

Foreign Worker Insurance Policy

外勞保險保單



QBE Hongkong & Shanghai Insurance Limited

昆士蘭聯保保險有限公司

A member of the worldwide QBE Insurance Group 澳洲昆士蘭保險集團成員

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COVER

- Whereas the Insured has made to QBE Hongkong & Shanghai Insurance Limited (hereinafter called "the Company") a written proposal and declaration which together with all statements made in writing including renewal declarations by the Insured shall be the basis of this Policy and associated Policy Schedule and be considered as incorporated herein.
- In consideration of
 - the payment of the premium, and
 - the due observance and fulfilment of the terms and conditions of this Policy or of any renewal thereof insofar as they relate to anything to be done or complied with by the Insured and/or the Insured Person and subject to the terms, conditions, exclusions, and memoranda contained herein or endorsed hereon if any of the events referred to in the benefit's section below shall happen, the Company shall provide indemnity or compensation as specified in the respective sections to the Insured in the case of death or disablement of the Insured Person to the Insured Person or the Insured Person's legal estate and/or guardian.

PART I – DEFINITIONS

- "Accident" means an accident or a series of accidents arising out of one event.
- "Benefit" means the sum set out in the Schedule of Benefits against the relevant event.
- "Bodily Injury" means bodily injury to the Insured Person caused directly, solely and independently of other cause by violent, accidental, external and visible means.
- "Company" means QBE Hongkong & Shanghai Insurance Limited.
- "Disability" means an Injury or Sickness, and shall include all disabilities arising from the same cause including any and all complications therefrom, except that after ninety (90) days following the latest discharge from Hospital or the last consultation during such time no treatment is received. Any subsequent disability from the same cause shall be considered as a separate disability.
- "Effective Date" means the commencement date of the Period of Insurance in the Policy Schedule or the date of change of Insured Person in the endorsement whichever is later.
- "Hong Kong" means Hong Kong Special Administrative Region of the People's Republic of China.
- "Hospital" means an establishment duly constituted and registered as such under the laws of the territory as a hospital for the care and treatment of sick and injured persons as resident patients and which
 - has organised facilities for diagnosis, treatment and major surgery;
 - provides 24 hours a day nursing services by registered graduate nurses;
 - is under the supervision of Medical Practitioner; and
 - is not primarily a clinic, a place for custodial care, alcoholics or drug addicts, a nursing, rehabilitation rest or convalescent home or home for the aged or similar establishment.
- "Hospital Confinement" means an admission of the Insured Person to a Hospital as result of a Medically Necessary condition and is upon recommended by a Registered Medical Practitioner for treatment. Confinement shall be evidenced by a daily room charge billed by the Hospital.

- "Injury" means bodily injury to the Insured Person caused solely and directly by violent, accidental, external and visible means and shall exclude bodily Injury caused by Sickness or bacterial / viral infection not occurring through an accidental cut or wound.
- "Insured" means the Policyholder named in the Policy Schedule who is the legal employer of the Insured Person.
- "Insured Person" means the foreign worker named in the Policy Schedule who is the eligible person for cover provided in this Policy.
- "Period of Insurance" means the period specified in the Policy Schedule and any subsequent period for which the Insured shall have paid and the Company shall have accepted a renewal premium.
- "Personal Accident benefits" means Accidental death or permanent disablement benefits as specified in the benefits section occurring within 12 months from the date of Accident.
- "Policy" means this policy document and endorsements issued by the Company, which set out the terms and conditions of this insurance.
- "Policy Schedule" means the schedule attached to and forms part of this Policy.
- "Registered Chinese Medicine Practitioner" means a Chinese medicine practitioner who is:
 - duly registered with the Chinese Medical Council of Hong Kong pursuant to the Chinese Medicine Ordinance (Cap. 549) of the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong;
 - legally authorised for practicing Chinese medicine in the locality where the treatment is provided to the Insured Person.
- "Registered Medical Practitioner" means a medical practitioner of western medicine (General Practitioner, Physician, Surgeon, Specialist or Anaesthetist) who is:
 - duly qualified and is registered with the Medical Registration Ordinance of the laws of Hong Kong or a body of equivalent standing in jurisdictions outside Hong Kong; and
 - legally authorised for rendering medical and surgical service in the locality where the treatment is provided to the Insured Person.
- "Repatriation Expenses" means the expenses actually reasonably and necessarily incurred by the Insured Person in respect of
 - the repatriation of the Insured Person to his/her country of residence provided that such repatriation shall be on a scheduled flight (economy class) and shall include any transportation for ambulance transfer to and from the airport; or
 - the post-mortem treatment of the Insured Person and transportation of his/her mortal remains to the airport nearest to the place of burial in his/her country of residence.
- "Sickness" means illness or disease contracted, investigated, diagnosed or treated or when its signs or symptoms have manifested which would cause an ordinary prudent person to seek diagnosis, care or treatment.

