

Mind Strength Protection Plan / Rider

Protect yourself against mental illness with
breakthrough solutions that are important for a healthy mind

Medical • Non-Participating Life



Your mind is powerful but also sensitive. We think it can handle anything and so We often push it to the limit. Especially these days, as We keep up with the new norms brought on by the digital era and prolonged pandemic.

We have designed Mind Strength Protection Plan / Mind Strength Protection Rider (collectively called “the Plan” or “Mind Strength”) so you can get proactive about providing coverage for your mind, your most powerful asset.

Your mind can do more for you, if you do more for your mind.

A strong mind is important in all aspects of your life: be it your work, relationships and even social life, your mind is worth being covered.

Additionally, you always try your best to adapt to the new digital ways of working, follow the rules of living in a long pandemic and put up with the negativity in social media and the news. Mind Strength is equipped to help when you choose to cover the Mental Illness that may emerge in the future.

Strong mind, strong body

Mind Strength is a mental illness protection plan which provides coverage from initial diagnosis and treatment stage, which is the coverage for Out-Patient consultation for designated Mental Illnesses, to Hospitalisation stage, which includes coverage for Hospitalisation solely for Medically Necessary treatment of a Mental Illness, daily hospital income and a lump sum payment for Severe Psychiatric Illness as well as coverage for post Hospitalisation including post hospitalisation Out-Patient consultation, Retreat Benefit and Monthly Income Support Benefit (if applicable).



The Plan reimburses Out-Patient consultation with a Psychiatrist or consultation with a Clinical Psychologist in Hong Kong for designated Mental Illnesses up to 80% of the Eligible Expenses¹. If the Insured is Hospitalised in Hong Kong solely for Medically Necessary treatment of a Mental Illness, the Plan provides coverage for the Eligible Expenses of psychiatric treatments up to a designated maximum amount per Policy Year².



The Plan offers daily hospital income to ease your financial burden for Hospitalisation in Hong Kong solely for Medically Necessary treatment of a Mental Illness.³



If the Insured is Hospitalised in a Hospital in Hong Kong for Medically Necessary treatment of a Mental Illness for 10 or more consecutive days, We will pay a cash benefit under the Retreat Benefit for you to relax and retreat such as staycation, travelling, fitness or wellness course.⁴



If the Insured is Hospitalised in a Hospital in Hong Kong solely for Medically Necessary treatment of a Mental Illness for 30 or more consecutive days, Monthly Income Support Benefit (optional benefit) will be provided.⁵

We are committed to help you focus on mental health when fighting with illness, easing your financial burden. This is the reason why We launch the innovative medical insurance plan to provide coverage for Mental Illness.



Out-Patient Psychiatrist consultation / Clinical Psychologist consultation Reimbursement for initial diagnosis and treatment stage

First in HK⁺

Whether the designated Mental Illness is mild or severe, you may need medical care, which may invariably lead to amassing bills. To ease your financial burden, the Plan will reimburse 80% of the Eligible Expenses for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist solely for the below designated Mental Illnesses in Hong Kong.¹

- Anxiety Disorders
- Bipolar Disorder
- Depression
- Obsessive Compulsive Disorder
- Post-traumatic Stress Disorder
- Schizophrenia



Full cover for psychiatric treatments

The Plan provides full cover on Eligible Expenses incurred for Hospitalisation and treatments in a Hospital in Hong Kong solely for Medically Necessary treatment of a Mental Illness with no itemised benefit limits to restrict its reimbursement amount (subject to covered benefit items and benefit limit per Policy Year).²



Heightened Mental Illness protection

First in HK⁺

The Plan is designed to give you daily hospital income for Hospitalisation in Hong Kong solely for Medically Necessary treatment of a Mental Illness³. It eases the financial burden during the Hospitalisation.

What's more, the Plan will reimburse the Eligible Expenses for follow-up Out-Patient consultation with a Psychiatrist and follow-up consultation with a Clinical Psychologist after Hospitalisation in Hong Kong for 10 or more consecutive days solely for Medically Necessary treatment of a Mental Illness, and the Psychiatric Treatment Benefit is payable in respect of such Mental Illness under this Plan, up to maximum coverage of the selected plan level, maximum number of consultation per Policy Year and maximum number of consultation per life.⁶



Severe Psychiatric Illness Benefit

If the Insured is diagnosed with Severe Psychiatric Illness, We will also pay a lump sum benefit up to HK\$800,000 or US\$100,000 for plan 3 to lighten the financial burden and focus on the treatment and recovery.⁷



Special care on the road to recovery

First in HK⁺

If the Insured is Hospitalised in a Hospital in Hong Kong for Medically Necessary treatment of a Mental Illness for 10 or more consecutive days, We will pay the Retreat Benefit for you to relax and retreat such as staycation, travelling, fitness or wellness course.⁴

Ongoing treatment may be necessary to fully recover from a Mental Illness. If the Insured is Hospitalised in a Hospital in Hong Kong solely for Medically Necessary treatment of a Mental Illness for 30 or more consecutive days, you can get the Monthly Income Support Benefit (optional benefit) of up to HK\$15,000 or US\$1,875 per month for up to 6 consecutive months while this policy is in force and the Insured is still alive.⁵ Whether to ease your financial burden at the face of mounting hospital and medical expenses, or to supplement loss of income at the time of Mental Illness, all these are being taken care of.

⁺ Per a comparison made by FWD on 30 September 2022 among the medical insurance plans of key insurers available in Hong Kong, FWD is the first insurance company in Hong Kong to launch Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit, Daily Hospital Income Benefit, Post Hospitalisation Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit, Retreat Benefit and Monthly Income Support Benefit (optional benefit).

This is for illustrative purpose only and assume that a) all premiums are paid in full when due, b) there is no indebtedness under the policy and c) the definitions and claims requirements of the benefits are fulfilled.



Example

Background:

Winnie is married, with a 1-year-old son. She and her husband love travelling and enjoying an active, outgoing life with their son. She has applied a critical illness and medical plan several years ago, and now she wants a plan for mental wellness.

Insured: Ms Winnie Wong
Job: Sales manager

Age next birthday: 30
Plan details: Mind Strength - Plan 2

Jan 2023

Winnie purchased the Plan



Apr 2028

Her medication is prescribed by a Psychiatrist for 180 consecutive days, the benefit uplift to a total of extra 5 more Out-Patient Psychiatrist consultations and Clinical Psychologist consultations for that Policy Year from the date of which the medication is prescribed by a Psychiatrist is reached for at least 180 consecutive days, and uplift to a total of extra 15 visits of Out-Patient Psychiatrist consultation and Clinical Psychologist consultation per life.

She attends 5 Out-Patient consultations with a Psychiatrist solely for that Perinatal Depression in Hong Kong. Each consultation fee increases to HK\$2,000, and she receives HK\$1,500 (HK\$2,000 – HK\$400 (Coinsurance amount = HK\$2,000 x 20%) = HK\$1,600, subject to benefit limit of HK\$1,500 per consultation) for each consultation under Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit.

(subject to 20% coinsurance and benefit limit per consultation is HK\$1,500)



September 2028

After discharge from the Hospital, she visits Out-Patient Psychiatrist consultations and Clinical Psychologist consultations for a total of 5 times for such Perinatal Depression in Hong Kong.

Each consultation fee is HK\$1,500, and she receives HK\$1,500 for each consultation under Post Hospitalisation Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit.



Sep 2027

She is 5 months pregnant with her second child, however she is unfortunately diagnosed with Perinatal Depression, and attended 4 Out-Patient consultations with a Psychiatrist solely for that Perinatal Depression in Hong Kong.

Each consultation fee is HK\$1,800, and she receives HK\$1,440 (HK\$ 1,800 – HK\$360 (Coinsurance amount = HK\$1,800 x 20%)) for each consultation under Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit.

