



Ping An GlobalSelect[®]

International Healthcare Cover

Contact your introducer for details

Introducer Details:



Why Choose Ping An?

Longevity, Strength, Stability



Ping An Insurance (Group) Company of China, Ltd ("Ping An") is the first integrated financial services conglomerate in China that blends its core insurance operations into securities brokerage, commercial banking, asset management and enterprise annuities to create a highly efficient and diversified business profile. It was established in 1988 and headquartered in Shenzhen, Guangdong Province, China. It has been listing its H-Shares on the Hong Kong Stock Exchange under the name "Ping An" and stock code "2318" since June 2004. On March 1, 2007, Ping An debuted trading of its A-Shares on the Shanghai Stock Exchange under the name "Ping An of China" and stock code "601318".

As of 31 December 2006, under International Financial Reporting Standards (IFRS), consolidated total assets and total equity of the Group were RMB 494,309 million and RMB 47,750 million respectively. Under PRC Accounting Standards, the Group's total assets reached RMB 441,791 million and total shareholders' equity grew to RMB 36,668 million. The market value of the Group reached HKD 300 billion as of 9 March, 2007, and the Group was ranked No.66 among global financial institutions.

The Group provides financial services including insurance coverage, investment and wealth management for more than 38 million individual clients and more than 2 million corporate clients. It hires almost 210,000 sales agents and more than 50,000 full-time employees serving more than 3,000 branch and sub-branch-units and sales offices. It achieved revenues of RMB 87,943 million and a net profit of RMB 8,000 million in 2006 according to International Financial Reporting Standards. By premium income, Ping An Life is the second largest life insurance company in China. Ping An Property & Casualty is the third largest P&C insurance company in China.

Ping An is committed to build a globally competitive, fully-integrated professional services operation with its good corporate governance structure, international management team, cohesive corporate culture, strict risk control system, quality products, services and marketing. Ping An's goal is to become a first-class financial services group by building on the Company's strong brand that is trusted and respected as a household name.

About Ping An P&C

Property and Casualty insurance is one of the Ping An's core business operations, and has achieved steady growth for the past 19 years. Ping An Property and Casualty Insurance Company of China, Ltd. (Ping An P&C) was established in year 2002.

Ping An Property and Casualty Insurance provides country-wide services from its 35 branch offices and over 1,100 sub-branch offices. The Company also has established a representative agent network in almost 400 cities in 150 countries and regions, developing business relationships with over 160 insurance and reinsurance companies, including China Reinsurance, Munich Reinsurance and Swiss Reinsurance, among others.

Why Choose Ping An GlobalSelect®?

International Healthcare Cover

Travelling, working or living abroad can be exciting, but can also present unexpected obstacles and challenges. This is particularly so when it comes to quality healthcare which you and your family expect and deserve. But now, by choosing Ping An GlobalSelect International Healthcare Cover, your medical care need not be a concern.



Quality medical insurance is very important, especially where local medical facilities may be basic, inaccessible, may have long waiting lists or may be unable to provide you with the treatment you require. Most private facilities, if available, are often prohibitively expensive and your local medical facility may not be able to transport you there.

The Ping An GlobalSelect® plan is specially designed to give you the choice and flexibility to help meet your individual private medical insurance needs, wherever you choose to be covered in the world.

You and your family can benefit from an extensive range of cover options, have access to some of the best medical centres in your chosen area of cover and all backed up by fast, friendly and efficient service to help and support you when you need it most.

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Insurer of Ping An GlobalSelect International Healthcare Cover

One important factor when choosing who will insure your health is to make sure your plan has the commitment and financial stability of a well-established insurance company behind it.

The Ping An GlobalSelect plan is underwritten by Ping An Property & Casualty Insurance Company of China, Ltd. (Ping An P&C).



Administration of Ping An GlobalSelect International Healthcare Cover

Ping An P&C is committed to providing professional and experienced administration of the Ping An GlobalSelect plan. A special team of experts have been selected to manage the daily operation, including customer enquiries, claims administration and network provider monitoring. Outside of China, International Medical Group®, Inc. (IMG®) has been assigned to administer all plan-related matters on behalf of Ping An P&C. With this arrangement, customer service and emergency medical assistance is provided around the clock and around the world.

An introduction to IMG Your Administrator Outside of China

International Medical Group®, Inc. (IMG®) is a worldwide leader in providing a wide range of international medical and health related insurance products and services to individuals, families and companies around the globe.

Since 1990, IMG has provided 24 hour Global Peace of Mind® and medical security for hundreds of thousands of individuals and families in over 150 countries.

Working in association with our partners in China and with service centres in both North America and Europe and with insurance plans providing access to hospitals, clinics, doctors and specialists all over the world - IMG and its affiliated group of companies (including IMG Europe, Ltd. (IMGE), a wholly owned subsidiary) are there to help you when you need it most, 24/7/365.

Age Limits and Eligibility

Individuals and their dependents worldwide of all nationalities are eligible to apply for cover from 14 days of age up until the age of 74 years. Your Ping An GlobalSelect plan will automatically terminate at the policy renewal date following your 75th birthday. In the case of children under the age of 18 years, a parent or guardian is required to sign the application on their behalf.

