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Dental insurance
Health analytics
Health assessments
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Health coaching
Health information
Health insurance
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Hospitals
International health insurance
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Travel insurance

Bupa Hospital Cash 保柏住院現金

Flexible cash for a worry-free recovery
靈活現金保障 助您安心康復

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<table>
<thead>
<tr>
<th>Schedule of Benefits</th>
<th>保障金額表</th>
</tr>
</thead>
</table>

Valid from 1 October 2013 自2013年10月1日起生效

### A Daily Cash Benefit 每日現金保障

<table>
<thead>
<tr>
<th>Plan 計劃 1①</th>
<th>Plan 計劃 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payable from the first day of Hospital Confinement 由住院第一天開始支付 (Maximum 1,000 days per Disability 每病症最多1,000日) ③</td>
<td>Each day 毎日 1,000</td>
</tr>
<tr>
<td>Maximum Limit 最高賠償額 (Per Disability 每病症) ④</td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

### B Double Cash Benefit 雙倍現金保障

<table>
<thead>
<tr>
<th>Plan 計劃 1①</th>
<th>Plan 計劃 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payable from the first day of Hospital Confinement 由住院第一天開始支付 (Maximum 1,000 days per Disability 每病症最多1,000日) ③</td>
<td>Each day 毎日 2,000</td>
</tr>
<tr>
<td>Maximum Limit 最高賠償額 (Per Disability 每病症) ④</td>
<td>2,000,000</td>
</tr>
</tbody>
</table>

Double Cash Benefit is payable for Hospital Confinement due to any of the following events:

- Hospital Confinement in the intensive care unit 入住深切治療部 (Maximum 90 days per Disability 每病症最多90日) ⑤
- Receiving major organ transplant surgery 接受主要器官移植手術 ③
- Hospital Confinement due to designated infectious diseases 因感染指定傳染病住院 (Maximum 30 days per Disability 每病症最多30日) ⑥

### C Overseas Accident Benefit 海外意外保障

<table>
<thead>
<tr>
<th>Plan 計劃 1①</th>
<th>Plan 計劃 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the event of Hospital Confinement due to an Accident outside Hong Kong, Mainland China or Macau, the following hospital and surgical expenses can be fully covered up to the annual limit:</td>
<td></td>
</tr>
<tr>
<td>在香港、中國內地或澳門以外因意外住院，以下之住院及手術費用將全數賠償，以每年賠償額為上限：</td>
<td></td>
</tr>
<tr>
<td>Room and Board 住院及膳食費</td>
<td>全數賠償</td>
</tr>
<tr>
<td>Miscellaneous Hospital Services 住院雜費</td>
<td>Full Cover</td>
</tr>
<tr>
<td>Intensive Care 深切治療</td>
<td></td>
</tr>
<tr>
<td>Private Nursing 私家看護費</td>
<td></td>
</tr>
<tr>
<td>Surgeon and Attendance Fees 外科醫生費及巡房費</td>
<td></td>
</tr>
<tr>
<td>Anaesthetist's Fees 麻醉科醫生費</td>
<td></td>
</tr>
<tr>
<td>Operating Theatre Fees 手術室費用</td>
<td></td>
</tr>
<tr>
<td>In-patient Physician's Fees 住院醫生巡房費</td>
<td></td>
</tr>
<tr>
<td>In-patient Specialist’s Fees 住院專科醫生費</td>
<td></td>
</tr>
<tr>
<td>Companion Bed 住院加床費</td>
<td></td>
</tr>
<tr>
<td>Maximum Limit 最高賠償額 (Each Contract Year 每年合約年度計)</td>
<td>100,000</td>
</tr>
</tbody>
</table>

### D Emergency Out-patient Benefit for Accidents 緊急意外門診保障

Covers emergency treatment received at the out-patient department or accident and emergency department of a Hospital due to an Accident. 賠償因意外而需在醫院門診部或急症部接受緊急治療的費用。

<table>
<thead>
<tr>
<th>Plan 計劃 1⑤</th>
<th>Plan 計劃 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Limit 最高賠償額 (Each Contract Year 每年合約年度計)</td>
<td>10,000</td>
</tr>
</tbody>
</table>

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① The maximum number of days covered per Disability and the Maximum Limit per Disability is the aggregate sum of the Daily Cash Benefit and Double Cash Benefit. For Hospital Confinement in Mainland China, the maximum number of days covered is limited to 30 days per Disability and benefit payable is limited to 50%.

② Plan 1 is not applicable to proposed Members aged 15 days to 17 years, full-time students, housewives, unemployed individuals and retirees.

③ Hospital Confinement must be 6 consecutive hours or more in the same hospital whereby room and board charges are incurred.

