



Group MediCash Rider

附加团体医疗保险



I Product Features

Insured Member Age	18 - 64 years old
Period of Insurance	1 year

I Benefit

5 Plans to Choose From:

Currency: US Dollar

Plan	A	B	C	D	E
Room and Board - Ordinary (Max 70 days)	35	40	50	55	65
Room and Board - ICU (Max 20 days)	70	80	100	110	130
Hospital General Fees/Miscellaneous Expenses	600	700	800	900	1,000
Surgery Benefit	1,000	1,200	1,500	1,800	2,000
Major Surgery Benefit	3,000	3,500	4,000	4,500	5,000
In-Hospital Physician's Visit (Max 60 days)	10	15	20	25	30
Pre-Hospital Diagnostic Consultations (Within 30 days)	100	150	170	180	200
Post-Hospital Benefits (Within 60 days)	60	70	80	90	100
Emergency Treatment	200	250	300	350	400
Daily Hospital Cash Allowance (Max 30 days)	25	30	35	45	60
Ambulance Charges	150	200	250	300	350
Accidental Damage to the Teeth	250	250	250	250	250
Upon Diagnosis of Dengue/Malaria	50	50	100	150	200
Death due to Dengue/Malaria	2,000	2,000	3,000	5,000	7,500
Annual Limit	10,000	12,500	15,000	17,500	20,000

Waiting Period Applies!

I Geographical Coverage

The Kingdom of Cambodia, Thailand, Vietnam, China (including Hong Kong and Macao), Malaysia, and Singapore.

I Exclusion

- (1) Accidental bodily injuries or death caused by traffic accidents while riding on a motorcycle (driver or passenger) without wearing a helmet, unless it is more specifically stated policy and additional premium has been paid.
- (2) Alternative Medicines, other than Chiropractors, Osteopaths, Homeopaths, and Acupuncturists.
- (3) Any claim arising in the course of travel undertaken against medical advice.
- (4) Any medical or physical conditions arising within the first 30 days of the Insured Person's cover or date reinstatement whichever is latest except for accidental injuries. This shall not be applicable after the first year of cover.
- (5) Cost and expenses incurred outside of the Kingdom of Cambodia except as specifically provided for under the Coverage Option selected.
- (6) A pre-existing condition means any injury or sickness for which an Insured Member received consultation, medical treatment, diagnosis, care or service; or took prescribed drugs or medicine within a period of twelve (12) months prior to the effective date of insurance for that Insured Member. No benefit shall be payable under the Policy and supplementary contracts for pre-existing conditions unless the Insured Member has been continuously insured under the Policy or the Policyholder's group hospital & surgical insurance for at least twelve (12) months with the previous insurer.
- (7) Any treatment for mental disorders; injuries due to insanity or self-infliction; rest cures or sanatoria care, special nursing care; communicable disease requiring by law isolation or quarantine; sexually transmitted disease; claim which in the opinion of the Company arises directly or indirectly from Acquired Immunodeficiency Syndrome (AIDS) or attributable to Human Immunodeficiency Virus (HIV).
- (8) Routine physical examination; drug addiction or alcoholism; services for care and treatment of oral cavity except for dental operation required as a result of injury sustained in an accident.
- (9) Reconstructive or plastic surgery, cosmetic treatment or surgery for beautification purposes; treatment of obesity, weight reduction and improvement or any elective surgery.
- (10) Congenital anomalies; sterilization of either sex; pregnancy including childbirth, cesarean operation, miscarriage, abortion and any medical complications arising therefrom, except miscarriage due to accidental cause, medical complications arising from treatment relating to birth control, to treatment to correct of condition of infertility, impotency and varicocele.
- (11) Eye refraction or fitting of glasses, control lens; procurement or use of special braces, prosthetic, appliances or equipment such as artificial limbs, hearing aids and non-medical personal services such as TV, telephone and the like.
- (12) Injures or sickness arising directly from war, declared or undeclared, or any warlike operation, strike, riots, civil commotion, invasion, nuclear or chemical contamination, terrorist acts, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power, or from full time military, naval or air services except national services reservist duty or training.
- (13) Hospitalization, Treatment or services that are not necessary or reasonably required for illness or injury.
- (14) Hospitalization for the primary purposes of investigation and medical check-up.
- (15) The Insured Member is intentionally murdered or harmed by the applicant.
- (16) The Insured Member is engaged in high risk occupation that the Company does not underwrite.
- (17) The Insured Member is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, car racing.
- (18) The Insured Member is speeding, drinking and driving over the legal limit, driving without a valid driver license, or driving a vehicle without a valid registration.
- (19) The Insured Member is diagnosed with Dengue Fever or Malaria and/or he/she is hospitalized for Dengue Fever or Malaria outside of the Kingdom of Cambodia, China (including Hong Kong and Macao), Thailand, Vietnam, Singapore or Malaysia.
- (20) The Insured Member did not declare to the Company or intentionally deceived the Company the fact that the Insured Member has already been diagnosed with Dengue Fever/Malaria within 14 (fourteen) days before the creation of his/her coverage and was diagnosed or hospitalized after the effectiveness of his/her coverage.
- (21) The Insured Member is diagnosed with Dengue Fever/Malaria within the Waiting Period of his/her coverage.