Non-USA citizens may reside anywhere in the world including their home country. However, in respect of cover in the USA, certain eligibility restrictions may apply. USA citizens must reside outside the USA on their effective date and arrange to reside outside the USA for at least six months.

Please contact us for further details regarding age limits and eligibility, or refer to the Ping An GlobalSelect Policy Wording (available upon request) for full eligibility conditions and restrictions relating to cover within the USA.

Renewal of Cover

Ping An GlobalSelect is annually renewable and continues when renewed. Prior to the end of each 12 month period of insurance, you will receive a renewal form. You must continue to meet the eligibility requirements in order to renew. There are no medical questions at renewal, and your rate will be based upon your age and cover selection at the time of renewal - not your previous claims record.

Money Back 'No Hassle' Guarantee

Upon receiving your Ping An GlobalSelect policy documents, please make sure you read them carefully. If you think your Ping An GlobalSelect plan may not meet your needs, you may cancel it by writing to us where you will receive a pro-rated refund of premium (subject to a small administration fee) if you have not filed a claim and no claims are pending. If you decide to cancel, simply return all your policy documentation to us and, as long as you have not already made a claim under the Plan, we will cancel it and promptly give you a pro-rated refund within 30 days from receipt of the documentation. No Questions Asked.

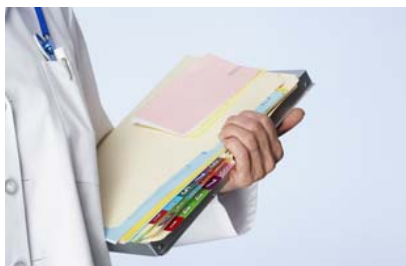
Key Highlights and Advantages of Ping An GlobalSelect International Healthcare Cover

Flexibility and Choice

With four Ping An GlobalSelect sub-plans to choose from and a range of voluntary medical excess options, you have a wide choice of health insurance covers to suit your individual needs and budget, all of which give you the freedom to choose where you are treated within your selected geographic area of cover. In addition an optional personal accident insurance plan is also available.



Your Choice of Cover - *Choosing the cover that's best for you*



Wide Range of Covers

All eligible charges for in-patient treatment are covered up to an overall maximum sum insured and, depending upon your chosen sub-plan, there is also a wide choice of cover available for out-patient treatments.

Please refer to the Schedule of Cover and Excesses and the Policy Wording (available

upon request) for further details of the cover under each sub-plan.

In summary, the four Ping An GlobalSelect sub-plans are:

HEADSTART

The Ping An GlobalSelect HeadStartSM sub-plan is very affordable 'entry level' medical insurance designed to get you to see a consultant or specialist privately and quickly - whether before or after hospital admission, or following out-patient surgery.

- Allows you to receive the private in-patient treatment you need, when you need it, as well as out-patient surgery, cancer tests and MRI/CT scans
- Includes emergency evacuation and repatriation to the nearest medical facility within your geographic area of cover
- "Go private" and avoid having to suffer unnecessary or long waiting lists

BASIC

The Ping An GlobalSelect BasicSM sub-plan is affordable and effective medical insurance that gives you higher limits and more sections of cover than HeadStart. As well as in-patient treatment, out-patient surgery, cancer tests and MRI/CT scans, the Basic sub-plan provides a wide range of additional covers, including:

- Family doctor fees, treatment, referrals and prescribed medicines relating to pre and post hospital treatment
- Major organ transplant
- Physiotherapy
- Homeopathic and osteopathic treatments
- Home nursing
- Compassionate visits
- Stabilisation of an acute episode of a chronic medical condition

Limited worldwide accident and emergency cover is also available under the Basic sub-plan if you travel outside your geographic area of cover. What's more, if declared and accepted, limited cover can even be included for pre-existing medical conditions following 24 months continuous cover under the Ping An GlobalSelect plan.

STANDARD

The Ping An GlobalSelect StandardSM sub-plan offers significantly wider and increased benefits compared with the Basic sub-plan, with extensive cover for family doctor treatment and prescribed medicines, including additional benefits for:

- Complementary medical treatment
- AIDS/HIV treatment
- Hormone Replacement Therapy (early onset)
- Rehabilitation and Hospice Care
- Psychiatric treatment
- Annual health and wellness check ups for adults and children
- ...and much more!

Cover is also available for declared and accepted pre-existing conditions and on-going chronic and palliative treatment, after 24 months continuous cover. You can elect to have eligible treatment in the USA within our network of providers.

EXECUTIVE

The Ping An GlobalSelect ExecutiveSM sub-plan offers you some of the highest limits of cover and the widest range of premier international medical insurance covers available anywhere in the world today. The Executive sub-plan provides all the covers above and more, including:

- Vision contribution benefit
- Routine dental treatment (after 6 months continuous cover)
- Restorative dental treatment (after 12 months continuous cover)
- An extensive range of maternity covers (after 12 months continuous cover)

Family Cover - Free Cover for First Child Under 10 Years

Families applying for the Ping An GlobalSelect plan will receive free cover for the first eligible dependent child aged between 14 days and 9 years - when at least one parent is insured under the Ping An GlobalSelect plan. All persons applying must be listed on the initial application form.

24 Hour Emergency Helpline

Helping you with medical emergencies and evacuations worldwide, backed by service centers in China, Europe and the USA.