(subject to 20% coinsurance and benefit limit per consultation is HK\$1,500)



May 2028

The Perinatal Depression has progressed to moderate Perinatal Depression. She is Hospitalised in a Hospital in Hong Kong solely for Medically Necessary treatment of that moderate Perinatal Depression for 15 consecutive days.

Winnie can get reimbursement for the Eligible Expenses incurred for Medically Necessary treatment of that moderate Perinatal Depression up to HK\$100,000 per Policy Year.

We will pay HK\$1,500 for each day, which is HK\$22,500 for the Daily Hospital Income Benefit.

We will also pay a cash benefit of HK\$3,000 for Retreat Benefit.

Does the Plan suit you?

If you answer “yes” to any of the statements below, the Plan is for you.



You are looking for a comprehensive mental health protection product to cover from Out-Patient consultation, Hospitalisation treatment benefit to post Hospitalisation including post Hospitalisation Out-Patient consultation and Retreat Benefit.



You are looking for a lump sum benefit for Severe Psychiatric Illness.



You wish to receive the daily hospital income for Hospitalisation for treatment of Mental Illness.

Plan Summary

Plan Structure	Basic Plan	Rider
Issue Age (Age Next Birthday)	6 – 61	
Premium Payment Term	To the Policy Anniversary immediately preceding the 71 st birthday of the Insured	To the Policy Anniversary immediately preceding the 71 st birthday of the Insured or the termination of the Basic Policy, whichever is earlier
Benefit Term	Guaranteed renewable up to the Policy Anniversary immediately preceding the 71 st birthday of the Insured	Guaranteed renewable up to the Policy Anniversary immediately preceding the 71 st birthday of the Insured or the termination of the Basic Policy, whichever is earlier
Renewable Period	Yearly Renewable	
Premium Structure	Premium is not guaranteed and We reserve the right to review and adjust the premium rates based on factors including but not limited to the claims experience, medical inflation and policy persistency from all policies under this product upon renewal, provided any premium review will be applied to all other policies of the same kind	
Currency	HKD / USD	
Premium Payment Mode	Monthly / Annually	

What this plan covers

Benefit Summary

Benefits	Plan 1	Plan 2	Plan 3
	Coverage		
Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit¹			
Benefit limit per consultation	HK\$1,000/US\$125	HK\$1,500/US\$187.5	HK\$2,000/US\$250
	Maximum 1 visit per day and subject to 20% coinsurance		
Maximum no. of visits per Policy Year	4	6	10
Maximum no. of visits per life	12	18	30
Extra 5 visits during that Policy Year and extra 15 visits per life if the medication is prescribed by a Psychiatrist for 180 or more consecutive days			
Psychiatric Treatment Benefit²			
Benefit limit per Policy Year	HK\$50,000/ US\$6,250	HK\$100,000/ US\$12,500	HK\$200,000/ US\$25,000
	(a) Room & Board		Full Cover
	(b) Miscellaneous charges		Full Cover
	(c) Attending Psychiatrist's visit fee		Full Cover
	(d) Specialist's fee		Full Cover
	(e) Intensive care		Full Cover
	(f) Surgeon's fee		Full Cover
	(g) Anaesthetist's fee		Full Cover
	(h) Operating theatre charges		Full Cover
Daily Hospital Income Benefit³			
Benefit amount per day	HK\$1,000/US\$125	HK\$1,500/US\$187.5	HK\$2,000/US\$250
	Maximum 60 days per Policy Year and Maximum 180 days per life		
Post Hospitalisation Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit⁶			
Benefit limit per consultation	HK\$1,000/US\$125	HK\$1,500/US\$187.5	HK\$2,000/US\$250
	10 – 60 consecutive days Hospitalisation for treatment of Mental Illness: Maximum 5 visits during that Policy Year		
	61 or more consecutive days Hospitalisation for treatment of Mental Illness: Extra 5 visits during that Policy Year		
Retreat Benefit⁴	HK\$2,000/US\$250	HK\$3,000/US\$375	HK\$4,000/US\$500
Severe Psychiatric Illness Benefit⁷	HK\$400,000/ US\$50,000	HK\$600,000/ US\$75,000	HK\$800,000/ US\$100,000
Compassionate Death Benefit	HK\$1,000/US\$125		
Monthly Income Support Benefit⁵ (Optional Benefit)	HK\$15,000/US\$1,875 per month (up to a maximum of 6 consecutive months) up to 1 time per life		

You can either apply Mind Strength in the form of basic plan or rider.

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.

Remarks

- 1 If the Insured has the First Confirmed Diagnosis of any one of the designated Mental Illnesses, and has undergone an Out-Patient consultation with a Psychiatrist and/or a consultation with a Clinical Psychologist solely relating to that Mental Illness in Hong Kong, FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”, “We” “Us” or “Our”) will reimburse 80% of the Eligible Expenses including any prescribed medication, diagnostic tests and treatments for such consultation, up to the limits set out in the Policy Schedule or any Endorsement.

For the definition of the designated Mental Illnesses, please refer to the policy provisions for details.

The first Out-Patient consultation with a Psychiatrist or the first consultation with a Clinical Psychologist for the diagnosis or treatment of any one of the designated Mental Illnesses must be undergone under face-to-face setting between the Insured and the Psychiatrist / the Clinical Psychologist in Hong Kong. For the avoidance of doubt, phone and video-based teleconsultation is not allowed for the first consultation.

Once the medication is prescribed for the Insured by a Psychiatrist for 180 or more consecutive days (“Eligible Medication Period”) in a Policy Year, We will uplift the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per Policy Year under this benefit for such Policy Year, and uplift the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per life under this benefit, up to the limits set out in the Policy Schedule or any Endorsement.

In case the Eligible Medication Period spans more than 1 Policy Year, and less than 180 consecutive days medication is prescribed for the Insured by the Psychiatrist in the first Policy Year during the Eligible Medication Period, We will not uplift the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per Policy Year for the first Policy Year of the Eligible Medication Period, instead We will uplift the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per Policy Year for the subsequent Policy Years (other than the first Policy Year) of the Eligible Medication Period, up to the limits set out in the Policy Schedule or any Endorsement. We will also only uplift the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per life from the date on which the medication is prescribed by a Psychiatrist for at least 180 consecutive days, up to the limits set out in the Policy Schedule or any Endorsement.

For the avoidance of doubt, each 180 consecutive days period of medication prescribed by a Psychiatrist will be eligible for uplifting the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per Policy Year under this benefit once only. A separate 180 consecutive days period of medication prescribed by a Psychiatrist will be required for uplifting the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per Policy Year for another Policy Year under this benefit. We will only uplift the maximum number of visits for Out-Patient consultation with a Psychiatrist and consultation with a Clinical Psychologist per Policy Year once for each Policy Year under this benefit.

Notwithstanding any other provisions of this policy, if both the Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit and the Post Hospitalisation Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit are payable by Us as a result of the same Mental Illness (including its complications) at the same time, We will not pay the Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit for the same Mental Illness (including its complications).

- 2 If the Insured, as a result of a Mental Illness and upon the recommendation of a Psychiatrist is Hospitalised in a psychiatric unit of a Hospital in Hong Kong solely for Medically Necessary treatment, We will reimburse the Eligible Expenses in accordance with the benefit items, up to the limits set out in the Policy Schedule or any Endorsement.
- 3 We will pay a benefit for each day the Insured is Hospitalised in a psychiatric unit of a Hospital in Hong Kong solely for the purpose of Medically Necessary treatment of a Mental Illness, up to the limits set out in the Policy Schedule or any Endorsement.
- 4 If the Insured is Hospitalised in a psychiatric unit of a Hospital in Hong Kong for the purpose of Medically Necessary treatment of a Mental Illness for 10 or more consecutive days, We will pay a Retreat Benefit.
This benefit is payable once under this policy.
- 5 Subject to Our applicable rules and procedures, You may select the Monthly Income Support Benefit when You apply for Your policy, and You can cancel this benefit by submitting a written request to Us before the Policy Anniversary after which the revisions will take effect. If You select this benefit, it will be set out in Policy Schedule or Endorsement. You are not permitted to re-select this benefit after cancellation.

