

## PLAN FACTS

### TYPE OF INSURANCE

PallasHEALTH is an international medical insurance plan for individuals and employee groups. It provides coverage for acute *illness*, accidental *injury* and chronic *illness*.

Area of coverage can be worldwide or exclude *North America and the Caribbean*. For North American Exclusion policies, losses arising during the first 30 Travel Days in *North America and the Caribbean* from sudden *illness* and accidental *injury* are covered up to a limit of US\$50,000 in any policy year.

Medical questionnaires are required from each person to be insured. These questionnaires are underwritten by the Administrator of the plan. Medical conditions identified may be excluded OR cover may be offered for such conditions with or without a supplementary premium loading.

### SIGNIFICANT FEATURES AND BENEFITS

#### Module I (Hospitalisation & Out-patient Surgery)

- Full cover for hospitalisation and out-patient surgery
- Cancer treatment fully covered
- Emergency evacuation and repatriation
- Second Opinion Services
- *Complications of Pregnancy*
- Full cover for newborn children born after 12 months of cover, including congenital conditions and acute illnesses
- Pre-hospitalisation and Post-hospitalisation fully covered up to 30 days prior to and 90 days following *confinement*

#### Module II (Out-patient Benefits)

- Full cover for GP and Specialist consultations
- Full cover for *medicines and drugs*
- *Medical check up*, up to US\$ 1,000 per year
- Complementary medicine including Chinese medicine

#### Module III (Maternity Benefits)

- Pre and post-natal and delivery up to US\$15,000 per pregnancy
- 12 month waiting period
- Selected *deductible* does not apply to this module

#### Module IV (Dental & Optical Benefits)

- *Minor dental treatment* up to US\$ 1,000 per year
- Other *dental treatment* up to US\$ 2,500 per year with 80% co-insurance
- Prescription lenses/contact lenses & optical examinations up to US\$300 per year
- Selected *deductible* does not apply to this module

More details on the cover provided are included in the benefits sheet and in the terms and conditions. Benefits are subject to the modules and *deductible* selected. *Your* benefits are shown on *your benefits schedule*.

### SIGNIFICANT EXCLUSIONS AND LIMITATIONS

- *Pre-existing conditions* unless accepted at underwriting
- *Cosmetic treatment*
- Vitamins and supplements
- Birth control, infertility treatment, venereal disease
- Waiting periods apply to some dental benefits; maternity and *complications of pregnancy*; & the newborn benefit

### DURATION OF POLICY

Cover will remain in force for 12 months. For individual policies, the policy is automatically renewed (if agreed to by the *policyholder* at application by signing the full declaration on the application for policy). Alternatively, a renewal invitation shall be sent out in advance of *your* renewal date. Premiums are age related and may increase at renewal due to *your* entry into a higher age bracket or an increase in medical inflation. Policies are renewable for life.

## MAKING A CLAIM (FOUR METHODS AVAILABLE)

- 1) Download the APRIL Easy Claim app on your smartphone and follow the instructions to send *us* your medical bills and prescriptions.
- 2) Email scans of *your* completed claim form and invoices for treatment to [pallasclaims@april.com](mailto:pallasclaims@april.com)
- 3) Mail the claim form and supporting documents to the address shown on the claim form.
- 4) Fax the claim form and supporting documents to (852) 2526 0769

Please note that if *your* supporting documents show complete information, a claim form is not required. Please see the claim form for further advice.

If submitting claims by fax, email or smartphone, please retain the originals as we may request them. In cases of admission to *hospital*, please inform *us* as early as possible by email, telephone or fax. *Our* claims instructions document can be found with *your* policy. Contact details are shown below.

## INSURER

Liberty International Insurance Limited (Hong Kong)

## ADMINISTRATOR

APRIL Hong Kong Limited

## COMPLAINTS

If *you* are dissatisfied with any aspect of *your* PallasHEALTH plan, please inform *us* via email to [contact.hk@april.com](mailto:contact.hk@april.com) or call *us* at (852) 2526 0918.

Any dispute may be referred to the Hong Kong International Arbitration Centre (HKIAC), as detailed in section 21.1 of the policy terms and conditions.

Underwritten by:

**Liberty International Insurance Limited (Hong Kong)**

13th Floor, Berkshire House  
25 Westlands Road  
Quarry Bay  
Hong Kong

Arranged and administered by:

**APRIL Hong Kong Limited**

9th Floor, Chinachem Hollywood Centre  
1-13 Hollywood Road, Central  
Hong Kong  
Tel: (+852) 2526 0918 | Fax: (+852) 2526 0769  
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**NAVIGATOR**  
Insurance Brokers Ltd.

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**Liberty**  
**Insurance**

