

## Elite Health Plans

### Application Form for Direct Billing Services

Please read and sign this form and return it to us by email, or post. You can find our contact details at the end of this form.

#### Introducing our direct billing services

Our direct billing services allow you to receive eligible treatment at medical facilities within our direct billing network. By eligible treatment, we mean treatment that is covered by your health plan, subject to the terms, conditions, and benefits limits set out in your plan agreement.

Use of our direct billing services is made possible by our network membership card. Simply present your network membership card, along with some photographic identification, at a participating medical facility and you will only need to contribute your excess (if applicable) towards the cost of any eligible treatment you receive. We will settle your bills directly with the medical facility.

To make use of our direct billing services, you will need to complete this application form. Please read the below information, terms, and conditions carefully, then sign the form and return it to us.

#### Seeking pre-authorisation for treatment

If the cost for your treatment is greater, or is likely to be greater, than HK\$4,000 or US\$500, or if it is unclear whether the treatment you are seeking is eligible, the medical facility will need to pre-authorise the treatment with us before treating you.

We recommend that you call us in advance for all treatment. Once we have verified that the treatment is eligible, we will provide you with a letter for the medical facility confirming pre-authorisation of the treatment.

You can attend the medical facility directly and the facility will contact us for pre-authorisation. If the treatment you are seeking is not eligible, or if there is insufficient information for us to confirm that the treatment is eligible, we will not provide pre-authorisation and you will not be able to receive the treatment on a direct billing basis.

#### If you use direct billing services for ineligible treatment

You and any dependants have an obligation only to use your network membership card for eligible treatment covered under your health plan. If you are in any doubt about whether treatment is eligible, you should contact us before you seek treatment. It is very important that you and any dependants understand the obligations of using our direct billing services.

If you or any dependants present your network membership card for treatment that is not covered by your health plan, you will be liable for any costs incurred. This situation could arise if you use your network membership card to pay for the treatment of a medical condition that is not eligible for benefit under your health plan, or if the cost of treatment for a medical condition that is eligible for benefit exceeds the applicable benefit limits set out in your plan agreement.

As soon as we are made aware of an ineligible claim on your network membership card, we will contact you and ask you to repay the ineligible costs. If you fail to repay those costs, we will revoke your access to our direct billing services. We will also revoke your access to our direct billing services if you or any dependants make more than one ineligible claim, even if you have repaid the ineligible costs. In both cases, you will need to return your network membership card and those of any dependants.

This will then mean that all future claims must be submitted to our claims team for consideration. We reserve the right to take legal action in respect of any ineligible costs that you do not repay.

#### If you cancel your health plan

If you cancel your health plan, you must return by post/mail all network membership cards belonging to you and any dependants. We will cancel your health plan on the date we have received all of your returned network membership cards.

Upon receipt of your returned network membership cards, we will confirm whether any claims have been made against your plan. No refund will be made in respect of unused premium if you, or any of your dependants, have made a claim against your health plan. A pro rata refund will be paid in respect of unused premium only if no claims have been made against your health plan.

## Lost or damaged network membership cards

If you or any dependants lose or damage your network membership card, or if the network membership card is stolen, we will charge HK\$80 or US\$10 for providing a replacement.

## Personal Information Collection Statement

**1. Purpose:** Sompo Insurance (Hong Kong) Co., Ltd. and William Russell Ltd. (collectively the “Company”) is committed to protecting the personal data of our customers. The Company is also committed to the implementation of the data protection principles set out in Schedule 1 of Personal Data (Privacy) Ordinance (“the PDPO”) (Chapter 486 of the laws of Hong Kong). From time to time it is necessary for you to supply the Company with your personal data which may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes:

- (a) processing and evaluating your application or request for and any alterations, variations, cancellation, renewals and reinstatements of any insurance products and / or services offered by the Company;
- (b) administering your insurance policy and providing services in relation to your insurance policy;
- (c) any purposes in connection with any claims made by or against or otherwise involving you in respect of any products and / or services provided by the Company, including processing and / or investigating any claims;
- (d) invoicing and collecting premiums and / or outstanding amounts from you;
- (e) exercising any right of subrogation, if applicable;
- (f) conducting statistical analysis;
- (g) contacting you for any of the above purposes;
- (h) meeting the requirements to make disclosure (i) under any law binding on the Company; or (ii) under any applicable rules, regulations, codes or guidelines or to assist in law enforcement purposes, investigation by police or other government or regulatory authorities; or (iii) for complying with any requirements, policies or measures for using data and information within Sompo Japan Nipponkoa Holdings, Inc. (“the Group”) in accordance with any Group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities / misconducts;
- (i) other purposes directly related to any of the above purposes.

For using the personal data provided by you for promotional / marketing purposes, please refer to the section titled “Use of Personal Data in Direct Marketing”.

The failure of providing the Personal Data by you may result in the Company being unable to provide products and services, assess your policy application, process claims under insurance policies issued by us, or process any other requests, enquiries, or complaints from you, or any of the purposes listed above.

