



International
Healthcare

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Important Notice / Reminder

- Your **Easy Care⁺ Plan** does not cover the Treatment of Pre-existing Medical Conditions and related conditions.

A pre-existing condition means any disease, Illness or Injury for which the Insured has received medication, advice or Treatment, or which the Insured has experienced symptoms, whether the condition has been diagnosed or not, at any time before the date on which the Insured's Plan starts.

After two years continuous membership, any pre-existing medical conditions (and related conditions) will become eligible for benefit, subject to the terms and conditions of the Insured's plan, provided the Insured has not during that period:

- a) consulted any Medical Practitioner or Specialist for Treatment or advice (including check-ups), or
- b) experienced further symptoms, or
- c) taken medication or been advised to follow special Treatment (including drugs, medicine, special diets, injections, etc.)

Examples of Pre-existing Conditions that will never be covered include diabetes, hypertension (raised blood pressure), hyperlipidemia (raised cholesterol level), ischemic heart disease, cancer, thyroid disease, and auto-immune disorders. If the Insured has suffered from any of these conditions, or any other condition for which it is generally accepted medical advice that it be monitored in any way, then the condition - and any related conditions - will never be covered.

Examples of related conditions are raised cholesterol levels and heart disease and stroke. If the Insured has suffered from high cholesterol before the Insured's date of entry to the plan the Insured will never be covered for cardiac problems or strokes.

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- As well you agreed, in case of hospitalisation, to be accommodated in a **Standard Ward Room / Shared room** with corresponding Treatment rates & charges.

Semi-private, Private, Deluxe, VIP, executive rooms and suites are not covered.

Where a standard private or standard semi-private room is established as the only available accommodation at the hospital visited, the insurer will apply a co-insurance for the following:

- a) Bangladesh, Brunei, Burma/Myanmar, Cambodia, India, Indonesia, Laos, Malaysia, Philippines, Sri Lanka, Taiwan, Thailand, Vietnam - a 20% co-insurance will apply to the hospital accommodation only.
- b) All other countries covered - a 40% co-insurance will apply to doctor's fees, hospital accommodation and other related medical expenses during hospital stay.