

SafePlus Refundable Accident Protection Plan

An accident protection plan that goes beyond
a standard pay-out and even provides pay back

Accident • Non-participating Life Insurance



We understand that unexpected accidents are not top of mind for you. Because right now, all your focus goes into planning for your goals in life, so preparing for unplanned events isn't a priority, and can feel like a waste of money.

But what if there was no waste in being well-prepared? Where you're covered for a broad range of accidents but would not have paid a cent for it - as all your premiums get paid-back when your Policy expires.

No waste in being well-prepared

At FWD, we want to eliminate your hesitation in getting accident protection, so you'll feel less hesitation as you pursue your goals in life.

We thus designed FWD SafePlus Refundable Accident Protection Plan (the "Plan") to provide you with 20 years of strong accident protection with fully refundable premiums that you only pay for 10 years on Policy expiry date.

In the event of an Accidental Injury, the Plan provides benefits and support that go far beyond standard cash pay-outs. It also covers scars caused by the Accident. Visits to the physiotherapist or chiropractor as part of your recovery journey are covered too.

And as for there not being any waste in this Plan – you'll get a full refund of Total Premiums Paid⁷ when the Plan matures even if you've incurred a claim during the benefit term. And if you haven't incurred any claims, you will receive a No Claim Maturity Bonus of an additional 5% of Total Premiums Paid⁷.

Choose now from five different plan levels to suit your needs or budget.

Broader Coverage

Extensive accidental death, dismemberment and disability coverage

- Double indemnity if the injury is due to an Accident that occurred under specific conditions
- Accidental Medical Expenses Benefit and Accidental Daily Hospital Cash Benefit will ease your burden on post-accident medical expenditures
- Permanent Total Disability Benefit^{1,3} provides timely financial assistance with a lump sum payment
- Enjoy Family Premium Discount⁹ if you apply for this Plan with your spouse and/or children
- Death Benefit



Deeper Care

First-in-market⁵ Scar Due to Accident⁴ Benefit¹

- If you have scar as a result of an Accident, the Plan's pioneering Scar Due to Accident⁴ Benefit¹ will support you to get the treatment you need to regain normalcy in your life.

24-hour Worldwide Assistance Service¹⁰

- Our care goes beyond borders as well. The Plan is right here to provide support¹⁰ if you have been involved in an Accident, anywhere you may be.

No Wastage

- Pay premiums for 10 years to enjoy 20 years of protection.
- On the Policy expiry date (the 20th Policy Anniversary), 100% of Total Premiums Paid⁷ will be refunded as Maturity Benefit, regardless of whether any claims have previously been incurred during the benefit term.
- You will receive an additional 5% of Total Premiums Paid⁷ as No Claims Maturity Bonus on the 20th Policy Anniversary if you have never incurred any claims during the benefit term.

Key Features of the Plan



Accidental coverage providing financial supports in distress



Double up indemnity under specific conditions



First-in-market⁵ Scar Due to Accident⁴ Benefit¹



Accidental medical expenses and accidental daily hospital cash coverages



Refund of Total Premiums Paid⁷ upon policy expiration



A choice of 5 plan levels for enhanced flexibility



Family Premium Discount⁹ for protection of you and your beloved



24-hour Worldwide Assistance Service¹⁰



Accidental coverage providing financial supports in distress

If you suffer from designated losses including dismemberment, Third Degree Burns or even death caused by an Accident, Accidental Death and Dismemberment Benefit¹ will be paid according to the Schedule of Benefits. On the other hand, if you have suffered from Permanent Total Disability that has continued uninterrupted till a year from the date of Accident, you can receive a lump sum payment equivalent to Sum Insured Limit² under Permanent Total Disability Benefit^{1,3} to provide timely financial assistance for you and your family at the difficult moment!



Double up benefits under specific conditions

Double Indemnity Benefit gives you better peace of mind! The Accidental Death and Dismemberment Benefit¹, Scar Due to Accident⁴ Benefit¹ and Permanent Total Disability Benefit^{1,3} will be doubled if the Accidental Injury happens in specified conditions as stated under Double Indemnity Benefit in Table 1 on page 8.



First-in-market⁵ Scar due to Accident⁴ cover

The plan extends protection to you if you are diagnosed of having scars caused by Accident. Through the Scar Due to Accident⁴ Benefit¹, you will be entitled to one-off advanced payment of the Accidental Death and Dismemberment Benefit which equals to 20% of the Initial Sum Insured in the event of scar⁴ caused by Accidental Injury.



Accidental medical expenses and accidental daily hospital cash coverages

Whether the Accident is minor or severe, the Accidental Medical Expenses Benefit takes care of medical care that may cost you a lot. To ease your financial burden, we will reimburse the Eligible Expenses⁶ incurred arising from the Accidental Injury, including outpatient, Hospital, surgery, nursing, physiotherapy, Chiropractor, Chinese bone-setting and acupuncture expenses. If no claims have been incurred for any 2 consecutive Policy Years under the policy, you can enjoy a permanent waiver of the maximum reimbursement amount per Policy Year for chiropractor treatment and physiotherapy. What's more, the Accidental Daily Hospital Cash Benefit will pay daily cash if the Insured is confined in hospital for Medically Necessary treatments on the written recommendation of a Physician, up to 90 days per Accident. Please refer to the Accidental Medical Expenses Benefit and Accidental Daily Hospital Cash Benefit in Table 1 on page 8 for details.



Refund of Total Premiums Paid⁷ upon policy expiration

You only need to pay 10 years of premium to enjoy up to 20 years of protection. 105% of Total Premiums Paid⁷ will be refunded on the expiry date (the 20th Policy Anniversary) if no claims have been incurred during the benefit term. Even if there is any claim paid during the benefit term, 100% of Total Premiums Paid⁷ will be refunded upon policy maturity. If you surrender the Policy before maturity, Surrender Benefit which is comprised of a percentage of Total Premiums Paid⁷ up to the date of surrender⁸ will be payable.



A choice of 5 plan levels for enhanced flexibility

We understand that everyone is different in terms of how much protection they need or how big a financial commitment they want to make. This Plan offers a choice of 5 plan levels with different Sum Insured to suit your protection needs and budget considerations.



Family Premium Discount⁹ for protection for you and your beloved

If you apply for this Plan for yourself and your spouse and/ or children ("the Related Insured") at the same time, you can enjoy 15% discount off the premium for the policies of yours and the Related Insured throughout the premium payment term ("the Family Premium Discount")⁹.



24-hour Worldwide Assistance Service¹⁰

Accidents that occur overseas especially in unfamiliar surroundings can cause extreme anxiety and distress. To ensure you can receive immediate assistance around the clock, the Plan provides 24-hour Worldwide Assistance Service¹⁰, including telephone medical advice, emergency medical evacuation and repatriation of mortal remains.

What these plans cover

General Information

Plan Name		SafePlus Refundable Accident Protection Plan				
Plan Type		Basic Plan				
Plan Level		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Issue Age (Age Next Birthday)		Age 1 (15 days) – 65		Age 19 – 65		Age 19 – 55
Initial Sum Insured	HK\$	150,000	300,000	600,000	1,000,000	1,500,000
	US\$	18,750	37,500	75,000	125,000	187,500
Premium Payment Term		10 years				
Benefit Term		20 years				
Premium Structure		The premium is non-guaranteed ¹¹ and the premiums during the premium payment term will not be increased based on the age of the Insured on his or her next birthday.				
Currency		HKD / USD				
Premium Payment Mode		Annually / Monthly				

This product material is for reference only and is indicative of the key features of the product. For the full and exact terms and conditions and the full list of exclusions of the product, please refer to the policy provisions of this product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions shall prevail. In case you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. The policy provisions of the product are governed by the laws of Hong Kong.

Table 1: Benefit at-a-glance

Benefits	Maximum Benefit Amount				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death and Dismemberment Benefit¹	A specified percentage of the Initial Sum Insured is payable according to the Schedule of Benefits.				
Permanent Total Disability Benefit^{1,3} (not applicable if the Insured is under age 19 on the date of the Accident)	The Plan will pay a lump sum payment equivalent to the Sum Insured Limit ² after one year from the date of Accident.				
Scar Due to Accident⁴ Benefit¹	The Plan will pay a one-time payment of 20% of the Initial Sum Insured as advanced payment of the Accidental Death and Dismemberment Benefit ¹ if the Insured is diagnosed of having Scar due to an Accident ⁴ .				
Double Indemnity Benefit	<p>The amounts payable for Accidental Death and Dismemberment Benefit¹, Scar Due to Accident⁴ Benefit¹ and Permanent Total Disability Benefit^{1,3} are doubled if the Insured sustains an Accidental Injury under one of the following conditions:</p> <ul style="list-style-type: none"> (i) While the Insured is a fare-paying passenger on any public conveyance licensed to carry passengers; (ii) In a fire in a public building including theatre, public auditorium, licensed hotel or guesthouse, school, Hospital, restaurant, shopping mall and public transport station. The Insured must be in the building when the fire starts; (iii) In an elevator (apart from any elevators in a mine or construction sites); (iv) As a result of being struck by a motorised vehicle or injured in a traffic accident while being a pedestrian; or (v) As a result of an earthquake, natural flooding or landslide. 				

Accidental Daily Hospital Cash Benefit

- If the Insured is confined for Medically Necessary¹² treatments on the written recommendation of a Physician because of any Accidental Injury, a daily cash benefit will be payable, subject to a maximum of 90 days per Accident.
- If the Insured is Confined in a Hospital in Mainland China due to an Accidental Injury, the Plan will pay Accidental Daily Hospital Cash Benefit up to 7 days per Accident.

Amount per day	HK\$	250	450	500	800	1,000
	US\$	31.25	56.25	62.50	100	125

Table 1: Benefit at-a-glance

Benefits	Maximum Benefit Amount				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5

Accidental Medical Expenses Benefit

- If the Insured suffers an Accidental Injury and needs to receive treatment as a result of such Accidental Injury while the policy is in place, the Plan will reimburse the Eligible Expenses⁶ incurred for such relevant treatments up to specified maximum limits for each Accident according to the plan levels. The relevant treatments include:
 - treatment by a Physician, Surgeon and Qualified Nurse;
 - bone-setting and acupuncture treatment performed by a Chinese Medicine Practitioner;
 - treatment by a Physiotherapist, Occupational Therapist and Chiropractor on the written recommendation of a Physician;
 - Hospital and ambulance service for medical, surgical, X-ray, Hospital and nursing treatment;
 - medical supplies, skin grafting and ambulance hire; and
 - dental treatment for sound and natural teeth damaged by the Accidental Injury.
- Subject to the specified maximum limits for each Accident, each of the following treatments is further limited to one visit per day and the maximum reimbursement amounts as specified below:

Treatment	No. of visit per day	Maximum reimbursement amount	
		Per visit per day	Per Policy Year
Bone-setting treatment	1	HK\$100 / US\$12.5	HK\$500 / US\$62.5
Acupuncture treatment		HK\$100 / US\$12.5	
Chiropractor treatment	1	HK\$200 / US\$25	HK\$1,500 / US\$187.5
Physiotherapy	1	HK\$300 / US\$37.5	

- If the policy has been in force for at least two consecutive Policy Years and no claims have been incurred under the policy during any two consecutive Policy Years immediately prior to the policy's renewal, the maximum reimbursement amount per Policy Year for Chiropractor treatment and Physiotherapy will be waived permanently.