PART II – BENEFITS

1. Section 1 – Clinical Expenses

The Company shall reimburse 80% of the expenses incurred by the Insured Person during the Period of Insurance for the following:-

- (a) General consultation in amount of HK\$100
- (b) Specialist consultation in amount of HK\$120
- (c) Physiotherapy / Chiropractor consultation in amount of HK\$110
- (d) Traditional Chinese Medicine Practitioner treatment in amount of HK\$80

The maximum amount payable under this Section for each 12-month period shall not exceed 25 visits.

Notes: Specialist consultation & Physiotherapy / Chiropractor treatment – referral letter from Registered Medical Practitioner is required.

2. Section 2 – Surgical and Hospitalisation Expenses

The Company shall reimburse the expenses (after deduction of any sum recovered or recoverable from any other sources) reasonably and necessarily incurred by the Insured Person during the Period of Insurance for Hospital Confinement as an in-patient of a Hospital undergoing medical treatment or surgery in accordance with the following benefit schedule:

Benefit schedule per Disability	Amount payable up to (HK\$)
(a) Room and Board (Max. 30 days)	150 per day
(b) In Hospital Physician's Visit (Max. 30 days)	150 per day
(c) Miscellaneous Hospital Services	500
(d) Surgical fee <ul style="list-style-type: none">- Complex- Major- Intermediate- Minor	15,000 7,500 3,750 1,875
(e) Anaesthetist's fee <ul style="list-style-type: none">- Complex- Major- Intermediate- Minor	4,500 2,250 1,125 563
(f) Operating theatre fee <ul style="list-style-type: none">- Complex- Major- Intermediate- Minor	4,500 2,250 1,125 563
(g) Intensive Care (Max. 30 days)	533 per day
(h) In Hospital Specialist Consultation	300
(i) Accidental Death & Disablement benefit (due to accident)	100,000

3. Section 3 – Dental Expenses

The Company shall reimburse 80% of the expenses (after deduction of any sum recovered or recoverable from any other sources) reasonably and necessarily incurred by the Insured Person for oral surgery, treatment of abscesses, X-rays, extractions or fillings as a result of dental disease during the Period of Insurance up to HK\$200 per visit subject to the maximum limit of HK\$500 for each 12-month period provided that such treatment and service are received from a legally qualified and registered dentist in Hong Kong.

4. Section 4 – Repatriation Expenses

The Company shall reimburse the Repatriation Expenses (after deduction of any sum recovered or recoverable from any other sources) reasonably and necessarily incurred up to HK\$20,000 for each 12-month period in the event that the Insured Person suffers from a death, serious Sickness or Injury resulting in him/her being unable to perform the service contract and certified by a Registered Medical Practitioner as medically unfit to work leading to early termination of his/her employment contract.

