



Liberty
International[™]
Member of Liberty Mutual Group

(Hereinafter called the Company)

Liberty International Insurance Ltd
利寶國際保險有限公司

13/F DCH Commercial Centre
25 Westlands Road, Quarry Bay, Hong Kong
Tel: (852) 2892 3888
Fax: (852) 2572 8071
www.libertyinternational.com.hk

OUT-PATIENT PANEL LETTER OF INDEMNITY

WHEREAS the Company did issue its Policy No. _____ on a Group Medical Insurance Policy to _____ (hereinafter called the Policyholder) covering its insured employees (and their dependents if applicable).

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that with effect from _____ the Out-Patient Credit Facility arrangement will be available with following terms and conditions:

1. The Company will issue to all insured members an out-patient medical credit card for them to receive outpatient treatment from the registered doctors and/or clinics of the UMP (the Panel). Names of doctors/clinics are shown on the separate leaflet available for all insured members. Members may be required to make a co-payment for each treatment. Details are shown on the Insurance Schedule of the Master Policy.
2. In case the medical expenses exceed the benefit entitlement, the exceeding amount shall be paid by the member at the time of consultation in the doctors offices/clinics of the Panel.
3. In case the credit facility is used by the member for treatment which is not eligible for benefit payment under the policy, the Policyholder agrees to reimburse the Company in full of the total amount of such ineligible treatment.
4. In the event that the coverage of any member is terminated as defined in the medical insurance policy, the Policyholder agrees to collect and return the relevant credit card of the terminated member to the Company not later than 10 working days from the date of such termination.
5. If, for whatever reason, the Policyholder delays the renewal of the group medical insurance contract beyond the renewal date, the Company will continue to provide credit facility for an additional **one month grace period** subject to prior initial confirmation of renewal before the renewal date. The census that would be used during this grace period will be based on the changes that the Policyholder has provided up to date. The Policyholder agrees to submit their updated census before the end of the grace period. In any event, the Policyholder shall be responsible to reimburse in full to the Company for all expenses arising from such use of the credit facility during the grace period after the renewal date.
6. In all matters arising from the use of the credit facility, the Company shall deal solely with the Policyholder and not with individual insured members. The Policyholder shall be responsible for controlling the use of such credit facility by all insured members including collecting any shortfall accounts due from individual insured members.
7. The Policyholder will remit to the Company any outstanding balance shown on the Shortfall Notice within 31 days upon receipt of such Shortfall Notice from the Company.



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8. The Company reserves the right to charge the Policyholder interest at the prevailing prime interest rate per month on any outstanding shortfalls which have not been reimbursed to the Company within 31 days as mentioned in Item 7 above.
9. The Company reserves the right to withhold the claims payment to any insured member (including relating dependents) if any outstanding shortfall is not reimbursed within 31 days as mentioned in Item 7.
10. In the event of loss or theft of a medical credit card, the Policyholder should advise the Company in writing as early as they can. An additional charge of HK\$30 will be levied for the issuance of each replacement card.
11. If the Policyholder ceases operation or goes into liquidation or receivership, they are responsible to collect and return all credit cards to the Company not later than the effective date of such cessation of operation, liquidation or receivership.
12. This Agreement shall be terminated automatically when the Policy to which the Agreement is attaching is discontinued in accordance with the Policy terms. The Policyholder shall be responsible to settle all outstanding charges and amounts due to the Company at the date of termination. The Company reserves the right to terminate the validity of medical credit facility at any time by giving one month's advance notice in writing to the Policyholder.
13. This Agreement constitutes the entire obligation of the parties concerned and supersedes any previous issues relating the outpatient credit facility arrangement, if any. Furthermore, the rights and obligations herein of all parties concerned shall be governed by or construed in accordance with the laws of Hong Kong SAR.

For and on behalf of
Liberty International Insurance Ltd.

For and on behalf of

Authorized Signature

Date: _____

Signature & Title & Co. Chop

Date: _____