Quick Reference Guide

Reasons for choosing the Ping An GlobalSelect plan:

- ✓ Flexibility and wide choice of four Ping An GlobalSelect sub-plans
- ✓ Extensive range of covers
- ✓ New and unique sections of cover
- ✓ Very high limits of annual cover available
- ✓ Choice of excesses
- ✓ Choice of three geographic areas of cover
- ✓ Freedom to choose any hospital, clinic, or doctor available anywhere within your chosen geographic areas of cover
- ✓ Free cover for first eligible dependent child aged 14 days to 9 years when insured as part of a family
- ✓ Your plan is fully portable within your geographic area of cover
- ✓ Includes home country cover within your chosen geographic area of cover (subject to conditions regarding cover in the USA)
- ✓ Ability to switch sub-plans at renewal (subject to terms)
- ✓ Quick and easy to apply for cover, and in many cases it is easy to switch cover at renewal from your existing insurer to the Ping An GlobalSelect plan
- ✓ Ability on some plans to have limited Worldwide Accident and Emergency cover outside of your chosen geographic area of cover
- ✓ Eligible charges for in-patient treatment will be paid direct to the hospital or provider in most cases
- ✓ Ability on some sub-plans to include limited cover for pre-existing conditions as well as chronic conditions (if accepted and subject to wait period and plan terms)
- ✓ Few recreational sporting restrictions
- ✓ 24 hour emergency medical and evacuation service
- ✓ Customer service and claims advisor help-lines
- ✓ Fast and efficient in-house claim settlement
- ✓ 'In-house' medical staff to assist if you need precertification or help if you need to be admitted to hospital
- ✓ 'No Hassle' Money Back Guarantee

A Choice of Excesses

A standard excess is the first amount of a claim payable by you before any benefits are paid under the plan. There is only one excess per medical condition per period of insurance.

The Schedule of Cover and Excesses identifies the Standard Excess that applies to your chosen Ping An GlobalSelect sub-plan. There is also a range of optional voluntary medical excesses available to you and your family:

- On the Standard and Executive sub-plans, for a small increase in premium you may choose to reduce your excess from that of the standard excess.
- Alternatively, you may choose to increase the excess above that of the standard excess and this will result in a reduction in your standard premium of up to 45% depending upon the increased excess you select.

Choosing Your Geographic Area of Cover

By restricting your cover to certain geographic areas you can reduce the premium you pay. With the Ping An GlobalSelect plan you have a choice of three different geographic areas of cover:

1 **AREA ONE**
EUROPE INCLUDING:
Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Greenland, Holland, Hungary, Iceland, Ireland, Italy, Jersey, Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, the Slovak Republic, Slovenia, Spain (including the Balearics and Canary Islands), Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, Ukraine, United Kingdom, Uzbekistan, the Vatican City and Yugoslavia.

2 **AREA TWO**
WORLDWIDE, EXCLUDING USA/CANADA

3 **AREA THREE**
WORLDWIDE

Worldwide Accident and Emergency Out of Area Cover

Your sub-plan may also allow restricted Worldwide Accident and Emergency cover outside your chosen Area of Cover for up to a specific monetary limit of cover and to a maximum number of days per year. This is particularly beneficial if you travel out of your geographic area of cover frequently on short trips or decide to go abroad on holiday - refer to the Schedule of Cover and Excesses for further details.

Cover for Pre-Existing Medical Conditions

After cover has been in effect for 24 continuous months under a Ping An GlobalSelect Basic, Standard or Executive sub-plan, (unless we advise otherwise in writing) - an Insured Person is provided with cover up to the annual and life time limits (relevant to his or her chosen sub-plan) for eligible declared and accepted pre-existing medical conditions,* subject to the terms and conditions of the Policy Wording.

(Note : No cover exists for pre-existing medical conditions under the GlobalSelect HeadStart sub-plan)

This benefit is payable **whether or not** you have received consultation or treatment for the condition(s) during the 24 month period. This is important because very few pre-existing conditions remain free from consultation or treatment, and therefore do not typically qualify for any cover at all under most other companies' standard policies.

If you fully disclose a pre-existing medical condition at the time of application, and we accept you into the Ping An GlobalSelect plan, you will be covered for eligible charges subject to the limits and terms* of the plan.

**See Policy Wording for definition of "pre-existing conditions" and a complete list of exclusions and limitations and other specific terms and conditions. Available upon request.*

Other Exclusions and Limitations

As with all medical insurances, there are certain costs, expenses, conditions and claims which are not covered by the Ping An GlobalSelect plan. Please refer to the Schedule of Cover and Excesses applicable to your chosen sub-plan which should be read in conjunction with the full Policy Wording (available upon request) in order to obtain a definition of pre-existing conditions and a complete list of terms, conditions and exclusions relevant to your chosen sub-plan.

Charges for the following illnesses, conditions and surgical procedures which exist, manifest themselves or are treated or have treatment recommended during the first 90 days of cover from the effective date are excluded from cover: tonsillectomy, adenoidectomy, haemorrhoids or haemorrhoidectomy, any disorder of the reproductive system, hysterectomy, hernia, intervertebral disc disease, gall stones or kidney stones, any condition of the breast, any condition of the prostate. Please note charges for the above may be further limited or excluded under the pre-existing condition exclusion and/or the chronic condition limitation.