5. Section 5 – Personal Accident Benefits

The Company shall pay the Benefit provided hereunder in respect of an Injury to the Insured Person caused by an Accident, solely and independently out of any other cause on his/her rest days during the Period of Insurance, resulting in the Insured Person's death and disablement as stated and qualified hereunder within 12 months from the date of the Accident:

- 5.1 Accident death
 - 5.2 Loss of two or more limbs
 - 5.3 Loss of sight of both eyes
 - 5.4 Loss of one limb and sight of one eye
 - 5.5 Permanent total disablement
- HK\$100,000

- 5.6 Loss of one limb
 - 5.7 Loss of sight of one eye
- HK\$ 50,000

Loss of limb shall mean physical severance of a hand or foot at or above the wrist or ankle or of an arm or leg at or above elbow or knee. Loss of sight shall mean total and irrecoverable loss of all sight.

The benefit is not applicable to any Insured Person being a Hong Kong permanent resident.

PART III – EXCLUSIONS

1. Applicable to Part II – All Sections

This Policy does not cover or apply to any loss which is caused directly or indirectly by or resulted from:

- (a) Any consequence of declared or undeclared war, hostilities or warlike operations, invasion or civil war mutiny rebellion revolution insurrection or military or usurped power.
- (b) Intentional self-inflicted Injury or suicide (whether felonious or not) or any attempt while sane or insane.
- (c) Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by Accident.
- (d) Intoxication by alcohol, narcotics or drugs (not prescribed by a Registered Medical Practitioner) and treatment in connection with addiction to drugs or alcohol.
- (e) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
- (f) Any claim arising from Injury, Sickness, Accident or disease sustained by the Insured Person outside the geographical area of Hong Kong.
- (g) Any claim arising from pre-existing Sickness or Injury already existed or with sign or symptom presented whether or not the Insured Person is or should have reasonably been aware of prior to the Effective Date. For the purpose of Sections 1, 2 and 3 under Part II, no Benefits shall be payable for any claim arising from any such pre-existing conditions which resulting in medical treatment being received within three (3) consecutive months immediately prior to the Effective Date. In the event that no medical treatment is sought for on such pre-existing conditions within three (3) consecutive months immediately after the Effective Date on the Insured Person, Benefits under these Sections shall subsequently become effective.
- (h) Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
- (i) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - i. nuclear weapons material;
 - ii. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purposes of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- (j) Loss, damage, death, Injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:
 - i. any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - ii. any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.An act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- (k) The Insured Person being in any violation of the laws or resistance to arrest.

2. Applicable to Part II – Section 1 (Clinical Expenses) and Section 2 (Surgical and Hospitalisation Expenses)

This Policy does not cover or apply to any loss which is caused directly or indirectly by or resulted from:

- (a) Cosmetic or plastic surgery or any treatment for the purpose of beautification.
- (b) Any condition arising out of congenital defect or disease.
- (c) Any dental treatment or diagnosis, eye refraction, the supply of hearing aids, prosthesis, pacemakers, blood plasma or the provision of special nursing care.
- (d) Any medical services associated with pregnancy including abortion or sterilisation whether male or female.
- (e) Any test, treatment or condition related to infertility including but not limited to impotence or contraceptive techniques.
- (f) Any psychiatric disorder or rest cure.
- (g) Any condition caused by chronic alcoholism or drug addiction.
- (h) Any suicide, attempted suicide, self-mutilation, wilful or self-inflicted injury and the sequelae thereof.
- (i) Routine physical examinations, health check-ups or tests or any treatment which is not medically necessary.
- (j) All laboratory examinations and diagnostic tests.
- (k) Venereal diseases or their sequelae.
- (l) Injuries arising directly or indirectly from war, declared or undeclared, strike, riot, revolution or any warlike operation.
- (m) Eye refraction including routine eye tests, fitting of spectacles or lens and any operational procedures and related services for the purpose of correcting visual acuity or refractive errors.
- (n) Immunisations with the exception of tetanus.
- (o) Any investigation and treatment of AIDS and ARC.
- (p) Tuberculosis associated treatment should be subject to referral to government hospital / clinic.
- (q) Any long-term medication which is required for more than 21 day period and expensive medication include but not limited to specific anti-viral, anti-cancer and/or hormonal therapy.
- (r) Any matters associated with tuberculosis and kidney dialysis.