Amount per day	HK\$	1,500	3,000	3,500	8,000	10,000
	US\$	187.50	375	437.50	1,000	1,250

Table 1: Benefit at-a-glance

Benefits	Maximum Benefit Amount																																																
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5																																												
Death Benefit	(i) HK\$5,000 / US\$625 and (ii) 100% of Total Premiums Paid ⁷																																																
Surrender Benefit	<p>It is a percentage of Total Premiums Paid⁷ up to the date of surrender⁸, the percentage is stated as follows:</p> <table border="1"> <thead> <tr> <th>Surrender during Policy Year</th> <th>% of Total Premiums Paid⁷</th> <th>Surrender during Policy Year</th> <th>% of Total Premiums Paid⁷</th> </tr> </thead> <tbody> <tr> <td>1st</td> <td>0%</td> <td>11th</td> <td>70%</td> </tr> <tr> <td>2nd</td> <td>0%</td> <td>12th</td> <td>73%</td> </tr> <tr> <td>3rd</td> <td>10%</td> <td>13th</td> <td>76%</td> </tr> <tr> <td>4th</td> <td>20%</td> <td>14th</td> <td>79%</td> </tr> <tr> <td>5th</td> <td>30%</td> <td>15th</td> <td>82%</td> </tr> <tr> <td>6th</td> <td>40%</td> <td>16th</td> <td>85%</td> </tr> <tr> <td>7th</td> <td>50%</td> <td>17th</td> <td>88%</td> </tr> <tr> <td>8th</td> <td>55%</td> <td>18th</td> <td>91%</td> </tr> <tr> <td>9th</td> <td>60%</td> <td>19th</td> <td>94%</td> </tr> <tr> <td>10th</td> <td>65%</td> <td>20th</td> <td>97%</td> </tr> </tbody> </table>					Surrender during Policy Year	% of Total Premiums Paid ⁷	Surrender during Policy Year	% of Total Premiums Paid ⁷	1 st	0%	11 th	70%	2 nd	0%	12 th	73%	3 rd	10%	13 th	76%	4 th	20%	14 th	79%	5 th	30%	15 th	82%	6 th	40%	16 th	85%	7 th	50%	17 th	88%	8 th	55%	18 th	91%	9 th	60%	19 th	94%	10 th	65%	20 th	97%
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Maturity Benefit	100% of Total Premiums Paid ⁷ will be paid on the expiry date.																																																
No Claims Maturity Bonus	If the policy has been in place and no claims have been incurred during the benefit term, an additional 5% of Total Premiums Paid ⁷ will be paid on the expiry date.																																																
Option to apply for a new refundable personal accident plan¹³	Subject to the prevailing rules and procedures of FWD, you may choose to apply for another refundable personal accident plan provided by FWD without providing insurability proof if the Insured's age is not higher than maximum issue age of the original policy at maturity.																																																
24-hour Worldwide Assistance Service¹⁰	Service program																																																

Premium table

Monthly Premium Table

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender and plan level. The premium is non-guaranteed¹¹ and may significantly increase due to factors including but not limited to claims experience and policy persistency from all policies under this product. However, premium will not be increased during the premium payment term based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount⁹” of each Insured below if you apply for this Plan for yourself and your spouse and/or children at the same time.

Annual Premium payment modal factor:
Annual Premium = Monthly Premium ÷ 0.09.

The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon approval of application.

This premium table does not include levy which will be collected by the Insurance Authority.

Age Next Birthday	Male									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	479.97	47.97	639.99	63.99	-	-	-	-	-	-
19-40	528.93	52.92	708.93	70.92	900.00	90.00	1,369.98	136.98	1,858.95	185.94
41-45	669.96	66.96	909.99	90.99	1,170.00	117.00	1,788.93	178.92	2,418.93	241.92
46-50	769.95	76.95	1,068.93	106.92	1,359.99	135.99	2,070.00	207.00	2,889.99	288.99
51-55	859.95	85.95	1,219.95	121.95	1,559.97	155.97	2,328.93	232.92	3,189.96	318.96
56-65	1,089.99	108.99	1,649.97	164.97	2,119.95	211.95	3,588.93	358.92	-	-
Age Next Birthday	Female									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	479.97	47.97	639.99	63.99	-	-	-	-	-	-
19-40	479.97	47.97	659.97	65.97	849.96	84.96	1,248.93	124.92	1,608.93	160.92
41-45	618.93	61.92	859.95	85.95	1,109.97	110.97	1,629.99	162.99	2,099.97	209.97
46-50	720.00	72.00	1,019.97	101.97	1,299.96	129.96	1,878.93	187.92	2,418.93	241.92
51-55	810.00	81.00	1,170.00	117.00	1,489.95	148.95	2,019.96	201.96	2,668.95	266.94
56-65	1,039.95	103.95	1,449.99	144.99	1,849.95	184.95	2,999.97	299.97	-	-