④ If you are hospitalised for the same Disability after 90 days from your last discharge from hospital or your last consultation, whichever is later, the Disability will be considered as a separate Disability.

⑤ Major organ transplant surgery covers heart, lung, liver, pancreas, kidney or bone marrow transplant operations.

⑥ Designated infectious diseases include Severe Acute Respiratory Syndrome (SARS), Dengue Fever, Japanese Encephalitis, Creutzfeldt-Jakob Disease (including human form of Mad Cow Disease), Legionnaires’ Disease, Amoebic Dysentery, Cholera, Malaria, Measles, Tetanus, Anthrax, Leprosy, Rabies (Human), Diphtheria, Acute Poliomyelitis, Yellow Fever, Plague and Scarlet Fever.

⑦ The maximum number of days covered per Disability and the Maximum Limit per Disability is the aggregate sum of the Daily Cash Benefit and Double Cash Benefit. For Hospital Confinement in Mainland China, the maximum number of days covered is limited to 30 days per Disability and benefit payable is limited to 50%.

⑧ Plan 1 is not applicable to proposed Members aged 15 days to 17 years, full-time students, housewives, unemployed individuals and retirees.

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⑫ Designated infectious diseases include Severe Acute Respiratory Syndrome (SARS), Dengue Fever, Japanese Encephalitis, Creutzfeldt-Jakob Disease (including human form of Mad Cow Disease), Legionnaires’ Disease, Amoebic Dysentery, Cholera, Malaria, Measles, Tetanus, Anthrax, Leprosy, Rabies (Human), Diphtheria, Acute Poliomyelitis, Yellow Fever, Plague and Scarlet Fever.
Bupa Hospital Cash Insurance Scheme gives you valuable extra cash when you are hospitalised, making sure that you are well-protected against any loss of income during this period. Best of all, you have the flexibility to use the money any way you wish to suit your needs.

Daily cash of up to HK$1,000
For a minimal subscription, you will get a daily cash payout of HK$1,000 if you are hospitalised anywhere in the world[^10], with a maximum payout of up to HK$1 million for each covered illness. You can also choose the option of a daily cash benefit of HK$500 to fit your budget, at just HK$2 subscription per day[^9].

30% cash refund on your paid subscriptions
If you do not make any claims for every three consecutive years, you will be rewarded with a 30% cash refund of your paid subscriptions for that period.

Double cash benefit for extra support
Bupa will double your cash benefit if you are hospitalised in the intensive care unit, or for major organ transplant surgery or common infectious diseases[^3], providing you with more cash-on-hand to ease your worries during these critical moments.

Medical expenses for overseas accidents fully covered
If you are hospitalised overseas due to an accident[^5], your hospital and surgical expenses will be fully covered up to HK$100,000 without any individual item limits.

Accidental injuries covered
Accidental injuries such as bumps, bruises, burns or scalds are commonplace occurrences. With our Emergency Out-patient Benefit for Accidents, you will be covered for emergency treatment received at the out-patient department or accident and emergency department of a hospital due to an accident.

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**Monthly subscriptions for various sample ages (HK$)**

<table>
<thead>
<tr>
<th>Age</th>
<th>Plan 1 - $1,000 Daily Cash Benefit</th>
<th>Plan 2 - $500 Daily Cash Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>84</td>
<td>45</td>
</tr>
<tr>
<td>35</td>
<td>107</td>
<td>57</td>
</tr>
<tr>
<td>45</td>
<td>146</td>
<td>78</td>
</tr>
</tbody>
</table>

The above monthly subscriptions include the 25% discount on the first-year subscription. 以上保費為首年75折後之每月保費。

Bupa住院現金保障計劃給您額外的現金保障，補助您在住院期間的收入損失，一筆過的現金更可隨您的需要而靈活運用。

**每日現金高達港幣1,000元**
每日無需，您就可在住院期間每日獲得港幣1,000元現金，每受保疾病可獲最高港幣100萬元現金，保障更適用於入住海外任何一間醫院[^7]。您亦可因應需要選擇每日港幣500元的住院現金保障，保費十分划算，每日只需港幣2元[^9]。

**30%已繳保費現金回贈**
如您連續每3年沒有索償，可獲該3年的已繳保費30%現金回贈。

**雙倍現金保障給您額外支援**
在危急時候，如須入住深切治療部、接受主要器官移植手術或因感染傳染病住院[^9]，您將可獲雙倍的住院現金，令您有更充裕現金應付需要，減輕憂慮。

**海外意外獲全數賠償住院開支**
如您在海外因意外入院[^6]，我們會全數賠償您的住院和手術開支至港幣10萬元，每個保障細項不設賠償上限。

**保障意外受傷**
意外受傷如跌倒撞傷、燒傷、燙傷都是一些日常容易遇上意外，我們提供的「緊急意外門診保障」，可保障您因意外而需在醫院門診部或急症部接受緊急治療的費用。

[^10]: For hospital confinement in Mainland China, the maximum number of days covered is limited to 30 days per disability and benefit payable is limited to 50%.
[^9]: Based on the subscription of a member aged 25.
[^7]: Please refer to the Schedule of Benefits for more details.
[^6]: The overseas hospital confinement should take place outside Hong Kong, Mainland China or Macau.