3. Applicable to Part II – Section 3 (Dental Expenses)

This Policy does not cover or apply to any loss which is caused directly or indirectly by or resulted from:

- (a) 20% of the amount of each and every adjusted claim payable.
- (b) Any routine examination, scaling, polishing or cleaning and crowning.
- (c) Cost of any bridges, braces and dentures.

PART IV – WAITING PERIOD

A 10-day waiting period from the Effective Date of the Insured Person's insurance shall be applicable to Part II - Benefits for the Insured Person. No benefits shall be payable under these sections in respect of any event occurring during the waiting period.

PART V – FOREIGN WORKER ASSISTANCE SERVICES

The Company has arranged a 24-hour assistance service with Appointed Service Provider (ASP) to assist the Insured in case of the following:

1. Medical Repatriation to Home Country

Should the Insured Person suffers from a death, serious Sickness or Injury which has been certified to be medically unfit to continue working at Hong Kong, ASP will arrange for repatriation of the Insured Person to his/her country of residence by any other appropriate means of transportation. If necessary, ASP will arrange medical escort for the patient. The Company will reimburse the expenses incurred subject to the terms and conditions under Part II Section 4 of this Policy.

2. Repatriation of Mortal Remains/Ashes

Upon the death of the Insured Person, ASP will make necessary arrangements for the repatriation of the body or ashes to the deceased Insured Person's country of residence. The Company will reimburse the expenses incurred subject to the terms and conditions under Part II Section 4 of this Policy.

ASP shall not be held responsible for the delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or acts of God or any other event of force majeure which prevents ASP from providing such assistance services. The use of the above services arranged by ASP is at the Insured Person's own accord. We will not be liable for any loss arising from the use of such services.

The Company's service provider and the professionals to whom the Insured Persons are referred by the Company's service provider are to be responsible for their own acts as independent contractors and are not employees, agents or servants of the Company. The Company shall not be responsible for any act

or failure to act on the part of the service provider and these professionals such as, and not limited to, physicians, hospitals and clinics.

Simply make a call to 24-Hour Assistance Hotline + 852 2861 9239

Please quote the following when the Insured or the Insured Person's representative call:

- (a) Policy number
- (b) the Insured Person's name
- (c) a brief description of the accident and the nature of assistance required

PART VI – CONDITIONS

1. Age Limit

Unless otherwise specified in the Policy Schedule, the Insured Person shall be at age 18 to 65 at the time coverage has become effective. The Policy shall not be renewable upon expiry when the Insured Person has attained the age of 66.

2. Policy Currency

This Policy is issued in Hong Kong currency.

3. Claim Prevention

The Insured parties shall take all reasonable precautions to prevent Accidents and disease and shall comply with all statutory obligations.

4. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used to obtain the benefits under this Policy, the Company shall have no liability in respect of such a claim.

5. Renewal Procedure

Before renewing this Policy the Insured shall give written notice to the Company of any material fact affecting this insurance which has come to the Insured's notice during the preceding Period of Insurance including notice of any disease physical or mental defect or infirmity affecting the Insured Person.

6. Policy Not Assignable

This Policy is not assignable and the Company shall not be affected by notice of any trust charge lien assignment or other dealing with this Policy.

7. Claims Procedure

(a) Clinical Expenses Claims

The Insured Person must submit the claim along with the required documentation. Clinical expenses claims can be submitted electronically through QBE's eClaims platform.

(b) Other Claims

Immediate notice shall be given to the Company of any occurrence likely to give rise to a claim under this Policy. Within thirty (30) days of any occurrence likely to give rise to a claim under this Policy a detailed statement in writing describing the occurrence shall be delivered to the Company. Original invoices and receipts are required to be submitted with the claim form to the Company for reimbursement.

(c) Claims Notification Demands etc. In the event of any occurrence which may give rise to a claim under this Policy the Insured parties shall immediately give notice thereof in writing to the Company with full particulars.

