

# 商務團體醫療保險計劃投保書

## Corporate Group Medical Insurance Plan Proposal Form

通訊地址:香港中環德輔道中 71 號永安集團大廈 9 樓

Correspondence Address: 9/F., Wing On House, 71 Des Voeux Road Central, Hong Kong.

客戶服務熱線 Customer Services Hotline:3187 5100

傳真 Fax : 3906 9906

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### 備註 NOTES:

- 請以英文正楷填寫及在適當方格內加「✓」號。任何答案如有更改，請投保人在旁簽署。Please complete in English BLOCK LETTERS and tick the box where appropriate. Any changes to be made should be signed by the Proposer.
- 若不清楚此投保書需要透露的資料內容，請致電中銀集團保險有限公司(下稱“中銀集團保險”)客戶服務熱線(852) 3187 5100 查詢。讓保險公司了解實況，有助保障投保人及/或受保人的利益，若未能充份透露實情，將會使投保人及/或受保人得不到所需求的保障，甚至使保單失效。If you have any doubt on what should be disclosed in this proposal form, please call Bank of China Group Insurance Company Limited (named below as “BOCG Insurance”) customer service hotline (852) 3187 5100. Making sure the insurance company is informed will be beneficial to the Proposer and/or Insured Person. Failure to disclose may mean that the policy will not provide the Proposer and/or Insured Person with the coverage required, or may invalidate the policy altogether.
- 若此投保書所含的內容與保單條款有任何歧異，概以保單為準。In the event that the information contained in this proposal form does not conform to the terms in any policy issued, the policy terms shall prevail.
- 「商務團體醫療保險計劃」(下稱“本計劃”)由中銀集團保險承保。Corporate Group Medical Insurance Plan (named below as “this Plan”) is underwritten by BOCG Insurance.
- 中國銀行(香港)有限公司(「中銀香港」)以中銀集團保險的委任保險代理身份分銷本計劃。本計劃為中銀集團保險的產品，而非中銀香港的产品。Bank of China (Hong Kong) Limited (“BOCHK”) is the appointed insurance agent of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not BOCHK.
- 對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而有關本計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。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 BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.
- 中國銀行(香港)有限公司已獲香港特別行政區保險業監管局根據《保險業條例》(香港法例第 41 章)發出保險代理機構牌照。(保險代理機構牌照號碼 FA2855) The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)

# 必須填寫項目 Mandatory Fields (如果提供的附夾文件中已有投保書所需資料，或之前曾提供予中銀集團保險且無須更新的資料，可不必填寫。You are not required to fill in the mandatory fields if the supporting documents attached to your application already contain the required information, or if the information had previously been provided to BOCG Insurance and it does not need to be updated.)

投保人(公司)資料 Details of Proposer (Company)	
若以信託投保，請於中銀集團保險網頁 <a href="http://www.bocgins.com">www.bocgins.com</a> 下載「客戶信息收集表」，填妥後連同投保書一同遞交。如有任何查詢，請聯絡客戶服務熱線(852) 3187 5100。 If insured is Trust, please download "Customer Information Collection Form" in BOCG Insurance website <a href="http://www.bocgins.com">www.bocgins.com</a> , complete and submit together with proposal form. For any enquiries, please contact Customer Services Hotline (852) 3187 5100.	
(信託指根據信託法規法律，財產授予人委託受託人成立信託，使得受益人獲得利益。Trust is a legal relationship in which settler gives its right to trustee who must keep and use it solely for beneficiary's benefit.)	
1. 公司名稱(英文) Name of Company (English) #	2. 商業登記號碼 Business Registration No. #
3. 公司名稱(中文) Name of Company (Chinese) #	4. 註冊日期 Date of Registration #
5. 聯絡人姓名 Name of contact person	6. 註冊地點 Place of Registration #
7. 公司聯絡電話 Office Contact No.	8. 電郵地址 Email Address #
9. 通訊地址 Correspondence Address # 室 Room / Flat _____ 層數 Floor _____ 座數 Block / Tower _____ 大廈名稱 Name of Building _____ 街道號數及名稱 Number and Name of Street/Road _____ 地區 District _____ <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
10. 註冊辦事處地址 Address of registered office (如與通訊地址不同 if different from the Correspondence address)	
11. 業務地址 Business address (如與通訊地址不同 if different from the Correspondence address)	

12.主要營業地點 Major place of business <sup>#</sup> (國家/地區 Country / Region)							
13.股權機構及控股股東名稱 Name of shareholders and shareholding <sup>#</sup>				14. 董事/控權人名稱及身份 (如執行董事、非執行董事、擁有決策/投票權的人) Name of Directors and controlling person and its identity <sup>#</sup> (e.g. Executive director, non-executive directors, controlling person)			
名稱 Name <sup>#</sup>	控股比例 Shareholding <sup>#</sup>	國籍 Nationality <sup>#</sup> (國家/地區 Country / Region)	居住地 Place of Residence <sup>#</sup>	名稱 Name <sup>#</sup>	身份 Identity <sup>#</sup>	國籍 Nationality <sup>#</sup> (國家/地區 Country / Region)	居住地 Place of Residence <sup>#</sup>

15.投保公司行業<sup>#</sup> Industry of Proposed Company

<input type="checkbox"/> 11- 農林漁業 Agriculture, Forestry and Fishery	<input type="checkbox"/> 25- 公共行政 Public Administration
<input type="checkbox"/> 12- 採礦及採石 Mining and Quarrying	<input type="checkbox"/> 26- 教育 Education
<input type="checkbox"/> 13- 製造 Manufacturing	<input type="checkbox"/> 27- 人類保健及社會工作活動 Health and Social Work
<input type="checkbox"/> 14- 電力及燃氣供應 Electricity and Gas Supply	<input type="checkbox"/> 28- 藝術、娛樂及康樂活動 Art, Entertainment and Recreation
<input type="checkbox"/> 15- 自來水供應；污水處理、廢棄物管理及污染防治活動 Water Supply, Sewage Disposal, Waste Management and the Prevention and Control of Environmental Pollution Industries	<input type="checkbox"/> 29- 其他服務活動 Other Services
<input type="checkbox"/> 16- 建造 Construction	<input type="checkbox"/> 30- 家庭住戶內部工作活動 House Holder Internal Activities
<input type="checkbox"/> 17- 進出口貿易、批發及零售 Import and Export Trade, Wholesale and Retail	<input type="checkbox"/> 31- 享有治外法權的組織及團體活動 Extraterritorial Organizations and Groups
<input type="checkbox"/> 18- 運輸、倉庫、郵政及速遞服務 Transport, Warehousing, Postal and Delivery Services	<input type="checkbox"/> 32- 博彩行業 Casino /Gaming Industry
<input type="checkbox"/> 19- 住宿及膳食服務活動 Accommodation and Food Services	<input type="checkbox"/> 33- 武器製作/銷售 Arms and Military Manufacturing /Sale
<input type="checkbox"/> 20- 資訊及通訊 Information and Communications	<input type="checkbox"/> 34- 匯款機構 Remittance Agency
<input type="checkbox"/> 21- 金融及保險活動 Finance and Insurance	<input type="checkbox"/> 35- 貨幣兌換所 Currency Exchange Company
<input type="checkbox"/> 22- 地產活動 Real Estate	<input type="checkbox"/> 36- 財務公司 Finance Company
<input type="checkbox"/> 23- 專業、科學及技術活動 Profession, Science and Technology	<input type="checkbox"/> 37- 拍賣行 Auction House
<input type="checkbox"/> 24- 行政及支援服務活動 Administration and Support Services	<input type="checkbox"/> 38- 交通工具交易中心 Vehicles Trading Company
	<input type="checkbox"/> 39- 其他 Others (請說明 Please indicate)

**# 必須填寫項目 Mandatory Fields** (如果提供的附夾文件中已有投保書所需資料，或之前曾提供予中銀集團保險且無須更新的資料，可不必填寫。You are not required to fill in the mandatory fields if the supporting documents attached to your application already contain the required information, or if the information had previously been provided to BOCG Insurance and it does not need to be updated.)

<b>保險生效日期 Effective Date of Insurance Cover</b>	
由 From	至 to (日 D/月 M/年 Y)
(首尾兩日包括在內。必須完成所有核保程序，本保險方可生效。Both dates inclusive. The insurance is effective which is subject to all underwriting procedure are completed.)	

**註 Remarks :**

- 所有合資格僱員及直系家屬(配偶及子女)必須同時參加，家屬之保障計劃(如有)必須低於僱員或與僱員相同。All eligible employees and their dependents (spouse and child) should be enrolled together. Dependent (if any) should be enrolled the same plan level or lower plan level than the employees.
- 如保單的受保僱員人數是 3-15 人，最多只可設立 3 個計劃；若受保僱員是 16-50 人，最多可設立 5 個計劃(計劃數目包括家屬保障)。Up to 3 plans can be set up under policy with 3-15 insured employees, up to 5 plans if the number of insured employees is 16-50. (Number of plans includes those for insured dependents).
- 保障 A「住院醫療保險」是基本保障並必須投保。Benefit A “Hospitalization Benefit” is requisite base coverage.
- 如投保保障 B「重病住院醫療保險」，保障 B 所選擇之計劃必須與保障 A「住院醫療保險」的計劃級別相同。If Benefit B “Supplementary Major Medical Benefit” is selected, the plan level for Benefit B must be same as the Benefit A “Hospitalization Benefit”.
- 投保保障 C「門診醫療保險」後，方可選擇保障 D「牙科醫療保險」。保障 D 所選擇之計劃必須與保障 C「門診醫療保險」的計劃級別相同。Benefit D “Dental Benefit” can be selected upon successful application of Benefit C “Outpatient Benefit”. The plan level for Benefit D must be the same as Benefit C “Out-patient Benefit”.
- 投保保障 C「門診醫療保險」及申請使用門診醫療卡後，方可選擇保障 E「健康體檢保險」，並可自由選擇保障 E 內任何計劃級別。To subscribe to Benefit E “Health checkup Benefit”, insured employees must first apply for Benefit C “Outpatient Benefit” and the medical card. Then they are free to choose any plan level within Benefit E.