Important to know

Remarks

- 6 If the Insured's Psychiatrist recommends the Insured to undergo follow-up Out-Patient consultations with a Psychiatrist and/or follow-up consultations with a Clinical Psychologist in Hong Kong after the Hospitalisation in a psychiatric unit of a Hospital in Hong Kong for a period of 10 or more consecutive days solely for Medically Necessary treatment of a Mental Illness, and the Psychiatric Treatment Benefit is payable in respect of such Mental Illness under this policy, We will reimburse the Eligible Expenses for the consultations including any prescribed medication, diagnostic tests and treatments undergone in the Policy Year from the date on which the Insured is discharged from the Hospital, up to the limits set out in the Policy Schedule or any Endorsement.
Once the Insured has been Hospitalised in a psychiatric unit of a Hospital in Hong Kong for 61 or more consecutive days solely for the purpose of Medically Necessary treatment of a Mental Illness, We will uplift the maximum number of visits for follow-up Out-Patient consultations with a Psychiatrist and follow-up consultations with a Clinical Psychologist per Policy Year under this benefit for the Policy Year from the date of which the Insured is discharged from the Hospital, up to the limits set out in the Policy Schedule or any Endorsement.
- 7 This benefit is payable once under this policy.

Key Product Risks

Credit risk

This product is an insurance policy issued by FWD. The application of this insurance product 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 this insurance contract.

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 fulfills all of its contractual obligations.

Premium adjustment

The premium is non-guaranteed and FWD reserves the right to review and adjust the premiums upon renewal. The premium may increase significantly due to factors including but not limited to claims experience, medical inflation and policy persistency, provided any premium review shall be applied to all other policies of the same kind.

Premium term and non-payment of premium

The Premium Payment Term of the Mind Strength Protection Plan ends on the Policy Anniversary immediately preceding the 71st birthday of the Insured. For Mind Strength Protection Rider, its Premium Payment Term ends on the termination of the Basic Policy, or the Policy Anniversary immediately preceding the 71st birthday of the Insured, whichever is earlier. 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, you will lose all of your benefits.

Termination conditions

The Plan automatically ends on the earliest of the following:

1. The death of the Insured;
2. The Expiry Date of this Plan;
3. The date of Plan cancellation. Such date is determined in accordance with Our applicable rules and regulations in relation to Plan cancellation;
4. On the premium due date, if the Policy Owner has not paid the premium within the 30-day grace period; or
5. (applicable to Mind Strength Protection Rider only) The date the Basic Policy which the Mind Strength Protection Rider attached to terminates.

Key Product Risks

Exclusions

We will not pay any benefits (except for Compassionate Death Benefit) under this Plan if the Hospitalisation, treatment, consultation or charges incurred relate to or arise as a direct or indirect result of any of the following:

- a) Expenses or Hospitalisation incurred for Medical Services as a result of Mental Illness arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity.
- b) Expenses incurred for purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use.
- c) Expenses or Hospitalisation incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
- d) Expenses or Hospitalisation incurred for Medical Services provided as a result of Congenital Condition(s) which have manifested or been diagnosed before the Insured attained the age of 8 years.
- e) Expenses or Hospitalisation incurred for treatment for Mental Illness arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.
- f) Expenses or Hospitalisation incurred for Pre-existing condition(s), which is the existence of:
 1. a condition of the Insured for which medical advice, diagnosis, care or treatment was recommended or received before the Policy Date or the date of Endorsement, whichever is later; or
 2. any sign or symptoms related to the covered conditions in this policy preceding the Policy Date or the date of Endorsement, whichever is later, which would have caused an ordinary prudent person to seek medical advice, diagnosis, care or treatment.

Waiting period

We will not pay the Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit, Psychiatric Treatment Benefit, Daily Hospital Income Benefit, Post Hospitalisation Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit, Retreat Benefit, Severe Psychiatric Illness Benefit and Monthly Income Support Benefit where the First Symptoms relating to the relevant Mental Illness appear, the condition relating to the relevant Mental Illness occurs, or the diagnosis or surgery relating to the relevant Mental Illness occurs within the first 180 calendar days from the Policy Date or the date of Endorsement, whichever is later.

We will not pay the Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit, Psychiatric Treatment Benefit, Daily Hospital Income Benefit, Post Hospitalisation Out-Patient Psychiatrist Consultation/Clinical Psychologist Consultation Benefit, Retreat Benefit, Severe Psychiatric Illness Benefit and Monthly Income Support Benefit where the First Symptoms relating to the relevant Perinatal Depression appear, the condition relating to the relevant Perinatal Depression occurs, or the diagnosis or surgery relating to the relevant Perinatal Depression occurs within the first 2 years from the Policy Date or the date of Endorsement, whichever is later.

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

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.

Incorrect Disclosure or Non-disclosure

Your policy is based on the information you and the Insured gave FWD during the application process. It is important that you and the Insured were truthful and accurate with all of the information you provided, as this information helped FWD to decide if you and they were eligible for the policy, and what you need to pay.

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.

You should let Us know immediately if the information you or the Insured gave Us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or the Insured gave misleading or exaggerated information, your benefits or premium under your policy may be affected, and in some cases We may cancel your policy.

Important Notes

Refund from Other Sources

If You can obtain a refund of any expenses in any of Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit, Psychiatric Treatment Benefit and Post Hospitalisation Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit from any other sources, We will only pay for any excess costs of these expenses up to the limit set out in the Policy Schedule or any Endorsement.

You must tell Us if the Insured can obtain a refund of all or part of expenses specified in Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit, Psychiatric Treatment Benefit and Post Hospitalisation Out-Patient Psychiatrist Consultation/ Clinical Psychologist Consultation Benefit from any other sources. If We have paid a benefit which is recoverable from another source, You must refund this amount to Us.

Renewal

While this policy is in effect and the Insured is alive, this policy can be renewed at each Policy Anniversary without the requirement of evidence of insurability. Unless you tell Us in writing before the next renewal that you do not want to renew, this policy will be automatically renewed at each Policy Anniversary until the Expiry Date based on the terms and conditions of this policy, provided that premiums under this policy are paid when due.

FWD reserves the right to revise, amend or modify this policy at each Policy Anniversary, and FWD will notify you in writing at least 30 calendar days before the Policy Anniversary after which the revisions will take effect.

Notice of Claim

Written notice of any benefit claim must be given to FWD within 30 calendar days (and in any case no later than 6 calendar months) of the Insured's discharge from Hospital, surgery date, consultation date or the date of death of the Insured, for which a claim will be made on this policy. Any claims received after the said 6-month period shall not be accepted, unless FWD in its sole discretion decides otherwise.

Important Words

Eligible Expenses

are reasonable and customary charges for Medically Necessary treatment or services for a Mental Illness.

Reasonable and customary refers to a fee or expense which:

1. is actually charged for Medically Necessary treatment, supplies or Medical Services;
2. 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;
3. does not include charges that would not have been made if no insurance existed.

We may adjust benefit(s) payable under this Plan for fees or expenses that We judge not to be reasonable and customary after comparing with fee schedules used by the government, relevant authorities or recognised medical association in the location where the fee or expense is incurred.

Hospitalise and Hospitalisation

refers to an admission of the Insured to a psychiatric unit of a Hospital in Hong Kong that is recommended by a Psychiatrist for Medical Service and as an In-Patient as a result of a Medically Necessary condition.

Hospitalisation shall be evidenced by a daily room charge invoiced by the Hospital in Hong Kong and the Insured must stay in the Hospital in Hong Kong for at least 6 consecutive hours and continuously for the entire period of Hospitalisation.

