

**SmartViva Flexi VHIS
Terms and Conditions for Other Services**

Contents

- I. **General Provisions..... 1**
- II. **Cashless Treatment Provisions (“Provision 1”)..... 1**
- III. **Worldwide Assistance Programme Provisions (“Provision 2”)..... 4**
- IV. **Health Coaching Services Provisions (“Provision 3”) 9**
- V. **24-hour Mental Health Service Hotline Provisions (“Provision 4”) 9**

Terms and Conditions for Other Services

I. General Provisions

- (a) The terms and conditions for other services (“Other Services Provisions”) are attached to and form part of the Policy of SmartViva Flexi VHIS. The Other Services Provisions set out the value added services available to Policy Holder and Insured Person of SmartViva Flexi VHIS without additional premium and do not form part of the Certified Plan.
- (b) Except as otherwise specified in this Other Services Provisions, all Terms and Benefits applied to the Certified Plan shall have full force and effect. To the extent that any provision or exclusion applied to the Terms and Benefits is inconsistent with the services expressly provided in the Other Services Provisions, the provisions in the Other Services Provisions shall prevail to resolve such inconsistency. For the avoidance of doubt, the following exclusions do not apply to the services covered under this Other Services Provisions -
 - (i) Section 1 of the general exclusions under Part 7 of the Terms and Benefits does not apply to the services available under Provisions 2, 3 and 4 below; and
 - (ii) Sections 8 and 12 of the general exclusions under Part 7 of the Terms and Benefits do not apply to the services available under Provision 4 below.
- (c) The Company appointed Bupa (Asia) Limited (“Bupa”) to provide and arrange all these other services, and subsequently the services may be provided by third party service providers selected by Bupa and they are not guaranteed renewable. The Company reserves the right to amend, suspend or terminate these other services and to amend the relevant terms and conditions at any time without prior notice.
- (d) Unless otherwise defined in Provisions 1 to 4 below, capitalised terms used in this Other Services Provisions shall have the meanings ascribed to them under Part 8 and Section 3 of Supplement 1 of the Terms and Benefits.
- (e) Subject to the Terms and Benefits and this Other Services Provisions, Bupa shall provide the services in accordance with the terms in this Other Services Provisions. The amount of expenses reimbursed (if any) shall not exceed the actual costs of the services incurred and are not subject to any Deductible (if applicable).
- (f) If Bupa reimburses the Policy Holder or Insured Person for any expense which has exceeded the applicable maximum limits under this Other Services Provisions; or is not eligible under the Policy, the Policy Holder and/or the Insured Person shall reimburse the Company in full for these ineligible expenses within twenty one (21) days of receipt of an invoice from Bupa.

II. Cashless Treatment Provisions (“Provision 1”)

The cashless treatment services described in this Provision 1 are provided to a Policy Holder or an Insured Person under this Policy in accordance with the eligibility requirements.

1. General provisions

- (a) This service under this Provision 1 is subject to availability and pre-authorisation of such services offered and approved by Bupa. The availability and pre-authorisation procedures of such services may change from time to time without prior notice to the Policy Holder or the Insured Person.
- (b) The Company shall not be liable to the Policy Holder or the Insured Person in any respect of any act, negligence or failure to act on the part of services provided or advice given by Bupa or its agent, or the availability and pre-authorisation of such services.

2. Bupa HealthPlus Card

- (a) Bupa shall issue a Bupa HealthPlus Card to the Insured Person. Subject to the procedures as stated in the membership guide, the Insured Person can use the Bupa HealthPlus Card to settle Eligible Expenses and other expenses payable for designated services or treatments under the Certified Plan which is incurred at a Bupa HealthPlus Appointed Service Providers in Hong Kong. Bupa HealthPlus Card does not apply to treatment received at the day case centre of a Hospital and medical expense

incurred under Sections 3(k), 3(l) of Part 6 and Sections 2(c) to (i) of Supplement 1 of the Terms and Benefits.