投保詳情 Details of Application							
計劃選擇 Plan Option :							
保障類別 Plan	僱員類別 Employee Classification	I. 基本保障 Basic Benefits		II. 自選保障 Optional Benefits			如提供家屬保障請填✓ If Dependant Coverage ✓ is provided
		(A) 住院 Hospitalization	(B) 重病住院 SMM	(C) 門診 Out-patient	(D) 牙科 Dental	(E) 健康體檢 Health check up	
		計劃 Plan	賠償百分比 Reimbursement %	計劃及賠償百分比 Plan & Reimbursement %	賠償百分比 Reimbursement %	計劃 Plan	
1		<input type="checkbox"/> HS 1 <input type="checkbox"/> HS 2 <input type="checkbox"/> HS 3 <input type="checkbox"/> HS 4 <input type="checkbox"/> HS 5	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> OP 1 <input type="checkbox"/> OP 2 <input type="checkbox"/> OP 3 <input type="checkbox"/> OP 4 <input type="checkbox"/> OP 5 <input type="checkbox"/> OP 5a  <input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> E1 <input type="checkbox"/> E 2 <input type="checkbox"/> E 3 <input type="checkbox"/> E 4 <input type="checkbox"/> E 5 <input type="checkbox"/> E 5a	<input type="checkbox"/>
2		<input type="checkbox"/> HS 1 <input type="checkbox"/> HS 2 <input type="checkbox"/> HS 3 <input type="checkbox"/> HS 4 <input type="checkbox"/> HS 5	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> OP 1 <input type="checkbox"/> OP 2 <input type="checkbox"/> OP 3 <input type="checkbox"/> OP 4 <input type="checkbox"/> OP 5 <input type="checkbox"/> OP 5a  <input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> E1 <input type="checkbox"/> E 2 <input type="checkbox"/> E 3 <input type="checkbox"/> E 4 <input type="checkbox"/> E 5 <input type="checkbox"/> E 5a	<input type="checkbox"/>
3		<input type="checkbox"/> HS 1 <input type="checkbox"/> HS 2 <input type="checkbox"/> HS 3 <input type="checkbox"/> HS 4 <input type="checkbox"/> HS 5	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> OP 1 <input type="checkbox"/> OP 2 <input type="checkbox"/> OP 3 <input type="checkbox"/> OP 4 <input type="checkbox"/> OP 5 <input type="checkbox"/> OP 5a  <input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> E1 <input type="checkbox"/> E 2 <input type="checkbox"/> E 3 <input type="checkbox"/> E 4 <input type="checkbox"/> E 5 <input type="checkbox"/> E 5a	<input type="checkbox"/>
4		<input type="checkbox"/> HS 1 <input type="checkbox"/> HS 2 <input type="checkbox"/> HS 3 <input type="checkbox"/> HS 4 <input type="checkbox"/> HS 5	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> OP 1 <input type="checkbox"/> OP 2 <input type="checkbox"/> OP 3 <input type="checkbox"/> OP 4 <input type="checkbox"/> OP 5 <input type="checkbox"/> OP 5a  <input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> 80% <input type="checkbox"/> 100%	<input type="checkbox"/> E1 <input type="checkbox"/> E 2 <input type="checkbox"/> E 3 <input type="checkbox"/> E 4 <input type="checkbox"/> E 5 <input type="checkbox"/> E 5a	<input type="checkbox"/>
賠款發放辦法 Claim Settlement Method :				批單保費繳付方法 Endorsement Premium Settlement :			
<input type="checkbox"/> 公司支票 Company Cheque <input type="checkbox"/> 個人支票 Personal Cheque <input type="checkbox"/> 自動轉帳 Autopay				<input type="checkbox"/> 保單年度末繳付 <input type="checkbox"/> 即時繳付 The end of Policy year     Immediately			
是否需要使用門診醫療卡 Need out-patient medical card : <input type="checkbox"/> 是 Yes (請簽署門診醫療卡協議書 Please sign the Agreement for Out-patient Medical Card ) <input type="checkbox"/> 否 No							

^保險業監管局(「保監局」)將按適用徵費率向保單持有人收取保費徵費。為避免任何法律後果，保單持有人需於繳交保費時向保險公司繳付該筆保費的訂明徵費，並由保險公司將該已繳付的徵費轉付予保監局。徵費金額會因應徵費率調整而有所變更。有關詳情，請瀏覽保監局的網頁 [www.ia.org.hk](http://www.ia.org.hk)。The Insurance Authority (“IA”) will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

## 聲明 Declaration

1. 本公司謹此聲明，本公司已向所有員工及員工家屬取得授權，於本投保書之陳述乃真確無訛，可作為簽發保單之根據。本公司亦明白如資料錯誤或不詳盡，本公司及/或受保人之保障有失效之虞。Our Company declares that our Company has obtained the necessary authorization from employee and employee dependent(s), the information stated in this Proposal Form is true and complete and will form the basis of this insurance. Our Company also understands that if any information stated is untrue or incomplete, the cover for our Company and/or for the Insured Person(s) may be invalidated.
2. 本公司謹此聲明，本公司已向所有員工/員工家屬取得授權，任何醫生、醫院、診所、保險公司及其他人士，均可向中銀集團保險提供員工/員工家屬健康情況及病歷詳細資料。此授權書之影印本與正本有同等效力。Our company declares that our company has obtained the necessary authorisation from employee/ employee dependent(s), it is hereby authorized any doctor, hospital, clinic, insurance company or any other person to provide either employee and/or employee independent's health condition or detail medical history to BOCG Insurance. Copy of this authorization form will have same effect as of the original copy.
3. 本公司同意如有需要，受保人須提供其醫療資料給予中銀集團保險有限公司作為參考之用。Our Company agrees the Insured person shall provide medical information to "BOCG Insurance". For reference, if necessary.
4. 本公司同意接納「中銀集團保險」的「商務團體醫療保險」所載內容。本公司謹此聲明，若此投保書所含的內容與保單條款有任何歧異，概以保單為準。Our Company agrees that we accept the Terms & Conditions of the "Corporate Group Medical Insurance" prepared by "BOCG Insurance". Our company declares that in the event that the information contained in this proposal form does not conform to the terms in any policy issued, the policy terms shall prevail.
5. 本公司謹此聲明，本投保書是在香港特別行政區內簽署，如有任何訛騙或資料失實，受保人之保障有失效之虞。Our Company declares that **this Proposal Form is applied and signed at the Hong Kong Special Administrative Region**, in case of fraud or factual misrepresentation, the cover for the Insured Person(s) may be invalidated.
6. 本公司同意「中銀集團保險」保留一切有關投保書接納與否之權利。中銀集團保險保留根據投保人及/或受保人於投保時所提供的資料，而決定是否接受任何有關本計劃投保申請的絕對權利。Our company agrees "BOCG Insurance" reserves the right to accept or decline this application. BOCG Insurance reserves the right to determine in its sole and absolute discretion whether to accept any application for the Plan on the basis of the information submitted at the time of application by the Proposer and/or Insured Person.
7. 中銀集團保險保留隨時修訂、暫停或終止計劃，更改有關條款及細則的權利而毋須事先通知。如有任何爭議，中銀集團保險保留最終決定權。BOCG Insurance reserves the right to amend, suspend and terminate the above product, services, and to amend the relevant terms at any time at its sole discretion without prior notice. In case of any dispute, the decision of BOCG Insurance shall be final.
8. 本公司同意投保申請經「中銀集團保險」接納後，本保單按起保日期開始即時生效。但須付保費後，有關賠款才能發放。Our Company agrees that the policy will be effective from the Commencement date after the application is approved by "BOCG Insurance". However, the claim will only be settled after the premium is paid.

## 收集個人資料聲明 Personal Information Collection Statement

本公司明白本公司提供的資料為中銀集團保險提供保險業務所需，並可能使用於下列目的：Our company understands that the information provided by our company to BOCG Insurance is collected to enable BOCG Insurance to carry on insurance business and may be used for the purpose of:

- (1) 處理及審批本公司的保險申請或本公司將來提交的保險申請 processing and evaluating our insurance application and any future insurance application our company may make;
- (2) 執行本公司保單的行政工作及提供與本公司保單相關的服務 administering our insurance policy and providing services in relation to our insurance policy;
- (3) 分析或調查、處理及支付本公司保單有關的索償 analysis or investigating, processing and paying claims made under our insurance policy;
- (4) 發出繳交保費通知及向本公司收取保費、保費徵費及欠款 invoicing and collecting premiums, premium levy and outstanding amounts from our company;
- (5) 任何與保險有關的產品或服務的任何更改、變更、取消或續期 any alterations, variations, cancellation or renewal of any insurance related product or service;
- (6) 就以上用途聯絡本公司 contacting our company for any of the above purposes;
- (7) 中銀集團保險行使任何代位權 exercising any right of subrogation by BOCG Insurance;
- (8) 其它與上述用途有直接關係的附帶用途 other ancillary purposes which are directly related to the above purposes;及
- (9) 遵循適用法律、條例及業內守則及指引 complying with applicable laws, regulations or any industry codes or guidelines.

