

Frequently Asked Questions

General Questions

Who is eligible to apply for “Free 6 months COVID-19 Care Plan”?

- Applicant who is a Hong Kong ID card holder, aged between 18 and 69 years (attained age) and is currently residing in Hong Kong;
- Each applicant can only be registered or be insured once. In case of repeat registration or be insured by more than one 6 months’ COVID 19 Care Plan which is underwritten by FWD GI, the Period of Insurance will be determined based on the earliest date of registration.

What is included in the “Free 6 months COVID-19 Care Plan”?

- FWD GI will provide the Insured Person with daily cash benefits of up to HKD18,900 in total (up to 42 days) for free if Insured Person is diagnosed with COVID-19. The details of the free coverage is as follows.
 - **Daily Hospital Cash:** HK\$300 per day (up to HK\$12,600 and 42 days)
 - **Double Indemnity for Intensive Care Unit per day*:** HK\$600 per day (up to HK\$12,600 and 21 days)
 - **Daily Cash for Compulsory Quarantine under Hong Kong Government’s Instructions (if COVID-19 is diagnosed):** HK\$300 per day (up to HK\$4,200 and 14 days)
- Period of Insurance: 6 months (Protection starts from the Date of Registration)

Is this free Offer only available for FWD customers?

- Both existing FWD customers and non-FWD customers are welcomed to register within the promotion period from 21 September 2020 to 31 December 2020 (both dates inclusive).

I have completed the registration in the website. Do I get the “Free 6 months COVID-19 Care Plan” immediately?

- After you have successfully completed the registration, the Offer starts from the Date of Registration. We will issue the confirmation email to your registered email address within the next 3 working days. Please check your spam/junk mail box to ensure the confirmation email is received.

I have completed the registration but do not receive any confirmation email. Is my registration successful?

- Your registration shall be regarded as successful upon the completion of the registration and the receipt of the confirmation email.

What are the exclusions to “Free 6 months COVID-19 Care Plan”?

- (i) Pre-existing Condition;
- (ii) The Insured Person has COVID-19 symptom occurred within 14 days from the Date of Registration and is subsequently confirmed of COVID-19 case;
- (iii) Travel outside of Hong Kong within 14 days preceding the Date of Registration; or
- (iv) Attempted or intentionally self-inflicted infection of COVID-19 disease.

Claims Questions

How do I submit a claim for “Free 6 months COVID-19 Care Plan”?

- You may download and fill out the appropriate claim form from <https://www.fwd.com.hk/~media/Files/FWDHK/pdf/support-claims/forms/life/hospitalization-accident-claim-form.pdf> and return it together with all the supporting medical reports / documents to us through your designated agent or by email (cs.hk@fwd.com).

What documents are needed for submitting a claim?

- Hospitalization/Accident Claim Form with Part A completed;
- ID card certified copy of Insured Person;
- Certified copy of diagnosis proof issued by hospital with signature or stamp by hospital or Attending Physician (if applicable);
- Diagnosis Case No. of Covered Person assigned by Department of Health (if applicable).
- Written notice of Compulsory Quarantine (if applicable)
- Original receipts and itemized bills

How do I know the status of my claim?

- Your appointed agent will be able to provide claims service, he/she will follow up on the claims application, including on any supplementary documents follow-up, claims decision, and so on. Otherwise, our Customer Services Representatives will follow-up on the above subject matters directly.