

Wise Plus Refundable Surgical Cash Plan

Always by your side
Protect you for two decades

Medical • Non-participating Life



Wise Plus Refundable Surgical Cash Plan

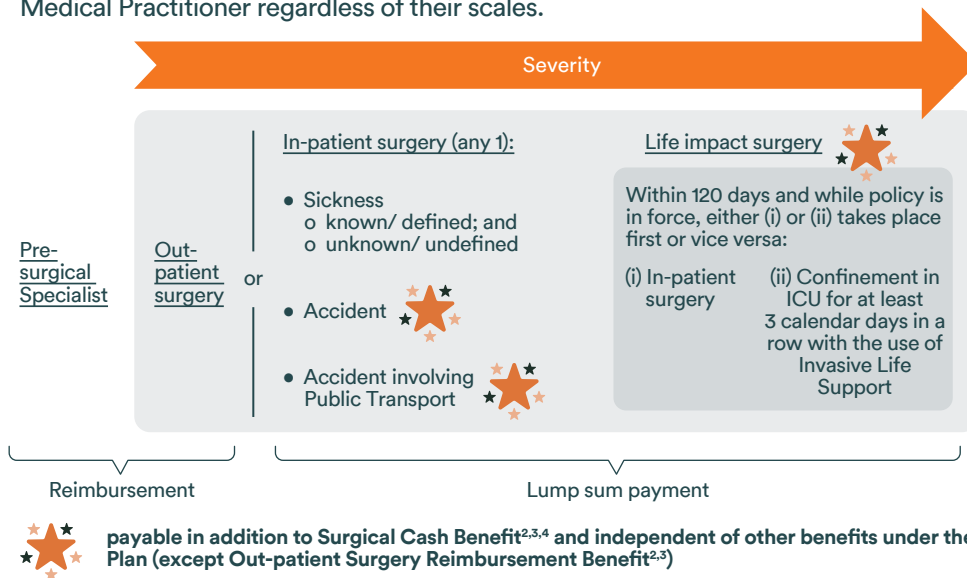
All of us wish for many precious things including health, but none of us can escape from illness and accident that may result in hospitalisation and even surgery. In view of the possibility in emerging severe health problems which may have no proper diagnosis within short period of time, Wise Plus Refundable Surgical Cash Plan (the “Plan”) provides you with surgical cash benefits under designated conditions when the policy of the Plan is in force and the Insured is alive.

The benefit term is 20 years with just 10 years of premium payment. Moreover, the Plan offers 103% of the Total Premiums Paid¹ at maturity regardless of benefits paid during the benefit term.



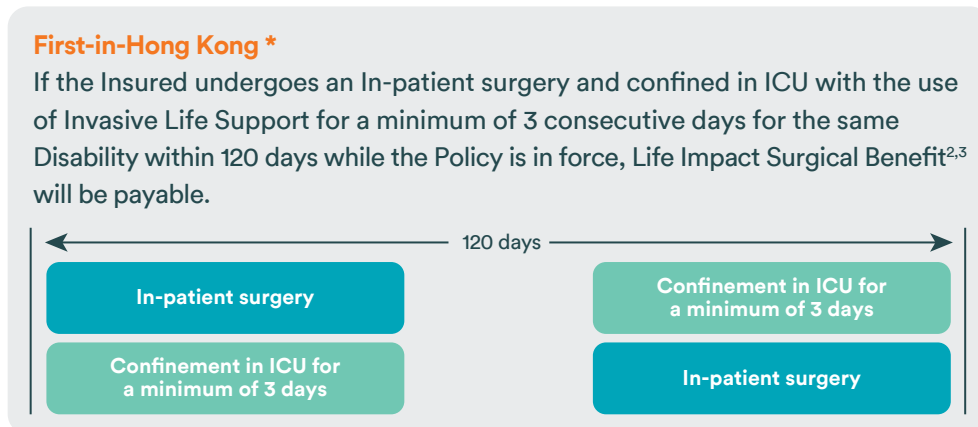
From known/ defined to unknown/ undefined diseases

Minor or major health conditions also deserve proper and timely treatment; therefore, the Plan covers eligible In-patient / Out-patient surgeries conducted by Registered Medical Practitioner regardless of their scales.



Extra support on severe health conditions

Apart from providing cash benefits if the Insured undergoes surgery, the Plan renders extra support when the Insured is also confined in Intensive Care Unit (“ICU”).



* Per a comparison made on 28 Feb 2021 by FWD among the refundable surgical cash plan(s) of key insurers available in Hong Kong. Life Impact Surgical Benefit^{2,3} is first in Hong Kong.



Various surgical benefits

The Plan covers In-patient surgeries undergone due to Disability by paying Surgical Cash Benefit^{2,3,4} in lump sum regardless of the actual amount spent and reimbursing the Eligible Expenses⁵ of Out-patient surgeries and the pre-surgical Specialist Out-patient consultation subject to the amounts specified and the requirements as stated in the policy provisions.



Additional benefits for accidents

If the Insured undergoes an In-patient surgery within 180 calendar days as a result of an Accident, Additional Accidental Surgical Cash Benefit^{3,4} will be payable in addition to the Surgical Cash Benefit^{2,3,4}. What's more, if the In-patient surgery is undergone because of an Accident involving Public Transport, Additional Accidental Surgical Cash Benefit - Public Transport^{3,4} will also be payable.



Wide range of plan levels with option of Health Screen Benefit

8 plan levels are available that enable you to choose the one that best suits your needs and financial capability. Health Screen Benefit is applicable to Plan 5 to Plan 8, which allows the Insured at or above age next birthday 18 to enjoy medical check-up every 3-year after the Policy has been in force for 3 years.



Refund of Premium

103% of Total Premiums Paid¹ will be refunded on the maturity date (the 20th Policy Anniversary) even if there is any claim paid during the benefit term. If the Policy Owner surrenders the Policy before maturity, Surrender Benefit which is comprised of a percentage of Total Premiums Paid¹ up to the date of surrender⁶ will be payable.