中銀集團保險亦可因應上述用途將本公司及/或受保人的個人資料移轉予下列各方 BOCG Insurance may disclose our company and/or the Insured Person(s)'s personal data for the above purposes to the following classes of transferees:

- a. 就上述用途，向中銀集團保險提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問 (包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist BOCG Insurance to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- b. 處理索賠個案的理賠師、理賠調查員及醫療顧問 in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- c. 追討欠款的收數公司或索償代理 in the event of default, debt collectors and recovery agents;
- d. 保險資料服務公司及信貸資料服務公司 insurance reference bureaus or credit reference bureaus;
- e. 再保公司及再保經紀 reinsurers and reinsurance brokers;
- f. 本公司的保險經紀 (若有) our company's insurance broker (if our company has one);
- g. 中銀集團保險的法律及專業業務顧問 BOCG Insurance's legal and professional advisors;
- h. 中銀集團保險的關連公司(以《公司條例》內的定義為準) BOCG Insurance's related companies (as that term is defined in the Companies Ordinance);
- i. 現存或不時成立的任何保險公司協會或聯會或類同組織(「聯會」)及其會員，以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能 any association, federation or similar organization of insurance companies ("Federation") and its members that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- j. 透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的 any member(s) of the "Federation" by the "Federation" for any of the above or related purposes;
- k. 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的 any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
- l. 保險索償投訴局及同類的保險業機構 the Insurance Claims Complaints Bureau and similar industry bodies;及
- m. 法例要求或許可的政府機關 government agencies and authorities as required or permitted by law.

本公司在此授權中銀集團保險可向「聯會」從保險業內收集的資料中查閱及/或核對本公司及/或受保人任何資料 BOCG Insurance is hereby authorized to obtain access to and/or to verify any of our company and/or the Insured Person(s)'s data with the information collected by the Federation from the insurance industry.

此外，經本公司同意，中銀集團保險可能會以其它方式使用及披露本公司及/或受保人的個人資料 Moreover, BOCG Insurance may also use and disclose our company and/or the Insured Person(s)'s personal data otherwise with our consent.

本公司有權查閱及要求更正由中銀集團保險持有有關本公司及/或受保人的個人資料。如有需要，可向中銀集團保險法律與合規部提出 (電話：2867 0888，傳真：3906 9939) Our company has the right to obtain access to and to request correction of any personal information concerning our company and/or the Insured Person(s) held by BOCG Insurance. Requests for such access can be made to BOCG Insurance's Legal and Compliance Department (Tel: 2867 0888 / Fax: 3906 9939).

### 合約(第三者權利)條例 Contracts (Rights of Third Parties) Ordinance

任何不是本保單某一方的人士或實體，不能根據《合約(第三者權利)條例》(香港法例第 623 章)強制執行本保單的任何條款。

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

本公司確認同意本投保書內之所有部份，包括但不限於上列之投保注意事項、聲明及收集個人資料聲明。 Our company confirms our agreement to all sections in this Proposal Form, including but not limited to the above Important Notes of Application, Declaration and Personal Information Collection Statement.

投保人 (公司) 負責人簽署 Signature of Responsible Person of Proposer (Company) 中國香港 Hong Kong(China)  
(連簽署及蓋印 with Chop & Signature) 簽署地及日期 (日/月/年)  
負責人姓名 Name of Responsible Person: Signed Place and Date (DD/MM/YY)  
負責人職位 Title of Responsible Person:

**本投保書在未被同意受保前，中銀集團保險不負任何責任。**  
**The BOCG Insurance has no liability whatsoever before the application for insurance in this Proposal Form is accepted.**

銀行代理專用 For Bank use only			保險公司專用 For Office use only
經辦編號 Staff No.	保險中介人編號 Agent No.	轉介單位編號 Transfer Unit No.	保單編號 Policy No.
經辦姓名 Staff Name	經辦單位編號 Unit No.	轉介人員編號 Transfer Staff No.	經辦人 Handled By
經辦聯絡電話 Staff Contact No.	CIN 號碼 CIN No.	申請編號 TX No.	覆核人 Checked By



業務發展要邁向成功，人才是最重要的一環。為僱員提供保障周全的團體醫療保險，體現對僱員健康的重視和關顧，方能讓您在競爭激烈的人力市場中脫穎而出，成功挽留人才，助您一展鴻圖。

中銀集團保險有限公司(「中銀集團保險」)特別為中小企僱主呈獻「商務團體醫療保險」(「本計劃」)，全面守護僱員及其家屬的健康，讓僱員無後顧之憂地為公司拼搏。

本計劃為團體綜合醫療保險產品，可按僱主的預算及要求，自訂合適的醫療方案。除涵蓋住院及手術的基本保障外，更可靈活選擇額外的自選保障項目，包括重病住院、門診、牙科、健康體檢等保障，並設有多個計劃級別組合，以切合不同僱員的健康需要。配合一系列嶄新的數碼化服務，使用時更方便快捷，讓您倍感安心。

Talent is crucial to powering your company's successful growth. Differentiate your company in the competitive job market and retain top-tier talents by showcasing your dedication to employee well-being, propelling your company to the forefront of success..

Bank of China Group Insurance Company Limited ("BOCG Insurance") introduces the Corporate Group Medical Insurance Plan ("the Plan") for employers of small and medium-sized enterprises (SMEs), your reliable partner for safeguarding the health and well-being of your employees and their families, so that they can dedicate their full attention towards their professional responsibilities without the distraction of healthcare costs.

The Plan is a comprehensive group medical insurance plan that can be customized to suit the needs of employers based on their budgets and requirements. In addition to basic coverage for hospitalization and surgery, there is the flexibility to choose additional optional benefits, such as major medical, outpatient, dental, health checkups, as well as a diverse range of plans to meet the unique health needs of the employees and ensure their well-being. Our suite of e-services also makes policy and claims management quick and hassle-free, giving you and your employees more time to focus on what's important.

## 投保資格 Eligibility

僱員 Employee：70 歲或以下於中國香港/中國內地/中國澳門工作的全職僱員。Any full-time employee aged 70 or below working in Hong Kong (China)/ Mainland China/ Macau (China).

配偶 Spouse：受保僱員的合法配偶，年齡在 70 歲或以下。Any legal spouse of the insured employee aged 70 or below.

子女 Child：受保僱員的子女，年齡由出生日起至 25 歲止，包括在職子女。(無需提交全日制教育證明) Any child of the insured employee, from birth up to the age of 25 years, whether they are employed or not. (No full-time student proof required).

## 計劃特色 Product Features

### 保費相宜 Affordable Premiums

#### ➤ 投保人數門檻低，3人成行 Eligible to Enroll with a Minimum of 3 Employees

本計劃特別為 3-50 名僱員的中國香港註冊中小企公司而設，為僱員及其家屬提供全面的實報實銷團體醫療保障。The Plan is specifically designed for SMEs registered in Hong Kong (China) with a workforce ranging from 3 to 50 employees, providing comprehensive group medical indemnity insurance covering not only employees but also their dependents.

➤ 設有多個級別具彈性的保障組合，靈活選擇保障項目及賠償百分比 **Flexible Combinations of**

**Optional Benefits with Choices of Reimbursement Rates**

本計劃保障範圍全面及具彈性，提供多個基本住院醫療保障及自選保障級別，自選保障亦設有 80% 賠償率供僱主選擇，有助節省保費。僱主可按預算為不同職級的僱員靈活設計醫療福利保障，切合公司的需要。The plan offers comprehensive and flexible coverage, providing multiple selection of basic hospitalization benefits and optional benefits levels. Employers can choose an 80% reimbursement rate for Optional Benefits to lower the cost. They can also customize medical benefits for different employment levels, adapting them to the company's specific needs.

➤ 多款精選健康體檢套餐超值優惠 **Wide Range of Health Checkup Plans with Exclusive Offers and extra Mall Cash rebate**

本計劃設有「健康體檢保險」自選保障，協助僱員及早發現潛在健康問題，預防嚴重疾病。受保僱員可於「中銀智健康」手機應用程式內，經「體檢商城」換購由指定體檢中心提供的健康體檢計劃，尊享折扣優惠高達 55 折及額外 Mall 現金回贈。受保僱員亦可按個人健康需要自選附加升級體檢項目，例如眼科檢查等；額外健康體檢項目更有超值折扣優惠。除上述換購方法外，受保僱員亦可選擇其他在市場上的健康體檢，並將費用按保障限額進行報銷。This plan offers an optional "Health checkup Benefit" for employees to detect potential health problems and proactively prevent serious illnesses. At the "Body Check Mall" in the "BOC iCare" mobile app, insured employees can redeem basic health checkups at designated medical service centres, where they will receive exclusive discounts of up to 45% off and have the opportunity to earn extra Mall Cash rebates. They can also upgrade to more comprehensive medical checkup services, like eye examination, which also come with exclusive discounts. As an alternative insured employees can also opt for other health checkups available in the market, and have the expenses reimbursed according to the coverage limit.

**保障周全 Comprehensive Protection**

➤ 龐大醫療網絡服務 **Extensive Network of Outpatient Healthcare Services**

受保僱員憑中銀集團保險發出的醫療卡，可到中國香港及中國澳門超過\*4,000 名網絡醫生求診。網絡醫生範圍廣闊，涵蓋多項門診服務，包括普通科門診、專科門診、中醫及物理治療等。With our BOCG Insurance medical card, insured employees can access over \*4,000 doctors and healthcare professionals for outpatient medical services in Hong Kong (China) and Macau (China) including General Medical Practitioners, Specialist, Traditional Chinese Medicine Practitioners and Physiotherapists, etc.

\*以醫療網絡提供之最新醫生名單為準。\*The latest list of doctors provided by the medical network shall prevail.

➤ 豁免所有專科門診轉介信 **Exemption for Outpatient Specialist Referral Letters**

直接向專科醫生求診無需轉介信，令受保僱員能夠更及時得到適切的專業診治。Insured employees can consult a specialist directly to receive timely and appropriate medical treatment without the need for a referral letter.

### ➤ 不設最低入院時限 **No Minimum Hours of Hospital Confinement Requirement**

所有住院索償不設最低入院時間限制。Hospitalization claims are free from any minimum hospital confinement hours requirement.

### ➤ 指定門診手術現金津貼 **Designated Clinical Surgery Cash Allowance**

倘受僱員在註冊西醫書面證明下，因醫療需要在其醫務所或醫院門診部(沒有收取病房收費)接受胃部內窺鏡或大腸內窺鏡檢查，中銀集團保險將根據承保表內訂明之金額規定，發放額外現金獎勵。If the insured employee undergoes gastroscopy or colonoscopy at a clinic or the outpatient department of a hospital without hospitalization, but with a referral letter from a registered medical practitioner, BOCG Insurance will provide extra cash benefits based on the Limit of Indemnity Table.