Medically Necessary

is a medical recommendation by a Physician, Psychiatrist, Clinical Psychologist, Surgeon or Specialist as part of his or her diagnosis and/or treatment of a Mental Illness. The medical recommendation must meet each of the following criteria:

1. the Insured's medical condition will be adversely affected if the medical recommendation is not followed;
2. The recommendation is widely accepted within the medical profession in Hong Kong as being effective, appropriate and essential to diagnose, relieve or cure the Insured's Mental Illness based on recognised western medical standards of the specialty involved;
3. The recommended medical management and/or treatment is not experimental in nature; and
4. 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 a Mental Illness;
 - preventative screening or checkups looking for the presence of a Mental Illness where there are no symptoms or history of that Mental Illness;
 - convalescence, custodial or rest care unrelated to a Mental Illness;
 - 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 a Mental Illness covered by this policy.

Mental Illness

means a diagnosable mental, behavioral, or emotional disorder of sufficient duration to meet diagnostic criteria within the most recent edition of the DSM-5. For a Mental Illness to be covered under this policy, the First Symptoms must appear, the condition must occur and the diagnosis or surgery relating to that Mental Illness must happen 180 days after the Policy Date or the date of Endorsement, whichever is later. Diagnosis of a Mental Illness covered under this policy must be based on the criteria under DSM-5. If the Insured and a Psychiatrist do not agree on the signs, symptoms or manifestation of a Mental Illness, We will follow the Psychiatrist's professional opinion.

Important Words

Severe Psychiatric Illness

is a first definitive diagnosis of severe Depression, Anxiety Disorders, Schizophrenia, Bipolar Disorder, Post-Traumatic Stress Disorder or Obsessive Compulsive Disorder by a Psychiatrist, which requires Hospitalisation for more than 180 consecutive days in the psychiatric unit of a designated Hospital for Severe Psychiatric Illness as listed under “List of Designated Hospitals for Severe Psychiatric Illness” on Our website. Such list may be varied, updated and amended from time to time at Our discretion, and any change shall be deemed effective as of the date of publication on Our website (regardless of whether any notice is separately given).

The diagnosis must fulfill all of the following criteria:

- The Hospitalisation must be primarily due to severe Depression, Anxiety Disorders, Schizophrenia, Bipolar Disorder, Post-Traumatic Stress Disorder or Obsessive Compulsive Disorder;
- The severe Depression, Anxiety Disorders, Schizophrenia, Bipolar Disorder, Post-Traumatic Stress Disorder or Obsessive Compulsive Disorder is not related to drug, alcohol or substance abuse; and
- The Hospitalisation is not for drug or alcohol rehabilitation.

Declarations

- This product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under the product. FWD recommends that 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 the product unless you fully understand it and you agree it is suitable for you. Please read through the related risks before making any application of the product.
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- 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.
- This product is a medical insurance plan for Mental Illness without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid despite the product brochure/leaflet and/or the illustration documents of this product having no schedule/section of fees and charges or no additional charge noted other than the premium.
- 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 paid and any 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.
- All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or policy loan with interest).

For more information

Please contact your financial advisor,
call our Service Hotline or
simply check out our website.

fwd.com.hk



Service Hotline
3123 3123



Learn more about
Mind Strength Protection Plan/Rider

Annual Premium Table of Mind Strength Protection Plan (Plan 1) (HKD) 智 · 守衛精神健康保障計劃年繳保費表 (計劃一) (港幣)

Age at Next Birthday 下次生日年齡	Male 男性		Female 女性		Age at Next Birthday 下次生日年齡	Male 男性		Female 女性	
	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益 (自選權益)		Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益 (自選權益)	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益 (自選權益)
1-5	-	-	-	-	44	1,169	1,418	1,470	1,847
6-17	975	1,058	1,179	1,305	45	1,179	1,436	1,497	1,888
18	980	1,064	1,194	1,323	46	1,201	1,471	1,531	1,940
19	984	1,076	1,209	1,349	47	1,225	1,507	1,568	1,997
20	989	1,088	1,244	1,395	48	1,251	1,540	1,606	2,045
21	993	1,100	1,275	1,437	49	1,261	1,556	1,621	2,069
22	998	1,114	1,301	1,477	50	1,287	1,596	1,658	2,129
23	1,003	1,129	1,325	1,515	51	1,310	1,633	1,694	2,184
24	1,007	1,142	1,343	1,548	52	1,333	1,668	1,728	2,235
25	1,012	1,158	1,358	1,579	53	1,351	1,695	1,755	2,276
26	1,017	1,173	1,369	1,605	54	1,361	1,710	1,770	2,299
27	1,021	1,188	1,380	1,632	55	1,368	1,717	1,809	2,340
28	1,026	1,202	1,386	1,654	56	1,420	1,777	1,847	2,389
29	1,030	1,217	1,391	1,675	57	1,484	1,844	1,928	2,475
30	1,035	1,232	1,391	1,689	58	1,547	1,913	2,012	2,567
31	1,045	1,250	1,391	1,702	59	1,619	1,987	2,101	2,659
32	1,054	1,267	1,392	1,714	60	1,696	2,068	2,201	2,767
33	1,064	1,283	1,392	1,725	61	1,700	2,080	2,216	2,793
34	1,073	1,298	1,393	1,734	62^	1,711	2,099	2,231	2,820
35	1,083	1,311	1,393	1,740	63^	1,731	2,122	2,261	2,857
36	1,093	1,325	1,394	1,744	64^	1,745	2,140	2,282	2,881
37	1,102	1,335	1,394	1,748	65^	1,751	2,154	2,292	2,902
38	1,112	1,345	1,395	1,749	66^	1,772	2,190	2,322	2,956
39	1,121	1,354	1,395	1,750	67^	1,780	2,225	2,333	3,009
40	1,131	1,366	1,396	1,751	68^	1,812	2,283	2,362	3,078
41	1,141	1,377	1,409	1,767	69^	1,840	2,334	2,423	3,174
42	1,150	1,388	1,425	1,786	70^	1,869	2,386	2,464	3,248
43	1,160	1,403	1,446	1,814	-	-	-	-	-

^ Renewal premium for reference only 續保保費以供參考

Annual Premium Table of Mind Strength Protection Plan (Plan 2) (HKD) 智·守衛精神健康保障計劃年繳保費表(計劃二)(港幣)

Age at Next Birthday 下次生日年齡	Male 男性		Female 女性		Age at Next Birthday 下次生日年齡	Male 男性		Female 女性	
	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)		Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)
1-5	-	-	-	-	44	1,804	2,053	2,439	2,816
6-17	1,484	1,567	1,937	2,063	45	1,840	2,097	2,496	2,887
18	1,508	1,592	1,976	2,105	46	1,884	2,154	2,558	2,967
19	1,531	1,623	2,014	2,154	47	1,929	2,211	2,626	3,055
20	1,580	1,679	2,084	2,235	48	1,977	2,266	2,697	3,136
21	1,623	1,730	2,147	2,309	49	1,994	2,289	2,723	3,171
22	1,657	1,773	2,200	2,376	50	2,041	2,350	2,793	3,264
23	1,685	1,811	2,242	2,432	51	2,085	2,408	2,861	3,351
24	1,708	1,843	2,277	2,482	52	2,126	2,461	2,920	3,427
25	1,724	1,870	2,300	2,521	53	2,163	2,507	2,973	3,494
26	1,736	1,892	2,317	2,553	54	2,183	2,532	3,005	3,534
27	1,742	1,909	2,328	2,580	55	2,194	2,543	3,071	3,602
28	1,745	1,921	2,332	2,600	56	2,282	2,639	3,142	3,684
29	1,747	1,934	2,334	2,618	57	2,387	2,747	3,286	3,833
30	1,749	1,946	2,335	2,633	58	2,495	2,861	3,436	3,991
31	1,750	1,955	2,336	2,647	59	2,610	2,978	3,593	4,151
32	1,752	1,965	2,338	2,660	60	2,736	3,108	3,765	4,331
33	1,754	1,973	2,339	2,672	61	2,758	3,138	3,806	4,383
34	1,756	1,981	2,340	2,681	62^	2,774	3,162	3,832	4,421
35	1,758	1,986	2,341	2,688	63^	2,804	3,195	3,875	4,471
36	1,759	1,991	2,343	2,693	64^	2,820	3,215	3,885	4,484
37	1,761	1,994	2,344	2,698	65^	2,820	3,223	3,901	4,511
38	1,763	1,996	2,345	2,699	66^	2,834	3,252	3,922	4,556
39	1,765	1,998	2,346	2,701	67^	2,848	3,293	3,943	4,619
40	1,767	2,002	2,348	2,703	68^	2,895	3,366	3,976	4,692
41	1,768	2,004	2,349	2,707	69^	2,939	3,433	4,043	4,794
42	1,770	2,008	2,350	2,711	70^	2,983	3,500	4,107	4,891
43	1,772	2,015	2,392	2,760	-	-	-	-	-