Family Premium Discount 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”)⁷.



Professional Services Are Around

Once you are diagnosed with a Cancer or Carcinoma-in-situ by CANcierge's doctor, CANcierge⁸ is here to provide you with end-to-end health coaching, from cancer treatment and hospitalisation to post-treatment supportive therapies and consultations. While you're overseas, you can receive immediate assistance around the clock via International SOS 24-hour Worldwide Assistance Services⁹ including telephone health advice, emergency medical evacuation and repatriation of mortal remains.

Plan Information

Product Type	Medical Insurance Product
Plan Type	Basic Plan
Benefit Term	20 years
Issue Age (Age Next Birthday)	1 (15 days) - 65
Premium Payment Term	10 years
Premium Structure	The premium is non-guaranteed ¹⁰ and will not be increased based on the age of the Insured on his or her next birthday
Currency	HK\$ / US\$
Premium Payment Mode	Annually/ Monthly

Benefit Schedule

Plan 1 / 5

Plan 2 / 6

Plan 3 / 7

Plan 4 / 8

1. Surgical Cash Benefit^{2,3,4}

- the Insured undergoes an In-patient surgery as a result of Disability; and
- no Out-patient Surgery Reimbursement Benefit^{2,3} has been paid or becomes payable for such Disability under this Plan.

Amount per Confinement	US\$	350	650	950	1,250
	HK\$	2,800	5,200	7,600	10,000
Maximum amount payable under this benefit per Policy	US\$	3,500	6,500	9,500	12,500
	HK\$	28,000	52,000	76,000	100,000

2. Additional Accidental Surgical Cash Benefit^{3,4}

- the Insured sustains an Injury in an Accident and undergoes an In-patient surgery within 180 calendar days after the date of such Accident; and
- Surgical Cash Benefit^{2,3,4} has been paid or becomes payable for such accidental Injury under this Plan.

Amount per Confinement	US\$	700	1,300	1,900	2,500
	HK\$	5,600	10,400	15,200	20,000
Maximum amount payable under this benefit per Policy	US\$	7,000	13,000	19,000	25,000
	HK\$	56,000	104,000	152,000	200,000

What this plan covers

Benefit Schedule		Plan 1 / 5	Plan 2 / 6	Plan 3 / 7	Plan 4 / 8
3. Additional Accidental Surgical Cash Benefit - Public Transport^{3,4}					
<ul style="list-style-type: none"> The Insured sustains an Injury in an Accident involving Public Transport under the following conditions and undergoes an In-patient surgery within 180 calendar days after the date of such Accident: <ol style="list-style-type: none"> while riding as a fare-paying passenger on a Public Transport, or in an Accident directly caused by a Public Transport, provided that at the time of the Accident the Insured is not (i) the driver of any vehicle, (ii) navigating any vessel, (iii) piloting any aircraft, and/or (iv) working in the course of employment on board any vehicle, vessel or aircraft; and Surgical Cash Benefit^{2,3,4} and Additional Accidental Surgical Cash Benefit^{3,4} have both been paid or becomes payable for such accidental Injury under this Plan. 					
Amount per Confinement	US\$	350	650	950	1,250
	HK\$	2,800	5,200	7,600	10,000
Maximum amount payable under this benefit per Policy	US\$	3,500	6,500	9,500	12,500
	HK\$	28,000	52,000	76,000	100,000
4. Pre-surgical Specialist Fee Reimbursement Benefit^{3,11}					
<ul style="list-style-type: none"> To reimburse the Eligible Expenses⁵ of 1 Specialist Out-patient visit made within 31 calendar days before Confinement or the date of the Out-patient surgery. Surgical Cash Benefit^{2,3,4} or Out-patient Surgery Reimbursement Benefit^{2,3} has been paid or becomes payable for such Disability under this Plan. 					
Maximum amount for the Specialist consultation	US\$	35	65	95	125
	HK\$	280	520	760	1,000
5. Out-patient Surgery Reimbursement Benefit^{2,3}					
<ul style="list-style-type: none"> To reimburse the Eligible Expenses⁵ of Out-patient Surgery the Insured undergoes in Hong Kong if no Surgical Cash Benefit^{2,3,4} has been paid or becomes payable for same Disability under this Plan. This benefit is payable up to 3 times per Policy Year. 					
Maximum amount for each Out-patient surgery	US\$	70	130	190	250
	HK\$	560	1,040	1,520	2,000
6. Life Impact Surgical Benefit^{2,3}					
<ul style="list-style-type: none"> This benefit is payable if the Insured suffers both of the following events caused by the same Disability within 120 calendar days and while the Policy is in force: <ol style="list-style-type: none"> undergone an In-patient surgery where the Surgical Cash Benefit^{2,3,4} has been paid or becomes payable; and confined in Intensive Care Unit for at least 3 calendar days in a row with the use of Invasive Life Support. This benefit is payable in addition to Surgical Cash Benefit^{2,3,4} and only once per Policy. 					
Amount payable once per Policy	US\$	1,400	2,600	3,800	5,000
	HK\$	11,200	20,800	30,400	40,000
7. Death Benefit	HK\$ 4,800 / US\$ 600 + 100% of the Total Premiums Paid ¹				
8. Maturity Benefit	103% of the Total Premiums Paid ¹ at the end of 20 th Policy Year				

Benefit Schedule

9. Surrender Benefit

It is a percentage of Total Premiums Paid¹ up to the date of surrender⁶, the percentage is stated as follows:

Surrender during the Policy Year	% of Total Premiums Paid	Surrender during the Policy Year	% of Total Premiums Paid
1 st - 2 nd	0%	12 th	82%
3 rd	10%	13 th	84%
4 th	20%	14 th	86%
5 th	30%	15 th	88%
6 th	40%	16 th	90%
7 th	50%	17 th	92%
8 th	60%	18 th	94%
9 th	70%	19 th	96%
10 th	75%	20 th	98%
11 th	80%		

10. CANcierge⁸

Service Program

11. International SOS 24-hour Worldwide Assistance Service⁹

Service Program

12. Option to apply for a new refundable surgical cash plan¹²

Subject to the prevailing rules and procedures of FWD, you may choose to apply for another refundable surgical cash plan provided by FWD without providing insurability proof if the Insured is not higher than age next birthday 65 at maturity.