- (b) The uses of Bupa HealthPlus Card for selected benefits payable under the Certified Plan are subject to the required pre-authorisation procedures stated in Section 3 below. The cashless treatment services available are subject to the credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter, which is determined by Bupa according to its prevailing practice and subject to the amount of benefit limit available under the Certified Plan.
- (c) In case any Shortfall is paid by Bupa, the Policy Holder shall repay the Shortfall in full to the Company immediately upon Bupa's reasonable demand. If the Shortfall has not been settled within twenty one (21) days of receipt of a Shortfall invoice, the Company shall, in accordance with the authorisation provided by the Policy Holder or Insured Person for the Company to debit money from a designated credit card, collect the Shortfall directly from the designated credit card on or after twenty-one (21) days of receipt of the Shortfall invoice from Bupa.
- (d) The Company has the right to offset any premium refundable or claim payable to the Policy Holder against any amount of Shortfall or Deductible outstanding or arising from the Insured Person.
- (e) Bupa HealthPlus Card shall remain the property of Bupa and the Insured Person to whom it is issued shall keep it safe at all times. It may only be used by the Insured Person to whom it is issued and it shall not be transferable. In the event of theft or loss of the Bupa HealthPlus Card, the Policy Holder is responsible for any transactions involving its use until such theft or loss is reported to the Company in writing.
- (f) Bupa HealthPlus Card shall immediately cease to be valid upon the earliest of the following events and the Policy Holder is required return it to the Company within seven (7) days after it becomes invalid -
 - (i) this Policy is terminated; or
 - (ii) the Company reasonably demands the return of the Bupa HealthPlus Card with the reasons notified to the Policy Holder and/or the Insured Person in writing.

3. Pre-authorisation procedures

- (a) The uses of the Bupa HealthPlus Card for the cashless treatment available under the Certified Plan for Confinement, Prescribed Diagnostic Imaging Test and Prescribed Non-surgical Cancer Treatment must follow to the pre-authorisation procedures as stated in the membership guide.
- (b) If it is infeasible to obtain the pre-authorisation before the Insured Person receives the relevant Medical Service due to Emergency conditions or Bupa is unable to process the pre-authorisation request outside of Bupa's support hours (which can be found in the membership guide), the Policy Holder, the Insured Person, the Insured Person's authorised representative and/ or the Bupa HealthPlus Appointed Specialist shall submit the pre-authorisation request on the next working day immediately after the day on which the Insured Person receives the test, treatment or procedure. Bupa shall be responsible for ensuring that the Bupa HealthPlus Appointed Specialist is aware of the required information to be included when completing the pre-authorisation request form.
- (c) If there is any variation in the extent, nature or estimated cost of the items covered by the pre-authorisation confirmation/guarantee of payment letter, the Policy Holder, the Insured Person, the Insured Person's authorised representative and/or the Bupa HealthPlus Appointed Specialist should inform Bupa at least one (1) working day before the test, treatment or procedure and obtain prior written acceptance of such change.
- (d) The issuance of a pre-authorisation confirmation / guarantee of payment letter from Bupa shall not be deemed as an agreement on Bupa's part to pay the total amount or part of the costs set out in the pre-authorisation confirmation/guarantee of payment letter. The Policy Holder's entitlement to any reimbursement shall be subject to the terms and conditions of the Policy and the final claims assessment of Bupa.
- (e) If an Insured Person incurs any expenses that are excluded or ineligible under this Policy, in excess

of the credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter or not approved by Bupa, the Policy Holder shall settle such charges with the provider directly or if such expense has been settled by Bupa, the Policy Holder shall reimburse the Company in full for the Shortfall within twenty one (21) days of receipt of a Shortfall invoice from Bupa.

4. Liability and termination

(a) **Liability of the Company and Bupa**

The Company shall use its best effort to procure Bupa to provide the service in this Provision 1. Bupa HealthPlus Appointed Service Provider and Bupa HealthPlus Appointed Specialist to whom the Insured Person will be referred or arranged by Bupa are not employees or agents of Bupa and the Company. Bupa and the Company shall not be liable to the Policy Holder or the Insured Person in any respect of any act, negligence or failure to act on the designated services or treatment provided or advice given by Bupa HealthPlus Appointed Service Provider and Bupa HealthPlus Appointed Specialist.

(b) **Termination**

All the services under this Provision 1 will become ineffective when, for whatever reasons, the Insured Person ceases to be covered under SmartViva Flexi VHIS.

