

International Private Healthcare



Worldwide
Medical
Expenses
Protection
全球醫療
保障計劃



‘為外籍人士
與本地居民
提供醫療保
障的市場領
導者’

歡迎

來到環球個人醫療保險公司(IPH)，我們是一家業內領先地位的保險機構，擁有超過20年經驗，為全球客戶提供醫療保障計劃，使我們的客戶無論安在家中或在外工作，也可感到安心又放心。

“我們以最高專業標準，竭誠為客戶提供度身定制的解決方案。我們對未來作出承諾，只因我們希望能為你提供終生的保障。”

對我們來說，客戶不單只是一個商業數字。多年來我們用心聆聽客戶的心聲，設計出一系列的醫療保障計劃，為你及你的家人提供全球最好的醫療保障。

我們是業內的市場領導者，專為外籍人士及本地居民、個人與團體提供醫療保障。我們的客戶包括亞洲以及歐洲最大的保險公司、全球銀行、特別社團或機構以及主要電視台。

Dr Peter W.Morrow

環球個人醫療保險公司主席兼行政總裁

Hello

‘Welcome to International Private Healthcare (IPH), an industry leading organisation with over 20 years experience of providing medical insurance throughout the globe, giving our customers security and peace of mind, wherever they are living or working.


We commit ourselves to providing tailor-made solutions for our clients to the highest professional standards and to consistently provide excellent customer service. We are committed to the future because we insure for life.

You are unique to us, not just a number. After listening to our customers over the years, we have evolved a range of medical insurance plans to offer you and your family access to the best medical attention available around the world.

We are a market leader in providing medical cover for expatriates as well as local nationals, for individuals and groups. Among our clients are some of the largest insurance companies in Asia and Europe, global banks, special associations and major television companies.’

Dr Peter W.Morrow

Chairman & CEO International Private Healthcare



‘IPH的保障
計劃均由英
國的勞合社
承保’

公司簡介

20多年來，IPH一直以優惠的價錢提供優質保障。我們的醫療保障計劃由IPH為不同顧客設計，並由位於英國倫敦的一個全球領先的保險交易市場—勞合社所承保。

IPH是首間公司以簡單的申請方法來制定每份個人醫療計劃。我們為顧客所設定的價值及服務標準，都涵蓋在我們的保障計劃中，深信其他公司都無法相比。


IPH實力雄厚並能為規模較大的機構提供可靠的保障。IPH總公司設於英國，在60多個國家亦設有代表辦事處。多元化并彈性的醫療保障及個人意外保險，讓你更容易選擇所需的保障。

Our background

For over 20 years, IPH has been offering exceptional cover at competitive rates. Our Healthcare Plans are designed by IPH and underwritten in the United Kingdom at Lloyd's of London, one of the world's leading insurance markets.

IPH was the first provider of International Healthcare plans without complicated application or management requirements. It has now set a standard of value and service for all its customers, covering all its plans, which it believes no other competitor can beat.

IPH has the strength and security to provide cover for even the largest of organisations. Operating from modern headquarters in England and with a network of representatives in over 60 countries, IPH gives truly global cover. The range of flexible schemes for healthcare and personal accident insurance means that choosing the right plan for your needs could not be simpler.



‘生活總是忙碌，但是我們所提供的三重保障使活變得簡單’

全球醫療保障計劃

環球個人醫療保障計劃特別為外藉人士以及本地居民而設計，為他們提供全面的醫療保障。此計劃旨在以最優惠的保費為你提供最好且合適的保障，無論在任何意料之外的情況下都能獲得最充裕的支援。

有三個不同級別的保障計劃以供選擇，每個計劃都是為針對高昂的醫療費用及發展中國家的低水平醫療服務而設計。請參閱小冊子背面的保障表，以查看各種保障選項。

Worldwide Medical Expenses Protection

The International Private Healthcare medical insurance plans are specifically designed for expatriates and local nationals, offering comprehensive access to the best medical attention available. We aim to provide our customers the best possible protection at a very competitive premium, giving them the peace of mind and security even should the unexpected happen.

Three levels of cover are available, each offering substantial protection against the high costs of medical services and additionally against the risks of receiving lower quality treatment in certain less developed countries.

Please see the Benefits Chart found at the back of the Brochure for our cover options.