**2. Transfer:** The Company may disclose your personal data to the following transferees in Hong Kong or overseas for the above purposes:

- (a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist the Company to carry out the above purposes (including medical service providers, emergency assistance service providers, mailing houses, IT service providers and data processors);
- (b) in the event of a claim, loss adjusters, claims investigators and medical advisors;
- (c) in the event of default, debt collectors and recovery agents;
- (d) insurance reference bureaus or credit reference bureaus;
- (e) reinsurers and reinsurance brokers;
- (f) financial services intermediaries that are authorized by the Company for the distribution of products and services provided by the Company including your insurance agents, intermediaries or brokers, if applicable;
- (g) legal and professional advisors of the Company;
- (h) associated companies of the Company;
- (i) the policyholder, when none of the insured person(s) of that policy is the policyholder, for the purpose of policy application, administration, renewal and / or claims administration (if applicable);
- (j) relevant industry association and federation that exists or is formed from time to time;
- (k) government and authorities within or outside HKSAR as required or permitted by law. The Company may also use and disclose your personal data otherwise with your consent;
- (l) any third party in connection with a transfer or potential transfer of all or part of the business of the Company that

**Personal Information Collection Statement (continued)**

some of the transferees may be located within or outside of HKSAR.

**3. Access:** You have the right to ascertain what type of personal data the Company holds, whether the Company holds your personal data and, if so, the right to request access to and to request correction of any personal data concerning you held by the Company. Such request can be made to the Data Protection Officer, Sompo Insurance (Hong Kong) Co., Ltd, 19/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. The Company reserves the right to charge a reasonable fee for processing a request to access your personal data access request.

**Use of Personal Data in Direct Marketing**

Apart from the aforementioned purpose, the Company may also use your name, contact details, demographic information, policy details, products and services portfolio information, transaction pattern and behavior, and financial background held by the Company to contact you with direct marketing communications regarding financial and insurance products by mail, email, telephone, facsimile or SMS. The Company may also provide your name, contact details, demographic information, policy details, products and services portfolio information, transaction pattern and behavior, and financial background held by the Company to the following transferees: (I) third party financial institutions, insurers, banks, credit card companies, securities and investment services providers; (II) third party reward, loyalty, privileges programme providers or merchants; and (III) charitable or non-profit making organizations for gain who may send you direct marketing communications regarding (1) insurance, banking, credit card, financial, provident fund scheme and related products and services; (2) reward, loyalty or privileges programmes and related products and services; and (3) donations and contributions for charitable and / or non-profit making purposes by mail, email, telephone, facsimile or SMS.

Before using your personal data for contacting you with direct marketing communications, the Company must obtain your written consent, and only after having obtained written such consent, the Company may use your personal data for any direct marketing purpose.

You may in future withdraw your consent to the use of your personal data for direct marketing purposes by the Company or the transferees and thereafter the Company shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please inform the Company by writing to the Data Protection Officer, Sompo Insurance (Hong Kong) Co., Ltd, 19/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong.

**Amendment to the Personal Information Collection Statement**

The Company reserves the right at anytime, with or without notice, amends this PICS which will be found in our website or in writing to notify you how the Company will collect, use and transfers your personal data. Should there be any amendment to this PICS in the future, such amendment will become effective with immediate effect.

I acknowledge and confirm that I have read and understood the PICS. I confirm that I have been advised to read carefully the PICS, and I have read it carefully about its effect and impact in respect of my personal data collected or held by the Company. I hereby give my acknowledgement and agree to the use and transfer of my personal data by the Company in accordance with the PICS, including the use and provision of my personal data for the purpose of direct marketing.

**If you do not agree to the use and provision of your personal data for direct marketing as set out in the PICS, please tick the box(es) below and we will not use your personal data for the purpose of direct marketing.**

- Please tick if you do not consent to receive direct marketing communications from us.
- Please tick if you do not consent to receive direct marketing communications from any transferees specified in the PICS.

**Name of applicant:** .....

**Signature of applicant:** ..... **Date:** .....

**Declaration**

Please read this section carefully and sign below.

- I hereby apply for direct billing services provided by William Russell Ltd. I understand that my application for direct billing services is subject to written acceptance by William Russell Ltd.
- I have read and I fully understand the important information provided above about the direct billing services provided by William Russell, and, in particular, I understand that I will be liable for the costs of any ineligible claims submitted on a direct billing basis at any medical facility within the direct billing network provided by William Russell Ltd.

**Declaration (continued)**

- I agree to indemnify William Russell Ltd. and Sompso Insurance (Hong Kong) Co., Ltd. in respect of any such ineligible claims.
- Should I wish to cancel my health plan, I understand that any refund due in respect of unused premium will be calculated from the date on which all network membership cards issued by William Russell Ltd. have been returned.
- I will ensure that all of my dependants (if applicable) are fully aware of the terms, conditions, and benefits of my health plan, including treatments and medical conditions that are not covered by my health plan or which are subject to certain limits, in order to avoid their incorrect claiming on their network membership cards.

**Name of applicant:** .....

**Signature of applicant:** ..... **Date:** .....