

Employee Benefit Protection 24-hour Worldwide Emergency Assistance Service



Emergency Assistance Benefit

The Emergency Assistance Benefit is provided by China Life Insurance (Overseas) Company Limited (China Life (Overseas)) to the eligible customers through Heals Healthcare (Asia) Limited (HEALS). If the eligible customer suffers from serious bodily injury or illness outside his/her country of residence, HEALS will provide the following emergency assistance services.

I. Coverage

1. Medical Attention Telephone Medical Advice

The eligible customer may telephone HEALS's alarm center for medical advice and evaluation from the attending physician. If medically necessary, the eligible customer shall be referred to another physician or medical specialist.

2. Medical Evacuation

If necessary, the HEALS will arrange and pay for the transfer of the eligible customer into one of the nearest and suitable medical facilities for treatment.

3. Repatriation after Treatment

After local treatment, HEALS will organize and pay for the repatriation of the eligible customer to his/her country of residence by scheduled airline flight (economy class) or any other appropriate means of transportation (economy class).

4. Repatriation of Mortal Remains/Local Burial

Upon the death of the eligible customer, HEALS will organize and pay for (i) the transportation of his/her body or ashes to country of residence, or (ii) local burial according to the request of the eligible customer's representative.

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Customer Service Hotline

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5. Deposit Guaranteeing of Hospital Admission

In case of hospitalization and hospital admission deposit is required, HEALS will provide such payment on behalf of the eligible customer, up to HKD40,000. The eligible customer or his/her representative shall reimburse such advance payment according to the related documents, without any interest within 14 days from the date of payment by HEALS.

6. Travel Information

- Update immunization and vaccinations requirements and needs;
- Airport taxes and customs / passport and visa requirements;
- Referral of interpreter;
- Exchange rates and banking days;
- Transmission of urgent messages;
- Weather information worldwide etc.

7. Luggage Retrieval

In the event of loss or misrouting of the eligible customer's luggage by a common carrier, HEALS will liaise and organize the dispatch of such luggage if recovered.

8. Emergency Rerouting Arrangements

Should an emergency oblige the eligible customer to change the original plan, HEALS will provide assistance to reorganize his/her flight schedule.

9. Administration Assistance

In case of loss of essential documents or personal identification documents (e.g. passport or entry visa), HEALS will provide the eligible customer with the necessary information required by the appropriate local authorities or entities, in order to obtain the replacement of such documents.

10. Legal Assistance

Worldwide referral of lawyers and solicitors firms.

11. Compassionate Visit

In the event of the eligible customer's hospitalization for more than 10 consecutive days outside his/her country of residence, HEALS will arrange and pay for the cost of visit from his/her country of residence by a relative or designated person by scheduled airline flight (economy class) or any reasonable transportation (economy class), including the cost of ordinary room accommodation in any reasonable hotel up to HKD1,200 per day for a maximum of 10 days.

12. Return of Unattended Dependent Child(ren) to Country of Residence

HEALS will organize and pay for the cost of a scheduled airline flight (economy class) or any reasonable transportation (economy class) for the eligible customer's child(ren) under age 16 to return to home in the eligible customer's country of resident. If necessary, escort services will be provided.

II. Limitation, Exclusion and Termination

The Emergency Assistance Benefit shall be subject to the same Limitations, Exclusions and Termination as specified in China Life (Overseas)'s life insurance policy. The eligible customer or any party shall only be entitled to reimbursement for expenses incurred with the prior authorization of HEALS.

The above is for reference only. The emergency assistance service is provided by HEALS and is not part of the policy. China Life (Overseas) will not guarantee the service quality and shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof and to terminate the service from time to time without prior notice.

All services are subject to the terms and conditions applicable to eligible customers.



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Hong Kong Hotline for International Contact

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