The Insured parties shall also give the Company notice in writing immediately the Insured parties becomes aware of any intention to prosecute the Insured parties any impending prosecution inquest or fatal inquiry in connection with any occurrence which may give rise to a claim under this Policy. Every letter claim writ summons and process shall be forwarded to the Company immediately on receipt.

(d) Claims Control by the Company. The Company shall be entitled upon notice to the Insured parties to take over and conduct in the name of the Insured parties the defence or settlement of any claim demand or proceedings against the Insured parties. In that event:

- i. the Insured parties shall provide all such information and assistance including the latest earnings of all employees duly certified as being correct by an independent auditor and forward all such documents and other records to the Company for the conduct of such claim demand or proceedings as the Company in its discretion may from time to time require; and
- ii. the Insured parties shall not without the written consent of the Company incur any expenditure in connection with any such claim demand or proceedings or make any payment admission offer or enter into any settlement whatsoever.

8. Other Insurance

If at the time a claim is made by the Insured parties under this Policy there is any other insurance covering the same liability the Company shall not be liable to pay or contribute more than its ratable proportion of any such claim and costs and expenses in connection therewith.

9. Waiver of Claims

The Insured parties shall not enter any agreement the effect of which will waive any claim which the Insured parties would otherwise have against any person in respect of or arising out of any occurrence resulting in liability on the part of the Insured parties for which indemnity is provided by this Policy or whereby any such claim is limited or qualified in any way.

10. Subrogation

The Company shall be entitled at its sole discretion to prosecute in the name of the Insured parties any claim for damages costs indemnity contribution or otherwise against any person who may be liable to the Insured parties in respect of any liability on the part of the Insured parties for which indemnity is provided by this Policy and shall have full discretion in the conduct of any such proceedings and in the settlement of any such claim.

The Insured parties shall give all such information and assistance as the Company may from time to time require and execute any necessary documents for the purpose of vesting such rights in the Company. Any moneys recovered pursuant to the exercise of such rights shall be applied firstly for the benefit of the Company to the extent of the amount paid by the Company in respect of any claim including any costs and expenses paid or incurred by the Company and costs and expenses incurred in prosecuting such recovery action.

11. Proof of Loss

It is a condition precedent to any liability of the Company under this Policy that the Insured parties shall at his/her own expense furnish to the Company such certificate information and evidence as the Company may from time to time reasonably require in the form and of the nature described by the Company. The Company shall be allowed at its own expense upon reasonable notice to the Insured parties to have a medical examination on the Insured Person from time to time or in the case of death upon reasonable notice to the Insured Person's legal personal representative to have a post-mortem examination of the body.

The death of the Insured Person shall be established by an official death certificate. Any claim arising from the death of the Insured Person shall be payable to the Insured Person's legal estate and/or guardian.

12. Cancellation

The Insured may, subject to no claims has been made, at any time cancel this Policy by delivering to the Company a notice in writing whereupon the Company shall retain the customary short period rate for the time the Policy has been in force.

<u>Short Period not exceeding</u>	<u>Premium payable by the Insured</u>
1 month	50% of annual rate
2 months	60% of annual rate
3 months	60% of annual rate
4 months	60% of annual rate
5 months	70% of annual rate
6 months	80% of annual rate
7 months	80% of annual rate
Exceeding 7 months	100% of annual rate

In the event of cancellation within the Policy Period, the Company shall charge Short Period Rate as above for the Policy Period.

The Company may at any time cancel this Policy by giving seven days' written notice to the Insured. This notice is to be posted by mail to the Insured at the address last notified to the Company. Proof of mailing shall be sufficient proof of notification.

After the Policy has been cancelled by the Company, the Company shall refund to the Insured the proportionate part of any premium paid in respect of the unexpired period of the Policy.

13. Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties in difference within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. If the Company shall disclaim liability to the Insured parties for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the Provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

14. Jurisdiction Clause

The Company shall not be liable under this Policy in respect of judgements against the Insured Person which are not in the first instance delivered by or obtained from a court of competent jurisdiction of Hong Kong.

