

Crisis XDefender Series  
PREMIER

THE ONE cierge  
ONE TEAM HEALTH MANAGEMENT

ONE PLAN  
ONE TEAM  
ONE STOP

PAN-ASIA HEALTH SOLUTIONS

**Exclusively for you**

Everyone would like to be with a reliable partner to focus on their recovery and enjoy life even when facing any health problems. FWD, as your trusted partner, not only provides you with comprehensive medical protection coverage, but also customises dedicated health services especially for your needs. **Crisis XDefender Series - PREMIER THE ONEcierge One Team Health Management (the “Service”)**<sup>1</sup> offers you priority and tailor-made treatment with an one-stop approach in the territories of the Pan-Asia Region (including Hong Kong, Mainland China, Taiwan, Singapore and Japan) (the “**Pan-Asia Region**”) from a professional health management team, helping you when you need help most. You can relax with ease knowing FWD is there to take care of all aspects of your wellness.

## **Professional & Experienced Medical Specialist Team as your Partner**

A professional medical service provider is undoubtedly your best assurance to receiving prompt and suitable medical advice and treatment. The Service provides you with a leading network of specialists so you can receive the most suitable treatment from the best-suited doctor and top-tiered network hospitals<sup>2</sup> in the Pan-Asia Region.

The Service also provides you with extensive professional medical advice, through the Inpatient Medical Advice Service<sup>3</sup>, so you can feel comfortable with the medical assessment and treatment. With our professional team of experts as your guardian angel, you will be hassle free even when facing any illness or disease.

## **Superior Hospitalization Arrangement where you prefer**

The Service always puts your interest first. Should you require hospitalization as diagnosed by your consulting doctor of the Service, the team of specialists will arrange for you to be admitted to hospital and receive treatment promptly. In addition, the Service arranges medical treatment for you in the Pan-Asia Region and provides you with personalized travel-related assistance<sup>4</sup> in flights, accommodation, ground transfers and visa application. The medical team arranges what is needed in advance so you can rest assured that you will receive treatment and recover well.

## **Efficient and Seamless Claims Resolution**

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

**From now on, let the Service be your partner in safeguarding your health!**

**Crisis XDefender Series  
PREMIER THE ONEcierge One Team  
Health Management Hotline<sup>5</sup>:**

**Hong Kong: (852) 8120 9066  
Toll-free number for Mainland: 400 9303078  
24-hour full support**

For any enquiries about policy information, please contact your advisor or our Service Hotline on 3123 3123.

**Crisis XDefender Series** - means Crisis XDefender, Crisis XDefender Supreme, Crisis XDefender Light, Crisis XDefender Signature, Crisis XDefender Signature Plus and other selected critical illness insurance plan(s) as specified by FWD from time to time.

**Note:**

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team and Parkway 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.
- You are required to consent to FWD, HMG and its healthcare network team and Parkway, recording, sharing, using and archiving your personal data in pursuance of the Service 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.

The above information is for reference only and is indicative of the key features of the Service instead of the benefit of the Plan. For a complete explanation of the terms and conditions of the Plan, please refer to their Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

1. The Service, provided by HealthMutual Group Limited ("HMG") and its healthcare network team and Parkway Hospitals Singapore ("Parkway"), is not a part of the Policy or benefit item under the Policy Provisions and only applicable to Crisis XDefender Series. FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("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 and Parkway. The Service is only applicable in the Pan-Asia Region.
2. Hospital means a variety of network hospitals in the Pan-Asia Region providing medical advice and treatment under the Service. Please contact our Service Hotline on 3123 3123 to get more information about the list of hospitals in the Pan-Asia Region.
3. Inpatient Medical Advice Service is provided by HMG and its healthcare network team and this service offers inpatient medical advice for the Insured of Crisis XDefender Series. Should the Insured be diagnosed with serious diseases and obtain a hospital admission letter, HMG will make an assessment based on the Insured's medical reports as appropriate, including explanations of the medical report, alternative medical treatment and associated estimated medical expenses in the Pan-Asia Region. A final decision on the medical treatment arrangement shall be made solely by the Insured. Please note that Inpatient Medical Advice shall not be considered as medical consultation. If the Insured would like to have medical consultation, all relevant costs will be borne by the Insured. FWD reserves the right to terminate or vary this service in its sole discretion without further notice.
4. The Insured is responsible for all relevant fees and charges required of the travel and accommodation related items. Travel related assistance is only applicable to Taiwan, Singapore & Japan.
5. This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.