

“Live Young - Sports Protection Voucher” Terms and Conditions

“Live Young - Sports Protection Voucher” Scheme (“**this Scheme**”), is one of the complimentary membership services offered in “Live Young” Rewards Program, aiming to encourage “Live Young” members to enjoy sports activities with their family. This Scheme is not an insurance product and it is governed by these terms and conditions.

This Scheme is provided, operated and managed by BOC Group Life Assurance Company Limited (“**BOC Life**” or “**We**” or “**Us**”). Through the “Live Young - Sports Protection Voucher” (“**Protection Voucher**”) which is given via the “Live Young” mobile application, this Scheme is offering a one-off financial aid to each Eligible Person (as defined in Clause 5 below) through the member on a first-come, first served basis based on the time of completed financial aid application received by Us, until the total amount of financial aid under this Scheme in the sum of HKD 3,000,000 is used up.

1 Protection Voucher

Having downloaded and activated the “Live Young” mobile application, members of “Live Young” Rewards Program will have a chance to collect, keep and activate the complimentary Protection Voucher in the mobile application. You as a member of “Live Young” Rewards Program can choose to activate the Protection Voucher making it effective during the designated coverage period either in family mode or individual mode within the activation period stated in the Protection Voucher. If you decide to activate the Protection Voucher in family mode, such Protection Voucher will cover yourself and concurrently up to a maximum of 4 of any of your family members additionally. Family member is defined herein as your spouse, children or parents. If you decide to activate the Protection Voucher in individual mode, such Protection Voucher will cover yourself only.

When activating the Protection Voucher, you need to enter the coverage effective date, and provide your name, gender, email address, as well as the name(s) of your family member(s) and the relationship of each of your family member(s) with you (if family mode is selected). You, as a member and applicant, must confirm that you have obtained consent from your family member(s) to provide their personal information for the purpose of activating the Protection Voucher and participation in this Scheme. Regardless of whether

family or individual mode is selected, at the time of activating the Protection Voucher, all covered person(s) must be between age 6 to 65 (as at their last birthday(s)), situating in Hong Kong and holding a valid identity proof (including but not limited to Hong Kong Identity Card or passport or birth certificate). If any information or declaration provided is not true, incorrect, incomplete or invalid, the concerned covered person(s) will not be qualified as an Eligible Person to receive the financial aid. Protection Voucher must be activated by you at least 1 day prior to the proposed coverage effective date. After the Protection Voucher has been successfully activated, you will receive a confirmation email confirming that such Protection Voucher is successfully activated and will become effective during the designated coverage period, and all covered person(s) under such Protection Voucher are deemed as having agreed with and accepted these terms and conditions. For matters concerning this Scheme, We shall only contact the member notifying him/her via the email address provided by the member.

Should you terminate your “Live Young” Rewards Program membership, or should your “Live Young” Rewards Program membership be terminated, cancelled or suspended under any circumstances, no matter whether the Protection Voucher is in effect or not, the Protection Voucher you have obtained and all the rights of you and your family member(s) thereunder (including all rights accrued prior to the termination, cancellation or suspension of membership) will cease thereupon.

2 Coverage Scope

Once the Protection Voucher becomes effective, in accordance with the details stated on the Protection Voucher or its corresponding confirmation email, if you or any of your family member(s) (if applicable) sustains an injury accidentally while Participating in Sports Activities in a Non-professional Capacity (as defined in Clause 4.8 below) in Hong Kong during the coverage period stipulated in the Protection Voucher, resulting in “**Bone Fracture**”, “**Ligament Tear**” or “**Tendon Rupture**” as defined in these terms and conditions (“**Designated Injury**”), which is diagnosed and medically documented by a Physician who is a specialist in orthopaedics or other Physician acceptable by Us, the member (i.e. you) can submit a financial aid application with Us. We shall pay a one-off financial aid in the amount stated in the table below to the Eligible Person through the member if such application has fulfilled the eligibility requirements and been successfully approved.