### ➤ 雙重保險住院現金或三重保險現金保障 **Hospital Income for Double Benefit /Cash Benefit for Triple Insurance**

倘受僱員的住院費用，是先向其他保險公司之個人或團體醫療保險(住院現金保障計劃除外)索償，其後才向中銀集團保險索償餘下部份，則可額外獲得以下其中一項每日住院現金津貼，有助僱主控制成本，同時保障僱員健康。If insured employee's claim is already reimbursed by another individual or group medical insurance (except Hospital Cash Benefit Plan) before BOCG Insurance, **one of** the following extra daily cash benefits will be offered to help employers safeguard their employees' health while keeping the costs under control.

✧ 以中銀集團保險作為第二賠償者可獲**雙重保險住院現金**

**Hospital Income for Double Benefit** is granted when BOCG Insurance is the second payer of the medical claim.

✧ 以中銀集團保險作為第三賠償者可獲**三重保險現金保障**

**Cash Benefit for Triple Insurance** is granted when BOCG Insurance is the third payer of the medical claim.

### ➤ 醫院服務費保障於門診進行先進類型檢驗及癌症治療 **Coverage for Advanced Outpatient Scanning and Cancer Treatment**

於門診作先進類型檢驗，包括但不限於電腦素描、磁力共振、正離子核磁素描、涉及放射性物質的化驗等費用，以及於門診進行之電療、化療、腎透析治療等費用，均可於住院醫療保險中的醫院服務費內獲理賠，為受僱員減省醫療開支，及彌補長時間留院引致的不便。To minimize medical bills and compensate for the impact of extended hospital stays, advanced outpatient scanning, including CT Scan, MRI, PET Scan and investigations involving radioactive substances, as well as outpatient cancer treatments such as electrotherapy, chemotherapy, and renal dialysis treatment, will be covered by the Hospital Services Charges of Hospitalization Benefit.

## 服務貼心 **Attentive Services**

### ➤ 免費提升中國香港以外因意外住院之保障 **Free Upgrade of Benefits for Hospitalization outside Hong Kong (China) due to Accidents**

在中國香港以外(中國內地及中國澳門除外)因意外受傷入住醫院，基本住院保障獲自動提升100%。For hospitalization outside Hong Kong (China) (except in Mainland China and Macau (China)) due to accidental causes, the basic hospitalization benefit will be increased by 100% automatically.



### ➤ 24 小時全球緊急支援服務 24-hour Worldwide Emergency Assistance Services

提供 24 小時全球緊急支援服務，以及免費醫療運送。另外，若受保僱員身處中國香港以外並需緊急入院，可獲享高達 HK\$ 40,000 的住院代墊保證金。(須先致電支援服務公司進行安排) BOCG Insurance provides 24-hour worldwide emergency assistance services, including medical evacuation and repatriation services. Insured employees can enjoy a hospital deposit guarantee of up to HK\$40,000 for hospitalization outside Hong Kong (China). (Please contact the service hotline in advance for arrangement)

### ➤ 「任中橫」服務 Mainland China Medpass Service

在中國內地遇突發事故需入住醫院，可在全中國內地醫療網絡之醫院接受治療，不用繳付任何入院保證金。This service waives the need to pay a deposit for admission and medical treatment at all network hospitals in Mainland China due to acute medical conditions.

## 全方位數碼化網上平台，打造輕鬆自助保障體驗

## Comprehensive Digital Online Platforms Giving you Peace of Mind

結合嶄新科技，中銀集團保險為僱主及僱員提供以下簡易的網上保單管理服務平台，方便管理保單及專享健康管理服務，給予快捷方便的體驗。With the advanced technology, BOCG Insurance offers the following free online platforms for employers and employees to seamlessly manage their insurance plans and health services with ease and efficiency.

### 僱主服務 Employer Services

- **e 健保:** 自助網上管理平台，僱主及人事部可統一管理公司保單，方便快捷地查閱帳戶資料、僱員索賠情況、增減/修改受保僱員名單、查看賬單、下載文件等，令工作更有效率。**eHP:** eHP is a self-service online platform centralizing the management process of company insurance policies. With a user-friendly interface, employers and human resource staff can easily access policy information, bills and claim statuses of employees, edit insured employees list and download documents, simplifying administration tasks and enhancing work efficiency.

網址 Website : [www.bocgins.com/ehr/login](http://www.bocgins.com/ehr/login)

### 僱員服務 Employee Services

- **中銀集團保險官方手機應用程式:** 簡單易用，受保僱員可隨時隨地輕鬆登入及查閱保單資料、進行電子理賠、查看賠償進度、搜尋附近網絡醫生以及下載電子醫療卡或各類表格等。

**Official mobile app of BOCG Insurance:** By registering through the official mobile app of BOCG Insurance, insured employees can get instant access to all policy details and claim statuses, search for network doctors, download e-medical cards and various forms, and submit electronic claims conveniently from anywhere, anytime.

掃描二維碼

Scan QR code



### ➤ 電子醫療卡及掃碼就診功能 e-Medical card for Easy Clinic Check-in & Claims

受保僱員到指定醫療網絡求診時，只須開啟官方手機應用程式，展示當中的電子醫療卡或掃描二維碼(QR Code)並連同身份證明文件，即可以掛帳方式享用中銀集團保險網絡醫生門診服務，便利快捷。Insured employees simply present their e-Medical card or QR code on our official mobile app, along with their identity documents to enjoy convenient, hassle-free cashless outpatient medical services at our network providers.

### ➤ 「中醫遙距視像診症服務」 Traditional Chinese Medicine Video Consultation Service

受保僱員可選用「中醫遙距視像診症服務」，安坐家中接受由註冊中醫師主理的視像診症。基本診金按保單承保計劃掛帳，診所配藥後最快4小時送藥上門。受有關條款及細則約束。詳情請瀏覽 [www.bocgins.com/consultation](http://www.bocgins.com/consultation)。

Insured employees can use the "Traditional Chinese Medicine Video Consultation Service" to receive online medical services from a certified Traditional Chinese Medicine Practitioner. The basic consultation fee is debited according to the policy coverage plan, and the prescription medication can be delivered to your door within as little as 4 hours. For details, please visit [www.bocgins.com/consultation](http://www.bocgins.com/consultation), subject to relevant terms and conditions.

### ➤ 提供全方位港幣或人民幣的電子理賠服務，門診不設限額 Both HKD and RMB Receipts are Accepted through e-Claims services, with No Limits for Outpatient Claims

受保僱員如向非網絡醫生求診或住院，可使用電子理賠遞交申請。電子理賠申請覆蓋所有門診保障及不設索償限額，並接受港幣或人民幣簽發的門診單據，同時也涵蓋在規定金額內的指定住院及手術保障項目。完成索賠後，中銀集團保險將以電郵發出電子賠付通知書。理賠服務全面電子化，令索賠程序變得更簡單。Insured employees who seek medical treatment or hospitalization from non-network outpatient doctors can submit claims electronically. Our e-Claims platform supports outpatient claims of all sizes, and accepts receipts in both HKD or RMB. It also supports specific hospitalization and surgical benefits up to the prescribed amount. Upon completion of the claim, BOCG Insurance will issue an e-Claims notification by email. Lodge your claim online with ease and speed.

## 健康管理服務 Health management services

### ➤ 「中銀智健康」手機應用程式，一站式健康管理 One-stop Health Management with "BOC iCare" Mobile App

「中銀智健康」手機應用程式提供一系列的健康管理服務。選購「健康體檢保險」保障的受保僱員可於「體檢商城」內以優惠價換領由指定體檢中心提供的多款健康體檢套餐，或按個人健康需要自選附加升級體檢項目或額外的升級體檢套餐(例如眼科檢查等)，並可同時進行線上預約。完成體檢後，受保僱員可於應用程式內下載電子報告，協助客戶加強健康管理。The "BOC iCare" mobile app provides a wide range of health management services. In the "Body Check Mall", insured employees with a subscription to the "Health Checkup Benefit" can redeem various health checkup packages provided by designated medical centres at a discount, upgrade to more comprehensive medical checkup services like eye examination, and schedule appointments online, all in one seamless process. Upon the completion of the checkup, insured employees can download e-reports via the app for optimal personal health management.

有關指定服務供應商的健康體檢詳情，請瀏覽：For details about designated medical checkup service providers, please visit website: <https://bocgins.app.link/qwhkneyVJEb>