A 'First-Class' Service Commitment to You

With a Ping An GlobalSelect plan, you have access to 'first class' service from helpful customer service staff and claims professionals located at Chinese, European or United States based administration centres – all backed by a medical team, available seven days a week for emergencies, medical evacuations and pre-certification.

Wherever you are in the world, you are never more than a phone call away from fast, friendly and efficient service – giving you the true confidence and security that you deserve.

Efficient Claim Settlement

Your claims will be settled efficiently, and in most cases if you are admitted to hospital our administrators can arrange to pay the hospital or medical provider direct. Once your application for your Ping An GlobalSelect plan is approved, you will receive a fulfilment kit which includes a Ping An GlobalSelect identification card and claim forms. When you receive treatment, original itemised bills must be received by our administrators within 90 days of services. Refer to your Policy Wording and claim form for further claims submission and settlement information.

Pre-certification

For many of the benefits under your Ping An GlobalSelect plan you are required to seek Pre-certification from our administrators as soon as possible and always PRIOR to incurring cost or undertaking any medical treatment or before being admitted to hospital (except in an emergency situation, in which event we should be informed within 48 hours or as soon as reasonably possible).

Pre-certification may be undertaken by an insured person, the medical practitioner, hospital administrator or a relative - subject to all information being available and verifiable.

Your Policy Wording contains important terms, conditions and instructions on Pre-certification procedures. Please ensure you carefully adhere to these. Failure to follow Pre-certification procedures may invalidate your claim or in certain circumstances result in a loss or reduction of cover.



Corporate International Healthcare Insurance

Flexible Cover for Companies and Employees Worldwide

As an employer your employees are your most valuable asset. Keeping their health protected makes good commercial sense - since an employee's health problems can seriously affect your business operations. These considerations are even more important if your employees and their families are overseas. Our wide range of Ping An GlobalSelect sub-plans can fulfill their varied needs by giving fast, efficient and affordable access to professional healthcare services around the world.



We will be pleased to design a plan to help meet your individual company's requirements and budget. We can also provide a comparative quotation if you have an existing healthcare arrangement.

Please contact your agent/broker or us for further details and we will be happy to guide you through this simple process.

The Ping An GlobalSelect Plan Customer Service Charter

In all of our dealings with you we will...

- ✓ Provide a fast, friendly and efficient service to you
- ✓ Give you clear information on our products and services before you buy and after your insurance cover is confirmed.
- ✓ Ensure you are aware of all the documents you need to submit with your claim
- ✓ Upon receipt of all requested documentation, aim to pay all eligible claims (within the People's Republic of China) within 15 working days, (elsewhere) within 20 working days
- ✓ Give you advice on how to complain and then correct any mistakes or handle any complaint quickly
- ✓ At all times act fairly and reasonably when working with you

Please refer to the Policy Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions outlined in this booklet.

How to Apply for Cover

It's quick, easy and affordable to apply for cover...

1. Choose the sub-plan that provides the sections and limits of cover you need.
2. Choose the geographic area of cover that you wish to be covered in.
3. Decide if you want to increase or decrease the standard level of medical excess.
4. Complete the application form in full, choosing how you want to pay your premium. Premiums are accepted as shown in the Premium Rating Sheet (enclosed), by bank transfer, cheque or cash. The benefits listed under your Plan will be in the same currency as you pay your premium.
 - Don't forget to include your spouse and dependent details if applying as a family
 - If you are 19 years of age or older, you must complete your own application
 - A physician's statement may be required depending upon your answer to the medical questions
5. Send the completed application form along with payment to your agent/broker by Post or Fax.

What Next...

1. When your completed application and premium is received, it will be processed as quickly as possible.
2. Once accepted, and the premium received by Ping An P & C, you or your agent/broker will be mailed your Policy kit including ID card, Policy Wording and claim forms.
3. You must notify our administrators if you or any applicant suffers or is treated for any illness, injury, or other medical condition between the time of your application and issuance of the certificate.
4. In the unlikely event your application is not accepted, you will receive a full refund of premium.

Please refer to the Policy Wording for specific terms, conditions and other details regarding the benefits, limitations, eligibility and exclusions outlined in this booklet. Policy Wording is available upon request prior to purchase.

The summary description of cover, benefits and eligibility in this brochure is accurate at the date of printing, subject to the terms of the plan. Any updates or changes made subsequent to printing will be included in the fulfillment kit sent upon approval of your application, and/or from time to time thereafter.

Ping An, Ping An P&C and the Ping An logo are the trademarks, service marks and/or registered marks of Ping An Property & Casualty Insurance Company of China, Ltd.

IMG, International Medical Group, the IMG block design logo, IMG Europe Ltd, the IMG Europe Ltd block design logo, imglobal, GlobalSelect, Coverage without Boundaries, and Global Peace of Mind are the trademarks, service marks and/or registered marks of International Medical Group, Inc.

International Medical Group, Inc. (IMG) and IMG Europe Ltd. are appointed as Administrator (outside of China) for and on behalf of Ping An Property & Casualty Insurance Company of China Ltd.