5. Definitions

Under this Provision 1, words and expressions used shall have the following meanings –

"Bupa HealthPlus Card"	shall mean the medical card issued by Bupa to an eligible Insured Person under this Policy, and the use of the card is subject to the conditions set out in this Provision 1.
"Bupa HealthPlus Appointed Service Provider"	shall mean Hospitals, Registered Medical Practitioners, physiotherapists, diagnostic centres, cancer centres, diabetic centres, day case centres and medical service providers appointed by Bupa and who have entered into cashless treatment arrangements with Bupa to provide services to the Insured Persons under this Policy on the Bupa's undertaking to pay for the services so provided. The list of service providers can be found in the Bupa HealthPlus Network Directory.
"Bupa HealthPlus Appointed Specialist"	shall mean a Specialist referred to as a Specialist in the Bupa HealthPlus Network Directory.
"Bupa HealthPlus Network Directory"	shall mean the list printed in digital format as at the date when Bupa approves the pre-authorisation which contains the particulars of Bupa HealthPlus Appointed Service Providers and Bupa HealthPlus Appointed Specialists appointed by Bupa. The list may be updated and amended by Bupa from time to time and the latest list is available on Bupa's customer service portal myBupa.
"Shortfall"	shall mean any expenses which are not covered or which exceed the benefit limit of these Terms and Benefits or the selected Deductible should be borne by the Policy Holder.

III. Worldwide Assistance Programme Provisions (“Provision 2”)

The services described under this Provision 2 are provided by IPA. When travelling abroad, the Policy Holder or the Insured Person can call IPA on (852) 2861 9229, a twenty-four (24) hours hotline throughout a year, to receive emergency medical or legal assistance in accordance with the terms under this Provision 2.

1. General provisions

- (a) Services and assistance provided under this Provision 2 are subject to availability of such services and assistance offered by IPA. The availability of such services and assistance may change from time to time without prior notice to the Policy Holder or the Insured Person. The Company, Bupa and IPA are not agents to each other for the services and assistance provided under this Provision 2.
- (b) The Company and Bupa shall not be liable to the Policy Holder or the Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its agent, or the availability of such services.
- (c) Neither the Company nor Bupa has obligation to replace IPA with other service provider if the arrangement between Bupa and IPA ceases to operate or if IPA ceases to carry on its business or provide any such services or assistance under this Provision 2.

2. Description of services and benefits

If the Insured Person:

- (i) suffers any Bodily Injury;
- (ii) suffers any Sudden Illness; or
- (iii) is in need of medical, travel, legal or administrative assistance described in this Provision 2,

outside the Place of Residence (except for the coverage under Sections 2(p), 2(y) and 2(z) of this Provision 2 which may be obtained in Hong Kong) while arising out of and in the course of his journey, provided that such journey is not undertaken against the advice of the Registered Medical Practitioner, and / or is not for the purpose of obtaining or seeking any medical or surgical treatment abroad, the following worldwide assistance services and benefits shall be available directly from IPA upon specific verbal notification by the Insured Person or his representative to IPA's twenty- four (24)-hour alarm centre.

Medical assistance

(a) Medical advice hotline

If necessary, the Insured Person may call IPA's alarm centre for medical advice and evaluation from the attending Registered Medical Practitioner. However, telephone conversation shall be considered as an advice only rather than a diagnosis.

(b) Doctor referral

If necessary, the Insured Person shall be referred to a medical specialist or medical facility for personal assessment.

(c) Essential medication / Medical equipment

Upon request from a local attending Registered Medical Practitioner, IPA may, when possible and legally permissible, dispatch at the cost of the Insured Person any essential medicine and / or medical equipment required for the Insured Person which is not locally available.

(d) Dispatch of Registered Medical Practitioner

In the event of an emergency where the Insured Person cannot be adequately assessed by telephone, or the Insured Person cannot be moved and local treatment is unavailable, IPA may send an appropriate medical practitioner.