13. Health Screen Benefit (only available to Plan 5 to 8)

If the Policy is in force and all premiums are paid when due, medical check-up coupon will be offered by third party service providers, designated by FWD:

- if the Insured is aged 18 (next birthday) or above when the Policy is issued, the medical check-up coupon will be distributed on each of the 3rd, 6th, 9th, 12th, 15th and 18th Policy Anniversaries of the Policy; or
- if the Insured is aged 17 (next birthday) or below when the Policy is issued, the medical check-up coupon will be distributed every 3-year starting from the Policy Anniversary immediately after the Insured reaches age next birthday 18 and the Policy has been in effect for at least 3 Policy Years.

Benefits above are payable according to the policy provisions.

Premium Table

Monthly Premium Table (US\$)

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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 (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	49.50	82.80	113.40	145.80	58.50	91.80	124.65	157.05
6 - 31	54.99	91.98	126.00	162.00	74.97	111.96	151.02	187.02
32 - 36	62.01	101.97	142.02	182.97	81.99	122.04	167.04	207.99
37 - 41	69.03	119.97	170.01	218.97	89.01	140.04	195.03	243.99
42 - 46	86.04	150.03	214.02	277.02	106.02	170.01	239.04	302.04
47 - 51	109.98	195.03	279.99	365.04	129.96	215.01	305.01	389.97
52 - 56	144.99	262.98	381.96	497.97	164.97	282.96	406.98	520.38
57 - 61	173.97	315.54	458.37	597.60	198.00	339.57	488.34	624.42
62 - 65	208.80	378.63	550.08	717.12	237.60	407.52	585.99	749.34

Age Next Birthday	Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	51.30	89.10	126.90	166.50	60.30	98.10	138.15	177.75
6 - 31	56.97	99.00	141.03	185.04	77.04	118.98	165.96	209.97
32 - 36	60.03	102.96	147.96	195.03	80.01	123.03	172.98	219.96
37 - 41	63.99	111.96	162.99	214.02	83.97	132.03	188.01	239.04
42 - 46	74.97	132.03	192.96	253.98	95.04	152.01	217.98	279.00
47 - 51	95.04	170.01	250.02	330.03	115.02	189.99	275.04	354.96
52 - 56	126.99	233.01	347.04	458.10	146.97	252.99	371.97	480.06
57 - 61	152.37	279.63	416.43	549.72	176.40	303.57	446.40	576.09
62 - 65	182.88	335.52	499.68	659.70	211.68	364.32	535.68	691.29

Monthly Premium Table (US\$) - 15% Family Premium Discount

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table "15% Family Premium Discount"⁷ 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	15% Family Premium Discount – Male (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	42.08	70.38	96.39	123.93	49.73	78.03	105.95	133.49
6 - 31	46.74	78.18	107.10	137.70	63.72	95.17	128.37	158.97
32 - 36	52.71	86.67	120.72	155.52	69.69	103.73	141.98	176.79
37 - 41	58.68	101.97	144.51	186.12	75.66	119.03	165.78	207.39
42 - 46	73.13	127.53	181.92	235.47	90.12	144.51	203.18	256.73
47 - 51	93.48	165.78	237.99	310.28	110.47	182.76	259.26	331.47
52 - 56	123.24	223.53	324.67	423.27	140.22	240.52	345.93	442.32
57 - 61	147.87	268.21	389.61	507.96	168.30	288.63	415.09	530.76
62 - 65	177.48	321.84	467.57	609.55	201.96	346.39	498.09	636.94

Age Next Birthday	15% Family Premium Discount – Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	43.61	75.74	107.87	141.53	51.26	83.39	117.43	151.09
6 - 31	48.42	84.15	119.88	157.28	65.48	101.13	141.07	178.47
32 - 36	51.03	87.52	125.77	165.78	68.01	104.58	147.03	186.97
37 - 41	54.39	95.17	138.54	181.92	71.37	112.23	159.81	203.18
42 - 46	63.72	112.23	164.02	215.88	80.78	129.21	185.28	237.15
47 - 51	80.78	144.51	212.52	280.53	97.77	161.49	233.78	301.72
52 - 56	107.94	198.06	294.98	389.39	124.92	215.04	316.17	408.05
57 - 61	129.51	237.69	353.97	467.26	149.94	258.03	379.44	489.68
62 - 65	155.45	285.19	424.73	560.75	179.93	309.67	455.33	587.60

Premium Table

Monthly Premium Table (HK\$)

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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 (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	495.0	828.0	1,134.0	1,458.0	585.0	918.0	1,246.5	1,570.5
6 - 31	549.9	919.8	1,260.0	1,620.0	749.7	1,119.6	1,510.2	1,870.2
32 - 36	620.1	1,019.7	1,420.2	1,829.7	819.9	1,220.4	1,670.4	2,079.9
37 - 41	690.3	1,199.7	1,700.1	2,189.7	890.1	1,400.4	1,950.3	2,439.9
42 - 46	860.4	1,500.3	2,140.2	2,770.2	1,060.2	1,700.1	2,390.4	3,020.4
47 - 51	1,099.8	1,950.3	2,799.9	3,650.4	1,299.6	2,150.1	3,050.1	3,899.7
52 - 56	1,449.9	2,629.8	3,819.6	4,979.7	1,649.7	2,829.6	4,069.8	5,203.8
57 - 61	1,739.7	3,155.4	4,583.7	5,976.0	1,980.0	3,395.7	4,883.4	6,244.2
62 - 65	2,088.0	3,786.3	5,500.8	7,171.2	2,376.0	4,075.2	5,859.9	7,493.4