^ Renewal premium for reference only 續保保費以供參考

Annual Premium Table of Mind Strength Protection Plan (Plan 3) (HKD) 智·守衛精神健康保障計劃年繳保費表(計劃三)(港幣)

Age at Next Birthday 下次生日年齡	Male 男性		Female 女性		Age at Next Birthday 下次生日年齡	Male 男性		Female 女性	
	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)		Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)	Basic Plan 基本計劃	Basic Plan with Monthly Income Support Benefit (Optional Benefit) 基本計劃連每月現金權益(自選權益)
1-5	-	-	-	-	44	2,915	3,164	4,190	4,567
6-17	2,313	2,396	3,222	3,348	45	2,982	3,239	4,294	4,685
18	2,350	2,434	3,305	3,434	46	3,056	3,326	4,407	4,816
19	2,451	2,543	3,460	3,600	47	3,137	3,419	4,529	4,958
20	2,542	2,641	3,596	3,747	48	3,219	3,508	4,657	5,096
21	2,620	2,727	3,715	3,877	49	3,248	3,543	4,701	5,149
22	2,683	2,799	3,812	3,988	50	3,329	3,638	4,825	5,296
23	2,733	2,859	3,887	4,077	51	3,407	3,730	4,944	5,434
24	2,769	2,904	3,942	4,147	52	3,479	3,814	5,054	5,561
25	2,792	2,938	3,979	4,200	53	3,544	3,888	5,153	5,674
26	2,807	2,963	4,000	4,236	54	3,582	3,931	5,211	5,740
27	2,812	2,979	4,008	4,260	55	3,607	3,956	5,332	5,863
28	2,815	2,991	4,009	4,277	56	3,753	4,110	5,463	6,005
29	2,817	3,004	4,010	4,294	57	3,935	4,295	5,724	6,271
30	2,820	3,017	4,010	4,308	58	4,121	4,487	5,994	6,549
31	2,823	3,028	4,011	4,322	59	4,316	4,684	6,279	6,837
32	2,825	3,038	4,012	4,334	60	4,531	4,903	6,586	7,152
33	2,828	3,047	4,013	4,346	61	4,584	4,964	6,683	7,260
34	2,831	3,056	4,014	4,355	62^	4,612	5,000	6,724	7,313
35	2,834	3,062	4,014	4,361	63^	4,653	5,044	6,789	7,385
36	2,836	3,068	4,015	4,365	64^	4,668	5,063	6,811	7,410
37	2,839	3,072	4,016	4,370	65^	4,692	5,095	6,847	7,457
38	2,842	3,075	4,017	4,371	66^	4,720	5,138	6,890	7,524
39	2,844	3,077	4,018	4,373	67^	4,728	5,173	6,933	7,609
40	2,847	3,082	4,018	4,373	68^	4,731	5,202	6,974	7,690
41	2,850	3,086	4,019	4,377	69^	4,798	5,292	7,013	7,764
42	2,852	3,090	4,020	4,381	70^	4,865	5,382	7,046	7,830
43	2,855	3,098	4,101	4,469	-	-	-	-	-

^ Renewal premium for reference only 續保保費以供參考

Annual Premium Table of Mind Strength Protection Rider (Plan 1) (HKD) 智 · 守衛精神健康保障附約年繳保費表 (計劃一) (港幣)

Age at Next Birthday 下次生日年齡	Male 男性		Female 女性		Age at Next Birthday 下次生日年齡	Male 男性		Female 女性	
	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)		Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)
1 - 5	-	-	-	-	44	944	1,193	1,233	1,610
6 - 17	745	828	935	1,061	45	956	1,213	1,260	1,651
18	753	837	952	1,081	46	977	1,247	1,294	1,703
19	762	854	972	1,112	47	1,001	1,283	1,331	1,760
20	772	871	1,007	1,158	48	1,027	1,316	1,369	1,808
21	779	886	1,038	1,200	49	1,037	1,332	1,384	1,832
22	787	903	1,063	1,239	50	1,063	1,372	1,421	1,892
23	794	920	1,087	1,277	51	1,086	1,409	1,456	1,946
24	800	935	1,105	1,310	52	1,108	1,443	1,490	1,997
25	806	952	1,120	1,341	53	1,126	1,470	1,517	2,038
26	811	967	1,131	1,367	54	1,136	1,485	1,532	2,061
27	816	983	1,142	1,394	55	1,143	1,492	1,566	2,097
28	821	997	1,148	1,416	56	1,186	1,543	1,598	2,140
29	824	1,011	1,153	1,437	57	1,240	1,600	1,668	2,215
30	829	1,026	1,153	1,451	58	1,292	1,658	1,740	2,295
31	837	1,042	1,154	1,465	59	1,352	1,720	1,815	2,373
32	838	1,051	1,155	1,477	60	1,415	1,787	1,900	2,466
33	846	1,065	1,156	1,489	61	1,419	1,799	1,915	2,492
34	854	1,079	1,157	1,498	62^	1,430	1,818	1,930	2,519
35	861	1,089	1,158	1,505	63^	1,450	1,841	1,960	2,556
36	870	1,102	1,159	1,509	64^	1,464	1,859	1,981	2,580
37	877	1,110	1,160	1,514	65^	1,470	1,873	1,991	2,601
38	886	1,119	1,161	1,515	66^	1,491	1,909	2,020	2,654
39	894	1,127	1,162	1,517	67^	1,499	1,944	2,032	2,708
40	903	1,138	1,163	1,518	68^	1,531	2,002	2,060	2,776
41	913	1,149	1,173	1,531	69^	1,558	2,052	2,121	2,872
42	922	1,160	1,189	1,550	70^	1,587	2,104	2,162	2,946
43	933	1,176	1,209	1,577	-	-	-	-	-

^ Renewal premium for reference only 續保保費以供參考

Annual Premium Table of Mind Strength Protection Rider (Plan 2) (HKD) 智 · 守衛精神健康保障附約年繳保費表 (計劃二) (港幣)