However, under any circumstances, the Protection Voucher only covers injury sustained while Participating in Sports Activities in a Non-professional Capacity in Hong Kong, excluding the following designated dangerous sports activities: deep water diving (with depth deeper than 40 meters), any sports activities undertaken at an attitude greater than 5,000 meters above sea level, or any kind of speed contest or racing (except for running, racewalking or other sports activities which are considered as non-dangerous in our opinion).

3 Financial Aid

Within coverage period	The amount of financial aid payable for each Eligible Person (HKD)		
Bone Fracture, Ligament Tear or Tendon Rupture caused by an Accident during sports activities		Without Surgery	With Surgery
	Family mode	4,000	20,000
	Individual mode	2,000	10,000

The financial aid is provided under “Live Young - Sports Protection Voucher” Scheme on a one-off basis. Regardless of the applicable amount of financial aid, the number of Accident(s) happened, the type of Designated Injury or the degree of injury, etc., each Eligible Person is at most entitled to the financial aid under this Scheme once only under all circumstances. For the avoidance of doubt, even if an Eligible Person is covered by multiple numbers of Protection Vouchers, such Eligible Person will receive the financial aid under this Scheme once only under all circumstances.

The amount of financial aid specified under the category of “with Surgery” is only applicable to the Eligible Person who is Confined in a Hospital and has undergone actual operation for treatment or repairment of the Designated Injury; otherwise, the amount of financial aid specified under the category of “without Surgery” will be released by Us instead. Even if the Eligible Person suffers from multiple numbers of Designated Injury in the same Accident during sports activities, and undergoes multiple numbers of surgeries or non-surgical treatments, the financial aid shall only be payable once under this Scheme, either under the category of “with Surgery” or “without Surgery”, under all circumstances.

No matter whether Surgery is required or not, the relevant diagnosis and treatment must take place in Hong Kong.

4 Definition

4.1 Physician

It means any registered medical practitioner duly qualified and registered and legally authorized in the geographical area of his/her practice to render western medical or surgical services but excludes a Physician who is yourself or your family member, the spouse of your family member or any other person related to your family member whether by blood or marriage.

4.2 Confined/Confinement

It means the registration for admission and confinement of a patient as an in-patient in a Hospital upon recommendation of a Physician for the treatment of an injury provided that the patient must be admitted into the Hospital as an in-patient and continuously stay for a minimum of 6 hours in the Hospital thereafter prior to his/her discharge which incurs a charge for Hospital daily room and board or intensive care, and the Hospital Confinement is Medically Necessary.

4.3 Hospital

It means a legally constituted establishment operating pursuant to the laws of the country/region in which it is based which:

- (i) operates primarily for providing medical treatment and care of injury on an in-patient basis;
- (ii) has facilities for diagnosis and major surgery;
- (iii) has 24-hour nursing services; and
- (iv) has at least 1 Physician in residence.

“Hospital” does not include a rest or convalescent home, or similar establishment or a place for alcoholics or drug addicts.

4.4 Medically Necessary

It means a medical service which is

- (i) consistent with the diagnosis and is the customary medical treatment for the condition; and
- (ii) in accordance with standards of good and prudent medical practice; and
- (iii) not furnished primarily for the convenience of medical practitioner or any

- other medical service providers; and
- (iv) furnished at the most appropriate level sufficient to safely and adequately treat the covered person's Designated Injury caused by an Accident during sports activities and are performed in the least costly setting required for treatment of the Designated Injury caused by an Accident during sports activities; and
 - (v) not rendered primarily for diagnostic tests, diagnostic scanning purpose, imaging examination, laboratory test or physiotherapy in the event of a Confinement.

4.5 Bone Fracture

In the event that Surgery is required, it means that at the time of first diagnosis by a Physician (only limited to an orthopaedic specialist or other relevant Physician), a bone fracture sustained in an Accident during sports activities is confirmed, for which Surgery with Confinement in a Hospital is considered Medically Necessary for treatment of such bone fracture, and such Surgery is actually performed within 30 days from the date of Accident during sports activities causing such bone fracture.