15. Minimum Retained Premium Clause

Notwithstanding anything contained herein to the contrary of this Policy, in the event of any Policy amendment including cancellation requested by the Insured after Policy inception, the premium retained by the Company shall be subject to a minimum and non-refundable amount of HK\$500 unless stated otherwise in the Policy Schedule or endorsement.

16. Rights of Third Parties

Any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Ordinance (CAP. 623) or any other applicable law to enforce any term of this Policy.

17. Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re) insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SURGICAL SCHEDULE OF FEES

(by classification)

Description of Surgical Operation	Classification	Description of Surgical Operation	Classification
ABDOMEN		GENITO-URINARY TRACT	
Appendectomy	Intermediate	Removal of, or cutting into, kidney	Major
Removal of, or other operation on gall bladder	Major	Fixation of kidney	Major
Gastro enterostomy	Major	Removal of tumors or stones in ureters or bladder	
Resection of Stomach (partial), bowel or rectum	Major	by cutting operation	Major
Excision of Rectum - combined synchronous	Complex	by endoscopic means	Minor
Oesophagogastrostomy	Complex	by extracorporeal shock-wave lithotripsy	Intermediate
Any operation on the Pancreas	Complex	cystoscopy	Minor
Total Gastrectomy	Complex	Removal of prostate by open operation	Major
ABSCESSSES - See Tumors		Removal of prostate by endoscopic means	Major
AMPUTATIONS		Circumcision	Minor
Thigh, leg	Major	Vesicocele, hydrocele, orchidectomy or epididymectomy,	
Upper arm, forearm, entire hand or foot	Intermediate	single	Intermediate
Fingers or toes, fewer than three	Minor	bilateral	Intermediate
Fingers or toes, three or more	Intermediate	Hysterectomy	Major
ARTERIES AND VEINS		Other cutting operations on uterus and its appendages with	
Any operation on the Aorta or Iliac Arteries	Complex	abdominal approach	Major
Portocaval Anastomosis	Complex	Cervix amputation	Major
Splenorenal Anastomosis	Complex	Dilatation and curettage (non-puerperal), cervix cauterization or	
BILLARY TRACT		conization, polypectomy, or any combination of these	Minor
Hepaticoduodenostomy	Complex	Vaginal plastic, operation for cystocele or rectocele	Intermediate
Partial Hepatectomy or Resection	Complex	Total Cystectomy	Complex
BREAST		Transplantation of ureters	Complex
Removal of benign tumor or cyst	Intermediate	Transplantation of kidney	Complex
Simple amputation	Major	Transplantation of liver	Complex
Radical amputation	Major	GOITRE	
CHEST		Removal of thyroid, subtotal	Intermediate
Complete thoracoplasty, transthoracic approach to stomach, diaphragm,		Removal of adenoma or benign tumor or thyroid	Intermediate
esophagus, sympathectomy or laryngectomy	Major	Thyroidectomy, total	Major
Removal of whole lung	Major	HERNIA	
Portion of lung	Intermediate	Herniorrhaphy for single hernia	Intermediate
Bronchoscopy, esophagoscopy	Minor	Herniorrhaphy for more than one hernia	Major
Induction of artificial pneumothorax, initial	Minor	JOINT	
Induction of artificial refills each (not more than 12)	Minor	Incision into, tapping excepted	Minor
CYSTS - See Tumors		Arthroscopic excision of joint structure	Intermediate
DISLOCATION, Reduction of		LIGAMENTS AND TENDONS	
Hip, vertebra, ankle joint, elbow or knee joint (patella excepted)	Minor	Cutting or transplant - single	Intermediate
Shoulder	Minor	Cutting or transplant - multiple	Major
Lower jaw, collar bone, wrist or patella	Minor	Suturing of tendon - single	Minor
Any dislocation involving an open operation	Intermediate	Suturing of tendon - multiple	Intermediate
EXCISION OR FIXATION BY CUTTING		PARACENTESIS	
Shoulder joint, Hip joint	Major	Tapping	Minor
Knee joint, semilunar cartilage, elbow, wrist or ankle joint	Intermediate	PILONIDAL CYST OR SINUS	
Removal of diseased portion of bone, including curettage		Removal of	Intermediate
(alveolar processes excepted)	Intermediate	RECTUM	
EAR, NOSE OR THROAT		Hemorrhoidectomy, external	Intermediate