Important Note: This introductory guide aims to provide an understanding of the coverage as well as the structure of this international healthcare insurance policy. This guide cannot be used as an addendum to the policy, nor as evidence to sue in a court of law. Ping An is the sole arbiter in the ultimate interpretation of this policy together with any periodic endorsements that may have taken place from time to time.



This section contains...

- Schedule of Cover and Excesses
- Premium Rating Sheet
- Application Form
- Other _____

平安GlobalSelectSM全球医疗保障计划

为什么选择中国平安？

长远承担、稳健及雄厚背景

中国平安保险（集团）股份有限公司（以下简称“中国平安”）是中国第一家以保险为核心的，融证券、信托、银行、资产管理、企业年金等多元金融业务为一体的紧密、高效、多元的综合金融服务集团。公司成立于1988年，总部位于深圳。2004年6月和2007年3月，公司先后在香港联合交易所主板及上海证券交易所上市，股份名称“中国平安”，香港联合交易所股票代码为2318；上海证券交易所股票代码为601318。

截至2006年12月31日，按照国际财务报告准则（IFRS），集团总资产为人民币4,943.09亿元，权益总额为人民币477.5亿元。按中国会计准则，集团总资产为人民币4,417.91亿元，股东权益为人民币366.68亿元。2007年3月9日，公司市值超过3000亿港元，在全球金融机构中排名第66位。

公司通过旗下各专业子公司共为3,800多万名个人客户及超过200万名公司客户提供了保险保障、投资理财等各项金融服务。公司拥有近21万名销售人员及5万余名正式雇员，各级各类分支机构及营销服务部门3,000多个。2006年全年，按照国际财务报告准则，公司实现总收入为879.43亿元，净利润达到人民币80亿元。从保费收入来衡量，平安寿险为中国第二大寿险公司，平安产险为中国第三大产险公司。

正稳步迈向国际舞台的中国平安将以完善的治理结构，国际化的管理团队，凝聚人心的企业文化，成熟的风险管理，优良的产品、服务及市场能力，努力把公司建设成为国际领先的综合金融服务集团和金融服务业的百年老店。

关于中国平安产险

中国平安财产保险股份有限公司于2002年成立，是中国平安保险集团长期以来经营和发展的基础。19年来，中国平安产险业务规模逐年攀升，业务发展日益稳健。

中国平安产险经营区域覆盖全国，在国内各省市、自治区、直辖市设有35家二级机构，1100多个营业网点；此外，还在世界150个国家和地区的近400个城市设立了查勘代理网点，与中国再保险公司、慕尼黑再保险公司、瑞士再保险公司等国内外160多家保险公司、再保公司建立了业务往来。

为什么选择平安全球医疗保险？

在国外旅行、工作或居住可能是令人兴奋的，但是也可能带来难预测的障碍和挑战，尤其是当涉及到，您和您家人的期望，及应份得到的充分的健康保障的时候。不过现在，透过选择我们所提供的平安GlobalSelectSM全球医疗保障计划，以上的忧虑就可瞬间消除。

优质的医疗保险是很重要的，特别是当当地的医疗设施，可能只是最基本的，甚至难以提供，或是需要很长等候的时间，又或是不能提供您所需要的治疗。再者，大部份国家的私营医疗设施，即使能提供您所需要的治疗，一般他们往往会向外国人收取很昂贵的费用。

平安全球医疗保险特别针对您可能遇到的上述问题而设计，让您在全球任何我们计划覆盖的地方，都能轻松获得并灵活选择优质的私营医疗设施服务。

您和您的家人，可以从我们提供的广泛的保障选择中获得最大的利益；在您最需要时，进入您所在地区的一些最好的医疗中心，得到快速、友善的服务。



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平安全球医疗保险的承保人

全球性医疗保障

当您选择医疗保险时，其中一个重要的因素，便是承保公司对于被保险人的承诺，以及承保公司的经营实力及声誉。

平安全球医疗保险，由中国平安财产保险股份有限公司（简称 平安产险）承保。



平安全球医疗保险的保单管理事宜

「平安产险」对于保单的管理事宜，极为重视，特别分派专业的队伍负责日常事务，这包括客户咨询、理赔、医疗网络管理等事宜。在国外，「平安产险」则委托「国际医疗集团」International Medical Group, Inc.（简称IMG）代为处理在中国境外的保险服务事宜，以提供客户全天候及全球性的医疗支持。

IMG公司的简介

在国外提供网络及救援服务

国际医疗集团 International Medical Group, Inc.（简称IMG），专门向生活及居住于海外的人士，提供广泛的全球医疗保障计划，和相关的保险产品及服务，并在这范畴中，一直居于全球的领导地位。自一九九零年起，IMG的全球医疗保障计划，已为在全球一百五十个国家的超过数十万个个人、家庭及机构，提供了二十四小时全球性安心和保障。通过在国内的合法伙伴，和在北美洲和欧洲各地的医院、诊所、医生和专家的医疗网络，以及所提供的医疗保障计划，IMG和其相关连的公司（包括IMG欧洲分公司），会全天候地为您提供即时的医疗帮助。

申请的年龄限制和资格

本保障计划无国籍上的限制，年龄从出生十四天的婴儿到七十四岁的成年人，皆有资格申请。若申请人年龄为十八周岁以下，则必须由其父母或监护人代为签署申请书。

若申请人为非美国公民，其保障计划的涵盖范围为全球性的(包含其祖国)。然而，对于身处在美国时的保障，则会受到某些限制。若申请人为美国公民，则在其保单生效日当日，必须在美国以外地方居住，并且在保单期内，要有不少于六个月是在美国以外的国家居住。

有关投保申请的年龄限制和资格，以及在美国境内的保障资格和限制的更多详情，请随时和我们联络，或参考《平安全球医疗保险条款》描述(可按您的要求提供)。



续保事宜

平安全球医疗保险保险期间为一年；假若您符合续保的资格，您便会于每一一年期的保单合约快满期时，收到一份续保通知书。在我们审理续保时，并不需要您作任何健康上的申报，而您新一年期的保费，则会按照您的年龄组别及选择保障的地域范围计算。

不满意退保保证

在收到您的平安全球医疗保险合同后，请您仔细检查并阅读。如果您在保险期内，认为平安全球医疗保险并不可以满足您的需求，您可通知我们并要求取消这保单。如果本保险合同下未曾有任何已结案或正在处理的索赔申请，我们将会收到退保申请材料之日起三十日内按日计算退还未满期净保费。

平安全球医疗保险的主要特点

选择灵活

平安全球医疗保险包含四个不同计划方案(子计划)，一系列免赔额的选择以及意外伤害保险选择，满足您不同的需要；最重要的是，他能让您在您选择的投保范围内，自由的选择您需要前往的医疗机构。

保障计划的选择 - 选择最适合您的保障计划



广泛的保障内容

不论您选择平安全球医疗保险中的哪一种子计划，所涉及的「住院」支出，大部份都是按照承保额全额赔偿；另外，您也可以从不同的子计划中，选择合适的「门诊」保额。

我们所提供的医疗保险计划，是目前市场同类产品

中保险责任最广的，并且包含了一些独特新颖的责任。详细责任列表请参考平安全球医疗保险保障计划表、免赔额选择表（可按您的要求而提供）。

平安全球医疗保险所提供的四个子计划内容可总结如下：

HEADSTART (初级)

平安全球医疗保险HeadStart（初级）子计划，是四个计划中最便宜的计划，让您能以低廉的保费，在住院前或后，或是在手术后，得到最快速及有效的私人执业医疗顾问或专家的诊断。

- 让您在最有需要时，能接受到私家医院的治疗，包含怀疑癌症测试、磁力共振及癌症扫描，以及在诊所接受适当的手术
- 包含医疗上所需的紧急撤退和遣返，到达在您既定的投保地域范围内，最接近并能提供合适的医疗设施的地方
- 可无后顾之忧的选择私家的医疗系统，而不需要在公立医疗系统的冗长名单中，等候安排接受治疗

BASIC (基本)

平安全球医疗保险Basic（基本）子计划，也是一个较大众化的计划，相对HeadStart（初级）子计划，Basic（基本）子计划能给您稍高的保额，以及较多的保障范围。除了如HeadStart（初级）子计划一样能接受到私家医院的治疗，包含怀疑癌症测试、磁力共振及癌症扫描，以及在诊所接受适当的手术后，Basic（基本）子计划还提供以下的额外保障：

- 家庭医生的诊断、治疗费用，医疗转介和与住院前及后相关连的署方药物
- 主要的器官移植
- 物理治疗
- 顺势治疗和 整骨治疗
- 家庭护理
- 家人看顾病者
- 稳定长期病患中遇到的急性治疗

假若您是在既定的投保地域范围外旅游或出差，Basic亦会提供有限度的全球性意外及紧急医疗保障。更甚的，假若您有某些已存在的疾病，在本公司承保您时，已一并被接纳，本公司会在您连续受保二十四个月后，赔偿与该既往症直接相关的合理必要的费用。

STANDARD (标准)

平安全球医疗保险Standard（标准）子计划，相对Basic（基本）子计划提供更广泛的保障及更高的保障额，包含家庭医生的诊断、治疗费用，相关连的署方药物，以及以下的额外保障：

- 另类治疗
- 对艾滋病或后天免疫力失调的相关疾病的治疗
- 激素替换治疗 (只限于早期)
- 康复治疗及临终治疗
- 精神科治疗
- 小孩及成年承保人的每年定期健康检查
- ... 以及更多!

假若您有某些已存在的疾病、长期病患及缓和性的治疗，在本公司承保您时，已一并被接纳，则本公司会在阁下连续受保二十四个月后，全面的承保这些疾病及治疗。更甚的，您亦可选择在美国我们提供的医疗网络中，接受已获批准的治疗。

EXECUTIVE (高级)

平安全球医疗保险Executive（高级）子计划，提供您一些在全球市场中，最广泛的保障及更高的保障额限制。Executive（高级）子计划除了涵盖以上Standard（标准）子计划的保障范围外，更包含以下的额外保障：

- 因意外而导致首次需要配带眼镜及隐形眼镜的费用
- 一般性的牙科治疗（在连续受保180日后生效）
- 复原性的牙科治疗（在连续受保十二个月后生效）
- 广泛的女性的生育保险（在连续受保十二个月后生效）

家庭保障 - 免九岁以下的第一位子或女的保险费用

申请投保平安全球医疗保险的家庭中，如家庭中有至少一位家长已投保，则其家庭的第一位年龄由十四天至九周岁的子女免收保险费；

二十四小时紧急救援服务热线

提供24小时全球紧急救援服务。

快速参考

选择平安全球医疗保险的理由：

- ✓ 灵活性和多至四个子计划供选择
- ✓ 广泛的保障范围
- ✓ 独特及新颖的保障
- ✓ 非常高的年度保额
- ✓ 多种免赔额供选择
- ✓ 三个承保地域范围供选择
- ✓ 在您选择的承保地域中可随意选择任何医院、诊所及医生就医
- ✓ 以家庭为单位申请本保障时，免收年龄九岁以下的第一位子女的保险费用
- ✓ 在您选择的承保地区范围内，无论您身处哪个国家，都享受同等保障。
- ✓ 在您选择的承保地域中，保障范围可伸延至您的祖国 (在美国境内的保障则受限制)
- ✓ 可于续保时申请转换子计划
- ✓ 申请投保简便快捷，在多种情况下，申请人可简易地在续保时，从您现有的承保保单转换到平安全球医疗保险
- ✓ 某些子计划可在您选择的承保地域以外，提供有限度的全球意外和紧急援助及保障
- ✓ 在大部分情况下，我们提供医疗垫付功能，您无须向医院交纳医疗费用
- ✓ 某些子计划，可有限度承保您某些已存在的疾病及长期病患
- ✓ 较少休闲及运动上相关的除外责任
- ✓ 二十四小时紧急救援服务
- ✓ 客户服务及理赔热线
- ✓ 快捷及有效率的理赔处理
- ✓ 有专门人员，为被保险人处理入院保证书或帮助被保险人进入医院受治疗
- ✓ 不满意退保保证

如何选择您的保障

选择最适合您的保障内容

可承受的免赔额

免赔额为被保险人在每次医疗赔偿中，必须自付的数额。被保险人在每保险年度的每一个病例中，只须付一次免赔额。在保障计划表及免赔额列表中，已清楚识别平安全球医疗保险每一子计划中的标准免赔额。申请人可按自己可承受的免赔额，从一系列的选择中，选取适合的免赔额：

- 在Standard（标准）及Executive（高级）子计划中，只要增加少量保费，便可把免赔额减低。
- 您也可选择把免赔额从标准的数额增加，这样您所需要缴付的保费，最多可递减至原保费的百份之四十五。

选择您要承保的地域范围

根据您实际的需要选择您的承保地域，您更可以因此减少您所需要支付的保费。平安全球医疗保险可提供以下三个不同地域供您选择

地域一

欧洲包括：

阿尔巴尼亚，安道尔共和国，亚美尼亚，奥地利，阿塞拜疆，比利时，波希尼亚和黑塞哥维那，保加利亚，金丝雀岛，克罗地亚，塞浦路斯的海峡群岛，捷克共和国，丹麦，爱沙尼亚，芬兰，法国，德国，直布罗陀，希腊，格林兰，荷兰，匈牙利，冰岛，爱尔兰，意大利，泽西，哈萨克，吉尔吉斯，拉脱维亚，列支敦士登，立陶宛，卢森堡，马其顿王国玛德拉，马耳他，摩尔多瓦，摩纳哥，荷兰，挪威，波兰，葡萄牙，罗马尼亚的乔治亚，俄国联合，圣马力诺，塞尔维亚，斯洛伐克共和国，斯洛文尼亚，西班牙（包括巴利阿里群岛和金丝雀岛，瑞典，瑞士，塔吉克斯坦，土耳其，土库曼斯坦，乌克兰，英国，乌兹别克，梵蒂冈和南斯拉夫

1

地域二

全球性，但不包含美国/加拿大

2

地域三

全球性

3

在所投保的地域范围以外的全球性的意外和紧急情况

您所选择的子计划，可能有提供在所投保的地域范围以外的，有限度的全球性的意外和紧急情况保障，这些保障亦有数额及日期限制。此责任对于需要经常在所投保的地域范围以外，作短途旅程或旅游的人士，尤其有好处；详情请参考保障计划表及免赔额列表。

保障包含既往症责任

在被保险人就Basic（基本）、Standard（标准）及Executive（高级）子计划中的保障范围，于本公司连续受保24个月（除非我们另以书面通知），本公司负责赔偿(按照被保险人所选择的子计划)与该声明的既往症*直接相关的合理必要费用，保险金额以保障计划表载明的子限额和终生限额为限。

(备注：此保障并不适用于平安全球医疗保险 HeadStart (初级) 子计划。)

此保障并不受限于被保险人于连续受保的二十四个月期内，有否接受诊断或治疗。这点是尤为重要的，因为甚少已存在的疾病，是不需要继续的诊断及治疗的；此责任也是在市场上类同的产品中少有承保的责任；未尽事宜请参考条款描述。

如果您已于投保申请书中书面声明您的既往症且本公司接受并书面同意承保，本公司负责赔偿与该声明的既往症*直接相关的合理必要费用。

*详细有关既往症的释义，除外责任和赔偿限额，以及其他特别说明请见保险条款，可按您的需要提供。

其它除外责任

与市场其它类同的医疗计划一样，有某些责任是我们的平安全球医疗保险中不包含的。详情请参考平安全球医疗保险的保险条款(可按您的要求提供)以及您所选择子计划对应的保障计划表及免赔额列表，以便了解「既往症」的定义、除外责任的详情及其它条款规定的内容。

在本合同生效日起九十日内存在、被发现、正在治疗或建议治疗的下列疾病，本公司不赔偿由其引起的任何费用：乳房或前列腺的任何医疗症状，扁桃体切除术，增殖腺切除术，痔疮或痔切除术，生殖系统的任何失常，子宫切除术，疝气，椎间盘疾病，胆结石或肾结石。相关条款可能会对上述各疾病作进一步限制或除外。

我们向您作「头等服务」的承诺

我们抱着向所有被保险人提供最优质的服务作为目标及承诺。我们所有前线客户服务专员及理赔专员，以及整个医疗团队，随时准备好为客户提供全天候医疗上的协助，包括紧急救援服务，及住院证明等。

高效的理赔服务

我们一向都秉承高效理赔，并且在大多数情况下，我们可以安排医院垫付功能。我们会为每一个被保险人提供全套客户服务资料，包括医疗卡及索赔申请表。当您接受治疗后，请把发票正本，连同填好的索赔申请表，一并于九十天内寄给我们。有关提交及处理索赔详情，请参考保险条款内容。

事先同意

在我们的医疗计划中，有某些保障是需要受保者在接受治疗前或进入医院受诊治时，尽快通知我们，以便我们能确认此治疗费用并印发「证明书」作为代付费用的证明(紧急情况下除外，但亦需要在事后四十八小时内通知我们，或在情况许可下尽快通知我们)。

只要所提供的资料正确并经查核，「事先同意」申请可以由被保险人本人，被保险人的主诊医生，医疗机构的管理人员，或是被保险人的亲人提出申请。有关申请「事先同意」的步骤，请参阅随函保单文件中的详细条款、条件及指引。请务必按此步骤申请，以免有所延误。若被保险人没有按此步骤申请，一经发现，可能会导致索赔无效；甚至在某些情况下，会导致保障被递减或丧失保障。



企业国际性健康保险

为跨国公司 & 海外员工提供合适及灵活的医疗保险计划

员工是企业最重要的资产，从商业的角度看，若员工健康出现问题，便会直接影响企业的正常运作，对于在海外工作的行政人员及其家属，这种因素尤为重要。因此，我们的平安全球医疗保险，特别为海外雇员提供快速、有效率及简便且专业的全球医疗服务为宗旨，无论他们身住何处，都可使他们无后顾之忧。



我们对客户的服务宗旨

在所有我们的与您的联系中，我们祈盼能为您 ...

- ✔ 提供快速，友善的客户服务
- ✔ 在您购买前及申请被接纳后，给予您清楚关于我们的产品和服务的信息
- ✔ 确保您清楚在申请赔偿时您需要提交的有关文件
- ✔ 在收到所有索赔文件后，保证在十五个工作日内，完成处理并支付在国内发生的理赔；而在国外发生的理赔，亦保证在二十个工作日内完成
- ✔ 给予您投诉的渠道，并快捷及有效地处理您的投诉和改正我们的错误
- ✔ 无论任何时候都以公正及合理的态度去对待顾客

若有对于此手册中，所提及有关于平安全球医疗保险内的保险责任、限额、申请资格及责任免除等有疑问，请参阅保险条款。

如何投保？

快捷，易操作及保费合理

1. 选择能在保障及限额上，能够满足您要求的子计划。
2. 选择您需要的承保地域范围。
3. 选择是否提高或者降低免赔额。
4. 完成投保单，选择您支付保险费的方法。保险费是以年度计算。
 - 若采用家庭方式投保，请勿忘记在投保单上填写完整的家庭成员的资料
 - 若任何申请人年龄达到十九岁或以上，必须填写独立投保单
 - 按照投保单内健康问题的作答，我们可能会向您的家庭医生作咨询
5. 请把已填妥的投保单连同保险费，采用邮寄或传真的方式送达您的代理人/经纪人或交由我们处理。

下一步是 …

1. 当我们收到您的投保单连同付款后，我们会尽快处理您的申请。
2. 当您的申请被接纳并且我们已经收到您支付的保费后，我们会把保单及保单附件寄给您或您的代理人/经纪人；正式的保单及保单附件包含每位被保险人的医疗卡，保单条款及索赔表格等。
3. 在您递交投保申请至我们审批期间，若您或其它申请人，凑巧出现任何病症、意外，或正开始接受治疗，请务必尽快与我们联系。
4. 在极罕有的情况下，假若您的申请不被接纳，我们会尽快退还已缴付的全数保费。

如果您对本手册中所提及的有平安全球医疗保险内的保险责任、限额、申请资格及责任免除等有疑问，请参阅保险条款。在您决定投保前，可向我们索取保险条款供您参考。

再者，本手册中所包含的保障计划内容，乃为截止印刷此手册时的实时情况；在印刷后若对此保障计划内容，有任何修改，将会于您的申请书被接纳后所寄上的「保单及保单附件」中附上更改通知，或者于日后有修改时再另行寄上。

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