

# Aviva Global Lifecare



A global protection and  
healthcare solution for expatriates

## A personal life and healthcare protection all around the world

As a global citizen, you travel the world to work. While at home or away, accidents and illnesses may happen. However, the medical treatment and care that you are familiar with may not be easily available.

That is why you and your beloved ones should be able to enjoy global protection, wherever you are. This is now made available with Aviva Global Lifecare offered by Aviva Life Insurance Company Limited ("Aviva"). This plan is available to all nationalities living and working outside their home country. Your coverage can continue even if you relocate.

# One Solution for All Your Needs

Aviva Global Lifecare is a product that provides life protection as well as comprehensive pre- to post-hospital care for you and your beloved ones. To ensure you have adequate protection, there are very few restrictions on how money is spent for medical treatment and services, and you are assured of high quality, world-class healthcare anywhere in the world.

## **Age Limit for Applicants**

The applicant must be 18 to 64 years old at age last birthday.

## **Aviva Global Lifecare Benefits**

### **> Life Protection**

In the unfortunate event of death, a death benefit is provided even if there was no prior hospitalisation.

### **> Generous Global Healthcare Coverage**

We offer one of the most generous international health insurance plans available with up to US\$ 2 million coverage per year with no lifetime limits. Generally, there is no annual deductible unless you choose to enjoy an annual premium discount. This gives you and your family global access to first-class medical care - wherever you are. What's more, our coverage comes competitively priced!

### **> Elective Treatment**

You and your beloved ones have the flexibility to choose where, when and by whom you are treated, even in the USA if it is selected in your plan.

### **> Home Country Treatment**

You and your beloved ones can elect to receive treatment in your home country, including the USA (if selected) in your plan.

### **> Emergency Treatment in USA**

Even if your plan excludes the USA, you are still generously covered for emergency treatment if you are visiting the USA for 3 consecutive months or less per trip. This is a great advantage for short business trips and holidays, avoiding the need to take out additional travel insurance.

### > **Chronic Care - Full Coverage**

We offer full coverage for chronic illnesses, for example, cancer or kidney conditions which originate after you or your beloved ones are insured. This is an important feature to consider when comparing the benefits of Aviva Global Lifecare to other local and international plans.

### > **Alternative Medicine**

Besides in-patient and outpatient care, we also cover medically necessary treatment by a qualified homeopath, osteopath, chiropractor, acupuncturist and Chinese medicine physician.

### > **Neonatal Cover for Standard Nursery Charges**

With this new feature included in our maternity benefit, you enjoy coverage for routine nursery expenses for newborn children up to 7 days old. You and your beloved ones can have peace of mind knowing your child is covered right from birth.

### > **Complimentary Health Screening**

Whichever plan you choose, you and your beloved ones are entitled to a complimentary biennial health screening after two years of continuous coverage, helping you to keep your health in check.

### > **Transportability**

You and your beloved ones enjoy continued coverage even if you relocate. No additional underwriting is required. This is an important consideration for ongoing family care, when comparing the benefits of Aviva Global Lifecare with a local plan.

### > **Discounts When You Insure Your Family**

When three or more family members are insured under one policy, you will enjoy a 5% discount off the standard premium rate.

### > **Generous Premium Reducing Option**

You will enjoy generous discounts on your standard premium rate if you opt for annual deductibles. This option is available for all the three plans. The deductible will apply to all medical benefits and for each insured person. Furthermore, it is applied to the accumulated covered claim amount in each policy year so you will only need to pay the deductible once per policy year, regardless of the number of claims.

### > **Flexibility of Payment Frequency**

You can choose to pay your premium monthly, quarterly or annually. With the annual payment option, you will enjoy savings of about 2% off your premium.

| <b>Deductible</b>                     | <b>Annual Premium Discount</b> |
|---------------------------------------|--------------------------------|
| US\$500, €400, £300, HK\$4,000        | <b>20%</b>                     |
| US\$1,000, €800, £600, HK\$8,000      | <b>25%</b>                     |
| US\$2,000, €1,600, £1,200, HK\$16,000 | <b>30%</b>                     |

# Emergency Assistance Services

To give you complete peace of mind, Aviva provides you valuable emergency assistance via a **24-hour hotline** specially dedicated to **Aviva Global Lifecare** customers.

## > International Direct Settlement

If you contact the Emergency Assistance Centre in advance with the relevant information, Aviva will provide you with global direct settlement where appropriate so you do not have to pay the hospital and/or emergency medical evacuation services directly.

## > Emergency Medical Advice & Assistance

The Emergency Assistance Centre will provide medical advice, evaluation, referral and hospital admission assistance over the telephone.

## > Emergency Evacuation Services and Repatriation

In extreme emergencies, air or surface evacuation to the nearest suitable hospital (where medically appropriate) can be arranged. In the event of death, Aviva can arrange for either repatriation of the body or a local burial.