Age Next Birthday	Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	513.0	891.0	1,269.0	1,665.0	603.0	981.0	1,381.5	1,777.5
6 - 31	569.7	990.0	1,410.3	1,850.4	770.4	1,189.8	1,659.6	2,099.7
32 - 36	600.3	1,029.6	1,479.6	1,950.3	800.1	1,230.3	1,729.8	2,199.6
37 - 41	639.9	1,119.6	1,629.9	2,140.2	839.7	1,320.3	1,880.1	2,390.4
42 - 46	749.7	1,320.3	1,929.6	2,539.8	950.4	1,520.1	2,179.8	2,790.0
47 - 51	950.4	1,700.1	2,500.2	3,300.3	1,150.2	1,899.9	2,750.4	3,549.6
52 - 56	1,269.9	2,330.1	3,470.4	4,581.0	1,469.7	2,529.9	3,719.7	4,800.6
57 - 61	1,523.7	2,796.3	4,164.3	5,497.2	1,764.0	3,035.7	4,464.0	5,760.9
62 - 65	1,828.8	3,355.2	4,996.8	6,597.0	2,116.8	3,643.2	5,356.8	6,912.9

Monthly Premium Table (HK\$) - 15% Family Premium Discount

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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	15% Family Premium Discount – Male (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	420.75	703.80	963.90	1,239.30	497.25	780.30	1,059.53	1,334.93
6 - 31	467.42	781.83	1,071.00	1,377.00	637.25	951.66	1,283.67	1,589.67
32 - 36	527.09	866.75	1,207.17	1,555.25	696.92	1,037.34	1,419.84	1,767.92
37 - 41	586.76	1,019.75	1,445.09	1,861.25	756.59	1,190.34	1,657.76	2,073.92
42 - 46	731.34	1,275.26	1,819.17	2,354.67	901.17	1,445.09	2,031.84	2,567.34
47 - 51	934.83	1,657.76	2,379.92	3,102.84	1,104.66	1,827.59	2,592.59	3,314.75
52 - 56	1,232.42	2,235.33	3,246.66	4,232.75	1,402.25	2,405.16	3,459.33	4,423.23
57 - 61	1,478.75	2,682.09	3,896.15	5,079.60	1,683.00	2,886.35	4,150.89	5,307.57
62 - 65	1,774.80	3,218.36	4,675.68	6,095.52	2,019.60	3,463.92	4,980.92	6,369.39

Age Next Birthday	15% Family Premium Discount – Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	436.05	757.35	1,078.65	1,415.25	512.55	833.85	1,174.28	1,510.88
6 - 31	484.25	841.50	1,198.76	1,572.84	654.84	1,011.33	1,410.66	1,784.75
32 - 36	510.26	875.16	1,257.66	1,657.76	680.09	1,045.76	1,470.33	1,869.66
37 - 41	543.92	951.66	1,385.42	1,819.17	713.75	1,122.26	1,598.09	2,031.84
42 - 46	637.25	1,122.26	1,640.16	2,158.83	807.84	1,292.09	1,852.83	2,371.50
47 - 51	807.84	1,445.09	2,125.17	2,805.26	977.67	1,614.92	2,337.84	3,017.16
52 - 56	1,079.42	1,980.59	2,949.84	3,893.85	1,249.25	2,150.42	3,161.75	4,080.51
57 - 61	1,295.15	2,376.86	3,539.66	4,672.62	1,499.40	2,580.35	3,794.40	4,896.77
62 - 65	1,554.48	2,851.92	4,247.28	5,607.45	1,799.28	3,096.72	4,553.28	5,875.97

Premium Table

Annual Premium Table (US\$)

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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 (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	550	920	1,260	1,620	650	1,020	1,385	1,745
6 - 31	611	1,022	1,400	1,800	833	1,244	1,678	2,078
32 - 36	689	1,133	1,578	2,033	911	1,356	1,856	2,311
37 - 41	767	1,333	1,889	2,433	989	1,556	2,167	2,711
42 - 46	956	1,667	2,378	3,078	1,178	1,889	2,656	3,356
47 - 51	1,222	2,167	3,111	4,056	1,444	2,389	3,389	4,333
52 - 56	1,611	2,922	4,244	5,533	1,833	3,144	4,522	5,782
57 - 61	1,933	3,506	5,093	6,640	2,200	3,773	5,426	6,938
62 - 65	2,320	4,207	6,112	7,968	2,640	4,528	6,511	8,326

Age Next Birthday	Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	570	990	1,410	1,850	670	1,090	1,535	1,975
6 - 31	633	1,100	1,567	2,056	856	1,322	1,844	2,333
32 - 36	667	1,144	1,644	2,167	889	1,367	1,922	2,444
37 - 41	711	1,244	1,811	2,378	933	1,467	2,089	2,656
42 - 46	833	1,467	2,144	2,822	1,056	1,689	2,422	3,100
47 - 51	1,056	1,889	2,778	3,667	1,278	2,111	3,056	3,944
52 - 56	1,411	2,589	3,856	5,090	1,633	2,811	4,133	5,334
57 - 61	1,693	3,107	4,627	6,108	1,960	3,373	4,960	6,401
62 - 65	2,032	3,728	5,552	7,330	2,352	4,048	5,952	7,681

