

BOWTIE TOUCHWOOD PROTECTOR

Benefit Summary

Coverage	<p>Medical treatments for Injuries solely caused by an Accident — payable for the actual expenses for Medically Necessary treatments which are incurred within 12 months of the date of the Accident.</p> <p>Medical treatments covered include:</p> <ol style="list-style-type: none"> 1. Physiotherapy, chiropractic and Chinese bone-setting treatments (as Outpatient); 2. Outpatient treatments; and 3. Inpatient treatments and Day Case Procedures, with benefit categories similar to hospital indemnity insurance plans.
Area cover	Worldwide , exception: psychiatric treatment in Hong Kong only
Claim method	<p>Reimbursement —</p> <ol style="list-style-type: none"> 1. We will reimburse the expenses incurred up to the benefit limit according to the benefit items listed in the table below. 2. Same Eligible Expenses item will only be reimbursable under one benefit item. 3. If the Insured Person is entitled to a reimbursement of all or part of such expenses from other sources, we will only be liable for an amount in excess of the amount recovered from such other sources.
Benefit limit	<p>Limit 1 : Each benefit item has individual benefit limit as listed in the table below</p> <p>Limit 2 : HKD420,000 per Policy Year</p>
Outpatient benefits	
Benefit item	Benefit limit (in HKD)
<p>(a) Physiotherapy, chiropractic and Chinese bone-setting treatments — include charges on the treatments respectively performed by a Registered Physiotherapist, a Registered Chiropractor and a Registered Chinese Bonesetter</p>	<ul style="list-style-type: none"> ○ For Injuries that involve <u>bone fracture</u>: <ul style="list-style-type: none"> ● 6 visits per Accident causing the Injury; ● \$500 per visit; ● 1 visit per day. ○ For Injuries that involve <u>no bone fracture</u>: <ul style="list-style-type: none"> ● 4 visits per Accident causing the Injury;

	<ul style="list-style-type: none"> • \$250 per visit; • 1 visit per day. <ul style="list-style-type: none"> ○ 8 visits per Policy Year (including visits for either of the above two types of Injuries)
<p>(b) Outpatient treatments — include charges on:</p> <ul style="list-style-type: none"> (i) consultation and medication by a Registered Medical Practitioner (excluding psychiatric treatment); and (ii) diagnostic X-ray and ultrasound scan 	<ul style="list-style-type: none"> ○ \$5,000 per Policy Year ○ Consultation and medication: \$580 per visit
Inpatient benefits	
(a) Room and board	\$750 per day; 180 days per Policy Year
(b) Attending doctor's visit fees	\$750 per day; 180 days per Policy Year
(c) Intensive care	\$3,500 per day; 25 days per Policy Year
(d) Confinement miscellaneous charges	\$14,000 per Policy Year
(e) Specialist's fees	\$4,300 per Policy Year
(f) Surgeon's fees	<p>Per surgery, subject to the surgical category in the Schedule of Surgical Procedures –</p> <ul style="list-style-type: none"> ○ Complex – \$50,000 per surgery ○ Major – \$25,000 per surgery ○ Intermediate – \$12,500 per surgery ○ Minor – \$5,000 per surgery
(g) Anaesthetist's fees	35% of Surgeon's fee payable – If the benefit payable under Surgeon's fee is \$10,000, the

	<p>maximum Anaesthetist's fee to be reimbursed will be: $\\$10,000 \times 35\% = \\$3,500$</p>
<p>(h) Operating theatre charges</p>	<p>35% of Surgeon's fee payable – If the benefit payable under Surgeon's fee is \$10,000, the maximum operating theatre charges to be reimbursed will be: $\\$10,000 \times 35\% = \\$3,500$</p>
<p>(i) Prescribed Diagnostic Imaging Tests — include :</p> <p>(i) computed tomography ("CT" scan);</p> <p>(ii) magnetic resonance imaging ("MRI" scan);</p> <p>(iii) positron emission tomography ("PET" scan);</p> <p>(iv) PET-CT combined; and</p> <p>(v) PET-MRI combined.</p>	<ul style="list-style-type: none"> ○ Subject to Your Contribution of 30% of the charges If you had a PET-MRI scan which cost \$15,000, Your Contribution will be: $\\$15,000 \times 30\% = \\$4,500$; The maximum charge to be reimbursed will be: $\\$15,000 \times 70\% = \\$10,500$ ○ \$20,000 per Policy Year If you had a second PET-MRI scan within the same Policy Year which again cost \$15,000, the maximum reimbursement will be up to the remaining Policy Year benefit limit: $\\$20,000 - \\$10,500 = \\$9,500$
<p>(j) Psychiatric treatments – include charges on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist</p>	<p>\$30,000 per Policy Year</p>
Life benefit	
<p>(a) Compassionate death benefit</p>	<p>\$15,000</p>