## > International Travel Assistance

Visa, inoculation, weather information, lost luggage/ passport assistance and emergency message transmission can be provided to you in times of urgent need.

To provide you with these life-saving services, Aviva has teamed up with International SOS Pte Ltd, a specialist medical assistance organisation based in Singapore. With an extensive global network of Alarm Centres, you can call upon us for assistance at any time, day or night. The highly-trained, multilingual staff and co-ordinator doctors will guide you in times of crisis.

**24-hour Emergency Assistance Centre: (65) 6333 3555**

This number is also indicated on your membership card.  
Please carry the membership card with you at all times.

# Aviva Global Lifecare Benefits Summary

|   | Classic  | Supreme   | Elite   |
|---|--|---|---|
| <b>Annual Limits per Insured Person</b>   | US\$1,000,000 / €900,000<br>£600,000 / HK\$8,000,000 | US\$1,600,000 / €1,500,000<br>£1,000,000 / HK\$12,800,000 | US\$2,000,000 / €1,800,000<br>£1,200,000 / HK\$16,000,000 |
| <b>CORE BENEFITS</b>  |  |   |   |
| <b>(1) HOSPITAL &amp; RELATED SERVICES</b>  |  |   |   |
| In-Hospital accommodation up to standard private single bed, surgery, treatment, facilities & services  | In Full  | In Full   | In Full   |
| Cancer treatment (in-patient and outpatient)  | In Full  | In Full   | In Full   |
| Kidney dialysis (in-patient and outpatient)   | In Full  | In Full   | In Full   |
| Physiotherapy treatment   | In Full  | In Full   | In Full   |
| Inpatient Psychiatric treatment (after 10 months of coverage)   | US\$10,000 / €9,000 / £6,000 / HK\$80,000            |   |   |
| Day surgery   | In Full  | In Full   | In Full   |
| Casualty ward accident and emergency services   | In Full  | In Full   | In Full   |
| Pre-hospital specialist and diagnostic services (within 60 days prior to hospital admission)  | In Full  | In Full   | In Full   |
| Post-hospital follow-up treatment (up to 90 days after discharge)   | In Full  | In Full   | In Full   |
| Hospital accommodation for accompanying parent (for insured child below age 18)   | In Full  | In Full   | In Full   |
| Local ambulance services  | In Full  | In Full   | In Full   |
| Emergency treatment in the USA (subject to reasonable and customary charges)  | US\$75,000 / €60,000<br>£45,000 / HK\$600,000        | US\$100,000 / €85,000<br>£60,000 / HK\$800,000            | In Full   |
| Accident dental treatment   | In Full  | In Full   | In Full   |
| Home Nursing Care following discharge from hospital (up to max 26 weeks per policy year)  | In Full  | In Full   | In Full   |
| Daily Hospital Cash for non-paying patient (max 30 days per disability per policy year)   | US\$150 / €125<br>£100 / HK\$1,200                   | US\$200 / €175<br>£120 / HK\$1,600                        | US\$300 / €250<br>£175 / HK\$2,400                        |
| <b>(2) ORGAN TRANSPLANTATION</b>  |  |   |   |
| Operation costs for kidney, heart, liver, lung and bone marrow transplants (excluding costs of obtaining donor organs)  | In Full  | In Full   | In Full   |
| <b>(3) EMERGENCY MEDICAL EVACUATION AND REPATRIATION</b>  |  |   |   |
| Emergency Medical Evacuation and Assistance   | In Full  | In Full   | In Full   |
| Repatriation  | In Full  | In Full   | In Full   |
| Emergency Medical Advice & Assistance   | Provided   | Provided  | Provided  |
| International Travel Assistance Services  | Provided   | Provided  | Provided  |
| <b>(4) OUTPATIENT BENEFITS</b>  |  |   |   |
| a) General Practitioner services  | Not Covered  |   |   |
| b) Specialist services  | US\$4,000 / €2,800<br>£2,000 / HK\$32,000            | US\$7,000 / €4,900<br>£3,500 / HK\$56,000                 | US\$10,000 / €7,000<br>£5,000 / HK\$80,000                |
| c) Outpatient psychiatric treatment (after 10 months of coverage)   |  |   |   |
| d) Outpatient laboratory, x-ray and diagnostic services (including CT, PET & MRI scans)   |  |   |   |
| e) Prescribed drugs   |  |   |   |
| f) Prescribed physiotherapy, speech therapy & oculomotor therapy  | Up to 30 visits per year for (b)                     | Up to 35 visits per year for (a) & (b)                    | Up to 40 visits per year for (a) & (b)                    |
| g) Prescribed medical aids (such as artificial limbs and hearing aids)  | US\$500 / €450<br>£300 / HK\$4,000                   | US\$1,000 / €900<br>£600 / HK\$8,000                      | US\$1,500 / €1,300<br>£900 / HK\$12,000                   |
| h) Prescribed alternative medicine (chiropractor, homeopathy, osteopathy, acupuncture and Chinese medicine)   |  |   |   |
| <b>(5) SPECIAL BENEFITS</b>   |  |   |   |
| Health Screen (biennial after 2 years of continuous coverage)   | US\$100 / €80 / £50 / HK\$800                        | US\$120 / €100 / £80 / HK\$960                            | US\$150 / €125 / £90 / HK\$1,200                          |
| <b>(6) MATERNITY BENEFITS (subject to waiting period)</b>   |  |   |   |
| Delivery  | Not Covered  | US\$8,000 / €7,000<br>£4,500 / HK\$64,000                 | US\$15,000 / €12,500<br>£9,000 / HK\$120,000              |
| Complications   |  |   |   |
| Neo-natal cover for standard nursery charges (up to age 7 days old)   |  |   |   |
| <b>(7) DEATH BENEFIT</b>  |  |   |   |
| Age 64 and below (age last birthday)  | US\$1,000 / €800 / £500 / HK\$7,800                  |   |   |
| Above age 64 (age last birthday)  | US\$500 / €400 / £250 / HK\$3,900                    |   |   |
| <b>OPTIONAL BENEFITS</b>  |  |   |   |
| <b>(8) DENTAL BENEFITS</b>  |  |   |   |
| Routine dental treatment  | US\$500 / €450 / £300 / HK\$4,000                    |   |   |
| Restorative dental treatment (subject to 6 months waiting period)   | US\$3,000 / €2,500 / £1,800 / HK\$24,000             |   |   |
| <b>COST REDUCTION OPTION</b>  |  |   |   |
| An annual deductible option is available to all three product options - Classic, Supreme, and Elite, and is applicable to all medical benefits before they are payable, |  |   |   |
|   | <b>Deductible</b>                                    | <b>Premium Discount</b>                                   |   |
|   | US\$500 / €400 / £300 / HK\$4,000                    | 20%   |   |
|   | US\$1,000 / €800 / £600 / HK\$8,000                  | 25%   |   |
|   | US\$2,000 / €1,600 / £1,200 / HK\$16,000             | 30%   |   |

