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Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Sheila Lui
Head of Claims

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 22 April, 2025

Total page: 3 (including attachment)

Subject: (Ref: A250485) 理賠管理模式 2024 -「合理及慣常」說明文件 (簡易版)
Claim Management 2024 - "Reasonable and Customary" Clause Explanation Note (simplified version)

就醫療保險產品中的「合理及慣常」條款，我們已於 2025 年 3 月在「友邦營業員專頁」上提供相關的常見問題及說明文件，以確保大家對該條款有清晰的理解。(*友邦營業員專頁-> 部門資訊 -> 營運部 -> 賠償 -> 理賠管理模式 - 常見問題*)

為協助大家向客戶解釋「合理及慣常」條款，我們現就上述說明文件提供簡易版。隨附***「合理及慣常」條款說明文件 - 2025/04***，供大家和客戶參考。

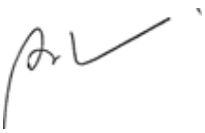
如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢；澳門可親臨營運服務中心。

Regarding the "Reasonable and Customary" clause in our medical insurance products, in March 2025, we provided the relevant FAQ and Explanation Note on the Agency Corner to ensure a clear understanding of the clause. (*Agency Corner -> Departments -> Operations -> Claims -> Claims Management – FAQ)*

To help explaining the "Reasonable and Customary" clause to our customers, we are providing a simplified version of the aforesaid Explanation Note. Please find the attached document for your and customer's reference.

Should you have any queries, please enquire by using Chatbot in iEngage/PES. For Macau, please visit Operation Service Centre for details.

Regards,



Sheila Lui

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