掃描二維碼

Scan QR code



賠償限額表Limit of Indemnity Table

I. 基本保障 Basic Benefits (必選保障 Compulsory Benefit)

保障項目及承保範圍 Insured Items and Coverage		最高賠償額 Maximum Limit (HK\$) (以每個受保人計算 per Insured Person)				
A	住院醫療保險（以每保單年度每一傷病計算） Hospitalization Benefit（Per disability per policy year）	HS 1	HS 2	HS 3	HS 4	HS 5
1	每日住院膳宿費（以 182 天為限），每天最高限額 Daily Room and Board Fees（a maximum of 182 days），limit per day	\$450	\$600	\$1,000	\$1,500	\$2,500
2	每日醫生巡房費（以 182 天為限），每天最高限額 Daily Doctor Visit Fees（a maximum of 182 days），limit per day (延伸保障一次入院前診症費及出院後八星期內所有與住院治療有關之門診費用 Extended coverage for pre-admission consultation fee once and all relating outpatient treatment expenses within eight weeks after discharge from hospital)	\$450	\$600	\$1,000	\$1,500	\$2,500
3	醫院服務費 Hospital Services Charges	\$6,000	\$10,000	\$14,000	\$20,000	\$30,000
4	外科手術費 Surgeon's Fees （按手術分類表賠付 Subject to Surgical Schedule of Fees）					
	- 複雜手術 Complex	\$45,000	\$57,000	\$69,000	\$87,000	\$108,000
	- 大手術 Major	\$15,750	\$20,050	\$25,000	\$30,450	\$37,800
	- 中手術 Intermediate	\$8,000	\$10,020	\$12,070	\$15,220	\$18,900
	- 小手術 Minor	\$3,200	\$3,990	\$4,830	\$6,090	\$7,560
5	麻醉師費 Anaesthetist Fees （按手術分類表賠付 Subject to Surgical Schedule of Fees）					
	- 複雜手術 Complex	\$13,500	\$17,100	\$20,700	\$26,100	\$32,400
	- 大手術 Major	\$5,000	\$6,200	\$7,500	\$10,000	\$13,000
	- 中手術 Intermediate	\$2,500	\$3,200	\$3,800	\$4,800	\$6,000
	- 小手術 Minor	\$1,200	\$1,500	\$1,800	\$2,200	\$2,500
6	手術室費 Operation Theatre Fees （按手術分類表賠付 Subject to Surgical Schedule of Fees）					
	- 複雜手術 Complex	\$13,500	\$17,100	\$20,700	\$26,100	\$32,400
	- 大手術 Major	\$5,000	\$6,200	\$7,500	\$10,000	\$13,000
	- 中手術 Intermediate	\$2,500	\$3,200	\$3,800	\$4,800	\$6,000
	- 小手術 Minor	\$1,200	\$1,500	\$1,800	\$2,200	\$2,500
7	專科醫生費 Specialist Fees (須有主診註冊西醫發出的轉介信 A referral letter issued by the qualified attending physician is required)	\$2,500	\$3,500	\$5,500	\$7,500	\$11,000
8	每日住院私家護士護理費(以 60 天為限)，每天最高限額 In-Hospital Private Nursing (a maximum of 60 days), limit per day	\$200	\$300	\$500	\$600	\$700
9	每日深切治療費（以 20 天為限），每天最高限額 Daily Intensive Care（a maximum of 20 days），limit per day	\$900	\$1,200	\$2,000	\$3,000	\$5,000
10	陪床費（以 182 天為限）每天最高限額 Hospital Companion Bed Fee (a maximum of 182 days), limit per day	\$450	\$600	\$1,000	\$1,500	\$2,500
11	每日香港政府醫院現金津貼(大房) (以 60 天為限) Daily Cash Benefit for confinement in general ward of Hong Kong government hospital (a maximum of 60 days)	\$200	\$300	\$500	\$750	\$1,000
12	雙重保險每日住院現金 (以30天為限) Hospital Income for Double Benefit (a maximum of 30 days)	\$225	\$300	\$500	\$750	\$1,250
13	三重保險每日現金保障 (以30天為限) Cash Benefit for Triple Insurance (a maximum of 30 days)	\$315	\$420	\$700	\$1,050	\$1,750
14	指定門診手術現金津貼 Designated Clinical Surgery Cash Allowance	\$225	\$300	\$500	\$750	\$1,250
24 小時全球緊急支援服務 24-hour Worldwide Emergency Assistance		不設上限 Unlimited				
中國內地「任中橫」服務 (免按金入院) Mainland China Medpass Services (Deposit Free Admission)		由指定醫療服務供應商提供 Provided by the designated medical services provider				
如受保人在中國香港以外(中國內地及中國澳門除外)因意外受傷入住醫院，則基本住院保障獲自動提升 100 % For hospitalization outside Hong Kong(China) (except the Mainland China and Macau(China)) due to accidental cause, basic hospitalization benefit would be increased by 100% automatically.						

II. 自選保障 Optional Benefits

如投保保障 B「重病住院醫療保險」, 保障 B 所選擇之計劃必須與保障 A「住院醫療保險」的計劃級別相同。

If Benefit B "Supplementary Major Medical Benefit" is selected, the plan level for Benefit B must be the same as that of Benefit A "Hospitalization Benefit".

保障項目及承保範圍 Insured Items and Coverage		最高賠償額 Maximum Limit (HK\$) (以每個受保人計算 per Insured Person)				
B	重病住院醫療保險 Supplementary Major Medical Benefit (以每保單年度每一傷病計算 Per disability per policy year) 可選擇 80%或 100% 賠償率 80% or 100% Reimbursement	SMM 1	SMM 2	SMM 3	SMM 4	SMM 5
	只適用於基本保障「住院醫療保險」的第 A1 至 A9 項金額耗盡後 Only applicable after the exhaustion of "Hospitalization Benefit" payable under Basic Benefits Items A1-A9	\$50,000	\$60,000	\$70,000	\$85,000	\$100,000
	自付額 Deductible	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
	限制房間級別 Accommodation Level Limit	大房 Ward	大房 Ward	半私家房 Semi-Private	半私家房 Semi-Private	私家房 Private
	● 如入住高於所限級別一級之病房, 賠付率將下調至50%; 如入住高於所限級別兩級或以上之病房, 則賠付率將下調至25%。 If the accommodation at ward is one level higher than the entitled level limit, the reimbursement rate will be 50%. If two level higher or above, the reimbursement rate will be 25%.					

## II.自選保障(續) Optional Benefits(Con't)

保障項目及承保範圍 Insured Items and Coverage		最高賠償額 Maximum Limit (HK\$) (以每個受保人計算 per Insured Person)					
C	門診醫療保險 Outpatient Benefit (可選擇 80%或 100% 賠償率及是否使用醫療卡) (80% or 100% Reimbursement and BOCG Insurance medical card is optional)	OP 1	OP 2	OP 3	OP 4	OP 5	OP 5a
1	普通科門診 (每日每次限額) OutPatient Doctor's Consultation/visit/day 每年最高次數 Maximum no. of visits per year	\$120	\$150	\$180	\$250	\$350	\$500
		30					
	如使用醫療卡 · 每次診症自付費 Co-payment for BOCG Insurance medical card (if any)	\$40	\$20	\$20	\$0	\$0	\$0
2	專科門診 (每日每次限額) OutPatient Specialist Consultation/visit/day 每年最高次數 Maximum no. of visits per year	\$240	\$300	\$360	\$500	\$700	\$1,000
		10					
	如使用醫療卡 · 每日每次診症自付費 Co-payment for BOCG Insurance medical card (if any)	\$160	\$100	\$40	\$0	\$0	\$0
3	中醫 / 跌打 / 針灸 (每日每次限額) Chinese Medicine Practitioner/ Bonesetter / Acupuncture Consultation /visit/day 每年最高次數 Maximum no. of visits per year	\$120	\$150	\$180	\$250	\$350	\$500
		10					
	如使用醫療卡 · 每次診症自付費 Co-payment for BOCG Insurance medical card (if any)	\$100	\$70	\$40	\$0	\$0	\$0
4	物理治療師/脊醫 (每日每次限額) Physiotherapist or Chiropractor Services/visit/day (須有主診註冊西醫發出的轉介信 A referral letter provided by physician is required) 每年最高次數 Maximum no. of visits per year	\$240	\$300	\$360	\$500	\$700	\$1,000
		10					
	如使用醫療卡 · 每次診症自付費 Co-payment for BOCG Insurance medical card (if any)	\$60	\$0	\$0	\$0	\$0	\$0
以上第 C1 至 C4 項每年合共最高次數 Maximum no. of visits for item C1-C4 per year		30					
5	X光及化驗費 (每年限額) OutPatient Diagnostic Lab Test & X-Ray (Per Year) (須有主診註冊西醫發出的轉介信 A referral letter provided by physician is required)	\$1,200	\$1,500	\$1,800	\$2,500	\$3,500	\$5,000

投保保障 C「門診醫療保險」後，方可選擇保障 D「牙科醫療保險」。保障 D 所選擇之計劃必須與保障 C「門診醫療保險」的計劃級別相同。  
Benefit D “Dental Benefit” can be selected upon successful application of Benefit C “Out-patient Benefit”. The plan level for Benefit D must be the same as Benefit C “Out-patient Benefit”.

保障項目及承保範圍 Insured Items and Coverage		最高賠償額 Maximum Limit (HK\$) (以每個受保人計算 per Insured Person)					
D	牙科醫療保險 Dental Benefit (可選擇 80%或 100% 賠償率 80% or 100% Reimbursement)	D 1	D 2	D 3	D 4	D 5	D 5a
	註冊牙科診療費 (每年限額) Dental Treatment Benefit (per year)	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	7,000
	項目包括：牙科X光檢查、藥物治療、脫牙、補牙、膿瘡排放、齒尖或齒邊修復、齒根管治療，以及每年最多一次的洗牙及口腔檢查，安裝但不包括牙冠及假牙（因意外導致除外）。Item includes X-Ray, Medication, Extraction, Fillings, Drainage of abscess, Pins for Cusp Restoration, Root Canal Treatment and Scaling & Oral Examination (Max. 1 visit per year) but excluding Crown & Denture except caused by accident.						

投保保障 C「門診醫療保險」及申請使用門診醫療卡後，方可選擇保障 E「健康體檢保險」，並可自由選擇保障 E 內任何計劃級別。受保人可用購買健康體檢的單據報銷，或到體檢商城以優惠價選購指定體檢中心的健康體檢服務。

To subscribe to Benefit E “Health checkup Benefit”, insured employees must first apply for Benefit C “Outpatient Benefit” and the medical card. Then they are free to choose any plan level within Benefit E. Insured employees can get a reimbursement for their health check-up expenses with valid receipts, or purchase discounted health check-up services at designated medical centres through “Body Check Mall”.