‘我們直接支付你的住院費用，因此令你安枕無憂’

保障範圍

我們的醫療保障計劃提供全面的保障，甚至其他醫療保障計劃內不常見的風險亦覆蓋在內，箇中包括：

- 緊急醫療救援運送服務(空運如有必要)
- 續保保證
- 器官移植
- 新生兒保險
- 安寧及善終關懷服務
- 家居護理
- 自選性附加個人意外保障


其他專有的保障福利，請參閱小冊子背面的保障表。

What is covered

Our Healthcare Plans offer a fully comprehensive range of benefits, often not included in other medical plans, which include:

- Emergency Medical Evacuation, by air if necessary
- Guaranteed Renewal
- Organ Transplantation
- New Born Cover
- Hospice & Palliative Care
- Nursing at Home
- Optional Extra Cover for Personal Accident

For other unique benefits please refer to the Benefits Chart at the back of this brochure.



‘我們的緊急
援助中心全
年365日每日
24小時運作’

國際援助索 賠

我們的多語言緊急援助中心全年365日每日24小時運作，具備處理全球各地任何狀況的專業知識。

作為我們的客戶，你也可享用以下服務：


- IPH會員卡連同緊急電話號碼
- 預先授權的住院索賠可直接向醫院支付費用
- 索賠中心可償還受保的門診索償

International assistance claims

Our multi-lingual Emergency Assistance Centre operates 24 hours a day, 365 days a year and has the expertise in handling any situation that may arise anywhere in the world.

As our customer you will also enjoy:

- An IPH Membership Card with emergency telephone numbers
- Direct payment to hospitals for pre-authorised in-patient claims
- Claims centre for reimbursement of covered out-patient claims.



‘有別於其他
競爭對手，
IPH 計劃並不
設年齡上限’

如何申請

無須進行體檢，你只需填寫背面的申請表，連同相關保費一起寄回本公司。

一旦審理並接受你的申請後，所有相關文件會即時寄出，保險證書會註明你的保單生效日期。就是這麼簡單。

基於確保所有客戶完全滿意我們的服務，客戶可有30天的時間以確定完全滿意所購買的醫療保障計劃。如果你對計劃感到任何不滿意，在未曾提出任何申索的情況下，你只須交回所有文件，我們將會全額退還。有別於我們的競爭對手，IPH的醫療計劃並未設定年齡上限，但可因應個別要求提供65+長者的保費。

團體計劃

我們很高興能為各大小團體以至個人提供不同保障。一份標準的團體計劃可承保至少五位成人。就公司而言，如果人數超過100人，我們能夠度身訂造一份特別計劃，以配合你們的需要。

某情況下，基於預先存在的條件，由現有計劃轉保本公司，我們亦能提供總括保障免除任何後顧之憂。

How can I join

No medical examinations are required, so all you need to do is complete the Application Form at the back and return it together with the relevant premium.

Once acceptance terms have been received, you will be sent your full documentation. You will find on the Certificate of Cover the date from which your protection commences. It is that simple.

Because we want you to be completely happy with our service, we even give you 30 days to be certain you are fully satisfied with the medical expenses protection you have purchased. If you are dissatisfied for any reason, and provided no claim has arisen, simply return the complete documentation to us and we will return your premium in full.

Unlike some of our competitors, IPH schemes have no upper age limits and rates for people aged 65+ are available upon request.

Group Schemes

We are pleased to cater for large and small groups, as well as individuals. A standard group scheme can be written with a minimum of five adults. In the case of companies, where the group is larger than 100 people, we can tailor-make a special plan to suit your requirements. In this instance, we can also offer blanket cover to eliminate any worries regarding pre-existing conditions, on changeover from an existing scheme.

‘謝謝你們
幫助我的丈夫
找回健康’

客戶見證

20多年來，我們很榮幸地能為世界各地人士提供醫療保障，我們曾經收到數以千計的顧客感謝信，內含特別且感動人心的故事。

“我一直在IPH 投保接近15年，而我絕不會轉到別家保險公司。”

“謝謝你們幫助我的丈夫恢復健康。如果沒有IPH 的保障，我們不知道能否支付他的醫療開支。”

“手續簡單，你們的團隊專業且快捷地處理我的個案，我不知道怎樣感謝你們。”

“我很滿意我所接受的治療。當我跟你們的團隊聯絡時，他們真的是非常有愛心且樂於助人。我已經把你們推薦給所有家人及朋友。”

Testimonials

Over 20 years, we have had the pleasure of providing medical cover for individuals around the world, and have received thousands of thank you correspondences from customers, with special and heart felt stories.

“I have been with IPH for nearly 15 years, and I will never go anywhere else.”

“Thank you for helping my husband in getting his health back. Without getting IPH cover, I wouldn't know how we would have been able to afford his medical expenses.”

“It was so simple to deal with your company, your team handled my situation professionally and quickly, I can't thank you enough.”

