

## ABOUT RSA CHINA

RSA Group is one of the world's leading multinational insurance groups. With 300 years of heritage, RSA (formally known as Royal & Sun Alliance) has the capability to write business in over 136 countries with major operations in the UK, Scandinavia, Canada, Ireland, Asia, the Middle East, and Latin America. Focusing primarily on general insurance, it has around 23,000 employees, in 2009, its net written premiums were 6.7bn.

Our links with China go back to 1852 when we first operated in Shanghai. In 1992, RSA returned to China and opened a representative office in Beijing, becoming the first European insurer to set up an office in China. In 1998, RSA became the first British insurance company granted an operating license in China. On 8th October 1998, RSA officially opened its branch in Shanghai, the ceremony was hosted by the former British Prime Minister – Tony Blair.

After 10 years of writing business as a branch in Shanghai, in 2008, RSA launched its new subsidiary, Sun Alliance Insurance (China) Limited to drive forward its nationwide expansion. In Oct 2009, RSA China opened its Beijing Branch. In Jul 2011, RSA Jiangsu Branch opened, and going forward we will look to expand across China with new offices in key cities.

Our position in China is as a Multi-Specialist Insurer providing insurance and risk management solutions to a range of local, foreign and joint venture clients. Our key areas of focus include property, marine cargo, casualty, renewable energy, construction & engineering.

For more information on RSA, please visit the website: [www.rsagroup.com.cn](http://www.rsagroup.com.cn)

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## Convenient Payment to Your Credit Card

For added convenience, you can now charge premiums to your credit card – be it local or international, with no added cost. You can also pay by bank transfer or by cash at our office. Please refer to the application form and complete the relevant section.

## The answers to your questions

### Q – If I already have life or medical insurance, do I really need this policy?

A – The simple answer is yes. In today's complex world of insurance it is important to understand the key differences between such covers. Medical insurance will look after your medical bills, but Hospital CashGuard will provide much needed cash to cover the hidden costs of being in hospital, such as loss of income.

### Q – I am 45 and my wife is 38, what will be our premium?

A – Each person will be charged the premium appropriate to their age band. As both husband and wife will be insured, then they can benefit from a 10% discount on premiums.

### Example calculation

Insured – age 45 – Annual premium	RMB 1,350
Spouse – age 38 – Annual premium	RMB 750
<b>Total premium</b>	<b>RMB 2,100</b>
Less 10% discount	RMB 1,890

### Q – Are there any exclusions?

A – As with all insurance policies there are some exclusions. Full details are given in the policy wording, a copy of which can be provided to you. The main exclusions are that the policy does not cover pre-existing conditions, certain hazardous occupations, certain dangerous or extreme sports, and specifically seeking treatment overseas. If you have any questions relating to what is covered and what is not covered, please call us on +86 (0)21 3855 4888 or +86 (0)21 800-820-5918 and speak to one of our customer service officers.

### Q – When will cover begin?

A – Cover will commence as soon as we receive your completed application form. In addition you will have a 15 day inspection period to examine the policy to make sure you are satisfied with the cover provided.

More questions and answers can be found on our web site at [www.rsagroup.com.cn](http://www.rsagroup.com.cn)

## HOSPITAL CASHGUARD

Rest easy and receive  
Cash payment  
When you need it most



# HOSPITAL CASHGUARD



## Rest easy and receive cash payments when you need it most

Even a short spell in hospital can lead to unforeseen daily expenses such as loss of income, travel expenses for hospital visits or child care costs if you have a family - which can all add up to a lot more than you expect.

The Hospital CashGuard policy can make your time in hospital a little more comfortable. You can spend your cash benefits in any way you choose; from meeting extra daily costs to making up for any loss of income.

Hospital CashGuard has been specially developed by Sun Alliance Insurance (China) Limited for today's expatriate, to help ease the financial burden that so often occurs following a stay in hospital.

## Cover to the maximum – for 365 days and with up to RMB 182,500 cash

Our benefit plan is simple and straight forward. For every 24 hours you spend in hospital, be it as a result of an accident or an illness, you can claim a cash benefit of RMB 500. This benefit is payable to a maximum of 365 days for hospitalization as a result of the same accident or illness, which could add up to as much as RMB 182,500.

## Special benefit for intensive care

In the unfortunate case you have to be treated in Intensive Care, then the daily cash benefit is doubled to RMB 1,000 a day for a maximum of 60 days.

## Get well soon – with our convalescence benefit

Getting over major treatment in hospital is a long process, and you made need time at home to recover before returning back to work and regular daily life. To help with this recovery, a Convalescence Benefit of RMB 5,000 is paid to those people who are hospitalized for over 21 days.

## Cash benefits to speed you recovery

Benefits summary	Adults	Children
1. Daily cash benefit (payable for a maximum of 365 days)	RMB 500 a day	RMB 300 a day
2. Intensive Care Benefit (payable for a maximum of 60 days)	RMB 1,000 a day	RMB 600 a day
3. Overseas Hospitalization (payable for a maximum of 60 days)	RMB 1,000 a day	RMB 600 a day
4. Convalescence Benefit (payable after hospitalization of more than 21 days)	RMB 5,000	RMB 3,000

## All this from as little as RMB 2 a day

Our premiums are competitive and geared to match your budget

Adult - aged	Annual premiums
18 - 40 years	RMB 750
41 - 50 years	RMB 1,350
51 - 60 years	RMB 1,900
61 - 65 years (renewals only)	RMB 2,700
Children aged 6 months – 17 years (including dependant children aged up to 23 years in full time education)	RMB 520

## No medical checkups;

## Guaranteed acceptance;

If you are aged 18 to 60, your acceptance is guaranteed with no medical checkups provided you can answer yes to two simple questions on the application form. In addition, your policy can be renewed until you are aged 65.



## Premiums & benefit changes

As the likelihood of hospitalization increases as we get older, so do our premium rates. Your premium will be increased once you enter the next age band, as shown on the premium table.

## Cash benefits to top up any other insurances

You can claim cash benefits regardless of any other insurance plan you have, including medical insurance, for each 24 hour period you spend in a hospital as a result of illness or an accident, up to a maximum of 365 days per illness or accident.

## Family cover at a lower cost

With Hospital CashGuard, your entire family can benefit and be provided with cash benefits if hospitalized. In addition, when 2 or more persons are covered, you will benefit from a special 10% discount in premiums.

## Special cover for your children too

Hospital CashGuard has been designed to protect your family. From just another RMB 44 a month per child, you can take out cover for your unmarried dependant child, over 6 months in age and under 18. If they are still in full time education, this age limit is increased to cover children under the age of 23.

## 24 Hour worldwide protection & double cover overseas

Protection provided by Hospital CashGuard is for a full 24 hours a day, worldwide, an important feature for today's expatriates. In addition, as any hospitalization overseas can lead to even further demands on your finances, our policy benefits are automatically doubled for every day you spend in hospital outside of China for up to 60 days. For clarity, we have included Hong Kong, Macau and Taiwan as overseas. We'll also give you access to a special 24 hour worldwide emergency hotline for medical advice. True worldwide cover.