保障項目及承保範圍 Insured Items and Coverage		最高賠償額 Maximum Limit (HK\$) (以每個受保人計算 per Insured Person)					
E	健康體檢保險 Health checkup Benefit	E 1	E 2	E 3	E 4	E 5	E 5a
	健康體檢費(每年限額)Health checkup (Per year)	\$850	\$1,400	\$2,000	\$3,300	\$4,700	8,200
	每年最高次數 Maximum no. of visits per year	1					



每人每年保費 ^Annual Premium ^Per Person(HK\$)

I 基本保障 Basic Benefits (必選保障 Compulsory Benefit)

A	住院醫療保險 Hospitalization Benefit	HS 1	HS 2	HS 3	HS 4	HS 5
	保費 Premium	\$1,277	\$1,742	\$2,438	\$3,556	\$5,203

II 自選保障 Optional Benefits

如投保保障 B「重病住院醫療保險」，保障 B 所選擇之計劃必須與保障 A「住院醫療保險」的計劃類別相同。  
If Benefit B “Supplementary Major Medical Benefit” is selected, the plan level for Benefit B must be the same as that of Benefit A “Hospitalization Benefit”.

B	重病住院醫療保險 Supplementary Major Medical Benefit	SMM 1	SMM 2	SMM 3	SMM 4	SMM 5
	保費 Premium (賠償百分比 Reimbursement 80%)	\$904	\$1,125	\$1,396	\$1,490	\$1,617
	保費 Premium (賠償百分比 Reimbursement 100%)	\$1,004	\$1,250	\$1,551	\$1,656	\$1,797

C	門診醫療保險 Out-patient Benefit	OP 1	OP 2	OP 3	OP 4	OP 5	OP 5a
	保費 Premium (賠償百分比 Reimbursement 80%)	\$1,421	\$1,673	\$1,963	\$2,705	\$3,766	\$5,375
	保費 Premium (賠償百分比 Reimbursement 100%)	\$1,698	\$2,118	\$2,513	\$3,456	\$4,748	\$6,774

投保保障 C「門診醫療保險」後，方可選擇保障 D「牙科醫療保險」。保障 D 所選擇之計劃必須與保障 C「門診醫療保險」的計劃級別相同。  
Benefit D “Dental Benefit” can be selected upon successful application of Benefit C “Out-patient Benefit”. The plan level for Benefit D must be the same as Benefit C “Out-patient Benefit”.

D	牙科醫療保險 Dental Benefit	D 1	D 2	D 3	D 4	D 5	D 5a
	保費 Premium (賠償百分比 80% 80%Reimbursement)	\$490	\$850	\$1,185	\$1,800	\$2,000	\$2,800
	保費 Premium (賠償百分比 100% 100%Reimbursement)	\$630	\$1,080	\$1,510	\$2,300	\$2,600	\$3,640

投保保障 C「門診醫療保險」及申請使用門診醫療卡後，方可選擇保障 E「健康體檢保險」，並可自由選擇保障 E 內任何計劃級別。受保人可用購買健康體檢的單據報銷，或到體檢商城以優惠價選購指定體檢中心的健康體檢服務。  
To subscribe to Benefit E “Health checkup Benefit”, insured employees must first apply for Benefit C “Outpatient Benefit” and the medical card. Then they are free to choose any plan level within Benefit E. Insured employees can get a reimbursement for their health check-up expenses with valid receipts, or purchase discounted health check-up services at designated medical centres through “Body Check Mall”.

E	健康體檢保險 Health checkup	E 1	E 2	E 3	E 4	E 5	E 5a
	保費 Premium (賠償百分比 100% 100%Reimbursement)	\$471	\$775	\$1,107	\$1,827	\$2,602	\$4,540

^此保費表並未包括由保險業監管局（「保監局」）徵收的保費徵費。^This premium table does not include premium levy which is collected by the Insurance Authority(“IA”).  
保監局將按適用徵費率向保單持有人收取保費徵費。為避免任何法律後果，保單持有人需於繳交保費時向保險公司繳付該筆保費的訂明徵費，並由保險公司將該已繳付的徵費轉付予保監局。徵費金額會因應徵費率調整而有所變更。有關詳情，請瀏覽保監局的網頁 [www.ia.org.hk](http://www.ia.org.hk)。The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

主要不承保事項 (查詢詳情，請參閱保單) Major Exclusions (For details, please refer to the policy)  
先天性疾病；例行身體檢查(已投保保障 E「健康體檢」除外)、視力/聽力測試(惟可於附加升級體檢項目選擇)；美容或整形手術、懷孕、生育、不育治療；愛滋病、與人體免疫力缺乏病毒有關的疾病或受傷；酗酒、神經錯亂、吸毒、性病、刑事罪行、戰爭、罷工、暴亂、恐怖主義活動、職業性運動或高風險活動等。  
Congenital conditions, regular health check-ups (Unless enrolled in Benefit E “Health checkup Benefit”), eye / hearing examinations(Unless it has been subscribed as an additional upgraded health checkup benefit, cosmetic or plastic surgery, pregnancy or childbirth, fertility or infertility treatment, AIDS, HIV related sickness or injury, alcoholism, mental disorders, drug addiction, venereal diseases, illegal acts, war, strike, riot, act of terrorism, professional sports or high risks activities, etc.

注意事項 Notes

- 所有合資格僱員及直系家屬(配偶及子女)必須同時參加，家屬之保障計劃級別(如有)必須低於僱員或與僱員相同。  
All eligible employees and their dependents (spouse and child) must be enrolled together. The plan level chosen by the dependents (if any) must not exceed the level chosen by the employees.
- 如受保僱員人數是 3-15 名，最多只可設立 3 個計劃；若受保僱員是 16-50 名，最多可設立 5 個計劃(計劃數目包括家屬保障)。According to the policy, a maximum of 3 plans are allowed for a company with 3-15 insured employees, and a maximum of 5 plans or a company with 16-50 employees. (Number of plans includes those for insured dependents).(Number of plans includes those for insured dependents),.
- 保障 A「住院醫療保險」是基本保障並必須投保。如投保保障 B「重病住院醫療保險」，保障 B 所選擇之計劃必須與保障 A「住院醫療保險」的計劃級別相同。另外，投保保障 C「門診醫療保險」後，方可選擇保障 D「牙科醫療保險」，而保障 D 所選擇之計劃必須與保障 C「門診醫療保險」的計劃級別相同。投保保障 C「門診醫療保險」及申請使用門診醫療卡後，方可選擇保障 E「健康體檢保險」，並可自由選擇保障 E 內任何計劃級別。Benefit A “Hospitalization Benefit” is requisite base coverage. If Benefit B “Supplementary Major Medical Benefit” is selected, the plan level for Benefit B must be the same as that of Benefit A “Hospitalization Benefit”. Benefit D “Dental Benefit” can be selected upon successful application of Benefit C “Outpatient Benefit”. The plan level for Benefit D must be the same as Benefit C “Outpatient Benefit” To subscribe to Benefit E “Health checkup Benefit”, insured employees must first apply for Benefit C “Outpatient Benefit” and the medical card. Then they are free to choose any plan level within Benefit E.
- 如選擇醫療網絡服務，每次診症包括基本藥物，如需額外藥物或服務，需自行支付費用，不能索償。  
If network outpatient service is selected, basic medication will be provided for each consultation. For additional medication, the related expenses should be paid upfront and cannot be reimbursed under the Plan.