Age at Next Birthday 下次生日年齡	Male 男性		Female 女性		Age at Next Birthday 下次生日年齡	Male 男性		Female 女性	
	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)		Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)
1 - 5	-	-	-	-	44	1,573	1,822	2,193	2,570
6 - 17	1,240	1,323	1,676	1,802	45	1,609	1,866	2,250	2,641
18	1,265	1,349	1,716	1,845	46	1,652	1,922	2,311	2,720
19	1,294	1,386	1,761	1,901	47	1,697	1,979	2,379	2,808
20	1,343	1,442	1,831	1,982	48	1,745	2,034	2,450	2,889
21	1,386	1,493	1,894	2,056	49	1,762	2,057	2,476	2,924
22	1,419	1,535	1,947	2,123	50	1,809	2,118	2,546	3,017
23	1,447	1,573	1,988	2,178	51	1,853	2,176	2,614	3,104
24	1,470	1,605	2,023	2,228	52	1,894	2,229	2,673	3,180
25	1,486	1,632	2,046	2,267	53	1,930	2,274	2,726	3,247
26	1,498	1,654	2,063	2,299	54	1,951	2,300	2,758	3,287
27	1,504	1,671	2,074	2,326	55	1,962	2,311	2,818	3,349
28	1,507	1,683	2,078	2,346	56	2,040	2,397	2,883	3,425
29	1,509	1,696	2,080	2,364	57	2,134	2,494	3,015	3,562
30	1,510	1,707	2,081	2,379	58	2,230	2,596	3,152	3,707
31	1,511	1,716	2,083	2,394	59	2,332	2,700	3,294	3,852
32	1,513	1,726	2,085	2,407	60	2,444	2,816	3,450	4,016
33	1,515	1,734	2,087	2,420	61	2,466	2,846	3,491	4,068
34	1,517	1,742	2,089	2,430	62^	2,482	2,870	3,517	4,106
35	1,519	1,747	2,091	2,438	63^	2,512	2,903	3,560	4,156
36	1,521	1,753	2,093	2,443	64^	2,528	2,923	3,570	4,169
37	1,523	1,756	2,095	2,449	65^	2,528	2,931	3,586	4,196
38	1,525	1,758	2,097	2,451	66^	2,542	2,960	3,607	4,241
39	1,527	1,760	2,099	2,454	67^	2,556	3,001	3,628	4,304
40	1,528	1,763	2,101	2,456	68^	2,603	3,074	3,661	4,377
41	1,529	1,765	2,103	2,461	69^	2,647	3,141	3,728	4,479
42	1,535	1,773	2,104	2,465	70^	2,691	3,208	3,792	4,576
43	1,541	1,784	2,146	2,514	-	-	-	-	-

^ Renewal premium for reference only 續保保費以供參考

Annual Premium Table of Mind Strength Protection Rider (Plan 3) (HKD) 智 · 守衛精神健康保障附約年繳保費表 (計劃三) (港幣)

Age at Next Birthday 下次生日年齡	Male 男性		Female 女性		Age at Next Birthday 下次生日年齡	Male 男性		Female 女性	
	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)		Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)	Rider 附約	Rider with Monthly Income Support Benefit (Optional Benefit) 附約連每月現金權益 (自選權益)
1 - 5	-	-	-	-	44	2,669	2,918	3,919	4,296
6 - 17	2,058	2,141	2,942	3,068	45	2,736	2,993	4,022	4,413
18	2,097	2,181	3,025	3,154	46	2,810	3,080	4,135	4,544
19	2,198	2,290	3,180	3,320	47	2,891	3,173	4,257	4,686
20	2,289	2,388	3,316	3,467	48	2,973	3,262	4,385	4,824
21	2,367	2,474	3,435	3,597	49	3,002	3,297	4,429	4,877
22	2,430	2,546	3,531	3,707	50	3,082	3,391	4,553	5,024
23	2,479	2,605	3,606	3,796	51	3,160	3,483	4,672	5,162
24	2,515	2,650	3,661	3,866	52	3,232	3,567	4,782	5,289
25	2,538	2,684	3,698	3,919	53	3,297	3,641	4,881	5,402
26	2,553	2,709	3,719	3,955	54	3,335	3,684	4,939	5,468
27	2,558	2,725	3,727	3,979	55	3,360	3,709	5,053	5,584
28	2,561	2,737	3,728	3,996	56	3,495	3,852	5,178	5,720
29	2,562	2,749	3,730	4,014	57	3,665	4,025	5,424	5,971
30	2,563	2,760	3,732	4,030	58	3,838	4,204	5,678	6,233
31	2,564	2,769	3,734	4,045	59	4,018	4,386	5,945	6,503
32	2,567	2,780	3,736	4,058	60	4,217	4,589	6,233	6,799
33	2,570	2,789	3,738	4,071	61	4,270	4,650	6,329	6,906
34	2,573	2,798	3,740	4,081	62^	4,298	4,686	6,370	6,959
35	2,576	2,804	3,742	4,089	63^	4,339	4,730	6,435	7,031
36	2,579	2,811	3,744	4,094	64^	4,354	4,749	6,457	7,056
37	2,582	2,815	3,746	4,100	65^	4,378	4,781	6,493	7,103
38	2,585	2,818	3,748	4,102	66^	4,406	4,824	6,536	7,170
39	2,588	2,821	3,750	4,105	67^	4,414	4,859	6,579	7,255
40	2,591	2,826	3,752	4,107	68^	4,417	4,888	6,620	7,336
41	2,593	2,829	3,754	4,112	69^	4,484	4,978	6,659	7,410
42	2,600	2,838	3,756	4,117	70^	4,551	5,068	6,692	7,476
43	2,609	2,852	3,830	4,198	-	-	-	-	-

^ Renewal premium for reference only 續保保費以供參考

Important Notes 重要事項：

- 1) The last update date of the above premium tables is 20 February 2023.
本保費表的上次更新日期為 2023 年 2 月 20 日。
- 2) The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") and any other parties. Please refer to the product brochure and policy provisions for the details of Mind Strength Protection Plan/Rider.
本保費表只供參考，並不能作為富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。有關智·守衛精神健康保障計劃 / 附約之詳情，請參閱產品小冊子及保單條款。
- 3) The premium is non-guaranteed and FWD reserves the right to review and adjust the premiums upon renewal. The premium may increase significantly due to factors including but not limited to claims experience, medical inflation and policy persistency, provided any premium review shall be applied to all other policies of the same kind.
保費並非保證及富衛保留於續保時檢討及調整保費之權利。保費可因各種因素而大幅增加，當中包括但不限於索償經驗、醫療通脹及保單續保率，惟任何保費覆核須同時施行於所有其他同類保單。
- 4) Monthly Premium = Annual Premium x 0.09. 月供保費 = 年供保費 x 0.09。
- 5) For policies in US Dollars, the exchange rate for the premium above is fixed at 1:8 (USD:HKD), and rounded to the nearest integer.
如以美元為保單貨幣，以上保費之兌換率為 1:8（美元：港幣），並四捨五入至最接近整數。
- 6) This Premium Table does not include levy which is collected by the Insurance Authority.
此保費表並未包括由保險業監管局徵收的保費徵費。

Mind Strength Support Programme

Powered by Koa Health and ThoughtFull

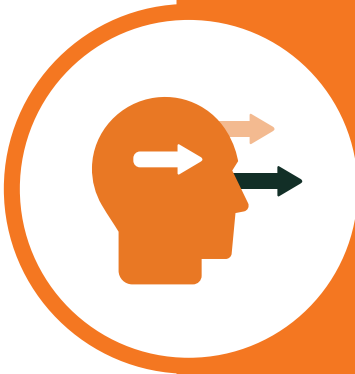


Introduction

In life you are often faced with challenges. When striving for a better future, you may sometimes encounter stress and anxiety. During these times, a healthy body is not enough, you also need a healthy mind! FWD provides you with a free Mind Strength Support Programme (the “Programme”) within the first policy year of the Eligible Policy so you can get proactive about strengthening your most powerful asset. It helps whether you have no emotional issues, mild challenges or severe problems.



Imagine all the things your mind can **improve and overcome**. If things go the other way round, we have – and we've designed the Programme for it.



Improve:

**Strengthen your mind
before challenges occur**

Start using this Programme by making a routine out of it

The Programme lets you take a more proactive approach even before any challenges, as building your mind strength will also improve your life, relationships and career. Make a routine out of the benefits for a better self.



Overcome:

**Strengthen your mind
when challenges occur**

Use the Programme on your terms and your comfort level

Our aim is to get you comfortable in getting the help you need and seeing it through to completion. So we designed the Programme to include instant and confidential follow-up options that cover your entire healing journey.

Improve:

Strengthen your mind before challenges occur



Train yourself

Your mind can be trained like your body. Mind training will help you overcome personal struggles, but also give us an edge in life.



Mind Strength Learning Platform

Within the first policy year of the Eligible Policy, you and your family members can benefit from our collaboration with Mind Strength specialists. We have developed a series of video and tips to enable you and your family to strengthen your/ their minds.