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**Call us 查詢熱線 2517 5268**
**Get quote 網上報價 www.bupa.com.hk**

This scheme is only available for direct enrolment through Bupa’s Health Management Consultant.

此計劃須透過保柏直屬之健康管理顧問直接投保。
Major Exclusions
主要不受保障項目

We want to help you understand your coverage before the enrolment. Below are the major exclusions. For detailed exclusions specified under part C and D of the Schedule of Benefits, please refer to the contract.

- Claims initiated by members of the following occupations (whether on a full-time or part-time basis):
  - Actors, entertainers or stunt persons; casinos' or other gambling establishments' staff; nightclubs', saunas' or massage parlours' staff; police, auxiliary police, armed forces personnel or firemen; scaffolders, construction or interior decoration workers, crane or earthmoving equipment operators; workers who engage in maintenance or repair work at heights in excess of 50ft/15m.

- Pre-existing conditions; congenital conditions, developmental conditions or hereditary conditions.

- Treatment, medical service, medication or investigation which is not medically necessary.

- Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.

- Any charges in respect of surgical or non-surgical cosmetic treatment, or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens.

- Treatment that commenced during the first five years of the member's coverage commencement date of this contract and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus infection.

- Sexually transmitted (venereal) diseases or their sequel.

- Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or sterilisation of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, premature ejaculation, regardless of cause.

- Treatment arising from or relating to:
  - Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide;
  - Any illness or injury resulting from participation in criminal activities;
  - War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or usurped power or terrorist acts;
  - Participation in aqualung diving, climbing or mountaineering necessitating the use of ropes or guides, potholing, parachuting, bungee jumping, hang-gliding, stunts or daring feats, skiing, tobogganing, sledging and ice skating, including ice hockey and other sports requiring snow or ice for play, professional sports, motor cycling, horse racing and polo;
  - Engagement in aviation other than as a fare-paying passenger in an aircraft provided by and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers; or
  - Radioactive contamination.

- Alternative treatment including but not limited to Chinese medicines treatment, acupuncture, acupressure, Tui Na, hypnotism, rolfing, massage therapy, aromatherapy.

- Senile Dementia (including Alzheimer's disease), Parkinson's disease, psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia, neurasthenia.

- Organ or tissue transplantation surgery of which the member is the donor.

- Hospital confinement primarily for diagnostic scanning, X-ray examinations or physiotherapy treatment which can be delivered as out-patient treatment.

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  - War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or usurped power or terrorist acts;
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This scheme is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority to carry out general insurance business in the HK SAR.

This brochure is a product summary for reference only. Please refer to the contract for detailed coverage, exclusions and terms and conditions. In the event of any discrepancy between the Chinese version and the English version of this brochure, the English version will prevail.

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。

本小冊子乃資料摘要，僅供參考之用。有關計劃詳情請見保單詳情。請參閱保單。凡中、英文之意思如有任何差別，概以英文為準。
Enrolment
登记
- Easy enrolment; no health examination required
- Issue age: 15 days to 64 years old
  (guaranteed renewal up to 75 years old)
- Payment: monthly by credit card or autopay
- 投保簡易，無需身體檢查
- 投保年齡：15日至64歲（保證可續保至75歲）
- 繳付保費方法：以信用卡或自動轉賬每月支付

Bupa – A global healthcare specialist
保柏－國際醫療保健專家

Bupa began in the UK in 1947. We fund healthcare around the world and run clinics, hospitals, dental centres, care homes, and more. With no shareholders, we reinvest our profits to provide more and better healthcare for customers.

Bupa is UK’s largest health insurer.* In Hong Kong, we are known as the health insurance specialist. We have gained the trust of more than 400,000 individuals, and 3,200 companies including major corporations in public utility and telecom industry. We have provided quality health insurance for Hong Kong’s civil servants for more than 20 years.

Bupa also provides primary care services through Quality HealthCare Medical Services (QHMS), one of Hong Kong’s largest private clinic networks.

Bupa’s purpose is helping people live longer, healthier, happier lives.
保柏的目標是助人活出更長壽、更健康和更愉快的人生。

  以私營醫療保險機構的市場佔有率計算。