In the event that Surgery is not required, it means that at the time of first diagnosis by a Physician (only limited to an orthopaedic specialist or other relevant Physician), a bone fracture sustained in an Accident during sports activities is confirmed, which requires treatment by non-surgical method(s), and the first treatment by non-surgical method(s) must be performed within 48 hours immediately after the Accident during sports activities, and such treatment period must be more than 30 days.

In both cases above, all of the following conditions must be met:

- (i) diagnosis of Bone Fracture must be supported by appropriate imaging result; and
- (ii) the covered person either receives onsite emergency medical treatment at the time of the Accident during sports activities, or receives treatment during Confinement or out-patient treatment within 48 hours immediately after the Accident during sports activities.

In both cases above, the following conditions are excluded:

- (i) pre-existing conditions such as bone fracture resulting from osteoporosis, osteomalacia or bone tumours; or

(ii) bone fractures described in radiologist report as fatigue, stress, hairline, avulsion/chips or micro-fractures.

4.6 Ligament Tear

In the event that Surgery is required, it means that at the time of first diagnosis by a Physician (only limited to an orthopaedic specialist or other relevant Physician), a complete or partial ligament tear sustained in an Accident during sports activities is confirmed, for which Surgery with Confinement in Hospital is considered Medically Necessary for treatment of such ligament tear, and such Surgery is actually performed within 30 days from the date of Accident during sports activities causing such ligament tear.

In the event that Surgery is not required, it means that at the time of first diagnosis by a Physician (only limited to an orthopaedic specialist or other relevant Physician), a complete or partial ligament tear sustained in an Accident during sports activities is confirmed, which requires treatment by non-surgical method(s), and the first treatment by non-surgical method(s) must be performed within 48 hours immediately after the Accident during sports activities, and such treatment period must be more than 30 days.

For purposes of both of the above cases, diagnostic arthroscopy shall not be considered as a Surgery.

In both cases above, all of the following conditions must be met:

- (i) diagnosis of Ligament Tear must be supported by imaging evidence; and
- (ii) the covered person either receives onsite emergency medical treatment at the time of the Accident during sports activities, or receives treatment during Confinement or out-patient treatment within 48 hours immediately after the Accident during sports activities.

4.7 Tendon Rupture

In the event that Surgery is required, it means that at the time of first diagnosis by a Physician (only limited to an orthopaedic specialist or other relevant Physician), a complete or partial tendon rupture sustained in an Accident during sports activities is confirmed, for which Surgery with Confinement in a Hospital is considered Medically Necessary for treatment of such tendon rupture, and such Surgery is actually performed within 30 days from the date of Accident during sports activities causing such tendon rupture.

In the event that Surgery is not required, it means that at the time of first diagnosis by a Physician (only limited to an orthopaedic specialist or other relevant Physician), a complete or partial tendon rupture sustained in an Accident during sports activities is confirmed, which requires treatment by non-surgical method(s), and the first treatment by non-surgical method(s) must be performed within 48 hours immediately after the Accident during sports activities, and such treatment period must be more than 30 days.

In both cases above, all of the following conditions must be met:

- (i) diagnosis of Tendon Rupture must be supported by imaging evidence; and
- (ii) the covered person either receives onsite emergency medical treatment at the time of the Accident during sports activities, or receives treatment during Confinement or out-patient treatment within 48 hours immediately after the Accident during sports activities.

In both cases above, the following conditions are excluded:

- (i) pre-existing conditions such as acute or chronic tendinopathy;
- (ii) tendon ruptures due to pre-existing tendonitis; or
- (iii) tendon ruptures due to systemic illness.

4.8 Participating in Sports Activities in a Non-professional Capacity

It means not engaging or participating in sports activities in a professional capacity. It will be considered as participating in sports activities in a professional capacity if there is any income or remuneration receivable arising from engaging or participating in such sports activities.

4.9 Accident

It means an unforeseen and unexpected event of violent, accidental, external and visible nature which occurs and which shall, independent of any other cause, be the sole and direct cause of bodily injury.