Annual Premium Table (US\$) - 15% Family Premium Discount

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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	15% Family Premium Discount – Male (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	467.50	782.00	1,071.00	1,377.00	552.50	867.00	1,177.25	1,483.25
6 - 31	519.35	868.70	1,190.00	1,530.00	708.05	1,057.40	1,426.30	1,766.30
32 - 36	585.65	963.05	1,341.30	1,728.05	774.35	1,152.60	1,577.60	1,964.35
37 - 41	651.95	1,133.05	1,605.65	2,068.05	840.65	1,322.60	1,841.95	2,304.35
42 - 46	812.60	1,416.95	2,021.30	2,616.30	1,001.30	1,605.65	2,257.60	2,852.60
47 - 51	1,038.70	1,841.95	2,644.35	3,447.60	1,227.40	2,030.65	2,880.65	3,683.05
52 - 56	1,369.35	2,483.70	3,607.40	4,703.05	1,558.05	2,672.40	3,843.70	4,914.70
57 - 61	1,643.05	2,980.10	4,329.05	5,644.00	1,870.00	3,207.05	4,612.10	5,897.30
62 - 65	1,972.00	3,575.95	5,195.20	6,772.80	2,244.00	3,848.80	5,534.35	7,077.10

Age Next Birthday	15% Family Premium Discount – Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	484.50	841.50	1,198.50	1,572.50	569.50	926.50	1,304.75	1,678.75
6 - 31	538.05	935.00	1,331.95	1,747.60	727.60	1,123.70	1,567.40	1,983.05
32 - 36	566.95	972.40	1,397.40	1,841.95	755.65	1,161.95	1,633.70	2,077.40
37 - 41	604.35	1,057.40	1,539.35	2,021.30	793.05	1,246.95	1,775.65	2,257.60
42 - 46	708.05	1,246.95	1,822.40	2,398.70	897.60	1,435.65	2,058.70	2,635.00
47 - 51	897.60	1,605.65	2,361.30	3,116.95	1,086.30	1,794.35	2,597.60	3,352.40
52 - 56	1,199.35	2,200.65	3,277.60	4,326.50	1,388.05	2,389.35	3,513.05	4,533.90
57 - 61	1,439.05	2,640.95	3,932.95	5,191.80	1,666.00	2,867.05	4,216.00	5,440.85
62 - 65	1,727.20	3,168.80	4,719.20	6,230.50	1,999.20	3,440.80	5,059.20	6,528.85

Premium Table

Annual Premium Table (HK\$)

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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 (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	5,500	9,200	12,600	16,200	6,500	10,200	13,850	17,450
6 - 31	6,110	10,220	14,000	18,000	8,330	12,440	16,780	20,780
32 - 36	6,890	11,330	15,780	20,330	9,110	13,560	18,560	23,110
37 - 41	7,670	13,330	18,890	24,330	9,890	15,560	21,670	27,110
42 - 46	9,560	16,670	23,780	30,780	11,780	18,890	26,560	33,560
47 - 51	12,220	21,670	31,110	40,560	14,440	23,890	33,890	43,330
52 - 56	16,110	29,220	42,440	55,330	18,330	31,440	45,220	57,820
57 - 61	19,330	35,060	50,930	66,400	22,000	37,730	54,260	69,380
62 - 65	23,200	42,070	61,120	79,680	26,400	45,280	65,110	83,260

Age Next Birthday	Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	5,700	9,900	14,100	18,500	6,700	10,900	15,350	19,750
6 - 31	6,330	11,000	15,670	20,560	8,560	13,220	18,440	23,330
32 - 36	6,670	11,440	16,440	21,670	8,890	13,670	19,220	24,440
37 - 41	7,110	12,440	18,110	23,780	9,330	14,670	20,890	26,560
42 - 46	8,330	14,670	21,440	28,220	10,560	16,890	24,220	31,000
47 - 51	10,560	18,890	27,780	36,670	12,780	21,110	30,560	39,440
52 - 56	14,110	25,890	38,560	50,900	16,330	28,110	41,330	53,340
57 - 61	16,930	31,070	46,270	61,080	19,600	33,730	49,600	64,010
62 - 65	20,320	37,280	55,520	73,300	23,520	40,480	59,520	76,810

Annual Premium Table (HK\$) - 15% Family Premium Discount

Premium of the Plan stated below is based on various factors, including but not limited to the age, gender, plan level and whether Health Screen Benefit is selected. The premium is non-guaranteed¹⁰ 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 based on the age of the Insured on his or her next birthday.

Please refer to the premium table “15% Family Premium Discount”⁷ 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	15% Family Premium Discount – Male (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	4,675.0	7,820.0	10,710.0	13,770.0	5,525.0	8,670.0	11,772.5	14,832.5
6 - 31	5,193.5	8,687.0	11,900.0	15,300.0	7,080.5	10,574.0	14,263.0	17,663.0
32 - 36	5,856.5	9,630.5	13,413.0	17,280.5	7,743.5	11,526.0	15,776.0	19,643.5
37 - 41	6,519.5	11,330.5	16,056.5	20,680.5	8,406.5	13,226.0	18,419.5	23,043.5
42 - 46	8,126.0	14,169.5	20,213.0	26,163.0	10,013.0	16,056.5	22,576.0	28,526.0
47 - 51	10,387.0	18,419.5	26,443.5	34,476.0	12,274.0	20,306.5	28,806.5	36,830.5
52 - 56	13,693.5	24,837.0	36,074.0	47,030.5	15,580.5	26,724.0	38,437.0	49,147.0
57 - 61	16,430.5	29,801.0	43,290.5	56,440.0	18,700.0	32,070.5	46,121.0	58,973.0
62 - 65	19,720.0	35,759.5	51,952.0	67,728.0	22,440.0	38,488.0	55,343.5	70,771.0

