

Product Summary¹

Basic Information				
Issue Age ²	18 - 80			
Maximum Cover Age ²	85			
Policy Benefit Term	1 year			
Premium Payment Term	1 year			
Premium Payment Frequency	Annual, yearly renewal to Age 85 (non-guaranteed renewal)			
Compassionate Death Benefit	HK\$1,000			
Dental Services ³				
Dental Treatments	Preventive Treatment	Basic Treatment	Complex Treatment	Accidental Treatment ⁴
Maximum Benefit Amount (RMB)	7,000	1,000	2,000	5,000
Coinsurance	Nil	10%	30%	Nil
Discount Rate ⁵	10%	10%	10%	10%
Dental Services	<ul style="list-style-type: none"> • Basic preventive care • Fluoridize • Pit and fissure sealants <p>Other Preventive Treatments provided by Designated Dental Clinic</p>	<ul style="list-style-type: none"> • Comfortable dental cleaning • General dental check-up • Basic periodontal treatment • Routine tooth extraction • Simple or pediatric root canal treatment • Simple resin filling <p>Other Basic Treatments provided by Designated Dental Clinic</p>	<ul style="list-style-type: none"> • Deep periodontal treatment • Dental surgery • Complex root canal treatment • Complex tooth extraction • Dental restoration • Removable dental restoration • Cosmetic restoration • Restorative filling <p>Other Complex Treatments provided by Designated Dental Clinic</p>	<ul style="list-style-type: none"> • Suturing of oral wounds • Stabilization of periodontally involved teeth due to trauma • Extraction of teeth due to trauma • Root canal treatment due to trauma

Remarks

1. For the full terms and benefits of the product, and the full list of exclusions, please refer to the Policy Provisions.
2. Age of last birthday of the Life Assured
3. Dental services of the product are provided by the Network Provider through Dental Clinics, which cannot be used in conjunction with the group purchasing discount and/or other promotional discounts offered by Dental Clinics.
4. Pre-authorization is required prior to any Accidental Treatment. The Life Assured must initiate the application by submitting the specified forms through the Designated Dental Clinic.
5. If the dental expense after deducting the Coinsurance exceeds the remaining balance of the Maximum Benefit Amount of the corresponding dental treatment, the Life Assured shall pay the amount of the dental expense after deducting the remaining balance of the Maximum Benefit Amount of the corresponding dental treatment directly to the Designated Dental Clinic and enjoy the discount.

Important Notes

Eligibility

The Policyholder and the Life Assured must be Hong Kong identity card holders with a residential address in Hong Kong. The Policy must be bought within Hong Kong Special Administrative Region and only be sold to Hong Kong identity card holders with a residential address in Hong Kong.

Key Exclusions

You will not be entitled to dental services under the condition (as the case may be) resulting directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- a) Dental expenses incurred when the Life Assured receives treatment without making an appointment as required and the Designated Dental Clinic does not identify the Life Assured;
- b) Dental expenses incurred when the Life Assured fails to present valid identification documents during treatment, and the Designated Dental Clinic is unable to confirm the identity of the Life Assured;
- c) Intentionally self-inflicted Injury whilst sane or insane;
- d) While or because the Life Assured is under the influence of alcohol, narcotic, drug, medicine, except as prescribed by a Registered Medical Practitioner;
- e) Dental expenses incurred when the Life Assured fails to comply with the instructions of the Designated Dental Clinic;
- f) Dental expenses incurred by the Life Assured for engaging in or participating in terrorist activities or cult organizations; or
- g) Dental expenses not listed in the Dental Benefit Schedule of the Policy.

The Compassionate Death Benefit is not payable due to suicide, whether sane or insane, within 24 months from the Policy Issue Date. The Total Premiums Paid from the Policy Effective Date, less any indebtedness will be refunded. For all exclusions, please refer to Your Policy Provisions.

Policy Termination

The Policy may be automatically terminated if any of the following events occurs:

- a) The death of the Life Assured;
- b) We accept Your request by a Notice following Our prevailing guidelines at the relevant time to Us to terminate the Policy;
- c) You fail to pay premium to Us causing the Policy to be terminated;
- d) Your Policy is terminated by Us;
- e) On the Policy Anniversary at which the Life Assured attains Age 85; or
- f) You fail to complete the Customer Due Diligence exercise within 30 working days from the Policy Issue Date or during the Extended Period, or fail to perform any of Your Obligations under the Policy or Your action(s) (including omission) result(s) in the failure to meet any laws or regulations applicable to Us. However, in the event of the Life Assured's death before completing the Customer Due Diligence exercise within 30 working days (or during the Extended Period), We will accept Your Compassionate Death Benefit claim subject to claim's assessment.

