

SmartViva Flexi VHIS

New application

BOC Life will consider the application for SmartViva Flexi VHIS that involve:

1. Single Policy Holder
2. Policy Holder allowed to apply policy for:
 - Policy Holder himself; or
 - Eligible Insured Person (relationship with Policy Holder should be acceptable by BOC Life) (please contact BOC Life for details).

BOC Life will proceed underwriting for the application according to the established standards, including but not limited to the risk of insurable interest; health; financial; residential; occupation; and lifestyle (please contact BOC Life for details).

Change of Policy Holder

Should you want to change the Policy Holder, new Policy Holder should be one of the following persons:

- the Insured Person (reached the age of 18 years);
- the parent or guardian of the Insured Person (if the insured person is below the age of 18 years);
- the spouse of the Insured Person; or
- the child of the Insured Person.

If requested to Change of Ownership to a non-immediate family member of the insured, you should provide the reason on the Company's prescribed form. BOC Life shall consider the application as according to the Company's prevailing underwriting practices.

The Effective Date of the change of ownership shall be on Renewal Date. (Policy Anniversary)

Migration arrangement

Should you have any enquiries related to migration arrangement, please contact BOC Life Customer Service.

Enquiry and complaint

Should you have any enquiries or would like to file a complaint for any issues related to VHIS, please contact the below parties:

1. BOC Life Customer Service – for issues concerning SmartViva Flexi VHIS (please contact BOC Life Customer Service Hotline on 2862 9888, email to cs@boclife.com.hk or visit Customer Service Centre)
2. [VHIS Office](#) – or issues specific to the VHIS including product availability, features of Certified Plans and compliance with this Code;
3. [Insurance Authority](#) – for issues concerning the general conduct of insurance companies and intermediaries; and
4. [Inland Revenue Department](#) – for issues concerning claims for tax deduction.