Age Next Birthday	15% Family Premium Discount – Female (Insured)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1 - 5	4,845.0	8,415.0	11,985.0	15,725.0	5,695.0	9,265.0	13,047.5	16,787.5
6 - 31	5,380.5	9,350.0	13,319.5	17,476.0	7,276.0	11,237.0	15,674.0	19,830.5
32 - 36	5,669.5	9,724.0	13,974.0	18,419.5	7,556.5	11,619.5	16,337.0	20,774.0
37 - 41	6,043.5	10,574.0	15,393.5	20,213.0	7,930.5	12,469.5	17,756.5	22,576.0
42 - 46	7,080.5	12,469.5	18,224.0	23,987.0	8,976.0	14,356.5	20,587.0	26,350.0
47 - 51	8,976.0	16,056.5	23,613.0	31,169.5	10,863.0	17,943.5	25,976.0	33,524.0
52 - 56	11,993.5	22,006.5	32,776.0	43,265.0	13,880.5	23,893.5	35,130.5	45,339.0
57 - 61	14,390.5	26,409.5	39,329.5	51,918.0	16,660.0	28,670.5	42,160.0	54,408.5
62 - 65	17,272.0	31,688.0	47,192.0	62,305.0	19,992.0	34,408.0	50,592.0	65,288.5

Important to know

Remarks

1. Total Premiums Paid means sum of the premiums due and paid as at the relevant date.
2. FWD will pay the Surgical Cash Benefit, Pre-surgical Specialist Fee Reimbursement Benefit, Out-patient Surgery Reimbursement Benefit and Life Impact Surgical Benefit only where the signs of symptoms of the relevant Sickness, Disease or Illness occurs after 30 calendar days from the Commencement Date. This first 30 calendar days limitation does not apply if any Disability is solely and directly caused by an Accident and independently of any cause.
3. If there are two or more Confinement / Out-patient surgeries undergone for the same or related Disability, or any complications arising from it, they will be regarded as one Confinement / one Out-patient surgery if each of them is not separated by more than 90 calendar days.
4. The amount per Confinement payable under Surgical Cash Benefit, Additional Accidental Surgical Cash Benefit and Additional Accidental Surgical Cash Benefit - Public Transport will be halved if the Insured undergoes an In-patient surgery outside the Specified Regions. Specified Regions mean Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, Canada, United States of America, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom, Australia and New Zealand.
5. Eligible Expense refers to reasonable and customary charges for Medically Necessary treatment or services for a Disability. Reasonable and customary refers to a fee or expense which:
 - a) is actually charged for Medically Necessary treatment, supplies or medical services;
 - b) 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;
 - c) does not include charges that would not have been made if no insurance existed.FWD may adjust benefit(s) payable under the Policy 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.
6. Date of surrender is determined in accordance with the FWD applicable rules and regulations in relation to Policy surrender.
7. 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 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.
8. CANcierge is currently provided by HealthMutual Group Limited ("HMG") and its healthcare network team, and is provided by external third party and does not form a part of the policy or benefit item under the policy provisions. FWD reserves the right to suspend, terminate or vary CANcierge in its sole discretion without further notice. FWD is not the supplier of the service and shall have no obligation and will not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team. For details, please refer to the attached brochure of CANcierge. CANcierge is only available in Hong Kong region and is not guaranteed renewable.
9. The International SOS 24-hour Worldwide Assistance Service is currently provided by International SOS and the medical advice is provided by medical service providers which are not employee and/or agent of FWD. The service is not guaranteed renewable. All relevant fees and charges (if any) of these services must be paid by you. FWD shall not be responsible for you or liable to you for anything in relation to such service given by International SOS and the medical service providers. 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 prior notice from FWD.
10. Premium rates are not guaranteed and FWD reserves the right to review the premium rates at each Policy Anniversary.
11. If the Insured undergoes two or more Confinement or Out-patient surgeries for the same or related Disability (or any complications arising from it) and each of them is not separated by more than 90 calendar days, FWD will only reimburse the Eligible Expense of one Out-patient consultation at Specialist that occurs within 31 calendar days immediately before the first surgery.
12. Subject to the then applicable rules and procedures, Policy Owner can choose to apply for another refundable surgical cash plan ("New Policy") that FWD then offers without providing further evidence of insurability of the Insured within 31 calendar days immediately before or after the Maturity Date of the original policy, provided that all of the following conditions apply:
 - i) The original policy is issued without loading premium and/or additional individual exclusions;
 - ii) The original policy remains in force till the Maturity Date;
 - iii) The issuance of the New Policy is subject to its availability when this option is exercised;
 - iv) All premiums and insurance levy that are due under the original policy have been paid;
 - v) The Insured's age next birthday is not higher than 65 when the New Policy is issued;
 - vi) 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;
 - vii) The issuance of the New Policy will be subject to the terms and conditions as determined by FWD from time to time and at its sole discretion at the time of application, including but not limited to FWD's then applicable rules and regulations (including minimum/maximum issue age and minimum benefit amount) and any maximum aggregated limit prescribed by FWD on the benefit amount per Insured under specified surgical cash plans;
 - viii) The benefit amount of the New Policy should not be higher than that of the original policy;
 - ix) The New Policy will become effective only on or after the Maturity Date of the original policy once the application is accepted; and
 - x) The premium of the New Policy shall be determined in accordance with the Insured's age next birthday and FWD's prevailing premiums rate when this option is exercised.

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.

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 maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity 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 fulfills all of its contractual obligations.

Early Surrender Risk

If you surrender your 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.

Premium Adjustment

The premium is non-guaranteed 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 based on the age of the Insured on his or her next birthday.

Premium Term and Non-Payment of Premium

The premium payment term of the Plan is 10 years. FWD allows a Grace Period of 30 calendar 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

The Policy shall terminate on the earliest of the following:

1. The death of the Insured; or
2. The Maturity Date; or
3. The date of Policy surrender. Such date is determined in accordance with FWD's applicable rules and regulations in relation to Policy surrender (To surrender the Policy, the Policy Owner needs to send FWD a completed surrender form or by any other means acceptable by FWD); or
4. On the premium due date, if the Policy Owner has not paid the premium within the Grace Period.

