

This endorsement modifies insurance under the following:  
**HOME PLUS PROTECTION PACKAGE INSURANCE POLICY**

This endorsement is subject to the provisions of Your policy, which means that it is subject to all limitations, exclusions, and conditions applicable to the policy unless specifically deleted, replaced, or modified herein.

## COVID-19 Vaccine Reaction Endorsement

### What We Cover

We will provide an allowance due to an Incident of Adverse Reaction(s) Following Immunisation:

- (a) if You are Admitted in a Hospital in Hong Kong and Admission is deemed Medically Necessary.
- (b) the Admission is a result of an Incident of Adverse Reaction(s) Following Immunisation; and
- (c) the Admission is within 14 days after receiving either dose of the COVID-19 Approved Vaccine,

We shall provide a daily payment of HK\$700 per day for a maximum period of 10 days.

### 1. General Conditions

- 1.1 This cover is only applicable to You, if aged between eighteen (18) and seventy (70) years old on the first date of Period of Insurance.
- 1.2 You must be a Hong Kong resident in Hong Kong holding a valid Hong Kong identity card (or a valid Hong Kong birth certificate for persons(s) named in the Schedule).
- 1.3 The daily allowance under this cover is payable to You after the Claim(s) is verified by Us.
- 1.4 This cover shall cease immediately on 31 December 2021.

### 2. Exclusions – what We do not cover under this COVID-19 Vaccine Reaction Endorsement

- 2.1 any Hospital Admission or vaccine(s) administered outside Hong Kong;
- 2.2 persons with a history of anaphylaxis to a vaccine, medicine or food;
- 2.3 persons who are pregnant or breastfeeding women when receiving the vaccine(s);
- 2.4 individuals previously infected with COVID-19 or any mutated strains;
- 2.5 any adverse effects as a result of a vaccine that has is not approved by the Hong Kong Government;
- 2.6 any negligence or incompetence in following the medical advice related to the vaccination or any treatment related to the adverse event following immunisation (proof that You intentionally did not consult medical practitioners or did not follow the Medical Practitioner's advice to improve their health);

2.7 vaccination having been administered to You notwithstanding that the corresponding pre-administration screening for Contraindications and Precautions to vaccination shows positive result(s) as captured in the Screening Questionnaire for Immunisation;

2.8 an Incident of Adverse Reaction(s) Following Immunisation arising from anxiety about the vaccination, for example, fainting before, during or after vaccination.

2.9 an adverse event following immunisation that is caused by Coincidental Events;

2.10 person has Pre-existing Condition(s) where the vaccination has resulted in a relapse of the condition, caused other diseases or where any other complications or subsequent death which arose after each dosage of vaccines;

2.11 Where You deliberately went against any advice of a Medical Practitioner in order to gain compensation;

2.12 An Incident of Adverse Reaction(s) Following Immunisation that is caused or precipitated by a vaccine that is due to vaccination errors such as vaccine preparation, handling, storage and administration, one or more quality defects of the vaccine product including its administration as provided by the Vaccine Manufacturer;

2.13 You are participating in any illegal or unlawful acts;

2.14 suicide, attempted suicide or intentional self-injury, insanity, mental disorder of any kind, psychosis, stress or depression, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), childbirth, pregnancy, miscarriage;

2.15 war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, direct participation in strike, riot or civil commotion or any kinds of participation in any act of terrorism.

### 3. Claims – basis of settlement

Notify Us by completing a medical claim form and providing where possible the relevant supporting documents. Supporting documents may include:

3.1 a Diagnosis certificate issued by a Medical Practitioner proving that the Incident of Adverse Reaction(s) Following Immunisation was caused by the Approved Vaccine;

3.2 the Admission invoice;

3.3 a valid address proof issued within the last three months from the claims submission date is required from You; and

- 3.4 proof the Incident of Adverse Reaction(s) Following Immunisation was reported under the requirement for reporting Adverse Events Following Immunization (“AEFIs”) Department of Health pharmacovigilance system for COVID-19 vaccination.
- 3.5 proof of when the first and/or second dose of the Approved Vaccine was administered.

Please be advised that we may still request You for additional information to assess the claim.

### Definitions

The following words have specific meanings in this endorsement and these specific meanings apply when the words begin with a capital letter.

**Admission/Admitted** means accepted into a Hospital due to an Incident of Adverse Reaction(s) Following Immunisation with Medical Necessity upon the recommendation of a medical practitioner and continuously stays in the Hospital prior to his/her discharge from the Hospital. Hospital Admission shall be evidenced by a daily room and board invoiced by the Hospital.

**Approved Vaccine** means the COVID-19 vaccines, including the first and second dose, which have been approved by the Hong Kong health authorities, prescribed by a medical practitioner in Hong Kong and administered in any Hospital, medical practitioner clinic or offsite locations in Hong Kong.

**Coincidental Event(s)** means event(s) occurring after a vaccination has been given but are not caused or related to by the Approved Vaccine or its administration as defined by the World Health Organization (WHO).