(e) Medical evacuation (Unlimited cover)

If the Insured Person suffers from Bodily Injury or Sudden Illness such that IPA's medical team and the

attending Registered Medical Practitioner recommend hospitalisation in another medical facility where the Insured Person can be suitably treated, IPA may arrange and pay for necessary transportation expenses for:

- (i) the transfer of the Insured Person into the nearest medical facility more appropriately equipped for the particular medical condition; or
- (ii) the direct repatriation if his medical condition permits such repatriation. The medical team and attending Registered Medical Practitioner may determine the necessary arrangements according to the circumstances.

(f) Repatriation after treatment (Unlimited Cover)

Following the medical evacuation in Section 2(e) of this Provision 2 above and if medical treatment is necessary, IPA may repatriate the Insured Person to an appropriate medical facility in his Place of Residence by scheduled airline flight (on economy class) or any other appropriate means of transportation. Any decision on such repatriation shall be made jointly and exclusively by both the attending Registered Medical Practitioner and IPA's alarm centre, and the Insured Person's consent shall be sought.

(g) Deposit guaranteeing of hospital admission

In case of Hospital admission duly approved by both the attending Registered Medical Practitioner and IPA's doctor and the Insured Person is without means of payment of the required Hospital admission deposit, IPA may guarantee or provide such payment up to HKD39,000. The Insured Person will be required to repay any sum advanced within forty-five (45) days (without interest). IPA will require valid credit authorisation from the Insured Person or his representative, prior to advancement of funds for such admission.

(h) Medical monitoring

IPA may monitor the Insured Person's condition during the Insured Person's hospitalisation abroad and may keep the Insured Person's family informed.

(i) Compassionate visit

IPA may arrange and pay for the cost of an economy round trip transportation plus accommodation expenses up to HKD16,000 for a person chosen by the Insured Person, or a relative if the Insured Person is unable to choose due to his condition, to join him if the Insured Person has been confined in Hospital abroad for more than seven (7) consecutive days.

(j) Additional travel and accommodation for travelling companion

IPA may arrange and pay for the additional travel and accommodation expenses incurred by the Insured Person's travelling companion related to an incident requiring medical evacuation in Section 2(e) of this Provision 2 provided that such expenses shall not exceed HKD15,000 for the Insured Person in any one event subject to a sub-limit of HKD2,000 per day.

(k) Return of unattended dependant child(ren) to Place of Residence

If the Insured Person's travelling dependant child(ren) up to Age eighteen (18) or Age twenty-three (23) if in full time education, is left unattended by reason of the Insured Person's confined in Hospital, IPA may organise and pay for the return of child(ren) (on economy fare basis) to the Insured Person's Place of Residence.

(l) Hotel room accommodation for convalescence

IPA may arrange and pay for reasonable hotel for convalescence, up to HKD1,950 per day for a maximum of four (4) consecutive days, immediately after the Insured Person's discharge from the Hospital, and if deemed medically necessary by attending Registered Medical Practitioner and IPA's doctor.

(m) Transportation for return of Insured Person to original work site

Following the Insured Person's evacuation or repatriation by IPA within a one (1) month period, IPA may upon the Insured Person's request arrange and provide a one way economy air transportation to return the Insured Person to the original work location. The Insured Person assumes the responsibility for the decision of whether or not he returns to work. The Insured Person is

responsible for obtaining any medical releases to determine his suitability to travel or not, or to resume work or not. The decision and the results thereof are solely the responsibility of the Insured Person and / or the Insured Person's attending Registered Medical Practitioner. IPA is not involved whatsoever in such decisions.

(n) Repatriation of mortal remains / ashes (Unlimited cover)

Upon the death of the Insured Person, IPA may arrange and pay for the repatriation of the Insured Person's body or ashes to the Insured Person's Place of Residence for burial.

(o) Unexpected return to the Place of Residence

In the event of the death of the Insured Person's Close Relative in his Place of Residence while he is travelling overseas (excluding the case of immigration) that necessitates an unexpected return to his Place of Residence, IPA may arrange and pay for the cost of a scheduled airline ticket (economy class) for the return of the Insured Person.

(p) Additional hospital benefit after a medical evacuation and repatriation back to Hong Kong

If benefits payable under the SmartViva Flexi VHIS are exhausted, eligible medical expenses for confinement in Hong Kong Hospital immediately following the repatriation under Section 2(f) of this Provision 2 are covered up to a further HKD120,000.

