unknown pre-existing condition(s) refers to any pre-existing condition(s) that the policyholder and/or insured person was not aware and would not reasonably have been aware of at the time of application. Please refer to the Policy Provisions for the full and detailed terms and conditions.
3. Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured person on his or her last birthday.
4. Full coverage shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the terms and benefits of this policy.
5. If surgeon's fee charged on a surgical procedure for placement of a medical implant, this is payable for the eligible expenses charged on the following items:
  - a) Specified items  
For the following medical implants implanted in the insured person's body during surgery or used in replacement procedures which are medically necessary:
    - i) pace maker;
    - ii) stents for percutaneous transluminal coronary angioplasty;
    - iii) monofocal intraocular lens;
    - iv) artificial cardiac valve;
    - v) metallic or artificial joints for joint replacement;
    - vi) prosthetic ligaments for replacement or implantation between bones; and
    - vii) prosthetic intervertebral disc.
  - b) Other items  
For any other medically necessary medical device placed inside the insured person's body, the cost of such medical device shall be payable under this benefit. For the details of the benefit, please refer to the terms and conditions in Policy Provisions.
6. For Vital Care VHIS Plan, the full coverage amount can be received for the following countries/regions depending on the plan level:
  - Bronze level – Greater China;
  - Silver & Gold level – Asia, Australia and New Zealand;
  - Diamond level – Worldwide

You are also eligible to enjoy the benefits of HSBC VHIS Standard Plan, which includes worldwide coverage but subject to the deductible amount of the policy. Please refer to Policy Provisions for more details.

	Greater China <sup>(1)</sup>	Asia <sup>(1)</sup> , Australia and New Zealand	Worldwide <sup>(1)</sup>
Bronze	Full coverage with HKD5m annual benefit limit and HKD20m lifetime benefit limit	Standard Plan benefits	
Silver	Full coverage with HKD25m annual benefit limit and no lifetime benefit limit		Standard Plan benefits
Gold	Full coverage with HKD30m annual benefit limit and no lifetime benefit limit		Standard Plan benefits
Diamond	Full coverage with HKD40m annual benefit limit and no lifetime benefit limit		

7. The second medical opinion is provided by a medical service provider which is an independent contractor and is not an agent of the Company. The Company shall not be held responsible for or liable to the policyholder or of the insured person for anything in relation to such medical opinion given by the medical service provider and/or hospital. The Company reserves the right to amend the terms and conditions thereof from time to time without prior notice.
8. The provision of services is subject to the terms and conditions of the worldwide emergency assistance. The Company reserves the right to amend the terms and conditions thereof from time to time without prior notice. This is an optional service. Clients can opt-out the services by writing to the Company.
9. Medical Concierge Service ("Medical Concierge Service") is not a part of the policy in respect of HSBC Voluntary Health Insurance Scheme ("HSBC VHIS"). For more details of the Medical Concierge Service, please refer to the detailed terms and conditions on [www.hangseng.com/vhis](http://www.hangseng.com/vhis).  
A brief summary of some of the terms and conditions of Medical Concierge Service as follows:
  - a) The Medical Concierge Service is applicable to Eligible Customers in respect of HSBC VHIS, subject to all the terms and conditions herein.
  - b) Regarding Medical Concierge Service, "Eligible Customers" shall mean eligible insured person(s) in respect of the Relevant Policy issued in respect of HSBC VHIS.
  - c) Medical Concierge Service shall only be applicable for matters concerning the Relevant Policy for Eligible Customers, subject to all the terms herein.
  - d) Any policyholder or person who is not an insured person of HSBC VHIS shall not constitute an Eligible Customer for the Medical Concierge Service.
  - e) The Medical Concierge Service, at all times, be subject to the terms and conditions as determined by the Company.
  - f) The Medical Concierge Service shall be subject to availability, under any and all circumstances. There is no guaranteed in respect of any of the following: a) Availability of a doctor or accessibility to a doctor, regardless of whether an appointment has been arranged or not; b) Availability or punctuality of the limousine arrangement (for insured person of VHIS Flexi Plan (Diamond level) only), regardless of whether an appointment has been arranged.
  - g) The Company shall have the right to change and revise these terms and conditions of Medical Concierge Service (at its discretion, without any prior notice) at any time and from time to time. Any offer for Medical Concierge Service may be withdrawn and/or terminated by the Company at its discretion. The Company shall not be liable for any loss, damages, costs or expenses which may arise (directly or indirectly) from any change of these terms and conditions, or any exercise of the Company's discretion in respect of Medical Concierge Service.
  - h) The Company shall not be liable for any loss, damage, costs, or injury (which may arise directly or indirectly) from any fault, failure, cancellation, delay, or exercise of the Company's discretion in or relating to the performance of any matters or services under or related to the Medical Concierge Service, including but not limited to circumstances where such failure or delay is relating to:
    - i) Any matters which are beyond the reasonable control of the Company or any of the Company's service provider(s),
    - ii) Any matters which could not reasonably have been foreseen by the Company, or
    - iii) Any matter, delay, service, service standard, fault, omission, accident or incident relating to any service providers or independent contractors, including but not limited to any vehicle company and medical provider(s), or
    - iv) Any unavailability, or delay of any Medical Concierge Service or any Limousine Arrangement Service, or
    - v) Quality of any service relating to the any Medical Concierge Service or any Limousine Arrangement Service.