“I am very happy with the treatment I received. When I contacted your team, they were extremely caring and helpful. I have recommended you to all my family and friends.”



‘20多年來，
我們曾經支持
很多不同的
慈善團體’

幫助我們的 社區

如果沒有客戶對本公司的支持，我們不會有今天成績，為了答謝客戶，IPH 一直致力於協助本地與全球的慈善機構。

在 IPH，我們抱住堅定信念，支持我們的社區籌款以及參與志願服務。在過去20多年，我們一直支持癌症研究、災難救援、兒童援助慈善機構及長者服務慈善機構。

在所有能夠參與的地方，我們都會盡一分力。

Helping our community

Our company would not be where it is without the support of our customers and, as a thank you, IPH has been dedicating its efforts to help your local and global charities.

At IPH, we have a strong belief in supporting our community with both fund raising and community volunteering. Over the last 20 years, we have supported cancer research, disaster relief, children in need charities and charities for the elderly.

Where we can make a difference, we act.

常見問題

我是否需要檢查身體方可參與醫療計劃？

你無需進行健康檢查或填寫一份複雜的醫療問卷。

我是德國人而我太太是斯里蘭卡人。我們可以申請此醫療計劃嗎？

可以。此計劃適合任何國籍人士。

我太太、兒子以及我本人在香港出生，並長居此地。我們可以參與此醫療計劃嗎？

可以。此計劃包括所有移居海外的人士及本地居民。

脊醫以及物理治療是否有保障？

是的。只要在醫療上有需要以及由合資格醫生推薦的情況下。

長期病患是否不受保障？

不是。只要保單生效日後確診的疾病便會受到保障。

滑雪運動是否受到保障？

是的。根據一般條款，滑雪運動受到保障。

最高的年齡限制是多少歲？

沒有最高年齡限制。

一旦參加醫療計劃後，如果我需要在本地醫院進行療程，保險公司會否直接支付醫院賬單？

可以，當你向保險公司確實療程日期以及有關詳細資料，保險公司就會跟你所選的醫院接洽，並安排支付所有核實賠償的費用，以解除任何不必要的財政負擔。

保險公司會否以當地貨幣退還賠償費用？

是的，在任何實際可行的情況下，保險公司都會以你選用的貨幣退還賠償費用。

如何申請賠償？

只需填妥索償申請表格，寄回 IPH 便可。只要你或主診醫生填妥索償申請表格，然後寄回 IPH。所有門診治療需先行結賬，再向保險公司索還。留診治療請見上文。

如何付款？

你可以使用信用卡、銀行轉賬、支票或銀行匯票付款。

如何參與IPH計劃？

將填妥的投保申請書連同有關付款的詳細資料寄來便可。

我可否自行選擇醫生？

可以。只要該醫生為合法執業，並受當地法律規管。

Frequently-asked questions

Will I need to have a medical examination to join your healthcare scheme?

No. You do not need to undergo a medical or fill in a complicated medical questionnaire.

I am German and my wife is Chinese. Can we subscribe to your healthcare scheme?

Yes. We cover any nationality.

My wife, son and I were born in Singapore. We have always lived in this country. Can we join your healthcare scheme?

Yes. We cover both expatriates and local nationals.

Do you cover chiropractors and physiotherapy?

Yes. Provided that it is medically necessary and is recommended by a legally qualified physician.

Do you exclude chronic illnesses?

No. Provided there are no symptoms before the policy start date.

Do you cover skiing?

Yes. Skiing is covered under our normal terms.

What is your upper age limit?

We have no upper age limit.

Once I join your scheme, if I need to be treated in a local hospital, can you pay the hospital bills directly?

Yes. Once you have booked the treatment date, supply us with the details and we will contact the hospital of your choice and arrange for guaranteed payment for all covered claims and relieve any unnecessary financial burden.

Will you reimburse claims in our local currency?

Yes. We will reimburse claims in your chosen currency whenever it is practicably possible.

How do I claim?

Simply complete the claim form and send it to IPH. For all out-patient treatment you settle the bill and we will reimburse you. For in-patient treatment, see above.

How can I pay you?

You can pay by credit card, bank transfer, cheque or bank draft.

How can I join IPH?

You may forward your completed application form with your payment details.

Can I choose my own Doctor?

Yes, as long as the doctor is legally licensed and recognised by the law of the country.

需連同IPH保單細則與條款一起閱讀。所有列明資料於印刷時皆為正確。英文版本與其他語言版本之內容如有歧義，一概以英文版本為準。

To be read in conjunction with IPH terms and conditions. Information correct at time of print. In the event of any conflict between the English and other language versions, the English version shall prevail.



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