For Sections 2(e), 2(f), 2(k), 2(m) and 2(o) of this Provision 2, the Insured Person (and / or his travelling companion if applicable) shall surrender unused return tickets to IPA if IPA arranges new tickets or transportation for them.

Travel and pre-trip assistance

(q) Pre-trip and travel information

The Insured Person may contact IPA to obtain the following information before starting or during his journey:

- (i) Updated immunisations and vaccinations requirements and needs.
- (ii) Weather, exchange rates, banking days, language, passport and visa requirements.
- (iii) Airport taxes or customs requirements.
- (iv) Arrangement of interpreter services or children escort.
- (v) Transmission of urgent messages for medical reasons.

(r) Assistance on luggage retrieval

In the event of loss or misrouting of the Insured Person's luggage by a common carrier, IPA may liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organise the dispatch of such luggage, if recovered, to such place as the Insured Person may direct.

(s) Emergency rerouting arrangements

IPA may assist the Insured Person in reorganising his flight schedule should an emergency oblige him to alter his original plan.

(t) Administration assistance of the loss of travel document

IPA may provide the Insured Person with the necessary information regarding the formalities requested by local authority in order to obtain the replacement of such lost or stolen documents.

(u) MedPass service

If the Insured Person suffers from Bodily Injury or Sudden Illness and needs to be hospitalised in China for emergency medical treatment, the Insured Person may visit the nearest Hospital under MedPass Network. Upon presenting the valid membership card or medical card under SmartViva Flexi VHIS and travel document, the Hospital will provide medical treatment without requiring any admission deposit directly from the Insured Person upfront. IPA shall provide the Hospital with the relevant guarantee of deposit for Hospital admission. The Insured Person shall fully and directly settle the medical expenses including the Hospital admission deposit guaranteed by IPA when the Insured Person is discharged from Hospital. IPA will not pay for any expenses incurred.

Legal assistance

(v) Legal referral

IPA may provide the telephone numbers and addresses of the lawyers and solicitors firms.

(w) Legal assistance

In the event of an accident occurring in a situation not related to the work, business, profession or employment of the Insured Person, IPA may:

- (i) provide for the defence of the Insured Person in legal proceedings against him for civil liability to the civil laws in force in the country, and
- (ii) conduct proceedings in order to obtain an indemnity from an identified third party for the Insured Person following personal injury and / or damages to the Insured Person's personal belongings if such damages are estimated to be in excess of HKD5,000.

In all such cases, the counsel and / or lawyer appointed by IPA shall act in a legal capacity for the Insured Person without any recourse to, responsibility of, or indemnification by IPA by reason of its appointment of counsel and / or lawyer. The counsel and / or lawyer's fee will be settled by IPA up to a limit of HKD40,000.

(x) Advance of bail bonds

IPA may deposit up to HKD40,000 on behalf of the Insured Person as the security required from him in order to guarantee the payment of the fees for the procedures in the event of the Insured Person being detained by the relevant local authority following a road accident. No deposit shall be made by IPA for covering the civil liabilities, fines or personal indemnities to be paid by the Insured Person and / or the release of the Insured Person. The deposit made by IPA shall be considered as a loan made by IPA to the Insured Person and should be fully repaid by the Insured Person to IPA within thirty (30) days of such advance. This advance of bail bond excludes any claim related to professional liability and / or criminal situations, as well as any claim arising out of the driving of any motor vehicle. If the Insured Person fails to repay to IPA the deposit paid by IPA, the Policy Holder and/or the Insured Person is/are liable to repay such deposit to IPA.

Local assistance - The following services are only available in Hong Kong

(y) Baby sitting, nursing and temporary domestic helper referral

IPA may assist the Insured Person to arrange or provide the name, telephone number and address of the service provider for baby sitting and / or private nursing and / or temporary domestic helper service.

(z) Electric supply and locksmith referral

IPA may assist the Insured Person to arrange a licensed technician to repair the failure of his electricity supply system or a locksmith to open the door or solve relevant problems immediately after the Insured Person returns to Hong Kong.

