

Terms & Conditions for Free “6 months’ COVID-19 Care Plan”:

1. This Free 6 months’ **COVID-19 Care Plan (“Protection”)** is underwritten by FWD General Insurance Company Limited (“**FWD GI**”) and provided by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“**FWD Life**”). FWD Life is the policyholder of the Protection.
2. “**Promotion Period**” means the period from 21 September 2020 to 31 December 2020 (both dates inclusive).
3. This Protection is only applicable to any person who is holder of valid Hong Kong identity cards, aged between 18 and 69 years (attained age) and is currently residing in Hong Kong Special Administrative Region (“**Hong Kong**”). “**Insured Person**” means the eligible person who has successfully completed the registration for the Protection at the designated website within the Promotion Period .(For the avoidance of doubt, Insured Person will be covered by the Protection if the Insured Person’s 70th birthday falls within the Period of Insurance) The registration process must be completed in Hong Kong, and the registration of this Protection is subject to a quota on the total number of registration, on a first-come-first-served basis.
4. Each of the Insured Person must not register for this Protection for more than once or be insured by more than one 6 months’ COVID-19 Care Plan which is underwritten by FWD GI. If any of the Insured Person has repeatedly registered for this Protection 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 for the 6 months’ COVID-19 Care Plan underwritten by FWD GI.

For the avoidance of doubt, if the Insured Person is covered by a paid COVID-19 Care Plan and a Free 6 months COVID-19 Care Plan, we shall pay the benefits under both plans will be paid for eligible claims.

5. “**Date of Registration**” means the date on which the registration of this Protection is completed successfully by the Insured Person through the designated webpages.
6. “**Period of Insurance**” means the coverage period covering the Insured Person which is 6 months from the Date of Registration (both days inclusive), which will be stated in the confirmation email.
7. “**Cover Limit**” means limit of the FWD GI’s liability for each item of benefit specified in the clause 14.
8. “**COVID-19**” refers to confirmed COVID-19 cases as defined by the World Health Organisation. The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
9. “**Compulsory Quarantine**” shall mean a situation which compulsory quarantine with continuous medical surveillance is required as per the latest announcement from the Hong Kong Government or statutory organizations in Hong Kong, including but not limited to quarantine in quarantine centers, quarantine camps, at home or in hotel, or the quarantine for designation region or location as announced by the Hong Kong Government or statutory organizations in Hong Kong.
10. “**Hospital**” means an establishment duly registered as a hospital in Hong Kong for the care and treatment of sick and injured persons as bed paying patients and which:
 - (i) has facilities for diagnosis and surgery;
 - (ii) provides 24 hours a day nursing services by registered nurses;
 - (iii) is under the supervision of a Physician; and
 - (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home; a home for the aged or similar establishment
11. “**Intensive Care Unit**” means the intensive care unit in the Hospital.
12. “**Sickness**” means sickness, disease or an illness caused by COVID-19.
13. “**Pre-existing Condition**” means a Sickness:
 - (i) which existed before the date on which an Insured Person was first insured under this Protection and
 - (ii) which had shown signs or symptoms before the date on which such Insured Person was first insured under this Protection and such Insured Person was aware of or should have reasonably been aware of such signs or symptoms.

14. The Protection provides the following benefits for the Insured Person during the Period of Insurance:
 - (i) **Daily Hospital Cash:** if the Insured Person is diagnosed as COVID-19 confirmed case confined in a Hong Kong Hospital Authority hospital or private hospital in Hong Kong, each Insured Person will receive HK\$300 daily cash amount (up to HK\$12,600 and 42 days).
 - (ii) **Double Indemnity for Intensive Care Unit per day:** if any Insured Person is diagnosed as COVID-19 confirmed case confined in an Intensive Care Unit in a Hong Kong Hospital Authority hospital or private hospital in Hong Kong, each Insured Person will receive HK\$600 daily cash amount (up to HK\$12,600 and 21 days). For any date that the Insured Person is in the Intensive Care Unit and receives the Intensive Care Unit daily cash amount, FWD GI will not pay the Daily Hospital Cash benefit.
 - (iii) **Daily Cash for Compulsory Quarantine under Hong Kong Government's instructions (if COVID-19 is diagnosed):** if the Insured Person is confined under Hong Kong Government's instructions for Compulsory Quarantine purposes in Hong Kong and the Insured Person is diagnosed with COVID-19 during the Period of Insurance, each Insured Person will receive HK\$300 daily cash amount (up to HK\$4,200 and 14 days).
 - (iv) **Overall Maximum limit for the above benefits:** HK\$18,900 (up to 42 days).
15. For claims under this Protection, claimant shall provide relevant documents as required. All certificates, information and evidence required by FWD GI shall be furnished at the expense of the Insured Person and shall be in such form and of such nature as FWD GI shall prescribe.
16. Notice, Proof and Payment of Claim: Written notice of Sickness and/or Compulsory Quarantine on which a claim may be based must be given to FWD GI within 31 days after the Sickness was first treated and/or after the Insured Person is discharged from Compulsory Quarantine (as applicable). Written proof including original receipts and itemized bills together with a fully completed claim form prescribed by FWD GI for which a claim is made must be furnished to FWD GI within 90 days after the Sickness was first treated and/or after the Insured Person is discharged from Compulsory Quarantine (as applicable). If proof was not given within the time specified, it must be shown that proof was given as soon as was reasonably possible, or FWD GI will not pay the benefit.
17. All payment under this Protection will be payable to the Insured Person or to his/her estate in case he/she has passed away at the time of payment.
18. **"Exclusion":** FWD GI shall not be liable to pay any claim for the Insured Person in respect of or resulting from:
 - (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.
19. **"Termination of Cover":** Any cover or benefits under this Protection during a Period of Insurance shall terminate at mid-night (Hong Kong time) on the last day of that Period of Insurance unless (i) the Insured Person is confined in a Hospital or Intensive Care Unit on account of a Sickness at the time of such termination, or (ii) the Insured Person is subject to Compulsory Quarantine (if Sickness is diagnosed during the Period of Insurance), then the time of termination of cover shall be extended in favour of such Insured Person only until he is discharged from Hospital or until his benefits for such Sickness shall have been exhausted, whichever shall first occur.

The coverage of the Insured Person shall be ceased after the date of death of the Insured Person under this Protection.
20. FWD Life and FWD GI shall have the right to amend the Terms and Conditions of this Protection or suspend or terminate this Protection at any time without prior notice. In case of disputes, FWD Life and FWD GI reserves the rights of final decision.
21. The promotion material is issued by FWD Life and FWD GI. This promotion material 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 of FWD Life and FWD GI outside Hong Kong. All selling and application procedures of the promotion must be conducted and completed in Hong Kong.