5. 物理治療師/脊醫醫生轉介信由發出日起一年內有效，或自最後一次診治起 3 個月內有效，以較後者為準。X 光及化驗測試的醫生轉介信由發出日起 3 個月內有效。  
A referral letter for physiotherapist / chiropractor services is valid for 1 year from date of issue, or within 3 months from the last consultation for the same diagnosis, whichever is later. A referral letter for x-ray/laboratory test is valid for 3 months from date of issue.
6. 每張保單受保期為一年，投保公司可根據保單條款每年續保。  
The duration of coverage under the policy is one year and can be renewed annually by the insured company in accordance with the terms and conditions.
7. 不設等候期，投保一經批核，保障即時生效。  
Insurance coverage commences immediately upon application approval, with no waiting period involved.
8. 任何於保單年度中途加入之受保人，其門診(次數)、X 光及化驗(金額)、牙科(金額)及健康體檢(金額)保障將按該保單年度的受保日數比例，四捨五入計算至最近的次數或港元。  
For any Insured Person enrolled during the course of the policy year, the annual limit of Outpatient Benefit (number of visit), x-ray/ laboratory test (amount), Dental Benefit (amount) and Health checkup (amount), will be rounded up to the nearest number of visit or Hong Kong Dollar in proportion to the number of days insured in that policy year.
9. 如屬新成立的團體醫療保險，所有投保前已潛伏或已存在的病狀在保單首年將不受保障。  
For any newly set-up scheme with no previous coverage under other group medical insurance, there is no cover of pre-existing conditions during the first policy year.
10. 如屬由其他保險公司團體醫保(定價產品)轉保至本計劃，只需提供由保險公司發出之續保通知書及受保人名單，其成員在受保前已潛伏或已存在的病狀亦可受保障。如屬由其他保險公司團體醫保(非定價產品)轉保至本計劃，必須提交該年度最少 8 個月的完整賠付記錄供中銀集團保險審核，中銀集團保險保留是否接受投保、加費及/或附加受保條款的權利。  
When transferring from group medical insurance (packaged product) of other insurance company to our plan, pre-existing conditions will be covered with the provision of renewal notice and the list of Insured Persons issued by the former insurance company. When transferring from a group medical insurance (non packaged product) of another insurance company to our plan, a completed claim record of at least 8 months in the policy year is required for BOCG Insurance's review. BOCG Insurance reserves the right to accept or reject the application, to increase premium and/ or to impose additional insurance clause.
11. 投保公司可選擇自動轉賬、公司支票或個人支票作賠付方式，但所有已簽發的賠付支票，如因遺失/逾期、或需更改收款人、合併或分拆支票等情況而要求更改及重新印發賠付支票，將會每張支票收取 HK\$50 之服務費。  
Claim reimbursement can be processed via a autopay, company cheque or personal cheque. A service charge of HK\$50 per cheque will be levied for any request for the alteration or re-issuance of each replacement cheque due to loss, expiry, or modifications such as change in payee, consolidation or division of cheque(s).
12. 投保公司需於遞交投保申請書時提供商業登記副本及其他相關文件。  
The proposed company should provide copy of Business Registration with the proposal form at time of application.
13. 保單生效或續保後，投保公司不能在保單年度中途終止或取消保單。  
Termination and cancellation of the policy by the proposed company during the course of policy year are not allowed after the policy is issued or renewed.
14. 此單張上之保費適用於首年投保，續保保費不會因個別保單的賠付率作出調整，因此中銀集團保險不會提供賠付報表。中銀集團保險保留因應本產品的整體賠付表現、條款或保障改變、醫療成本上升或市場情況等作出整體保費調整的權利。  
The premium on this leaflet applies to the first policy year only. BOCG Insurance would not adjust individual policy premium based on claim experience at renewal, and hence no claim experience report will be provided. However, BOCG Insurance reserves the right to revise the general premium rates after assessing the overall claim performance, changes to policy terms and benefits, medical cost inflation and/or market factors related to the product.
15. 本計劃續保時必須最少有 3 名受保僱員。任何保單改動必須在保單續保時方可進行(需得中銀集團保險審批)，保單年度中途不能更改及/或增減保障計劃內容，中銀集團保險保留對本計劃不予續保及終止保單的權利。  
There must be at least 3 insured employees enrolled in the Plan at time of renewal. Any request of policy revision can only be made at time of renewal and are subject to BOCG Insurance's approval. The coverage of the plan cannot be changed and / or upgraded nor downgraded during the course of policy year. **BOCG Insurance reserves the right to refuse renewal and terminate the policy.**
16. 受保人在本計劃連續受保至少 12 個月後離職或退休，轉保至中銀集團保險的指定個人醫保產品可享有條款優惠(條款按照個人醫保產品之規定)，但已潛伏或存在的病狀(無論受保人預先知悉與否)則於起保後 24 個月後方會受保。  
Insured Person who resign or retire after being continuously insured under this Plan for 12 months, will be eligible to enjoy preferential terms and conditions when switching to individual medical plans designated by BOCG Insurance (Subject to terms and conditions of the individual medical insurance product). However, Pre-existing conditions whether (known or unknown to the Insured Person) will not be covered until 24 months after the effective date of the policy.
17. 網絡門診服務由中銀集團保險指定之醫療網絡供應商提供，中銀集團保險保留增加、更改或刪減服務供應商之權利，並無需就此另行通知。由於有關醫療網絡之醫生/診所名單時有更改，受保人就診前應先致電所選擇之診所查詢，確認接納以中銀集團保險之醫療卡掛賬。首次發卡費用全免，保單期內有任何原因需補領醫療卡，每張卡收取 HK\$50 補領費用。  
The network outpatient service is provided by designated medical providers appointed by BOCG Insurance. BOCG Insurance reserves the right to add, change or delete any service providers without prior notice. The network doctor/clinic list will be updated periodically. Insured employees are advised to confirm with the clinic prior to appointments to confirm whether BOCG Insurance medical cards are accepted. The first Medical card is issued for fee but HK\$50 will be charged for each replacement card issued during the course of policy year, irrespective of the reason for replacement.
18. 「中銀智健康」手機應用程式內的體檢中心是由中銀集團保險指定的醫療服務供應商提供。中銀集團保險對相關醫療服務供應商的服務或任何疏忽概不承擔任何責任。中銀集團保險保留對相關健康檢查服務及折扣優惠作任何更改或停止提供的最終決定權。  
The health checkup services featured under the "Body Check Mall" in BOC iCare app are provided by the designated medical service provider of BOCG Insurance. BOCG Insurance shall not be liable for the services or any negligence on the part of the medical service providers. BOCG insurance reserves the final right to make any changes to or discontinue the provision of any health checkup services and discount offers.
19. 中銀集團保險指定的醫療服務供應商所提供的健康體檢計劃是其中選擇之一，受保人可選擇其他醫療服務供應商供應的健康體檢計劃，並向中銀集團保險提出索償。  
While BOCG Insurance's designated medical service provider offer a range of health checkup plans, insured employees are free to choose alternative

- health checkup plans offered by different providers and then later claim the expenses with BOCG Insurance.
20. 本計劃只會根據以下原則，為受保人所需支付的費用作出賠償：
- The Plan only covers the expenses of the insured person on the following basis:
- 合理及慣常費用：**意指其醫療服務費不能超過具有同等經驗及專業資格之人士在同一地區所提供之服務；或在同一地區所提供之物料、器材或服務而其質量在相若之經濟考慮情況下所收取之合理平均數。
- Reasonable and customary charges:** means medical charges not more expensive than the services provided by persons of similar experience and professional qualifications in the same area or as a matter of economics, the reasonable average sums receivable for the supply of materials, equipments or services of similar quality and quantity in the same area.
- 必要的醫療：**意指有關的治療：(1) 須符合病情的診斷及慣常治療；(2) 須符合良好和謹慎的行醫標準；(3) 並非為方便投保人、受保人或安排治療的醫生；(4) 須在治療受保傷病所需最低收費的環境下進行。
- Medically Necessary:** means treatment incurred which is: (1) consistent with the diagnosis and customary medical treatment for the condition; (2) in accordance with standards of good and prudent medical practice; (3) not for the convenience of the Insured, the Insured Person, or the doctor who arrange the treatment; (4) performed in the least costly form required for treatment of a covered Disability.
- 自付額：**意指保單持有人/受保人於索償時，需自行負擔的部分醫療費用。中銀集團保險會在合資格索償的醫療費用中，扣減所需自付額，然後才作出賠償。
- Deductible:** means the portion of the medical expenses to be borne by the policyholder/ insured person at time of claim. BOCG Insurance would deduct the deductible amount from the eligible medical expenses before any claim reimbursement is made.
- 自付費：**意指受保人接受醫療網絡服務時，必須自行承擔及直接支付予醫生/醫療機構的費用。
- Co-payment:** means the fee insured person should bear and pay directly to doctor/medical institute when receiving medical network services.
21. 終止保單：
- 保單將在以下情況時自動終止，以最先者為準：
- (1) 受保人於本保單起保日之前已為投保單位的正式員工，並於本保單起保日開始已參加本計劃，其年齡在保單年度內超過 70 歲，該受保人的保險在保單年度末正式終止；或
- (2) 受保人於本保單起保日後參加本保險計劃，其年齡在保單年度內超過 70 歲，該受保人及其家屬之保險在保單年度末正式終止；或
- (3) 正式員工的受保配偶及子女，其年齡在保單年度內已達到本保單所規定的歲數限制，其保險在保單年度末正式終止；或
- (4) 保單到達保單滿期日或保單已被終止；或
- (5) 投保單位書面通知取消受保人的保險效力；或
- (6) 投保單位與受保人(意指正式員工)終止僱傭合約或受保員工終止替投保單位服務；或
- (7) 受保人加入任何國家或地區之陸、海、空軍服役。
- Termination:
- This policy shall be automatically terminated on the earliest of the following:
- (1) In case of the Insured Person aged over 70 during the period of insurance, who was the confirmed employee of the policyholder before the commencement date of the policy and participated in the scheme at the commencement date of the policy, the cover for the Insured Person and his family member will formally cease at the end of the policy year; or
- (2) In case of the Insured Person aged over 70 during the period of insurance who participated in the scheme after the commencement date of the policy under item 2 of Section 1 of policy conditions, the cover for the Insured Person and his family members will formally cease at the end of the policy year; or
- (3) In case of the insured spouse and children of the confirmed employee reaching the maximum coverage as mentioned herein the policy during the period of insurance, their cover will formally cease at the end of the policy year; or
- (4) The policy has reached expiry date or has been terminated; or
- (5) The effectiveness of insurance is cancelled by written notice from the policyholder; or
- (6) The employment contract between the policyholder and the Insured Person (meaning confirmed employee) is terminated or the insured employee has stopped serving for the policyholder; or
- (7) The Insured Person serves in the military, naval or air force of any country or area.
22. 本宣傳品的資料並不包含保單的完整條款，而有關完整條款載於保單文件中。
- The information of this promotional material does not contain the full terms of the policy and the full terms can be found in the policy document.**
23. 中銀集團保險保留對所有「商務團體醫療保險」保單作核保、修改條款及/或調整保費及最高賠償額的權利。
- BOCG Insurance reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit for all policies covered under Corporate Group Medical Insurance.**

## 條款及細則 Terms and Conditions:

- 本計劃由中銀集團保險有限公司(「中銀集團保險」)承保。The Plan is underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- 中國銀行(香港)有限公司(中銀香港)以中銀集團保險的委任保險代理身份分銷本計劃，本計劃為中銀集團保險的產品，而非中銀香港的產品。Bank of China (Hong Kong) Limited (“BOCHK”) is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK.
- 對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而有關本計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。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 BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved directly between BOCG Insurance and the customer.
- 中銀香港已獲香港特別行政區保險業監管局根據《保險業條例》(香港法例第 41 章)發出保險代理機構牌照。(保險代理機構牌照號碼 FA2855) BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- 中銀集團保險已獲保險業監管局授權在中華人民共和國香港特別行政區經營一般保險業務，並受其監管。BOCG Insurance is authorised and

regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.

- 中銀集團保險保留根據投保人及/或受保人於投保時所提供的資料，而決定是否接受任何有關本計劃投保申請的絕對權利。BOCG Insurance reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the Proposer and/or Insured Person.
- 中銀集團保險及/或中銀香港保留隨時修訂、暫停或取消上述產品、服務與優惠以及修訂有關條款的酌情權而毋須事先通知。如有任何爭議，中銀集團保險及/或中銀香港保留最終決定權。BOCG Insurance and/or BOCHK reserve the right to amend, suspend or terminate the above products, services and offer and to amend the relevant terms at any time at its discretion without prior notice. In case of dispute, the decision of BOCG Insurance and/or BOCHK shall be final.
- 本宣傳品僅供參考，並只在香港派發，不能詮釋為在香港以外提供或出售或遊說購買中銀集團保險的任何產品的要約、招攬或建議，本計劃受相關保單的條款所限制，各項條款以中銀集團保險繕發的正式保單為準。各項保障項目及承保範圍、條款及不保事項，請參閱保單。This promotional material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Details of the coverage of the Plan are subject to the terms stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.
- 如本宣傳品的中、英文版本有任何歧異，概以英文版本為準。  
Should there be any discrepancy between the English and Chinese versions of this promotional material, the English version shall prevail.