Note: This benefit schedule should be read in conjunction with the terms and conditions as stated in the policy documents. For enquiries of your benefits, please contact your financial adviser.

## Key Product Provisions

The following are some key provisions found in the policy contract of this plan. This is only a brief summary and is for reference only. You are advised to refer to the actual terms and conditions in the policy contract. Please consult your financial adviser should you require further explanation.

### Exclusions

There are certain conditions under which no benefit will be payable. These are stated as exclusions in the policy contract. The following is a list of some of the exclusions applicable under this plan. **You are advised to read the policy contract for the full list of exclusions.** These exclusions include but are not limited, to the following:

- Pre-Existing Conditions  
means any Injury, Illness, Condition or Symptom:
  - for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable by You or the Insured Person prior to the Effective Date of the insurance cover or the date of Upgrade or the date of the last Reinstatement, whichever is later, for the Insured Person concerned, or
  - which originated or was known to exist by You or the Insured Person prior to the Effective Date of the insurance cover or the date of Upgrade or the date of the last Reinstatement, whichever is later, whether or not treatment, or medication, or advice, or diagnosis was sought or received.
- Travel costs in respect of trips made specifically for the purpose of obtaining medical treatment unless in the course of an approved Emergency Medical Evacuation, and all Emergency Medical Evacuation costs which are not approved in advance by Us or Our appointed 24-hour Emergency Assistance Centre.
- War and terrorism

### Accuracy of Information

You must provide us with complete and accurate information when applying for this plan or when making any claim, as this may affect the validity of the policy and / or your rights under the policy may be reduced or lost.

You must advise us in writing as soon as you are aware of any change in:

- the occupation or business;
- country of residence of any insured person (that is when you intend to live in another country for more than 90 days);
- any other material change such as change in hobbies or pursuits of an insured person

We may adjust the premium rates or decline to cover you as a result of such change.

### Non-Guaranteed Premium

Premium rates payable under this policy are not guaranteed and may be increased at policy renewal date based on the claims experience of the portfolio.

### Direct Settlement

We will provide you with a card, which lists a 24-hour hotline number (65 6333 3555). Prior to any admission in any hospital anywhere, you need to call the hotline and provide the relevant information. We will provide direct settlement with the hospital if the treatments are covered under the policy except for Outpatient Services.

### Aviva's Promise of Service

The policy issued to you will contain Aviva Life Insurance Company Limited's promise of service. You can contact Aviva Life Insurance Company Limited if you have concerns about the terms of your policy or any claim you may take.

### Important Note:

This brochure is not a contract of insurance. This is only product information provided by Aviva Life Insurance Company Limited. For detailed terms and conditions, please refer to the relevant policy contract. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.


The terms and conditions of this policy shall be governed by and construed in accordance with the laws of Hong Kong.

The English version of this brochure shall prevail wherever there is a discrepancy between the English and the Chinese version.

All information in this brochure is correct at the time of printing.



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