Fenestration, one or both sides	Major	Hemorrhoidectomy, Internal or internal and external	Intermediate
Mastoidectomy, one or both sides, simple	Major	Cutting operation for fissure	Minor
Mastoidectomy, one or both sides, radical	Major	Cutting operation for thrombosed hemorrhoids	Minor
Tonsillectomy, adenoidectomy, or both	Intermediate	Cutting operation for fistula in ano, single	Intermediate
Sinus operation by cutting (puncture of antrum excepted)	Intermediate	Cutting operation for fistula in ano, multiple	Intermediate
Submucous resection of nasal septum	Minor	Injections (complete procedure)	Intermediate
Tracheotomy	Intermediate	SKULL	
Any operation on the Inner Ear	Complex	Cutting into cranial cavity (trephine excepted)	Major
Open operation on the Larynx or Pharynx	Complex	Trephine	Intermediate
EYE		Any operation on Brain and Meninges	Complex
Operation for detached retina	Major	SPINE OR SPINAL CORD	
Cataract, removal of	Intermediate	Operation for spinal cord tumor	Major
Any other cutting operation into the eyeball (through the cornea or sclera)		Operation with removal of portion of vertebra or vertebrae	
or cutting operation on eye muscles	Intermediate	(except coccyx, transverse or spinose process)	Major
Removal of eyeball	Intermediate	Removal of part or all of coccyx, or of transverse	
FRACTURE, Treatment of		or spinose process	Major
Thigh, vertebra or vertebrae, pelvis (coccyx excepted)	Intermediate	Any operation on spinal cord or spinal Meninges	Complex
Leg, kneecap, upper arm, ankle (Potts)	Minor	Rhizotomy	Complex
Lower jaw (alveolar process excepted), collar bone, shoulder blade,		TUMORS	
forearm, wrist (Colles), Skull	Minor	Benign or superficial tumors and cysts or abscesses	Minor
Hand, foot	Minor	Malignant tumors of face, lip or skin	Major
Fingers or toes, each	Minor	VARICOSE VEINS	
Nose	Minor	Injection treatment, complete procedure, one or both legs	Minor
Rib or ribs	Minor	Cutting operation, complete procedure, one leg	Major
		Cutting operation, complete procedure, both legs	Major
NOTE:			
In the case of compound fracture, or an open operation, the Classification will be			
upgraded from Minor to Intermediate, or from Intermediate to Major as the case may be.			
		If the operation performed is not shown above, the Company reserves the right to	
		determine the Maximum Surgical Operation Benefit for such operation. An operation of	
		equivalent gravity and severity will be used as a basis for the settlement.	

PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

In relation to the personal data collected by QBE Hongkong & Shanghai Insurance Limited ("QBE HK"), I/we agree and acknowledge that:

- (a) the personal data requested is necessary for QBE HK to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed.
- (b) the personal data collected in this form may be used by QBE HK for the purposes stated in its Privacy Policy found at <https://www.qbe.com/hk/en/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes)
- (c) QBE HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) above:
 - i. third parties providing services related to the administration of my/our policy (including reinsurance); financial institutions for the purpose of processing this application and obtaining policy payments
 - ii. in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
 - iii. another member of the QBE group (for all of the purposes stated in (b)) in any country; or other parties referred to in QBE's Privacy Policy for the purposes stated therein.
- (d) I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via email or post at:
QBE Hongkong & Shanghai Insurance Limited
Address: 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Email: info.hk@qbe.com.hk
- (e) That where I/we are providing personal data on behalf of another person to QBE HK, I/we have obtained consent from the other person who have agreed that their personal data will be released to QBE HK in accordance with paragraphs (a), (b), and (c) above.

That in the event of differences between the English and Chinese, the English version shall prevail.