Age Next Birthday	Male – 15% Family Premium Discount									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	407.97	40.77	543.99	54.39	-	-	-	-	-	-
19-40	449.59	44.98	602.59	60.28	765.00	76.50	1,164.48	116.43	1,580.11	158.05
41-45	569.47	56.92	773.49	77.34	994.50	99.45	1,520.59	152.08	2,056.09	205.63
46-50	654.46	65.41	908.59	90.88	1,155.99	115.59	1,759.50	175.95	2,456.49	245.64
51-55	730.96	73.06	1,036.96	103.66	1,325.97	132.57	1,979.59	197.98	2,711.47	271.12
56-65	926.49	92.64	1,402.47	140.22	1,801.96	180.16	3,050.59	305.08	-	-
Age Next Birthday	Female – 15% Family Premium Discount									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	407.97	40.77	543.99	54.39	-	-	-	-	-	-
19-40	407.97	40.77	560.97	56.07	722.47	72.22	1,061.59	106.18	1,367.59	136.78
41-45	526.09	52.63	730.96	73.06	943.47	94.32	1,385.49	138.54	1,784.97	178.47
46-50	612.00	61.20	866.97	86.67	1,104.97	110.47	1,597.09	159.73	2,056.09	205.63
51-55	688.50	68.85	994.50	99.45	1,266.46	126.61	1,716.97	171.67	2,268.61	226.90
56-65	883.96	88.36	1,232.49	123.24	1,572.46	157.21	2,549.97	254.97	-	-

Premium table

Annual Premium Table

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender and plan level. The premium is non-guaranteed¹¹ and may significantly increase due to factors including but not limited to claims experience and policy persistency from all policies under this product. However, premium will not be increased during the premium payment term based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount⁹” of each Insured below if you apply for this Plan for yourself and your spouse and/or children at the same time.

Monthly Premium payment modal factor:
Monthly Premium = Annual Premium x 0.09.

The premiums in the premium table are calculated based on standard rates and are for reference only. The actual premium will be determined by FWD upon approval of application.

This premium table does not include levy which will be collected by the Insurance Authority.

Age Next Birthday	Male									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	5,333	533	7,111	711	-	-	-	-	-	-
19-40	5,877	588	7,877	788	10,000	1,000	15,222	1,522	20,655	2,066
41-45	7,444	744	10,111	1,011	13,000	1,300	19,877	1,988	26,877	2,688
46-50	8,555	855	11,877	1,188	15,111	1,511	23,000	2,300	32,111	3,211
51-55	9,555	955	13,555	1,355	17,333	1,733	25,877	2,588	35,444	3,544
56-65	12,111	1,211	18,333	1,833	23,555	2,355	39,877	3,988	-	-

Age Next Birthday	Female									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	5,333	533	7,111	711	-	-	-	-	-	-
19-40	5,333	533	7,333	733	9,444	944	13,877	1,388	17,877	1,788
41-45	6,877	688	9,555	955	12,333	1,233	18,111	1,811	23,333	2,333
46-50	8,000	800	11,333	1,133	14,444	1,444	20,877	2,088	26,877	2,688
51-55	9,000	900	13,000	1,300	16,555	1,655	22,444	2,244	29,655	2,966
56-65	11,555	1,155	16,111	1,611	20,555	2,055	33,333	3,333	-	-

Age Next Birthday	Male – 15% Family Premium Discount									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	4,533.05	453.05	6,044.35	604.35	-	-	-	-	-	-
19-40	4,995.45	499.80	6,695.45	669.80	8,500.00	850.00	12,938.70	1,293.70	17,556.75	1,756.10
41-45	6,327.40	632.40	8,594.35	859.35	11,050.00	1,105.00	16,895.45	1,689.80	22,845.45	2,284.80
46-50	7,271.75	726.75	10,095.45	1,009.80	12,844.35	1,284.35	19,550.00	1,955.00	27,294.35	2,729.35
51-55	8,121.75	811.75	11,521.75	1,151.75	14,733.05	1,473.05	21,995.45	2,199.80	30,127.40	3,012.40
56-65	10,294.35	1,029.35	15,583.05	1,558.05	20,021.75	2,001.75	33,895.45	3,389.80	-	-

Age Next Birthday	Female – 15% Family Premium Discount									
	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$	HK\$	US\$
1-18	4,533.05	453.05	6,044.35	604.35	-	-	-	-	-	-
19-40	4,533.05	453.05	6,233.05	623.05	8,027.40	802.40	11,795.45	1,179.80	15,195.45	1,519.80
41-45	5,845.45	584.80	8,121.75	811.75	10,483.05	1,048.05	15,394.35	1,539.35	19,833.05	1,983.05
46-50	6,800.00	680.00	9,633.05	963.05	12,277.40	1,227.40	17,745.45	1,774.80	22,845.45	2,284.80
51-55	7,650.00	765.00	11,050.00	1,105.00	14,071.75	1,406.75	19,077.40	1,907.40	25,206.75	2,521.10
56-65	9,821.75	981.75	13,694.35	1,369.35	17,471.75	1,746.75	28,333.05	2,833.05	-	-