3. Limitations and liabilities

(a) Territorial limit

The assistance and services mentioned in Sections 2(a) to 2(o) and 2(q) to 2(x) of this Provision 2 apply worldwide outside the Place of Residence and the assistance and services mentioned in Sections 2(p), 2(y) and 2(z) of this Provision 2 apply in Hong Kong only.

(b) Liability of the Company, Bupa and IPA

The Registered Medical Practitioners, Hospitals, clinics, and any kind of professionals to whom the Insured Person will be referred by IPA are independent contractors responsible for their own acts and are not employees, agents or servants of IPA, Bupa and the Company. The Company and Bupa shall use its best effort to procure IPA to provide the service and assistance in this Provision 2 and IPA shall exercise care and diligence in selecting those professionals who have appropriate qualification and are certified by the local authority.

(c) Termination

All the services and benefits under this Provision 2 will become ineffective when, for whatever reasons, the Insured Person ceases to be covered under SmartViva Flexi VHIS.

4. General exclusions

(a) Excluded cases

Services and assistance under this Provision 2 shall not be available with respect to Bodily Injury or Sudden Illness of the Insured Person arising from:

- (i) Pre-existing Conditions and any illness the symptoms of which would cause an ordinary prudent person to seek diagnosis, care or treatment before the Policy Effective Date, or a condition for which medical advice or treatment was recommended by a medical practitioner before the Policy Effective Date.
- (ii) Any services rendered without the authorisation and / or intervention of IPA.
- (iii) Childbirth, pregnancy or any complications within three (3) months before delivery date notwithstanding that such event may have been accelerated or induced by an accident.
- (iv) Bodily Injuries arising directly or indirectly as a result of participation in any professional or competitive sports, water sports, winter sports, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes of guides, parachuting or martial arts.
- (v) All other exclusions applicable under SmartViva Flexi VHIS.

(b) Force majeure

The Company, Bupa and IPA shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative, political impediments, radioactivity, acts of God or any other event of force majeure which prevents IPA from providing such assistance.

5. Definitions

For the purpose of this Provision 2, the following words and expressions shall have the following meaning, except where the context otherwise requires -

“Bodily Injury”	shall mean serious bodily injury caused solely and directly by violent, accidental, external and visible means.
“Close Relative”	shall mean the spouse, dependant child(ren), siblings and parent of the Insured Person.
“IPA”	shall mean Inter Partner Assistance Hong Kong Limited.
“Medpass Network”	shall mean the list printed in digital format which contains the particulars of IPA’s China hospital network. The list may be updated and amended by Bupa from time to time and latest list is available on Bupa’s customer service portal myBupa.
“Sudden Illness”	shall mean any sudden and unforeseen illness or disease.

IV. Health Coaching Services Provisions (“Provision 3”)

The usage of the health coaching services should at all times be subject to the “Terms and conditions for Health Coaching Services” prescribed by the Company. Such terms and conditions shall form part of this Policy and the Company may amend such terms and conditions from time to time. For an updated version of such terms and conditions, please refer to the “Terms and conditions for Health Coaching Services” on the Company’s website at <https://www.boclife.com.hk/en/product/smartviva-flexi-vhis.html>. The service(s) set out under Sections 2.2 to 2.8 of the “Terms and conditions for Health Coaching Services” is listed out below.

Health Coaching Services
24-hour Healthline 24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition
Doctor Referral Recommend doctors for your specific condition
Care Manager A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims
Second Medical Opinion Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists
Chronic Conditions Programme Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension
Appointment Making Upon request from the member, the Coaching Team will assist the member and use its reasonable efforts to make a medical appointment with the member’s preferred Healthcare Service Provider.
Non-emergency global healthcare support For treatments outside of Hong Kong, we can help you to find a doctor or make an appointment.

V. 24-hour Mental Health Service Hotline Provisions (“Provision 4”)

The usage of 24-hour mental health service hotline and face-to-face counselling service should at all times be subject to the “Terms and conditions for 24-hour Mental Health Service Hotline” prescribed by the Company. Such terms and conditions shall form part of this Policy and the Company may amend such terms and conditions from time to time. For an updated version of such terms and conditions, please refer to the “Terms and conditions for 24-hour Mental Health Service Hotline” on the Company’s website at <https://www.boclife.com.hk/en/product/smartviva-flexi-vhis.html>.