- i) The Company's role under the Medical Concierge Service is a facilitator, with the objective to provide specified support to Eligible Customers within the Company's designated scope of services, subject to all the terms and conditions herein. Notwithstanding anything stated herein, the Company does not and shall not provide any kind of the following services: a) Medical services or any kind of services which require licensing in the medical field; b) Transportation services which require licensing relating to vehicles. Eligible Customers who need emergency service or are in critical or serious condition should directly arrange for an ambulance, and should not use our Medical Concierge Service.
- j) Hong Kong transportation arrangements for limousine service may be arranged for Eligible Customers who are insured persons of VHIS Flexi Plan (Diamond level) only ("Limousine Arrangement Service"), subject to all of the following:  
Subject to all the terms and conditions, the Company will assist Eligible Customers to arrange a third party service provider to arrange local limousine transportation within the Company's designated scope of limousine service areas in Hong Kong during the term of the Relevant Policy from home/workplace to Hospital (as defined in the Relevant Policy), or vice versa, provided that the use of Limousine Arrangement Service shall be restricted to those Eligible Customers who need to be hospitalised for in-patient treatment in Hong Kong; and meet the medical criteria for Limousine Arrangement Service at the relevant time ("Medical Criteria for Limousine Arrangement Service") as follows:  
During the relevant period while these terms and conditions are in force, the insured person (being an Eligible Customer), as a result of a Disability (as defined in the Relevant Policy) and upon the recommendation of a registered medical practitioner (as defined in the Relevant Policy), is Confined (being Medically Necessary) in a Hospital (as defined in the Relevant Policy).
10. If after a no claim discount has been deducted, a claim incurred in respect of previous five (5) policy years becomes payable under this policy, the no claim discount shall be re-calculated by taking into account the relevant claim payable, and the policyholder shall return to the Company immediately the difference between the recalculated amount (in respect of no claim discount) and the no claim discount actually paid to the policyholder.
11. Partner shall mean a person (of the same or opposite gender) with whom an individual is committed in a continuous and exclusive relationship. Please note that even though the policy coverage extends to partner(s), partner policies will not be eligible for tax deduction<sup>1</sup> under the current laws of Hong Kong
12. For the year of assessment 2023/24, the standard tax rate is 15%.

Please refer to HSBC Life's product website [life.hsbc.com.hk/hs](https://life.hsbc.com.hk/hs) for product details of VHIS Plan.

# Vital Care Voluntary Health Insurance Flexi Plan

## HSBC Life (International) Limited

HSBC Life (International) Limited ("the Company", "we" or "us") is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.

## Hong Kong Special Administrative Region office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance business in the Hong Kong Special Administrative Region. Hang Seng Bank Limited ("Hang Seng Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of the Hong Kong Special Administrative Region) as an insurance agency of the Company (license no. FA3168) for the distribution of life insurance products in the Hong Kong Special Administrative Region.

Vital Care Voluntary Health Insurance Flexi Plan ("the Plan") is a product of the Company and not Hang Seng Bank, underwritten by the Company and it is only intended for sale through Hang Seng Bank in the Hong Kong Special Administrative Region. The Company will be responsible for providing your insurance coverage and handle the network management under your policy. The Plan is not a bank deposit or bank savings plan.

You have an option to purchase the Plan as a standalone certified plan under the VHIS without bundling with other type(s) of insurance product. Subscriptions will be payable to the Company upon enrolment of the Plan. The Company would provide Hang Seng Bank with the relevant commission and performance bonus in accordance to the selling of the Plan. The existing sales staff remuneration policy employed by Hang Seng Bank will take into account various aspects of the staff performance but not solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and you out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the Plan should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in the product brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. **Please refer to your insurance policy and policy provision for the detailed terms and conditions.**

November 2024

Visit a Hang Seng Bank branch nearby and arrange for an appointment to review your insurance needs.

[www.hangseng.com/vhis](http://www.hangseng.com/vhis)