Schedule of Benefits

Description of Losses	Percentage of Initial Sum Insured
Accidental Death	100%
Permanent & Incurable Paralysis of all Limbs	100%
Loss of or Permanent Total Loss of Use of Two Limbs	100%
Loss of or Permanent Total Loss of Use of One Limb	100%
Permanent Total Loss of Sight of Both Eyes	100%
Permanent Total Loss of Sight of One Eye	100%
Permanent Total Loss of Speech and Hearing	100%
Permanent Total Loss of Hearing of	
• Both ears	75%
• One ear	25%
Permanent Total Loss of Speech	50%
Permanent Total Loss of the Lens of One Eye	50%
Removal of Lower Jaw by Surgical Operation	30%
Loss of or Permanent Total Loss of Use of Thumb and Four Fingers of	
• Right hand	70%
• Left hand**	50%
Loss of or Permanent Total Loss of Use of Four Fingers of	
• Right hand	40%
• Left hand**	30%
Loss of or Permanent Total Loss of Use of Thumb	
• Both phalanges – right hand / left hand**	30% / 20%
• One phalanx – right hand / left hand**	15% / 10%
Loss of or Permanent Total Loss of Use of Finger of	
• Three phalanges – right hand / left hand**	10% / 7.5%
• Two phalanges – right hand / left hand**	7.5% / 5%
• One phalanx – right hand / left hand**	5% / 2%
Loss of or Permanent Total Loss of Use of All Toes on One Foot	15%
Loss of or Permanent Total Loss of Use of Great Toe	
• Two phalanges	5%
• One phalanx	3%
• Loss of or permanent total Loss of Use of Other Toe	2%

Schedule of Benefits

Description of Losses	Percentage of Initial Sum Insured
Fractured Leg or Patella with Established Non-union	10%
Shortening of Leg by at Least 5 cm	7.5%
Third Degree Burns – Head	
<ul style="list-style-type: none"> • Equal to or greater than 2% but less than 4% of total body surface area • Equal to or greater than 4% but less than 6% of total body surface area • Equal to or greater than 6% but less than 8% of total body surface area • Equal to or greater than 8% of total body surface area 	<p>25%</p> <p>50%</p> <p>75%</p> <p>100%</p>
Third Degree Burns – Body	
<ul style="list-style-type: none"> • Equal to or greater than 10% but less than 13% of total body surface area • Equal to or greater than 13% but less than 15% of total body surface area • Equal to or greater than 15% but less than 20% of total body surface area • Equal to or greater than 20% of total body surface area 	<p>25%</p> <p>50%</p> <p>75%</p> <p>100%</p>

** Left hand users can have the benefit (percentage of the Initial Sum Insured) of left and right hand reversed.

How the plans benefit you

Example (This case is assumed and only for illustration purpose)

Insured	Mr. Peter Chan	Mrs. Lily Chan
Age next birthday	35	34
Job	Executive Assistant	Teacher
Initial Sum Insured of the Plan (HK\$)	1,500,000 (Plan 5)	1,500,000 (Plan 5)
Annual premium after 15% Family Premium Discount ⁹ (HK\$)	17,556.75	15,195.45



Background:

Peter and Lily have 2 sons who are 2 and 5. Living in Hong Kong, the couple love travelling and enjoying an active and outgoing life with their sons. They understand that Accident may happen at any time while travelling or working.

Therefore, they applied for the Plan together in June 2022 in order to safeguard themselves and the family by minimising the losses arising from the unexpected calamity.

22nd Jun, 2022
Policies commenced



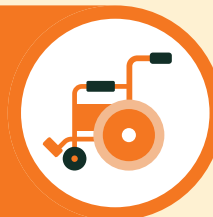
20th Dec, 2023

Peter gets injured in an Accident when taking bus home in Hong Kong and sent to Hospital



22nd Dec, 2023

Certified that Peter suffers from permanent total Loss of Use of one toe and Contracture scar on left ankle resulting in limitation of the joint movement



24th Dec, 2023
Discharged from Hospital



4th Jan, 2024
Claims application submitted



How the plans benefit you

Peter can receive the total amounts of eligible claims as follows:

Benefit	Calculation of Claim (HK\$)	Claim Amount (HK\$)
Accidental Death and Dismemberment Benefit ¹	2% of the Initial Sum Insured is payable for permanent total Loss of Use of one toe → 1,500,000 x 2%	30,000
Scar Due to Accident ⁴ Benefit ¹	20% of the Initial Sum Insured as advanced payment of Accidental Death and Dismemberment Benefit ¹ for the Contracture scar on left ankle resulting in limitation of the joint movement → 1,500,000 x 20%	300,000
Double Indemnity Benefit	This benefit is payable as being injured when being a fare paying passenger carried by a public transport → 30,000 + 300,000	330,000
Accidental Daily Hospital Cash Benefit	5 days of room and board is charged → 1,000 x 5	5,000
Total		665,000

Unfortunately, Peter is badly injured in an earthquake while travelling on 15 May 2025 and eventually dies on 22 May 2025. The beneficiary, Peter's wife, Lily, can receive the following amount as a financial back-up:

Benefit	Calculation of Claim (HK\$)	Claim Amount (HK\$)
Accidental Death and Dismemberment Benefit ¹	<ul style="list-style-type: none"> 100% of the Initial Sum Insured is payable for accidental death Since 30,000 had been paid for the Loss of Use of one toe and 300,000 had been paid for Scar Due to Accident⁴ Benefit¹, FWD will pay the claims after deducting such amount → 1,500,000 x 100% - 30,000 - 300,000	1,170,000
Double Indemnity Benefit	This benefit is payable as the death is caused by being injured in an earthquake	1,170,000
Death Benefit	5,000 and 100% of Total Premiums Paid ⁷ will be paid → 5,000 + (17,556.75 x 3)	57,670
Total		2,397,670

Lily continued to enjoy the cover under the Policy after paying premiums for 10 years until June 2032. On 22 June 2042, the benefit term ends and Lily is entitled to these benefits:

Benefit	Calculation of Payment (HK\$)	Payment Amount (HK\$)
Maturity Benefit	100% of Total Premiums Paid ⁷ → 15,195.45 x 10	151,955
No Claims Maturity Bonus	Since no claims have been incurred during the benefit term, an additional 5% of Total Premiums Paid ⁷ will be paid → 15,195.45 x 10 x 5%	7,598
Total		159,552

Remarks

- 1 The condition of accidental death and dismemberment (please refer to the Schedule of Benefits on page 15) and the Permanent Total Disability must occur within 180 days from the date of Accident. FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”) will pay Accidental Death and Dismemberment Benefit, Scar Due to Accident Benefit and Permanent Total Disability Benefit up to a maximum of 100% of the Initial Sum Insured in aggregate, regardless of the numbers of Accidental Injuries sustained by the Insured. The Plan will end once 100% of the Initial Sum Insured has been paid (when the Sum Insured Limit becomes zero). If a claim is payable at an amount that is higher than the Sum Insured Limit, FWD will only pay the amount of the Sum Insured Limit.
- 2 Sum Insured Limit is equivalent to the Initial Sum Insured less any benefit paid under Accidental Death and Dismemberment Benefit, Scar Due to Accident Benefit and Permanent Total Disability Benefit. The Sum Insured Limit becomes zero once 100% of the Initial Sum Insured is paid.
- 3 Physician should have certified that the Insured is beyond any reasonable hope of improvement from such disability before FWD pays the Sum Insured Limit.
- 4 For medical definitions for Scar due to Accident, please refer to the Policy Provisions.
- 5 Scar Due to Accident Benefit is first in market as per market study made on 28 February 2022 among the personal accident insurance plans of key insurers available in Hong Kong market.
- 6 Eligible Expenses refer to the reasonable and customary charges for Medically Necessary treatments or services for an Accidental Injury. Reasonable and customary charges refers to a fee or expense which:
 - is actually charged for Medically Necessary treatment, supplies or medical services;
 - does not exceed the usual or reasonable average level of charges for similar treatment, supplies or medical services in the location where the expense is incurred;
 - does not include charges that would not have been made if no insurance existed.

FWD may adjust benefit(s) payable under this Plan for fees or expenses that FWD judges not to be reasonable and customary after comparing with fee schedules used by the government, relevant authorities or recognised medical associations in the location where the fee or expense is incurred.
- 7 Total Premiums Paid means sum of the premiums due and paid as at the relevant date.
- 8 Date of surrender is determined in accordance with the FWD applicable rules and regulations in relation to Policy surrender.
- 9 The terms and conditions of the 15% Family Premium Discount are listed below:
 - If the respective Insured of the Policy is a child or spouse of the Insured (i.e. Policy Owner) of another Policy of the Plan (“the Related Insured”), each Policy of the Related Insured will be entitled to a 15% premium discount throughout the premium payment term.
 - The premium after Family Premium Discount equals to 0.85 multiplied by the corresponding annual/monthly premium, and rounded to the nearest 2 decimal places.
 - Each policy owner will enjoy the Family Premium Discount for each policy once only regardless of the number of eligible policies of the Premium Discount.
 - Please refer to the “15% Family Premium Discount” tables for the amount of discounted premium.
 - If the policy of the Related Insured is cancelled during the cooling-off period, the 15% Family Premium Discount will not apply to all policies of the Insured and the Related Insured. Only the premium and insurance levy actually paid by the applicants will be refunded if the relevant policy is cancelled during the cooling-off period.
 - The application submission date and the issuance date of the policy are based on the records of FWD. FWD will not be responsible for any delay, loss, error or unrecognised situation due to computer and/ or Internet’s connection, technical problem, malfunction or accident.
 - The Family Premium Discount cannot be changed, returned, exchanged for other gifts, redeemed for cash and cannot be resold. The Family Premium Discount is not applicable to any other existing policies or any policy conversions.
 - FWD reserves the final decision in approving any applications and any disputes that may arise from this Family Premium Discount.
 - FWD reserves the right to amend the terms and conditions of this Family Premium Discount or discontinue this Family Premium Discount at any time without prior notice. All decisions made by FWD shall be final and binding.

