



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Blue Cross (Asia-Pacific) Insurance Limited
藍十字(亞太)保險有限公司

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NOV 04, 2015

UWTXXX

XXX LIMITED
C/O XXX BROKERS LIMITED
ROOM XXXX, XX/F, XXX BUILDING
XXX XXX XXX ROAD
KOWLOON

Dear Policyholder,

Group Medical Policy No. : G000XXX.GP (0X)
Policy Renewal Date : JAN 01, 2016

We are pleased to advise that the captioned Policy will be due for renewal on the above date. Enclosed please find the following documents for your review:

- a) Renewal Notice
- b) Updated Member List
- c) Guide to Hospital Room and Board Charges (for policy with Inpatient Benefits Plan)

In order to provide even better protection for your members, a new set of policy terms & conditions will come into effect on the renewal date. Highlights of major changes to the standard terms & conditions are attached herewith for your reference. If you would like to better understand the above changes, please contact us or visit the website bluecross.com.hk/document/tnc/group-medical-plan.

Besides, we would like to draw your attention to the following renewal matters:

* The Contracts (Rights of Third Parties) Ordinance, which is enacted by the Legislative Council of Hong Kong, will come into effect on Jan 01, 2016. In consequence of this enactment, the terms and conditions of the captioned Policy will be amended upon its renewal by adding the following provision to the General Conditions thereof:

"Rights of Third Parties

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy."

* Credit limit up to HK\$300,000 per confinement would be applied to inpatient credit facilities service upon renewal.

Please confirm your agreement to renew the captioned Policy by signing and returning us the Renewal Notice together with the renewal premium payment on or before the Policy Renewal Date.

If you have any queries regarding the above, please feel free to contact your servicing agent or call our Customer Service Hotline on 3608 2988.

We look forward to receiving your renewal confirmation and having the opportunity of serving you again.

Yours faithfully,
Medical Underwriting Department
BLUE CROSS (ASIA-PACIFIC) INSURANCE LIMITED

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