4.10 Surgery

It means an operational procedure recommended in writing by a Physician and must be performed in a Hospital, excluding outpatient clinical surgery, by a Physician who is qualified in the specialty and involving use of an operation theatre for the treatment of Designated Injury.

5 Financial Aid Application

A person who fulfils the eligibility requirements of this Scheme with the financial aid application procedures duly completed in accordance with these terms and conditions is defined as an “Eligible Person”.

If a potential Eligible Person wants to submit a financial aid application, you, as a member, is required to complete the relevant application form via “Live Young” mobile application, and upload the required personal information and supporting documents to our satisfactory, including but not limited to the name(s) and copy of identity proof of yourself and the concerned injured family member(s) (if applicable), such injured person’s medical report and relevant medical supporting documents, relationship proof between the member yourself and your family member(s) (if family mode is selected), as well as your mobile number, contact email address, correspondence address, and bank account number for receiving payment, on behalf of yourself and/or your family member(s) within 90 days from the date of the Accident during sports activities causing the Designated Injury. You, as a member and applicant, must confirm that you have obtained consent from your family member(s) to provide their personal information on their behalf for the purpose of financial aid application and participation in this Scheme. If the required information is insufficient or any supporting document is outstanding, your application will be deemed as an incomplete application. We will contact you via email or other means to facilitate the approval process. We reserve the absolute right to require from you further and more detailed information or document(s), including but not limited to the original of the official receipt(s), bill(s) and report(s) pertaining to such application, and/or to determine whether such application is eligible for the one-off financial aid based on the relevant supporting document(s). You are required to retain the original of all supporting documents including but not limited to the official receipt(s), bill(s) and report(s) for 3 months after submitting the application successfully. We reserve the right to request you to submit the original document(s) for verification. Once the application is approved, the financial aid will be released via the payment method(s) chosen by Us. If the Eligible Person is not the member yourself, you, as a member and applicant, must confirm that you have obtained consent and authorization from the concerned Eligible Person to provide their personal information on their behalf for the purpose of activating the Protection Voucher, participation in this Scheme, and completing the financial aid application (including the provision of the required information and document(s)), as well as receiving the financial aid

given out by Us. You, as a member and applicant, must confirm that you have obtained confirmation from the concerned Eligible Person that the instruction above is given voluntarily and freely and not affected by the others. If there is any negligence, omission, delay or default on the part of the member, resulting in the potential Eligible Person losing the entitlement of the financial aid, or being unable to receive the financial aid, the concerned person(s) agree that it has no connection with Us at all and We shall not have any liability therefor. Evidence that our payment for the financial aid has been deposited or cashed will discharge Us from further liability in respect of an approved application.

This Scheme is one of the complimentary membership services of “Live Young” Rewards Program. We will store and use the personal data of you and your family member(s), in order to provide services under this Scheme to you and your family member(s). We highly value personal privacy and strive to preserve the confidentiality and security of personal information. Should you and/or your family member(s) wish to understand more about the BOC Life “Live Young” Rewards Program Personal Information Collection Statement, you and/or your family member(s) may visit the following website <https://www.boclife.com.hk/en/liveyoung/pics.html>.

6 Others

These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region (“**Hong Kong**”). Any content under these terms and conditions shall not be regarded or constructed as an insurance policy. You and your family member(s) must read, understand, and agree to be bound by these terms and conditions, the terms and conditions of BOC Life “Live Young” Rewards Program, the relevant Terms of Use and Personal Information Collection Statement of BOC Life “Live Young” Rewards. We reserve the right to suspend or terminate this Scheme, amend or revise the terms and conditions from time to time without prior notice. In case of dispute, the decision of BOC Life shall be final and conclusive.

The Chinese version of these terms and conditions is for reference only. If there is any inconsistency between the Chinese and English version of these terms and conditions, the English version shall prevail.

This promotion material is published by BOC Life

June 2023

LY/G/V01/0601_en