Important to know

Remarks

- 10 The service is currently provided by International SOS and it is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of International SOS and the professionals. FWD reserves the right to amend, suspend or terminate the International SOS 24-hour Worldwide Assistance Service and to amend the relevant terms and conditions at any time without FWD's prior notice.
- 11 The premium rates are not guaranteed. FWD reserves the right to review the premium rates at each Policy Anniversary.
- 12 A medical recommendation by a Physician, Surgeon or Specialist as part of his or her diagnosis and/or treatment of an Accidental Injury. The medical recommendation must meet each of the following criteria:
- (i) The Insured's medical condition will be adversely affected if the medical recommendation is not followed;
 - (ii) The recommendation is widely accepted within the medical profession in Hong Kong or the country of treatment as being effective, appropriate and essential to diagnose, relieve or cure the Insured's Accidental Injury based on recognised western medical standards of the specialty involved;
 - (iii) The recommended medical management and/or treatment is not experimental in nature; and
 - (iv) The recommended diagnosis and/or treatment is not preventative, investigational or screening in nature, is not opted or selected by the Insured alone, nor is it for the personal convenience or comfort of the Insured or any medical service provider. This precludes:
 - general check-up unrelated to an Accidental Injury;
 - preventative screening or checkups looking for the presence of an Accidental Injury where there are no symptoms or history of that Accidental Injury;
 - vaccinations for the prevention of an Accidental Injury;
 - convalescence, custodial or rest care unrelated to an Accidental Injury;
 - cosmetic surgery for aesthetic purposes, including gender identity treatment or procedures of any kind (even if not for aesthetic purposes);
 - dental treatment, eye tests and/or optical treatment and surgery, unless this treatment is directly related to an Accidental Injury covered by this Plan
- 13 Subject to the then applicable rules and procedures, you can choose to apply for another refundable personal accident plan ("New Policy") that we then offer without providing further evidence of insurability of the Insured within 31 calendar days immediately before or after the expiry date of the original policy, provided that all of the following conditions are fulfilled:
- The original policy is in place till the expiry date;
 - The original policy is issued without loading premium and/or additional individual exclusions;
 - The issuance of the New Policy is subject to its availability when this option is exercised;
 - All premiums and insurance levy that are due under the original policy have been paid;
 - The Insured's age is not higher than maximum issue age of this policy when the New Policy is issued;
 - The terms and conditions of the New Policy (including but not limited to the benefits payable and exclusions applied) will be subject to the then applicable policy provision of the New Policy, and may be different from the original policy;
 - The application and the successful issuance of the New Policy will be subject to the terms and conditions as determined by us from time to time and at our sole discretion at the time of application, including but not limited to our then applicable rules and regulations (including minimum / maximum issue age and minimum benefit amount) and any maximum aggregated limit prescribed by us on the benefit amount per Insured under specified refundable personal accident plans;
 - The benefit amount of the New Policy should not be higher than that of the original policy and subject to the issue age of different benefit levels;
 - The New Policy will become effective only on or after the expiry date of the original policy once the application is accepted; and
 - The premium of the New Policy shall be determined on a range of factors such as the benefit level, Insured's age and our prevailing premium rates when this option is exercised.

What are the key product risks?

Credit risk

This product is an insurance policy issued by FWD. The application of these insurance products and all benefits payable under your policy are subject to the credit risk of FWD. You will bear the default risk in the event that FWD is unable to satisfy its financial obligations under the insurance contract.

Liquidity risk

This product is a 20-year term insurance policy that will be made for certain determined term of years starting from the Commencement Date to the policy expiry date. The policy contains value and, if you surrender the policy in the early policy years or before its expiry date, the amount you get back may be considerably less than the total premium you have paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with this product.

Exchange rate and currency risk

The application of this insurance product with the policy currency denominated in a foreign currency is subject to that foreign currency's exchange rate and currency risk. The foreign currency may be subject to the relevant regulatory bodies' control (for example, exchange restrictions). If your home currency is different from the policy currency, please note that any exchange rate fluctuation between your home currency and the policy currency of this insurance product will have a direct impact on the amount of premium required and the value of benefit(s) to be received. For instance, if the policy currency of the insurance product depreciates substantially against your home currency, there is a negative impact on the benefits you receive from the product. If the policy currency of the insurance product appreciates substantially against your home currency, your burden of the premium payment is increased.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if FWD fulfils all of its contractual obligations.

Early surrender risk

If you surrender the policy in the early policy years or before the end of the benefit term, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid.

Exclusions

The exclusions below apply to Accidental Death and Dismemberment Benefit¹, Scar Due to Accident⁴ Benefit¹, Permanent Total Disability Benefit^{1,3}, Double Indemnity Benefit, Accidental Daily Hospital Cash Benefit and Accidental Medical Expenses Benefit. FWD will not cover any loss/ claim directly or indirectly caused by or resulting from any of the following:

- (1) Suicide or a self-inflicted act by the Insured regardless of the Insured's mental state.
- (2) A claim arises because you, the Insured, or the beneficiary participated in an unlawful act.
- (3) A claim arises from catastrophic events except that the Insured is a passive participant in a war.

Suicide

If the Insured dies by suicide, whether sane or insane, within first 13 calendar months from the Commencement Date, FWD's liability shall be limited to the amount equal to the Total Premiums Paid⁷ without interest, less any outstanding insurance levy and any benefit which has been paid under the Policy.

Premium adjustment

The premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, the premium will not be increased based on the age of the Insured on his or her next birthday.

What are the key product risks?

Premium payment term and non-payment of premium

The Premium Payment Term of the SafePlus Refundable Accident Protection Plan is 10 years. FWD allows a grace period of 30 days after the premium due date for payment of each premium. If a premium is still unpaid at the expiration of the grace period, the policy will be terminated from the date the first unpaid premium was due. Please note that once the policy is terminated on this basis, Surrender Benefit (if any) will be payable and you will lose all of the remaining benefits.

Termination conditions

Your policy ends on the earliest of the following dates.

- (1) From the premium due date, if you have not paid your premiums after the 30-day premium grace period.
- (2) On the date the total amount FWD pays you for the Accidental Death and Dismemberment Benefit¹, Scar Due to Accident⁴ Benefit¹ and Permanent Total Disability Benefit^{1,3} from this Plan reaches 100% of the Initial Sum Insured (when the Sum Insured Limit² becomes zero).
- (3) On the date you surrender the Plan.
- (4) On the date of the Insured's death.
- (5) On the policy expiry date.
- (6) On the date we accept your request to cancel your policy during the cooling-off period.

Important Notes

Cancellation Right within Cooling-off Period

If you are not fully satisfied with this policy, you have the right to change your mind.