**Contraindication** means a condition in a recipient that increases the risk for a serious adverse reaction or a situation where the risks of vaccine outweigh any potential therapeutic benefit.

**COVID-19** means the COVID-19 disease caused by a new strain of coronavirus. A confirmed Diagnosis of COVID-19 must be evidenced by a medical report issued and recognized by an official health authority to conduct COVID-19 testing in Hong Kong.

**Diagnosis** means made in writing by Your treating medical practitioner based upon such specific evidence, radiological, clinical, histological and/or laboratory evidence. For the purpose of this cover, Diagnosis shall mean the first-time Diagnosis.

**Domestic Partnership** means an unmarried adult aged eighteen (18) or above who has chosen to live with You in an intimate and committed relationship, and has resided with the You for at least three (3) years, intends to do so indefinitely and is able to provide such proof of residence. Domestic Partnership does not include roommates.

**Hospital** means an institution that is:

- (i) licensed in accordance with the applicable laws of the jurisdiction in which it is located,
- (ii) primarily engaged in providing, for compensation from its patients, diagnostic, medical and surgical facilities for the care and treatment of injured or sick person,
- (iii) staffed by one (1) or more medical practitioner and available at all times,

(iv) a 24 hour-a-day nursing service by registered graduate nurses under the permanent supervision of the medical practitioner in charge,

(v) maintaining well-equipped inpatient facilities, and

(vi) maintaining a daily medical record for each of its patients.

Hospital does not include any institution which is primarily a clinic, a nature care clinic, a health hydro, a rest or convalescent facility, a place for custodial care, a facility for the elderly or alcoholics or drug addicts or for treatment of mental disorders, or a nursing home, or similar establishment.

**Immediate Family Member** means spouse or Domestic Partnership, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

**Incident of Adverse Reaction(s) Following Immunisation** means any unexpected medical event which follows immunisation and has a causal relationship with the usage of the Approved Vaccine that results in Hospital Admission.

**Medically Necessary/Medical Necessity** means the need to have medical service for the purpose of treating the relevant Sickness in accordance with the generally accepted standards of medical practice and such medical service must:

- (a) require the expertise of, or be referred by, a Medical Practitioner;
- (b) be consistent with the Diagnosis and necessary for the investigation and treatment of the Sickness;
- (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of you, your family, caretaker or the attending Medical Practitioner;
- (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending Medical Practitioner, can be safely and effectively provided to You.

For the purpose of this cover, without prejudice to the generality of the foregoing, circumstances where an Admission is considered Medically Necessary include, but not limited to:

- (i) having an emergency that requires urgent treatment in Hospital;
- (ii) surgical procedures are performed under general anaesthesia;
- (iii) equipment for surgical procedure is available in Hospital and procedure cannot be done on a day patient basis;
- (iv) there is significantly severe co-morbidity of you;
- (v) taking into account Your individual circumstances, the attending Medical Practitioner has exercised his prudent professional judgment and is of the view that for the safety of You, the medical service should be conducted in Hospital;
- (vi) in the prudent professional judgment of the attending Medical Practitioner, the length of Admission of You is appropriate for the medical service concerned; and/or

(vii) in the case of diagnostic procedures or allied health services prescribed by a medical practitioner, such medical practitioner has exercised his prudent professional judgment and is of the view that for the safety of You, such procedures or services should be conducted in Hospital.

For the purpose of exercising his prudent professional judgment in (v) to (vii) above, the attending Medical Practitioner shall have regard to whether the Admission:

(aa) is in accordance with standards of good and prudent medical practice in the jurisdiction for the medical service rendered, and, in the upmost professional judgment of the attending Medical Practitioner, not rendered primarily for the convenience or the comfort of You or the attending Medical Practitioner; and

(ab) is in the setting and circumstances and in accordance with the generally accepted standards of medical practice in the locality for the medical service rendered.

**Medical Practitioner** means a person other than You or Immediate Family Member, who is a registered Medical Practitioner under Medical Registration Ordinance, Chapter 161, Laws of Hong Kong.

**Precautions** means a condition(s) in a recipient that may increase the risk of an Incident of Adverse Reaction(s) Following Immunisation.

**Pre-existing Condition(s)** means any Sickness or condition and/or directly related conditions for which You showed symptoms or have received medical consultation, Diagnosis, treatment or advice by a Medical Practitioner or took prescribed drugs or medicine for a period of time during which You were aware of or could reasonably be expected to be aware of prior to the first date of the Period of Insurance.

**Sickness** means a physical condition marked by a pathological deviation from the normal healthy state during the Period of Insurance endorsed by a Medical Practitioner.

**Screening Questionnaire for Immunisation** means the questionnaire issued by the Food and Health Bureau of Hong Kong Government or Approved Vaccine Manufacturer which aims to provide the information for healthcare professionals about the Contraindications and precautions to the Approved Vaccines.

**Vaccine Manufacturer** means the company which produces an Approved Vaccine.