Assess yourself

Get more proactive in knowing how your mind is doing, and access a range of support if you need it.



Mind Strength Assessment Service

Powered by Koa Health

Answer some short questions and get your Mind Strength score. You can regularly conduct self-assessment on your mental health, to continuously understand your mental health status within the first policy year of the Eligible Policy.

Overcome:

Strengthen your mind when challenges occur

When you encounter emotional health problems or feel stressed, you can take the Mind Strength Assessment Service to understand your emotional status and related factors, and get tailor-made options within the first policy year based on your Mind Strength score.



Chat with a mental health coach via ThoughtFullChat

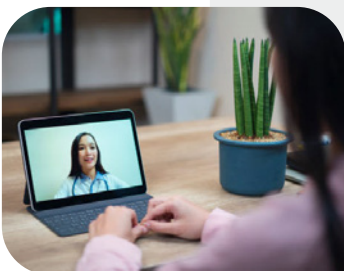
Powered by ThoughtFull



Even the greatest athletes need a coach by their side to keep them improving. Be like them and enlist the help of a coach so you don't have to manage life's challenges alone. Your coach will help you better manage emotions and negative patterns of thinking. You can text your mental health coach (counsellors or clinical psychologists) on ThoughtFullChat anytime, anywhere within the first policy year of the Eligible Policy.

Book an appointment with a ThoughtFull mental health professional

Powered by ThoughtFull



Work with a trained counsellor or clinical psychologist who can help you understand your moods, feelings, thoughts, and behaviors. They will help you learn how to respond during challenging times and equip you with relevant coping skills. You are entitled to have 3 complimentary one-hour video sessions within the first policy year of the Eligible Policy.

Terms and conditions:

1. Policy(ies) that meet(s) all applicable requirements below will be eligible for the Mind Strength Support Programme (the “Programme”) (the “Eligible Policy(ies)”):
 - a. Customers must successfully apply and submit the first year premium to FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”) for Mind Strength Protection Plan/Mind Strength Protection Rider or other selected plan(s) as specified by FWD from time to time (“Designated FWD Product(s)”); and
 - b. The policy(ies) of Designated FWD Product(s) must be submitted and issued from 24 October 2022 to 31 December 2023 (both dates inclusive) (“Campaign Period”); and
 - c. All the premiums must be fully settled when due.
2. The Programme is subject to the following conditions and arrangements:
 - a. The policy owner of the Eligible Policy(ies) must provide FWD with a valid Hong Kong mobile phone number in the application form(s) of Designated FWD Product(s). Within 1 month after the issuance of the Eligible Policy(ies), the policy owner of the Eligible Policy(ies) will receive an SMS message from FWD regarding the Programme via the contact number provided.
 - b. Your mobile carrier’s standard messaging rates for the SMS may apply. FWD will not be liable for any delays of any SMS messages as it is subject to effective transmission from your mobile carrier.
 - c. The policy owner of the Eligible Policy must redeem the Programme with Koa Health and ThoughtFull within 31 days upon receiving the SMS message or within 3 months upon policy issuance (whichever is earlier), or else eligibility for the Programme will be forfeited. The Programme is provided by third party service providers, Koa Health and ThoughtFull. FWD does not endorse Koa Health and ThoughtFull nor any of their products and/or services.
 - d. FWD shall make no representation, warranty or undertaking as to the quality or fitness with respect to the products and/or services under the Programme provided by Koa Health and ThoughtFull, nor shall FWD guarantee the accuracy or completeness of any information provided by Koa Health and ThoughtFull in connection with the results of the Programme. Your participation in the Programme including other related services and mobile applications accesses which pertain to the Programme is subject to certain additional terms and conditions of Koa Health and ThoughtFull and third parties service providers engaged by Koa Health and ThoughtFull. FWD shall accept no liability or responsibility in this regard. FWD shall not be liable to the policy owner, the insured or any other parties with respect to any loss, damage, expense, suit, action or proceedings suffered or incurred, whether directly or indirectly, arising from or in connection with the participation in the Programme by the policy owner, the insured or any other parties.
3. If you request any products and/or services in addition to products and/or services under the Programme, the Programme will not cover any costs of that additional products and/or services. All relevant fees and charges of that additional products and/or services will be borne by you at your own cost.
4. The information you provided and your assessment results of the Programme will not affect your insurance application or coverage. The information you provided or your assessment results of the Programme will not be shared between Koa Health, ThoughtFull and FWD and will not be used for any underwriting or claims assessment purpose under any circumstances.
5. Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure(s). Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.
6. The information above is for reference only and is indicative of the key features of the Programme. FWD reserves the right to make any amendments to the terms and conditions of the Programme, including discontinuing the Programme at any time without prior notice. In case of any dispute, the decisions of FWD shall be final.
7. Please seek your doctor’s independent and professional advice on the appropriateness of any medical service to be provided. Professionals of Koa Health, ThoughtFull and their healthcare network teams are all individual professional personnel instead of employees, agents or representatives of FWD. FWD will not be responsible for any act, negligence or omission of services or treatment on the part of them.
8. You are required to consent to FWD, Koa Health, ThoughtFull and their healthcare network teams, recording, sharing, using and archiving your personal data in pursuance of the Programme being offered to you as well as for their training and quality assurance purposes. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.
9. This leaflet is issued by FWD and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong.