We trust that this policy will satisfy your financial needs. However, if you are not completely satisfied, you have the right to cancel and obtain a full refund of the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you and received directly by the office of FWD within 21 calendar days immediately following either the day of delivery of the policy or a Cooling-off Notice to you or your nominated representative, whichever is the earlier. The notice is the one sent to you or your nominated representative (separate from the policy) notifying you of your right to cancel within the stated 21 calendar day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Service Hotline on 3123 3123; (2) visit our FWD Insurance Solutions Centres; (3) email to cs.hk@fwd.com and we will be happy to explain your cancellation rights further.

Cancellation Right after Cooling-off Period

To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD.

Important Notes

Obligation to Provide Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of information regime (“AEOI”) followed by the Inland Revenue Department (the “Applicable Requirements”). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- I. identify accounts as non-excluded “financial accounts” (“NEFAs”);
- II. identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- III. determine the status of NEFA-holding entities as “passive non-financial entities (NFEs)” and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- IV. collect information on NEFAs (“Required Information”) which is required by various authorities; and
- V. furnish Required Information to the Inland Revenue Department.

The Policy Owner must comply with requests made by FWD to comply with the above Applicable Requirements.

Double Insurance (Applicable to Accidental Medical Expenses Benefit only)

If you can obtain a refund of any Eligible Expenses⁶ from any other sources, FWD will only pay for any excess costs of these Eligible Expenses⁶ over the amount recoverable from other sources, up to the limit set out in this policy or any endorsement. You must tell FWD if you can obtain a refund of all or part of the Eligible Expenses⁶ from any other sources. If you have been paid a benefit which is recoverable from another sources, you must refund this amount to FWD.

Renewal

This Policy shall be automatically renewed at each Policy Anniversary for another Policy Year until the Expiry Date that is the 20th Policy Anniversary based on the then terms and conditions of this Policy, provided that premiums under this Policy are paid when due. The premium rates for each renewal are not guaranteed and subject to change at the sole discretion of FWD.

Notice of Claim

Please tell FWD as soon as possible if you need to make a claim under your policy.

FWD must be advised within 90 days after the event leading to the claim. If FWD is not advised in this time frame, FWD may refuse the claim.

Apart from submitting the completed claim forms, FWD must be given any other information and documents that FWD asks for. The information may include original receipts, proof that the treatment is medically necessary or proof of the country where the insured lives. FWD will not be able to process a claim until FWD receives this information and the filled-in claim form.

Incorrect Disclosure or Non-Disclosure

You or the Insured are/is required to disclose all material facts in response to FWD’s underwriting questions. Material facts are the facts, information or circumstances, in particular medically-related facts, e.g. medical history, smoking status, etc., that would influence the judgment of FWD in setting the premium, or in determining whether to insure the risk. If you or the Insured are/is uncertain as to whether or not a certain piece of information is material, please take a cautious approach and disclose it to FWD.

Incorrect disclosure or non-disclosure of any material facts, including but not limited to, age, gender and other material facts declared on the relevant application form, in FWD’s opinion, may affect FWD’s risk assessment. As the case may be, FWD may collect the premium shortfall with interest, refund the excess premium without interest or even void this Policy from the Commencement Date. In case the Policy is declared void from the Commencement Date, FWD’s liability shall be limited to the amount of Total Premiums Paid⁷ without interest, less any benefit which has been paid under this Policy.

Important to know

Important Words

Accident

An event that is violent, external, unexpected and visible.

It does not include an illness, degenerative process or any other naturally occurring condition.

Accidental Injury

It is any bodily harm caused to the insured's body solely and directly by an accident while this policy is in place.

Confine / confined / confinement

The period when the Insured stays in a hospital as an in-patient for medically necessary treatment of an Accidental Injury. The hospital stay must be for at least 6 continuous hours or, if this does not happen, the hospital must charge for room and board. The Insured cannot leave the hospital before he or she is discharged. Confinement ends when the hospital issues its final accounts in preparation for the Insured to formally leave, or be discharged from, the hospital.

Expiry Date

Refers to the 20th policy anniversary.

Declarations

- i. This product is underwritten by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD"). FWD is solely responsible for all features, policy approval, coverage and benefit payment under this product. FWD recommends you carefully consider whether the product is suitable for you in view of your financial needs and that you fully understand the risk involved in the product before submitting your application. You should not apply for or purchase this product unless you fully understand it and you agree it is suitable for you. Please read through the following related risks before making any application for the product.
- ii. This product material is issued by FWD. FWD accepts full responsibility for the accuracy of the information contained in this product material. This product material is intended to be distributed in the Hong Kong Special Administrative Region ("Hong Kong") only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products of FWD outside Hong Kong. All selling and application procedures of the product must be conducted and completed in Hong Kong.
- iii. This product is an insurance product. The premium paid is not a bank savings deposit or time deposit. The product is not protected under the Deposit Protection Scheme in Hong Kong.
- iv. This product is a refundable accident protection product. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure/ leaflet and/ or the illustration documents of this Plan having no schedule/ section of fees and charges or no additional charge noted other than the premium.
- v. If you surrender your Policy before the end of the benefit term, the amount you get back may be less than the total premiums you have paid.
- vi. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium and insurance levy paid without interest. FWD reserves the right to accept/ reject any insurance application and can decline your insurance application without giving any reason.
- vii. All the above benefits and payments are paid after deducting policy debts (if any, e.g. any outstanding premium, any outstanding levy and any amount you owed FWD).

For more information

Please call our Service Hotline or
simply check out our website.

fwd.com.hk



Service Hotline
3123 3123