We will not accept any claims arising after the effective date of termination.

Cooling-off Period

In the event that no dental services covered under this Policy is utilized during the cooling-off period, You have the right to cancel the Policy and obtain a refund of any premium(s) and levy paid by giving a cancellation request to Us via Our customer service portal. If You receive any dental services covered under this Policy during the cooling-off period, no refund of any premium(s) and levy will be made. To exercise this right, the request of cancellation must be submitted by Yourself within the cooling-off period. The cooling-off period is the period of twenty-one (21) calendar days immediately following either the day of delivery of the Policy or Policy issue notification to You (whichever is earlier). The Policy issue notification is a Notice that will be sent to You by Us to notify You of the cooling-off period around the time the Policy is delivered.

Governing Law

The Policy is governed by the laws of the Hong Kong Special Administrative Region.

Financial Crime

The Company has regulatory obligations to comply with legal and regulatory bodies, or tax authorities, regarding You and Your Policy. The Company may from time to time request information from You in relation to these obligations as set out in Your Policy Provisions.

Content Accuracy

The content of this product summary is for reference only. Capitalisation and lower case wordings have the same meaning, unless otherwise stated. For the exact terms and conditions, please refer to Your Policy Provisions together with the Policy Schedule.

Key Product Risks

Credit Risk

This product is an insurance policy issued by the Company. Premium(s) paid become assets of the Company and as such any benefits payable to You are subject to the credit risk of the Company. The Company's financial strength and solvency will affect its ability to satisfy its financial and contractual obligations. If We are unable to satisfy the financial and contractual obligations of the Policy, You may lose Your premium paid and benefits.

Inflation Risk

The cost of living in the future is likely to be higher than now, due to inflation. This means that the purchasing power of any Benefit Amount paid in the future may be less than its value today, even if the Company meets all of its contractual obligations.

Failure to Pay Premiums Risk

For Your Policy to be valid You must abide by Your premium payment plan. All premiums, after the first premium, are to be paid by the due date. Where this does not happen, customers are given a 30-day grace period to pay due premiums, beginning on the premium due date. Failure to do so may cause the Policy to be terminated.

Premium Adjustment Risk

Premiums will remain unchanged throughout each Premium Payment Term. The amount of premium due is determined by factors including, but not limited to, the Life Assured's age, gender, smoking status and health conditions.

At the policy renewal, premium(s) will be adjusted based on the Benefit Amount, Premium Payment Term, Policy Benefit Term, the Life Assured's attained age and applicable premium rates. Premium rates may be affected by factors including claims conditions.

Notes

1. “WeMedi GBA Dental Protector D1” is provided by Blue Insurance Limited (“The Company”). The Company is authorised and regulated by the Insurance Authority under the Insurance Ordinance (Cap. 41) to sell insurance products in Hong Kong, and does not offer or sell any insurance products in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.
2. This Product Summary is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of “WeMedi GBA Dental Protector D1” only and does not in any way affect the Policy Provisions. For all details, please refer to the Policy Provisions of the Policy.
3. In the Product Summary, “We”, “Our”, or “Us” refers to the Company; “You” or “Your” refers to the Policyholder.
4. “WeMedi GBA Dental Protector D1” is produced in and authorised for sale in Hong Kong only. By relying on this Product Summary, You are declaring that You are a Hong Kong identity card holder with a residential address in Hong Kong.
5. The Company is not the Network Provider or Dental Clinics. The Company gives no representation, warranty and guarantee of whatsoever nature (whether express or implied) to any person on or in connection with the service and shall have no liability relating to any aspect of the service by the Network Provider or Dental Clinics, including but not limited to service quality or diagnosis result or consultation service provided by the Network Provider or Dental Clinics and/or collection and use of the service user’s personal data by the Network Provider or Dental Clinics. Should there be any dispute or complaint or claim (if any) with regards to the service, You should make such demand or complaint or claim directly to the Network Provider or Dental Clinics.
6. The product does not constitute medical advice and is not a substitute for medical advice or treatment. You should consult Your doctor or the appropriate professionals independent of the product in relation to Your personal circumstances including any health or medical condition prior to joining the product or using any of the services.
7. By purchasing the product, You are deemed to agree to and authorise the Network Provider to submit the medical records, including but not limited to the diagnosis, date of consultation and total amount paid for the service, to the Company and service provider(s) for statistical, research and reporting purposes, and for other purposes set out in Our privacy policy. The Company may transfer, disclose, grant access to or share the aforementioned data to data processors and/or service provider(s) within Hong Kong.