Key Product Risk

Exclusions

No Surgical Cash Benefit, Additional Accidental Surgical Cash Benefit, Additional Accidental Surgical Cash Benefit - Public Transport, Pre-surgical Specialist Fee Reimbursement Benefit, Out-patient Surgery Reimbursement Benefit or Life Impact Surgical Benefit is payable under the Policy when the Confinement, Out-patient surgery or the Specialist consultation is directly or indirectly caused by:

- i) Congenital Conditions.
- ii) Pre-existing Conditions.
- iii) Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not; Disability arising out of excessive consumption of alcohol or narcotics or similar drugs or agents unless prescribed by a Registered Medical Practitioner for the treatment of a Disability.
- iv) Conditions arising from surgical, mechanical or chemical contraceptive methods of birth control or the reversal of birth control or treatment pertaining to infertility. Pregnancy, childbirth (including surgical delivery), miscarriage which is not a result of Accident, abortion and prenatal or postnatal care.
- v) Cosmetic surgery or plastic surgery, preventive or vaccination treatment not related to a Disability, except as necessitated by bodily Injuries wholly caused by an Accident occurring after the Commencement Date; eye refractive therapy, dental care, surgery and treatment, except as necessitated by the need to restore sound natural teeth that are damaged wholly by Injury occurring after the Commencement Date and the restoration is only to restore the basic function of the natural teeth that existed prior to the Injury.
- vi) War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority.
- vii) Any Disability resulting from:
 - a) Racing of any kind other than on foot.
 - b) Participation in all forms of professional sports competition with reward and income.
 - c) Motorcycling other than on roadways designed primarily for motor traffic.
 - d) An activity in the air other than as a fare paying passenger on a duly licensed commercial aircraft.
 - e) Deep water diving over thirty (30) meters requiring the use of breathing apparatus.
 - f) Abseiling and mountain climbing requiring the use of ropes and/or pitons.
 - g) Winter sports other than ice-rink skating.
 - h) Deliberate exposure to exceptional danger in the opinion of FWD except in an effort to save human life.
 - i) Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.
- viii) Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations, AIDS Related Complex (ARC) and complications resulting therefrom or relating thereto.
- ix) Mental disorder, psychological or psychiatric condition, behavioral problems or personality disorder, or sleep disorder.
- x) The participation in any criminal event (including the consumption of illegal drugs).
- xi) Trans-sexual surgery, venereal and sexually transmitted disease or its sequelae.
- xii) Confinements in Mainland China to a Hospital classified as Class or Tier 2B or below, as defined by the State Council Ministry of Health of Mainland China.

For Pre-surgical Specialist Fee Reimbursement Benefit and Out-patient Surgery Reimbursement Benefit, expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.

Waiting Period

FWD will not pay the Surgical Cash Benefit, Pre-surgical Specialist Fee Reimbursement Benefit, Out-patient Surgery Reimbursement Benefit and Life Impact Surgical Benefit where the Sickness, Disease, Illness or when its signs or symptoms that manifest and commence within 30 calendar days after the Commencement Date. This first 30 calendar days limitation does not apply if any Disability is solely and directly caused by an Accident and independently of any cause.

Key Product Risk

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 paid without interest, less any outstanding insurance levy and any benefit which has been paid under the Policy.

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.

Important Notes

Cancellation Right within Cooling-off Period

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

We trust that the 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 any premium(s) paid by you and levy paid by you without any interest by giving us written notice. Such notice must be signed by the Policy Owner 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 days period. No refund can be made if a claim payment under the policy has been made prior to the Policy Owner's request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit any of 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.

Automatic Exchange of Financial Account Information

FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:

- I. To identify accounts as non-excluded "financial accounts" ("NEFAs");
- II. To identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- III. To 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. To collect information on NEFAs ("Required Information") which is required by various authorities; and
- V. To furnish Required Information to the Inland Revenue Department.

The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

Renewal

This Policy shall be automatically renewed at each Policy Anniversary for another Policy Year until the Maturity Date 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

Written notice of a claim must be given to FWD within 30 days (and in any case no later than 6 months) from the date of Discharge from Confinement, date of Out-patient surgery or Specialist consultation or the date of death of the Insured. Any claims received after the said 6-month period shall not be accepted, unless FWD in its sole discretion decides otherwise.

Misstatement 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.

FWD has the absolute right to cancel this Policy and treat it as having never existed if (i) any information provided by the Policy Owner and/or the Insured during the application process is incorrect and if, based on the correct information, FWD would not have offered this Policy; or (ii) any material facts were not disclosed during the application process which may affect FWD's risk assessment. In this situation, FWD will refund the premium received without interest after deducting any benefits that FWD has paid. If the amount of the benefits paid by FWD is higher than that of the premiums received under this Policy, and FWD shall have the right to demand refund of any difference. FWD will send written notification of the cancellation to the latest correspondence address of the Policy Owner in FWD's records.

Important Words

Accident

an unforeseen and unexpected external event or contiguous series of events violent, accidental and visible nature which shall be the sole cause of a bodily injury while the Policy is in force.

Confined or Confinement

a period during which the Insured is admitted into a Hospital as an In-patient for Medically Necessary services or treatments on the written recommendation of a Registered Medical Practitioner as a result of a Disability, provided that the duration of such stay is not less than 6 consecutive hours. Throughout the period from the Insured's admission until his/her Discharge, the Insured is required to be continuously confined in the Hospital without any physical absence or interruption.

If two or more Confinements are due to the same or related Disability, or to any complications arising from it, such Confinements shall be regarded as one Confinement if each of them is not separated by more than 90 calendar days.

Disability

any Sickness(es), Disease(s), Illness(es) or Injury(ies) and shall include all Disabilities arising from the same cause including any complications arising from it. More than one Disability per Confinement will be treated as a single Disability for the purpose of benefit payments under this Policy while this Policy is in force. The Disability must be confirmed by a Registered Medical Practitioner with the supporting of the clinical and medical evidences.

