



Medical Network Cashless Service Terms and Conditions

醫療網絡免找數服務條款及細則

MEDICAL NETWORK 醫療網絡

Prudential Hong Kong Limited ("Prudential" / "We") carefully selected a high quality medical network that consists of doctors with good reputation and well equipped network healthcare facilities including private hospitals and medical centres. The cashless arrangement under our medical network ("Cashless Service") allows you to be in control of the medical expenses through pre-authorisation and save you from the hassle of cashflow. To learn more about our medical network and Cashless Service, please visit our website <https://www.prudential.com.hk/medical-network/>.

保誠保險有限公司 (「保誠」 / 「我們」) 為您精心挑選並提供優質醫療網絡，當中包括信譽良好的醫生以及設備完善的醫療網絡機構，包括私家醫院和醫療中心。於網絡內您可透過預先批核安排免找數服務 (「免找數服務」)，使您有更明確的醫療預算，免卻現金流的煩惱。服務詳情及安排手續請瀏覽保誠網站: <https://www.prudential.com.hk/medical-network/>。

<ol style="list-style-type: none">1. Network hospitals and medical service providers shall assist Life Assured / Policyowner to submit Cashless Service application ("Application") for the recommended medical service through Prudential's online system.2. Life Assured / Policyowner will receive the pre-authorisation result via a SMS notification, which will provide a link to login Prudential mobile application or Prudential designated webpage. To complete the pre-authorisation, the Life Assured / Policyowner is required to login to Prudential mobile application or Prudential designated webpage, read and confirm agreement to the Medical Network Cashless Service Terms and Conditions and Personal Information Collection Statement ("PICS") and, and to authorise Prudential to automatically collect from Life Assured / Policyowner's registered credit card account for any medical expenses that Prudential has paid but are not covered by the eligible medical insurance plans ("Covered Plans") or exceed the eligible benefit limit ("Shortfall") of the Covered Plans.3. The approval of the pre-authorisation shall not be deemed as an agreement of Prudential to pay any benefit of the Covered Plans. The benefit entitlement shall be subject to the terms and conditions of the Covered Plans, exclusions set out in its policy contract, and the medical necessity of the prescribed procedures. In case of any Shortfall for the actual medical expenses upon claim assessment is completed, the registered credit card account will be automatically charged from the held credit limit with the Shortfall amount.4. If Prudential cannot successfully collect such Shortfall in full, Prudential will send a Shortfall notification to the Policyowner and the Policyowner shall pay the Shortfall within 14 days from the date of the notification. If the Shortfall is not settled on or before the payment deadline, Prudential shall have the right to offset the outstanding Shortfall amount against the amount due or payable under the Covered Plans and / or any policy issued by Prudential of which the Life Assured / Policyowner is the policyowner or trustee including but not limited to any death benefit, dividends or refund of premium.	<ol style="list-style-type: none">1. 網絡醫院和醫療服務供應商會協助受保人 / 保單持有人就建議的醫療服務透過保誠網上系統提交免找數服務申請 (「申請」)。2. 受保人 / 保單持有人可透過手機短訊獲知預先批核結果，該短訊同時提供連結以登入保誠手機應用程式或保誠指定網頁。受保人 / 保單持有人須登入保誠手機應用程式或保誠指定網頁，閱讀及確認同意醫療網絡免找數服務條款及細則及收集個人資料聲明，同時須授權保誠可從其登記的信用卡賬戶中自動收取任何保誠已支付但不在合資格醫療保險計劃 (「受保障計劃」) 受保障範圍內的費用，或超出受保障計劃保障限額的費用 (「差額」) 以完成預先批核。3. 預先批核並不代表保誠同意就受保障計劃支付任何保障。應支付保障須受受保障計劃的條款及細則、保單合約列明的不保事項及建議手術的醫療需要所限制。當理賠程序完成後，如有關醫療費用出現差額，保誠會直接從登記的信用卡賬戶已預留的信用額中扣除該差額。4. 若保誠未能成功收取該全數的差額，保誠會向保單持有人發出差額付款通知書，保單持有人須於通知書發出的十四天內支付該差額。如未能於付款到期日或之前繳交該差額，保誠將有權把逾期未繳的差額款項從受保障計劃，及 / 或任何由保誠簽發並以受保人 / 保單持有人作為保單持有人或信托人的保單下到期支付或所應支付的金額中抵銷扣除，包括但不限於任何身故賠償、紅利或保費退還。
--	---



<p>5. Cashless Service is only applicable to Covered Plans which are in force at the time of Application and receiving medical services. Please refer to our website https://www.prudential.com.hk/medical-network/ for details of Covered Plans.</p> <p>6. The list of network medical service providers may be updated and amended from time to time at Prudential's discretion, and any change shall be deemed effective on the date of publication without prior notification. The latest information is available after login Prudential mobile application.</p> <p>7. All the claims settlement will be subject to the final bill and relevant policy terms & conditions.</p> <p>8. Medical services under this Cashless Service are provided by third-party service providers. Prudential is not the service provider or the agent of the service providers. Prudential makes no representation, warranty or undertaking as to the quality and availability of the services and shall not accept any responsibility or liability for the services provided by the service providers.</p> <p>9. Prudential reserves the right to change any of these Medical Network Cashless Service Terms and Conditions without further notice and has the sole and absolute discretion in relation to all matters arising from the Cashless Service. In the event of disputes, the decision of Prudential shall be final.</p> <p>10. The Medical Network Cashless Service Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong and the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.</p>	<p>5. 免找數服務只適用於受保障計劃，並且在申請時及使用醫療服務時仍然生效。有關受保障計劃詳情，請參閱保誠網站：https://www.prudential.com.hk/medical-network/。</p> <p>6. 保誠有酌情權對網絡醫療服務供應商名單作不時的更新及更改，及任何變更將由發佈日起即時生效，而不作另行通知。最新資訊可登入保誠手機應用程式查閱。</p> <p>7. 所有賠償決定受最終帳單及相關保單條款及細則約束。</p> <p>8. 免找數服務中的醫療服務乃由第三方服務供應商提供。保誠並非服務供應商或其代理。保誠對於上述服務之質素及其供應並不作出任何的陳述、保證或承諾，亦不會承擔服務供應商所提供的服務所引致的責任及法律責任。</p> <p>9. 保誠有權隨時更改此醫療網絡免找數服務之條款及細則而毋須另行通知及對免找數服務引起的一切事項擁有唯一及絕對決定權。如有任何爭議，保誠保留最終決定權。</p> <p>10. 醫療網絡免找數服務之條款及細則受香港法律管轄並按香港法律解釋，而且各方同意服從香港法院的專屬管轄。此條款及細則之中，英文版如有任何歧義之處，概以英文版為準。</p>
--	--