**中國銀行(香港)有限公司**

**Bank of China (Hong Kong) Limited**

**個人客戶服務熱線**

**Personal Customer Service Hotline : (852) 3988 2388**

**[www.bochk.com](http://www.bochk.com)**



## Agreement for Out-patient Credit Facility

This agreement is made between:

- A) BANK OF CHINA GROUP INSURANCE CO. LTD. (hereinafter referred to as BOCGI) and
- B) \_\_\_\_\_ (hereinafter referred to as the Policyholder) and takes effect as from the Effective Date stipulated hereunder

Effective Date: \_\_\_\_\_

Whereas the Policyholder has purchased from BOCGI a Group Medical Insurance Policy ["Policy"] for providing medical benefits under the Policy to its employees and/or their dependants under which a medical credit facility is provided by BOCGI.

### IT IS AGREED AS FOLLOWS:

1. BOCGI will provide Medical Cards (hereinafter referred to as cards), to the Policyholder for use by its stipulated employees and/or their dependants (hereinafter collectively referred to as Cardholders) to enable them to receive medical treatment and take medical credit as provided for under the Policy.
2. Such Medical Cards, whether issued on the Effective date of this agreement or on a later date, shall be valid for a period not exceeding 12 months and expiring on the anniversary day of the Effective date of this agreement. BOCGI reserves the right to renew and/or replace the Medical Cards upon the expiry of such Medical Cards.
3. Such Medical Cards are to be used solely by the Cardholders to identify themselves for receiving medical treatment and entitlement of medical credit facility in accordance with provisions under the Policy.
4. In the event of the costs incurred by any Cardholders using the Medical Credit Facility exceeding the benefit to which that Cardholder is entitled under the Benefits Schedule as stipulated in the Policy, the Policyholder agrees to fully reimburse BOCGI and/or related panel network for the difference or shortfall.
5. In the event that any Cardholder's coverage under this Policy is terminated for any reason, the Policyholder agrees to obtain and return to BOCGI any cards issued to the Cardholder not later than the date of such cessation of employment or termination.
6. If the Policyholder should cease trading or go into liquidation or receivership, he undertakes to obtain and return to BOCGI all cards issued to the Cardholders not later than the effective date of such cessation of trading, liquidation or receivership.
7. In the event of loss or theft of a Medical Card, the Policyholder will advise BOCGI of the loss and a charge of HK\$ 50 will be levied for each replacement card issued.
8. If any Medical Credit Facility is used by the Cardholder for treatment that is not eligible for benefit under the terms of the Policy, the Policyholder agrees to reimburse BOCGI in full for the costs of such ineligible treatment.





9. If, for any reason, the Policyholder delays the renewal of the group contract beyond the renewal date, the Policyholder agrees to withdraw all Medical Card Facility (and collect all relevant cards) from the Cardholders with effect from the renewal date or if he does not do so, to fully reimburse BOCGI and/or related panel network, if necessary, for all costs arising from such use of Medical Credit Facility.
10. In all matters concerning the use of Medical Credit Facility, BOCGI shall deal solely with the Policyholder and not with individual Cardholders. For his part, the Policyholder accepts full responsibility for controlling the use of Medical Card Facility by his Cardholders and, if relevant, for collecting any shortfall amounts from individual Cardholders.
11. The Policyholder will remit to BOCGI and/or related panel network any outstanding balance shown on the Medical Insurance Shortfall Notice within 30 days of receipt of that Shortfall Notice from BOCGI and/or related panel network.
12. BOCGI and/or related panel network may charge the Policyholder interest at the prevailing prime interest rate per month on any amounts which remain not reimbursed to BOCGI and/or related panel network from the 30 days following the receipt of the Medical Insurance Shortfall Notice advising any amounts due.
13. BOCGI reserves the right to withhold claims reimbursement and any credit facility service to Policyholder at any time by giving an advance notice in writing to the Policyholder and / or to take any legal action if the outstanding shortfall amount remains not remitted to BOCGI and/or related panel network over 30 days of receipt of that Shortfall Notice.
14. This Agreement shall terminate when the Policy is discontinued with the Policyholder. The Policyholder is responsible to settle all outstanding charges and amounts due as at the date of termination.
15. BOCGI reserves the right to terminate this medical credit facility at any time by giving not less than one month notice in writing to the Policyholder.
16. BOCGI reserves the right to appoint different panel service providers to provide medical credit facility to the cardholders. The information of cardholders provided by the Policyholder will be transferred to the panel service providers and related clinics for the purpose of identification and verification of the membership. Policyholder has the obligation to inform the cardholders regarding the arrangement.
17. This Agreement constitutes the entire obligations of the parties and supersedes any previous expressions of intent or understandings in respect of the medical credit facility. Further, the parties' rights and obligations herein shall be governed by or construed in accordance with the laws of Hong Kong. Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

For and on behalf of  
Bank of China Group Insurance Co. Ltd.

For and on behalf of  
The policyholder

\_\_\_\_\_  
Authorized Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Signature with Company Chop  
(The signature should be same as the Application)

Name : \_\_\_\_\_

Title : \_\_\_\_\_

Department : \_\_\_\_\_

Date: \_\_\_\_\_

團體醫療保險受保人更改申請表

Insured Person Amendment Application Form for Group Medical Insurance

地址：香港中環德輔道中71號永安集團大廈9樓

電話：2867 0888

傳真：3906 9906

Add：9/F., Wing On House, 71 Des Voeux Road Central, Hong Kong

Tel：2867 0888

Fax：3906 9906

保單編號：投保單位名稱：

Policy No.：Name of Policyholder：

員工編號 Staff No.@	部門編號@ Dept. Code@	受保人 Insured Person				出生日期 年/月/日 Date of Birth YY/MM/DD	性別 Sex (M/F)	投保計劃 Insurance Plan	更改代號 Change Code (A/D/O)	生效日期 年/月/日 Effective Date YY/MM/DD	員工銀行帳號 Bank A/C No. of Employee			員工電郵地址 E-mail Address of Employee
		中文姓名 Name in Chinese	英文姓名* Name in English*	與員工關係# Relationship #	身份證號碼 I.D.No.						銀行名稱 編號 Bank Name Code	分行編號 Branch Code	戶口號碼 A/C No.	

註：@ 如有需要請填寫 \* 英文姓名須與銀行帳號姓名相符

Note：Fill in if necessary The name in English should be the same as the name on Bank Account

# 如屬投保單位員工，不用填寫此欄

Policyholder's employee does not need to complete this column

更改代號：A-新加

Addition of Member

Change Code：D-退出

Delection of Member

O-其他更改（請註明）

Others (Please State)

銀行名稱代號 003 渣打銀行 Standard Chartered Bank

Bank Name Code 004 滙豐銀行 HSBC Bank

006 花旗銀行 Citibank N.A.

012 中國銀行 Bank of China

015 東亞銀行 Bank of East Asia

024 恒生銀行 Hang Seng Bank

025 上海商業銀行 Shanghai Commercial Bank

027 交通銀行 Bank of Communications

039 集友銀行 Chiyu Banking

043 南洋商業銀行 Nanyang Commercial Bank

如遇以下情況，請另外提供銀行名稱代號：- Please provide the bank name code if: -

1) 如上述沒有閣下所屬銀行； 1) Your bank does not include on the above；

2) 中國銀行持有多個銀行名稱代號，如閣下中國銀行代號不是"012"，請註明。 2) Bank of China holds more than one bank name code, please specify if the bank name code is not "012".

Personal Information Collection Statement 收集個人資料聲明

本人明白本人提供的資料，為『中銀集團保險有限公司』提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或 續期；
- 任何索償，或該等索償的調查或分析；
- 行使任何代位權；及
- 可能移轉予：

- 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或 調查或其他服務提供者，以達到任何上述或有關目的；

- 現存或不時成立的任何保險公司協會或聯會或類同組織（『聯會』），以達到任何上述或有關目的，或以便『聯會』執行其監管職能，或其他基於保險業或任何『聯會』會員的利益而不時在合理要求下賦予『聯會』的職能；及

- 或透過『聯會』移轉予任何『聯會』的會員，以達到任何上述或有關目的。

此外，本人在此授權中銀集團保險有限公司可向『聯會』從保險業內收集的資料中查閱及/或核對本人任何資料。

本人明白本人有權查閱及要求更正由『中銀集團保險有限公司』持有有關本人及/或受保人的個人資料。如有需要，可向『中銀集團保險有限公司』法律與合規部提出（電話：28670888，傳真：3906 9939）。

The information provided by me to "Bank of China Group Insurance Company Limited" is collected to enable "Bank of China Group Insurance Company Limited" to carry on insurance business and may be used for the purpose of :

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or services;
- any claim or investigation or analysis of such claim
- we may exercising any right of subrogation; and

may be transferred to:

- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;

- any association, federation or similar organization of insurance companies ( "Federation" ) that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation and

- any members of the "Federation" by the "Federation" for any of the above or related purposes.

Moreover, Bank of China Group Insurance Co. Ltd. is hereby authorized to obtain access to any/or to verify any of your data with the information collected by the Federation from the insurance industry.

I understand that I have the right to obtain access to and to request correction of any personal information concerning myself and/or the Insured Person(s) held by Bank of China Group Insurance Co. Ltd. Requests for such access can be made to our Legal and Compliance Department (Tel:2867 0888 / Fax:3906 9939)

投保單位簽署及蓋印：

Authorized Signature & Stamp of

Policyholder：

日期：

Date：