Invasive Life Support

a medical service, procedure or supply which is necessary and is:

- Extracorporeal Membrane Oxygenation (ECMO); or
- Left ventricular assist device (LVAD) or intra-aortic balloon pump; or
- Ventilatory support by invasive artificial airway (endotracheal tube or tracheostomy tube) for a minimum of 3 calendar days.

The following are not covered: Prolonged admission and ventilation in Intensive Care Unit or surgery done for organ donation; admission to Intensive Care Unit or surgery for cosmetic, weight reduction or gender transformation purposes; hospitalisation for psychiatric or mental illness; surgery to correct vision or refractory disorder; or hospitalisation to High Dependency Unit (HDU), or general hospital ward. However, ventilation by any non-invasive ventilator such as CPAP, BiPAP or Face mask, is specifically excluded.

In-patient

a condition that the Insured is Confined to a Hospital on the written recommendation of a Registered Medical Practitioner to receive Medically Necessary treatment that cannot be provided safely outside the Hospital premises.

Medically Necessary

A medical or health care services and Confinement which are necessary and consistent with the diagnosis and customary medical treatment for the Disability and recommended by a Registered Medical Practitioner or Surgeon the care or treatment of the Disability involved and must be widely accepted professionally in Hong Kong as effective, appropriate and essential based upon recognised standards of the health care specialty involved.

In no event will any of the following be considered to be Medically Necessary:

1. Confinement or surgical procedures mainly for the personal comfort or convenience of the Insured or the Registered Medical Practitioner or any other person.
2. Confinement or surgical procedures which the Insured's Disability could safely and adequately be treated without Confinement or surgery.
3. Confinement or surgical procedures for experimental, screening and preventive services, routine physical examinations, health check-ups, or tests not incidental to treatment or diagnosis of a Disability.

Out-patient

a condition that the Insured receives Medically Necessary western medical treatment for a Disability in the office or clinic of a Registered Medical Practitioner or in the out-patient department or emergency treatment room of a Hospital.

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 following related risks before making any application of the product.
- 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.
- 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 refundable surgical cash 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.
- If you surrender your Policy before the end of the benefit term, the amount you get back may be less than the total premium you have paid.
- 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. any outstanding premium, any outstanding levy and any amount you owed FWD).

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

CANCIERGE

One Plan One Team One Stop Solution

Everyone would like to be along with a reliable partner, so as to focus on their recovery and enjoy life even when facing any health problems. CANcierge¹ gives you, as the Insured of the Policy, priority treatment from a professional health management team with a one-stop approach, helping you when you needed help most.

Professional & Experienced Medical Team as your Partner

A professional medical service provider is undoubtedly your best option to provide prompt & suitable medical advice and treatment. That's why CANcierge¹ provides you with a dedicated network of specialists so that you could receive the suitable treatment from the best-suited doctor.

Tailor-made Support and Hospitalisation Arrangement

CANcierge¹ always puts your interest first. Should you require hospitalisation and/or treatment due to a Covered Cancer² as diagnosed by CANcierge's doctor, the team of specialists will arrange for you to be admitted to hospital and receive tailor-made treatment, as well as provide follow-up consultation and supportive therapies.

Efficient and Seamless Claims Resolution

The team of specialists will assist you to apply for efficient and seamless claims resolution arrangement to FWD and so you can leave the formalities of claims submission to our team.

From now on, let CANcierge be your partner in safeguarding your health!

CANcierge:

Hong Kong: (852) 8120 9066

Toll-free number for Mainland: 400 9303078

24-hour full support³

For any enquiries about policy information, please contact your advisors or our customer service hotline 3123 3123.

Note:

- Any medical advice, opinion or services are provided by doctors of CANcierge¹ and/or its healthcare team who are all external third-party service providers. They are independent contractors and are not agents of FWD. For any specific questions on medical matters or situations, you are advised to consult your doctor or other healthcare professionals. FWD shall not be responsible for any act, negligence or omission of medical service, opinion, service or treatment on the part of them.
- You are required to consent to FWD, HMG and its healthcare network team, recording, sharing, using and archiving your personal data in pursuance of CANcierge¹ 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.
- This product material should be read along with the other relevant marketing materials of the Policy.

Remarks:

1. CANcierge, provided by HealthMutual Group Limited (“HMG”) and its healthcare network team, is provided by external third party and does not form part of the Policy or benefit item under the Policy provisions. FWD reserves the right to suspend, terminate or vary CANcierge in its sole discretion without further notice. FWD is not the supplier of the service and shall have no obligation or not be responsible for any act, negligence or failure to act on the part of HMG and its healthcare network team. CANcierge is only available in Hong Kong region and is not guaranteed renewable.
2. Covered Cancer refers to the first symptoms that occur no earlier than 30 days after the Commencement Date and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ as below:
 - Cancer is a malignant tumour characterised by uncontrolled growth of malignant cells and the invasion of tissue. Cancer includes leukaemia (other than chronic lymphocytic leukaemia of RAI stage 0) but does not include non-invasive cancers in situ or any non-melanoma skin cancer of AJCC stage I or below. A diagnosis of Cancer must be supported by histopathological, cytopathological patterns, radiological tests, blood tests and other laboratory tests results.
 - Carcinoma-in-situ is focal autonomous new growth of carcinomatous cells which have not yet infiltrated normal tissue beyond the epithelial basement membrane. For Carcinoma-in-situ of cervix uteri, it must be at a grading of CIN III. A diagnosis of Carcinoma-in-situ must be supported by a histopathological biopsy report.
3. This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

The information above is for reference only and none of the above is binding upon FWD or HMG.

The service is provided by HMG and it is not guaranteed renewable. FWD shall not be responsible for any act or failure to act on the part of HMG and the professionals. FWD reserves the right to amend, suspend or terminate CANcierge and to amend the relevant terms and conditions at any time without prior notice.

This leaflet is issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“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.