I 投保说明

投保年龄	18 - 64 岁
保险期间	1 年

I 保险利益

五种可选的保险计划:

货币: 美元

计划	A	B	C	D	E
病房和膳食费 - 普通病房 (最高70天)	35	40	50	55	65
病房和膳食费 - 重症监护病房 (最高20天)	70	80	100	110	130
医院一般费用/杂项费用	600	700	800	900	1,000
手术费	1,000	1,200	1,500	1,800	2,000
重大手术费	3,000	3,500	4,000	4,500	5,000
住院医师问诊费 (最高60天)	10	15	20	25	30
住院前诊断费 (30天内)	100	150	170	180	200
出院后治疗费 (60天内)	60	70	80	90	100
急诊救治费	200	250	300	350	400
每日住院津贴 (最高30天)	25	30	35	45	60
救护车费用	150	200	250	300	350
意外损伤牙齿	250	250	250	250	250
登革热/疟疾确诊保险金	50	50	100	150	200
登革热/疟疾死亡院保险金	2,000	2,000	3,000	5,000	7,500
年度限制	10,000	12,500	15,000	17,500	20,000

等待期适用!

I 保险范围

柬埔寨王国、泰国、越南、中国(包括香港和澳门)、马来西亚和新加坡。

I 责任免除

- 1) 未戴头盔骑摩托车(司机或乘客)发生交通事故并造成的意外人身伤害或死亡,除非本附加合同有特别约定并且已支付额外保险费。
- 2) 除脊椎按摩师、骨科医生、顺势医疗师和针灸师以外的非常规医学。
- 3) 在旅行过程中,因不遵从医嘱而导致的任何索赔。
- 4) 除意外伤害外,被保险人在承保后30(三十)天内发生的任何医疗或身体状况。在连续享受保险保障的第一年之后将不再受此限制。
- 5) 在柬埔寨王国以外发生的医疗费用,所选择的保险计划下特别约定的除外。
- 6) 已患有的疾病是指被保险人因任何身体伤害或疾病而接受问诊、医疗、诊断、护理或服务;或在该被保险人保险生效日期前12(十二)个月内服用处方药。除非被保险人已在本附加保险合同或在保单持有人的上一份团体住院及手术保险下连续投保至少12(十二)个月,否则根据本附加保险合同,对于已患有的疾病不应支付任何赔偿。
- 7) 精神障碍的治疗;精神失常或自伤所导致的伤害;静养疗法或保健疗法、特殊护理;依法需要隔离或检测的传染病;性传播疾病;公司认为直接或间接由获得性免疫缺陷综合征(AIDS)或人类免疫缺陷病毒(HIV)引起的索赔。
- 8) 常规体检;吸毒或酗酒;口腔护理和治疗服务,但因意外受伤而需要进行牙科手术者除外。
- 9) 修复或整形手术、出于变美的目的而进行的美容治疗或手术;治疗肥胖,减肥和改善体重或任何择期手术。
- 10) 先天性异常;两性中的任何一方绝育;妊娠,包括分娩、剖腹产手术、流产、堕胎和由此引起的任何内科并发症,但意外原因流产、因治疗节育而引起的内科并发症、对不孕不育、阳痿和静脉曲张的治疗和修正除外。
- 11) 眼球屈光或配戴眼镜,控制晶状体;购买或使用特殊的支具、假体、器具或设备比如假肢,助听器诸如电视、电话等非医疗个人服务。
- 12) 直接因宣战或未宣战的战争,或任何作战行动、罢工、骚乱、内乱、侵略、核污染或化学污染、恐怖主义行为、外敌行为、敌对行动、叛乱、革命、暴动或军事或篡夺政权,或因全职陆军、海军或空军(国家服务预备役或训练除外)而造成的伤害或疾病。
- 13) 治疗疾病或伤害产生的非必要或不合理的住院、治疗或服务费用。
- 14) 以检查和体检为主要目的住院。
- 15) 投保人故意杀害或伤害保险人。
- 16) 被保险人从事本公司不承保的高风险职业。
- 17) 被保险人参与跳水、跳伞、攀岩、冒险、摔跤比赛、极限特技表演、赛车。
- 18) 被保险人超速、酒驾、超速驾驶、无证驾驶或驾驶无有效行驶证的车辆。
- 19) 被保险人在柬埔寨、中国(包括香港和澳门)、泰国、越南、新加坡或马来西亚以外的国家被诊断患有登革热/疟疾和/或他/她因登革热或疟疾。
- 20) 保单持有人/被保险人未向本公司告知或故意欺骗本公司被保险人在投保前14(十四)天内已被确诊患有登革热/疟疾,并在其保险责任生效后被确诊或住院。
- 21) 被保险人在本附加合同等待期内被确诊为登革热/疟疾。

Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

注: 本宣传单为简单叙述, 详情请阅读本保险条款, 并以条款的叙述为准。



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