



United Builders Insurance Company Limited

Established in 1957 under the laws of Hong Kong

Self-Financed Drugs for Treatment of Cancer Disease in Hong Kong Government Hospitals Insurance Plan Chinese Medicine Benefit Rider

This Rider is part of the Policy to which it is attached. This Rider, while in force, is subject to the followings:

Insuring Coverage

The Chinese Medicine Benefit, as stated below, will indemnify the Policyholder against the costs of Chinese Medicine incurred during the Period of Insurance when the Policyholder is administered Self-Financed Drugs; provided always that:

1. the costs of Self-Financed Drugs have been admitted under the Policy; and
2. the costs of Chinese Medicine are prescribed by a designated Chinese Medicine Practitioner stipulated below.

The panel of designated Chinese Medicine Practitioners is restricted to the followings and no others:

1. Ms Tang Fun Yi (Registration Number 005582); or
2. of Chinese Medicine Clinical Centres which are directly under the School of Chinese Medicine of the University of Hong Kong.

Limit of Indemnity

The Policyholder shall bear 20% of the costs of prescribed Chinese Medicine.

The Company shall pay for 80% of the costs of prescribed Chinese Medicine subject to a maximum of:

HK\$250	per day
HK\$50,000	during a lifetime (subsequent renewals: in aggregate for the reducing balance of Limit of Indemnity after payment, if any, in prior policy year(s))

Exclusion

No benefit is payable under this Rider for consultation fee of Chinese Medicine Practitioner.

Unless otherwise provided herein, the terms, conditions and provisions of the Policy will apply to this Rider. This Insurance Policy is issued in Hong Kong on the date of signing.

For and on behalf of
United Builders Insurance Company Limited

Digital Signature

Date of Signing: