

HEALTH INSURANCE

PROVIDING THE MOST SUITABLE MEDICAL COVERAGE TAILORED TO YOUR NEEDS

“Our aim is to build a long-term relationship with our clients”

➤ **Customized approach**

- ✓ Full understanding of the public healthcare system and private healthcare sector in Hong Kong
- ✓ Tailored services to cope with the specific coverage needs and budget of our clients
- ✓ Periodic coverage review to make sure that our clients are adequately insured

➤ **Competitive advantage**

- ✓ Experienced insurance advisory team specializing in international health / medical coverage and servicing both individuals and corporate clients
- ✓ Seeking at all times the best solutions for our clients
- ✓ Our unbiased advice and services are free at no additional cost to the purchaser of an insurance policy
- ✓ Insurance advisory activity as part of our overall financial services offering

OUR HEALTH ADVISORY SERVICES

“We provide on-going customized insurance solutions for our clients”

➤ **High quality coverage options**

- ✓ Hospitalisation coverage (core plan)
- ✓ Additional coverage modules
 - Medical evacuation and repatriation
 - Outpatient
 - Maternity
 - Dental & Optical
 - Medical appliances
- ✓ Our international private medical insurance solutions typically have the following features
 - Large geographic coverage
 - Lifetime renewability
 - Available deductible / co-insurance to reduce the premium

➤ **Our services**

- ✓ Independent and unbiased insurance advice according to the clients' needs
- ✓ Assisting clients in providing their underwriting information (all material facts need to be accurately disclosed to the insurer) and submitting their insurance application
- ✓ On-going services
 - Policy terms and conditions understanding
 - Premium understanding
 - Keeping clients informed of policy alterations
 - Annual review of insurance policies
 - Claim settlement support

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