MINDcierge

**First in HK+ comprehensive services offered
for better mental wellness**

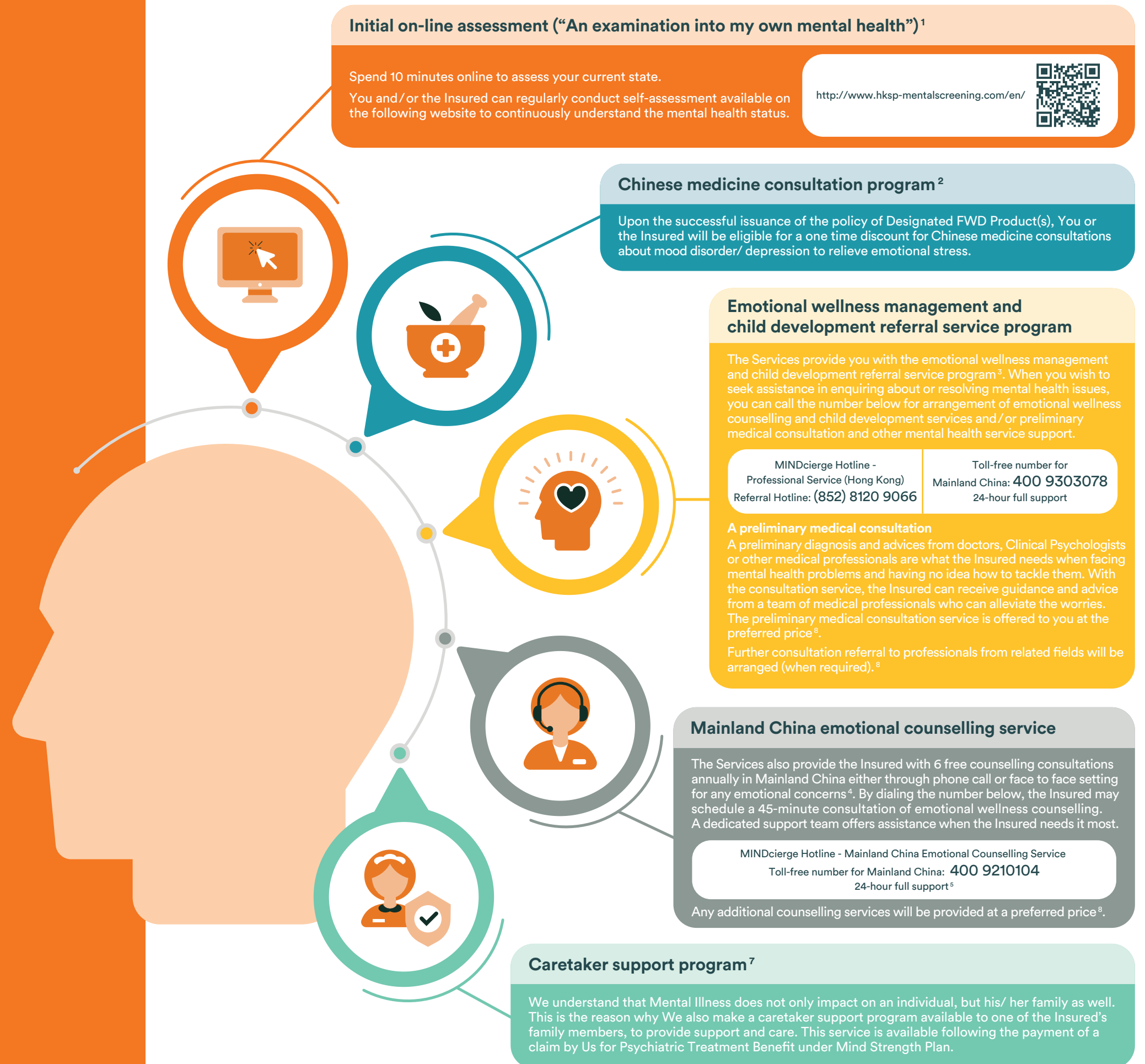


MINDcierge

The comprehensive mental health related services (the “Services”) are offered to you under the Mind Strength Protection Plan/ Mind Strength Protection Rider (collectively referred to as “Mind Strength Plan”) and other selected plan(s) as specified by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”, “We”, “Us” or “Our”) from time to time (collectively referred to as “Designated FWD Product(s)”).

Apart from the policy benefits of Designated FWD Product(s), you can enjoy the Services, which include an initial on-line assessment¹, Chinese medicine consultation service at a discounted price², emotional wellness management and child development referral service program³, mental health service support in Hong Kong and the Mainland China emotional counselling service^{4,5}, with flexibility and convenience by simply making a call to the MINDcierge Hotline⁶ (the “MINDcierge Hotline”). The Services are always ready to help when you encounter mental health issues.

If We pay a claim for Psychiatric Treatment Benefit under Mind Strength Plan, We will make available to one of the Insured’s family members a caretaker support program with a provider that we select.⁷



¹ Per a comparison made by FWD on 30 September 2022 among the key insurers in Hong Kong, FWD is the first insurance company in Hong Kong to launch a series of mental health related services including an initial on-line assessment, Chinese medicine consultation program, emotional wellness management and child development referral service program, Mainland China emotional counselling service and caretaker support program which are provided by third party service providers.

Remarks

- 1 The content contained in the website is extracted from the Depression Anxiety Stress Scales (DASS) (www2.psy.unsw.edu.au/dass/) developed by Lovibond, SH & Lovibond, P.F. (1995) and translated by Taouk, M., Lovibond, P.F. & Laube, R. (2001). The content is further modified by The Hong Kong Society of Psychiatrists ("HKSP") and its usage is authorised by HKSP and approved by the original authors for local use. All information and analysis provided are for reference only. They should not be considered as professional opinion or contain any intention or inducement to form an insurance contract. FWD reserves the right to make changes and corrections to its opinions expressed and information contained in the website at any time, without any prior notice. The examination should only be regarded as initial assessment and you are advised to seek independent advice from appropriate professionals (such as doctors, financial consultants or psychiatrists, etc) if you have any enquires about the examination. FWD expressly disclaims all liability for the use or interpretation by others of information contained in this website.
- 2 The 15% discount coupon will be provided to the customers who have successfully applied for Designated FWD Product(s) once only. CEMG Management Limited ("CEMG") is the service provider of the Chinese medicine consultation. All relevant fees and charges will be paid by you. CEMG is an independent third party and is not agent, employee or representative of FWD. FWD is not the service provider of the Chinese medicine consultation and shall not have any obligation or liability whatsoever in relation to the consultation and the prescribed medicine provided by CEMG, and shall not be responsible for any act or failure to act on the part of CEMG. Please refer to the relevant terms and conditions in the Chinese medicine consultation discount coupon for more details.
- 3 In order to be eligible for the emotional wellness management and child development referral service program, the policy(ies) of Designated FWD Product(s) must remain in force. The service program is provided by HealthMutual Group Limited ("HMG") and its healthcare network team. All relevant fees and charges will be paid by you. This service program is only available in Hong Kong region. This service program is not a part of the policy or benefit item under the policy provisions and is only available to the Insured covered by the Designated FWD Product(s). FWD reserves the right to terminate or vary the service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team.
- 4 In order to be eligible for the Mainland China emotional counselling service, the policy(ies) of Designated FWD Product(s) must remain in force. The service is provided by Valurise Health Solutions International Limited ("VHS") and its healthcare network team. You are eligible for 6 free counselling sessions annually. All fees and charges will be paid by you for additional counselling sessions at a preferred price. This service is only available in the Mainland China region. This service is not a part of the policy or benefit item under the policy provisions and is only available to the Insured covered by the Designated FWD Product(s). FWD reserves the right to terminate or vary the service in its sole discretion without further notice. FWD shall not be responsible for any act, negligence or failure to act on the part of VHS and its healthcare network team.
- 5 Mainland China emotional counselling service is operated by VHS. Please note that this hotline is for non-emergency reservation of counselling services on emotional wellness and/or professional referral on further medical consultation as appropriate. Please note that this hotline operates 24 hours, Mon-Sun and the counselling service hour is 8am-8pm, Monday-Sunday (except Chinese New Year Public Holiday).
- 6 The MINDcierge Hotline is operated by HMG and VHS. Please note that this hotline is for non-emergency reservation of medical consultation, professional referral (including child development) and/or counselling services on emotional wellness.
- 7 Caretaker support program is currently provided by HMG and its healthcare network team. If FWD pays a claim for Psychiatric Treatment Benefit under Mind Strength Plan, FWD will pay for one of the Insured's family members to participate in a caretaker support program with a provider that FWD selects. The following conditions apply to the caretaker support program:
 - i. This caretaker support program will only be provided once for one of the Insured's family members under all policies/ riders of Mind Strength Plan that cover the same Insured.
 - ii. The family member must attend the caretaker support program within 6 months from the date the Psychiatric Treatment Benefit under Mind Strength Plan is paid by Us.
 - iii. If you request any program in addition to this caretaker support program, this caretaker support program will not cover any costs of that additional program.
 - iv. This caretaker support program is provided by an independent third party service provider, and not by FWD. FWD shall not be responsible for any act or failure to act on the part of HMG and its healthcare network team.
- 8 For any additional service provided by HMG, VHS and their healthcare network teams, the policy owner(s) of Designated FWD Product(s) should settle the payment directly with HMG, VHS and their healthcare network teams.

Important Notes

1. Any promotional offer(s) or material(s) should be read in conjunction with the relevant product brochure. Customers should not apply for the relevant insurance product(s) solely on the basis of any promotional offer(s) or material(s). The above does not contain the full terms and conditions of the relevant insurance plan. For full terms and conditions, details and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy documents.
2. The information above is for reference only and is indicative of the key features of the Services. FWD reserves the right to make any amendment of the terms and conditions of the Services, including discontinuing the Services at any time without prior notice. In case of any dispute, the decisions of FWD shall be final.
3. Please seek your doctor's independent and professional advice on the appropriateness of any medical service to be provided. Doctors and medical professionals of HMG, VHS, CEMG and their healthcare network teams are all individual healthcare personnel instead of employees or representatives of FWD. FWD will not be responsible for any act, negligence or omission of medical service or treatment on the part of them.
4. You are required to consent to FWD, HMG, VHS, CEMG and their healthcare network teams, recording, sharing, using and archiving your personal data in pursuance of the Services being offered to you as well as for their training and quality assurance purposes. Failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.
5. This leaflet is issued by FWD and is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, a solicitation to buy or the provision of any insurance products or services of FWD outside Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong.