

MotorSmart Plus Insurance

智駕保Plus汽車保險



MotorSmart Plus Insurance

Looking for a reliable motor insurance plan at an affordable price? Choose from our third party plan for the most basic level of protection, or our enhanced comprehensive plan which has a range of benefits for you, your vehicle and your passengers.

MotorSmart Plus Insurance Benefits

Basic Benefits

Coverage	Comprehensive	Third Party
a. Third Party Bodily Injury	Limit : HK\$100,000,000	Limit : HK\$100,000,000
b. Third Party Property Damage	Limit : HK\$3,000,000	Limit : HK\$2,000,000
c. Own Damage	✓	X
d. Medical Expenses	✓	X
e. No Claim Discount Protection	✓	X
f. "New for Old" Replacement Vehicle	✓	X
g. Windscreen Protection	✓	X
h. Claims Recovery Advisory Services	✓	X
i. Alternative Vehicle	✓	X
j. Emergency Roadside Assistance	✓	X
k. Emergency Towing Assistance	✓	X
l. Hospital Cash Benefit	✓	X
m. Personal Accident	✓	X

a. Third Party Bodily Injury

To protect you against legal liability for damages consequent upon accidental death or bodily injury to third parties arising out of the use of your motor vehicle.

b. Third Party Property Damage

To protect you against legal liability for damages consequent upon accidental loss of or damage to the property of third parties arising out of the use of your motor vehicle.

c. Own Damage to Your Vehicle

To protect you against loss of or damage to the motor vehicle resulting from any causes, such as collision, fire, theft and other accidental losses.

d. Medical Expenses

Cover the reasonable medical expenses if you/insured driver/your passenger sustain bodily injury from an accident to the motor vehicle. Limit : HK\$2,000 any one Event.

e. No Claim Discount Protection

No matter how many claims you make, if the total amount claimed within one year does not exceed HK\$60,000 or 15% of estimated car value (whichever is the less), your No Claim Discount (NCD) entitlement will not be discounted. This will add up to great savings over the years!

f. "New for Old" Replacement Vehicle

You know that as soon as you use your brand new vehicle, it normally depreciates by 20%. Now, in a revolutionary move, MotorSmart Plus Insurance provides 100% compensation for vehicles less than one year old. If the car is stolen or involved in an accident causing it to be written off, a new car of the same make and model will be given as compensation. This saves you thousands of dollars.

g. Windscreen Protection

You know the usual story, your windscreen is so easily broken, yet it's not covered because it's below the excess limit. With MotorSmart Plus Insurance, replacement of windscreen is covered with no excess for the first HK\$5,000 and your NCB won't be affected.

h. Claims Recovery Advisory Services

In the event of the adjusted claim being under the Claims Excesses, the Company at the Insured's request will assist in pursuing the claim against the third party.

i. Alternative Vehicle

In the event that your vehicle is immobilized by an accident and the required repairs take more than 48 hours in a garage, or if it is stolen for more than 48 hours, we can arrange for an alternative vehicle. The cost of the vehicle rental will be borne by MotorSmart Plus Insurance up to the maximum of HK\$5,000 (subject to HK\$1,000 per day and an excess of 20%), getting you back on the road and minimizing your inconvenience when you need it most.

This benefit applies only if the towing service is arranged by our 24-hour Assistance Services.

j. Emergency Roadside Assistance

If your vehicle suffers a mechanical breakdown or an accident, just call the 24-hour hotline. The emergency assistance team is on-call to help you and your vehicle to get safely back on the road as soon as possible. Maximum benefit for each accident is HK\$2,000.

k. Emergency Towing Assistance

If your vehicle is beyond repair on the spot, we'll immediately arrange a towing service to a designated garage. Another example of the real benefits of MotorSmart Plus Insurance – solving your problems and saving a lot of your money & time. Maximum benefit for each accident is HK\$2,000.

l. Hospital Cash Benefit for Named Driver

Hospital Cash Benefit Cover to the Named Driver who is hospitalized as an in-patient for treatment arising out of a traffic accident when driving the Insured motor vehicle, the Company will pay you a cash allowance of HK\$200 per day for such period of hospitalization and the maximum amount payable up to HK\$2,000 during each Period of Insurance.

m. Personal Accident for Named Driver

Personal Accident Cover to the Named Driver who suffered from a car accident when driving the Insured motor vehicle, the Company will pay up to HK\$100,000 for the sustained bodily injury within 12 months arising from such accident.

Items i, j, k are arranged by International SOS Assistance (HK) Limited.

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

智駕保Plus汽車保險

仲搵緊合理價格又可靠的汽車保險計劃？我們的第三者保險計劃提供基本的保障，或者我們加強版的綜合保險計劃中可以全面為您，您的車輛和乘客帶來全方位的保障。

智駕保Plus汽車保險保障表

基本保障

保障範圍	綜合保險	第三者保險
a. 第三者人身傷亡	限額 HK\$100,000,000	限額 HK\$100,000,000
b. 第三者財物損毀	限額 HK\$3,000,000	限額 HK\$2,000,000
c. 車輛損毀	✓	X
d. 醫療費用	✓	X
e. 無索償折扣保障	✓	X
f. 「新換舊」賠償保障	✓	X
g. 擋風玻璃保障	✓	X
h. 追討第三者責任諮詢服務	✓	X
i. 後備車輛服務	✓	X
j. 路邊緊急維修服務	✓	X
k. 緊急拖車服務	✓	X
l. 住院現金保障	✓	X
m. 記名駕駛者意外保障	✓	X

a. 第三者人身傷亡

保障閣下因任何人使用車輛時而引致第三者傷亡所須承擔法律上之賠償責任。

b. 第三者財物損毀

保障閣下因任何人使用車輛時而引致第三者財物損失或損毀所須承擔法律上之賠償責任。

c. 車輛損毀

為閣下提供因任何原因(例如: 碰撞、火災、盜竊及各種意外事故)而引致汽車損失或毀壞的保障。

d. 醫療費用

支付因交通意外導致閣下或受保駕駛人或乘客身體受傷的合理醫療費用。最高賠償金額：每次事故港幣2,000元。

e. 無索償折扣保障

不論索償的次數，只要一年內總索償金額不超過港幣60,000元或汽車保值的15%（以較低者為準），受保車主即可保留原有的無索償折扣（NCD）。續享保費優惠，節省開支。

f. 「新換舊」賠償保障

一般情況下，新車落地即會損失20%折舊率。智駕保Plus汽車保險計劃會為車齡不超過一年的車輛提供十足賠償。該等車輛若失竊或因意外導致完全損毀，車主可獲同一品牌和型號的新車作為賠償，不扣減折舊，節省購回新車的可觀金額。

g. 擋風玻璃保障

汽車的擋風玻璃通常較易破損，車主卻往往因為要自負「墊底費」，及賠償後會被扣減無索償折扣（NCD），而寧願自掏腰包維修。智駕保Plus汽車保險計劃提供高達港幣5,000元的擋風玻璃破爛賠償，豁免「墊底費」，亦不必扣減無索償折扣（NCD）。

h. 追討第三者責任諮詢服務

若意外由第三者造成，按受保車主要求，富衛將會協助向第三者追討「墊底費」索償。

i. 後備車輛服務

如受保車輛被竊，於48小時內未能尋回或因意外後閣下座駕無法行駛及需要在車房內維修超過48小時，智駕保Plus汽車保險計劃將為車主安排後備車輛，並支付租車費用，最高可達港幣5,000元。（每日限額港幣1,000元，閣下須自付每次租車費用的20%。）

拖車服務必須由本計劃的24小時援助服務安排。

j. 路邊緊急維修服務

若受保車輛於路上因交通意外、機械故障等事故而無法行駛，受保車主只需致電24小時熱線，緊急支援隊伍便會盡快安排現場搶修，讓你繼續安全上路。每次事故最高保障額為港幣2,000元。

k. 緊急拖車服務

若受保車輛無法於現場修妥，智駕保Plus汽車保險計劃提供即時安排拖車服務至指定車房。此服務為閣下救急解困，節省金錢。每次事故最高保障額為港幣2,000元。

l. 住院現金保障

若記名駕駛者駕駛閣下的汽車發生意外時入院，免費送出該住院期間每天現金津貼港幣200，在保險期內最高保障金額港幣2,000。

*醫院是指在香港正式註冊為醫院的機構

m. 記名駕駛者意外保障

記名駕駛者駕駛閣下的汽車發生意外時，於受傷十二個月內所引致的身體受傷可獲得人身意外保障，金額高達港幣十萬元。

項目i, j, k 由國際(SOS)救援中心提供。

注意

本小冊子乃保障條款及規定之摘要，僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本，請向本公司索取。

Personal Information Collection Statement ("PICS")

- From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") or agents and representatives acting on its behalf with personal information and particulars in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
- The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
- "Your Personal Data" will also include personal data relating to your dependents, beneficiaries, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
- As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
- The purposes for which Your Personal Data may be used are as follows:
 - providing our services and products to you, including administering, maintaining, managing and operating such services and products;
 - processing, assessing and determining any applications or requests made by you in connection with our services or products and maintaining your account with the Company;
 - developing insurance and other financial services and products;
 - developing and maintaining credit and risk related models;
 - processing payment instructions;
 - determining any indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or other undertakings for your liabilities;
 - exercising any rights that the Company may have in connection with our services and/or products;
 - carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - any purposes in connection with any claims made by or against or otherwise involving you in respect of any of our services or products, including, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - performing policy reviews and needs analysis (whether or not on a regular basis);
 - meeting disclosure obligations and other requirements imposed by or for the purposes of any laws, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any other member of the Group, including making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities (including for compliance with sanctions laws, the prevention or detection of money laundering, terrorist financing or other unlawful activities) or to any self-regulatory or industry bodies such as federations or associations of insurers;
 - for statistical or actuarial research undertaken by the Company or any member of the Group; and
 - fulfilling any other purposes directly related to (i) to (xii) above.
- Your Personal Data will be kept confidential, but to facilitate the purposes set out in paragraph 5 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following:
 - other members of the Group;
 - any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjustors, risk intelligence providers, claims investigators, organizations that consolidate claims and underwriting information for the insurance industry, fraud prevention organizations, other insurance companies (whether directly or through fraud prevention organizations or other persons named in this paragraphs), the police and databases or registers (and their operators) used by the insurance industry to analyze and check information provided against existing information, legal advisors and/or other professional advisors engaged in connection with the Company's business;

收集個人資料聲明

- (iv) any agent, contractor or service provider providing administrative, distribution, credit reference, debt collection, telecommunications, computer, call centre, data processing, payment processing, printing, redemption or other services in connection with the Company's business; and/or
 - (v) any official, regulator, ministry, law enforcement agent or other person (whether within or outside Hong Kong) to whom the Company or another member of the Group is under an obligation or otherwise required or expected to make disclosures under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong).
7. Your Personal Data may be transferred or disclosed to any assignee, transferee, participant or sub-participant of all or any substantial part of the Company's business.
8. The Company is only allowed to (i) use Your Personal Data in direct marketing; or (ii) provide Your Personal Data to another person or company for its use in direct marketing, if you provide your consent or do not object in writing.
9. In connection with direct marketing, the Company intends:
- (i) to use your name, contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing to market the following classes of services and products offered by the Company, other members of the Group and/or Our Business Partners (being providers of the product and services described below) from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. pensions, investments, brokering, financial advisory, credit and other financial services and products;
 - d. health-check and wellness services and products;
 - e. media, entertainment and telecommunications services;
 - f. reward, loyalty or privileges programmes and related services and products; and
 - g. donations and contributions for charitable and/or non-profit making purposes; and
 - (ii) to provide your name and contact details (such as phone number, email address and mailing address), gender, services and products portfolio information, financial background and demographic data to FWD Life Insurance Company (Bermuda) Limited or any members of the Group and/or Our Business Partners for their use in direct marketing the classes of services and products described in paragraph 9(i) above (including, in the case of Our Business Partners, for money or other commercial benefit).

The Company intends to send you marketing communications or materials and use Your Personal Data in accordance with paragraphs 8 & 9 above. If you do NOT agree to receive such marketing communications or the Company's intended use of Your Personal Data, you may write to the Corporate Data Protection Officer of the Company at the address below to opt out from direct marketing at any time:

Corporate Data Protection Officer
FWD General Insurance Company Limited
8th Floor, FWD Financial Centre,
308 Des Voeux Road Central
Hong Kong

10. To facilitate the purposes set out in paragraphs 5 and 9 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the parties set out in paragraphs 6 and 9(ii) and you acknowledge that those parties may be based outside Hong Kong and that Your Personal Data may be transferred to places where there may not be in place data protection laws which are substantially similar to, or serve the same purposes as, the Personal Data (Privacy) Ordinance.
11. Under the Personal Data (Privacy) Ordinance you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect and the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
12. Requests for access to or correction of Your Personal Data should be made in writing to the Corporate Data Protection Officer of the Company at the address above. Should you have any queries, please do not hesitate to call our Customer Service Hotline on 3123 3123.
13. In case of discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
14. The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

1. 閣下需要不時向富衛保險有限公司（「本公司」）或本公司的代理及代表就本公司的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
2. 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
3. 「閣下的個人資料」亦包括由閣下提供有關閣下的受養人、受益人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，閣下確認閣下乃是他們的父母或監護人或閣下已取得有關人士之同意提供有關人士之個人資料予本公司作本聲明之用途。
4. 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
5. 閣下的個人資料可能用於以下用途：
 - (i) 向閣下提供本公司的服務及產品包括管理、維持、處理及運作有關服務及產品；
 - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求，以及維持閣下在本公司的賬戶；
 - (iii) 發展保險及其他金融服務及產品；
 - (iv) 發展及維持本公司信貸及風險之相關模型；
 - (v) 處理付款指示；
 - (vi) 釐訂任何欠付閣下或閣下所欠的負債，及向閣下或任何為閣下的債務提供擔保或其他承諾的人士收取及追討欠款；
 - (vii) 行使與本公司的服務及／或產品有關的任何權利；
 - (viii) 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及／或身份核証；
 - (ix) 用於任何因本公司的產品或服務而由閣下提出或本公司對閣下提出的申索，包括作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索以及偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的地；
 - (x) 進行保單審閱及需求分析（不論是否定期進行）；
 - (xi) 本公司或本集團的其他成員根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）要求而須作出披露，包括向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構（包括為遵守制裁法、避免或偵查洗錢、恐怖分子資金籌集或其他不法活動）或向任何獨立監管或行業團體（如保險業聯會或協會等）作出披露；
 - (xii) 作本公司或本集團的任何成員的統計或精算研究；及
 - (xiii) 履行與上文第(i)至(xii)段直接有關的其他用途。
6. 閣下的個人資料將被保密但為達成上文第5段列出的用途，本公司可能將閣下的個人資料轉移、披露，讓其查閱或與以下各方共同使用：
 - (i) 本集團的其他成員；
 - (ii) 任何因本公司業務而聘用的經營保險相關及／或再保險相關業務之人士或公司；
 - (iii) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查人、整合保險業申索和承保資料的組織、防欺詐組織、其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指定的其他人士）、警察、和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運營者）、法律顧問及／或其他專業顧問；
 - (iv) 任何向本公司之業務提供行政、分銷、信貸資料庫、債務追討、電訊、電腦、熱線中心、資料處理、付款處理、印刷、贖回或其他服務的代理人、承包商或服務供應商；及／或
 - (v) 任何本公司或本集團的其他成員負責有需要或預期要根據任何法律、規則、規例、實務守則或指引（不論在香港境內或境外適用）作出披露的官員、規管者、部門、執法代理或其他人士（不論在香港境內或境外）。
7. 閣下的個人資料可能被轉移或披露予任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人。
8. 本公司只可在閣下作出書面同意或不反對的情況下 (i) 使用閣下的個人資料作直接促銷用途，或 (ii) 將閣下的個人資料提供予其他人士或公司作其直接促銷用途。

9. 就直接促銷而言，本公司擬：

(i) 使用本公司不時持有的閣下姓名、聯絡資料(例如：電話號碼、電郵地址、郵寄地址)、性別、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；銷售本公司、本集團其他成員及／或本公司之業務夥伴(即以下產品及服務的供應商)不時提供的下列服務及產品：

- a. 保險服務及產品；
- b. 財富管理服務及產品；
- c. 退休金、投資、經紀、財務諮詢、信貸及其他金融服務及產品；
- d. 健康檢查及健康服務及產品；
- e. 媒體、娛樂及電信服務；
- f. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
- g. 為慈善及／或非牟利用途的捐款及捐贈。

(ii) 將閣下的姓名及聯絡資料(例如：電話號碼、電郵地址、郵寄地址)、性別、服務及產品組合資料、財務背景及人口統計資料提供予富衛人壽保險(百慕達)有限公司及本集團任何成員及／或本公司之業務夥伴，讓其用於直接促銷上文第9(i)段所載的服務或產品(如為業務夥伴，則包括作金錢或其他商業利益)。

本公司有意向閣下送交推廣訊息或資料及根據上述第8及第9段使用閣下的個人資料。如閣下不同意接收有關的推廣訊息或本公司擬對閣下的個人資料的使用，閣下可於任何時間致函本公司的資料保護主任並將函件郵寄至以下地址，藉以行使閣下不同意此項安排的權利：

富衛保險有限公司
香港德輔道中308號
富衛金融中心8樓

10. 為達成上文第5及第9段所列出的目的，本公司可能將閣下的個人資料轉移、披露、讓其查閱或與上文第6及第9(ii)段所列的各方共同使用及閣下知悉有關一方可能設在香港以外的地方及閣下的個人資料可能被轉往的地方未必設有與《個人資料(私隱)條例》大致相同或用作同一用途的資料保護法。

11. 根據《個人資料(私隱)條例》，閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料及本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。

12. 查閱或改正閣下的個人資料要求，應以書面形式向本公司的資料保護主任提出並將函件郵寄至上述地址。如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。

13. 中英文本如有歧異，概以英文本為準。

14. 本公司保留隨時增補、更改、更新及修訂本聲明之權利，並任何更改將於發出通知時起生效。

2021年2月

Important Notes

The Applicant (i.e. you are) is required to disclose all material facts which you know FWD General Insurance Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響富衛保險有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料(包括此投保書副本作紀錄)，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

FWD General Insurance Company Limited 富衛保險有限公司
9/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong
香港中環德輔道中308號富衛金融中心9樓 T 3123 3123 F 2850 3031

FWD in Hong Kong

FWD spans Hong Kong, Macau, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan and Malaysia. In Hong Kong, the FWD life insurance and general insurance businesses have been assigned strong financial strength ratings by international rating agencies, and offer customers life, medical insurance, general insurance, employee benefits, and financial planning.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions, and easy-to-understand and relevant products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer with a vision to change the way people feel about insurance. Established in Asia in 2013 with a trailblazer mentality, FWD is the primary insurance business of investment group, Pacific Century Group.

FWD in Hong Kong offers*

Life Insurance	Products range from individual life insurance, medical and critical illness protection plans, savings plans, educational reserves for children, legacy, retirement plans, investment-linked insurance, and more.
General Insurance	A wide spectrum of insurance solutions for individual and corporate customers, including household, motor, personal accident, individual medical, property, travel, working holiday, overseas study, golf, marine cargo, pet, business pack, office, and more.
Employee Benefits	An array of group life and health insurances are available to protect and retain corporations' invaluable assets – employees. Group life solutions cover members for total and permanent disablement, death, accidental death and dismemberment benefits and more, while group health solutions protect members with medical insurance and long-term disability income etc.
Financial Planning	Professional financial advisers help customers analyse their financial situations and propose tailored plans to build and boost customers' wealth and investment portfolios.

* Life Insurance, employee benefits and financial planning are offered by FWD Life Insurance Company (Bermuda) Limited and General Insurance is offered by FWD General Insurance Company Limited

富衛在香港

富衛業務遍佈香港、澳門、泰國、印尼、菲律賓、新加坡、越南、日本及馬來西亞。在香港，富衛的人壽保險及一般保險業務均獲國際評級機構授予卓越的財務實力評級，並提供人壽及醫療保險、一般保險、僱員福利，及財務策劃服務。

富衛專注為客戶創造嶄新體驗，利用數碼科技，提供簡單、易明和貼心的創新產品，使整個保險體驗更簡便、快捷及順暢。富衛秉持以客為先的服務理念及方針，矢志成為泛亞洲區領先的保險公司，創造保險新體驗。富衛於2013年在亞洲成立，是投資集團「盈科拓展集團」轄下的主要保險業務。

富衛於香港提供*

人壽保險	產品包括個人人壽保險、醫療及危疾保障計劃、儲蓄計劃、子女教育儲備、遺產傳承規劃、退休計劃、投資相連保險等。
一般保險	為個人及企業客戶提供多元化的保險方案，包括家居、汽車、個人意外、個人醫療、財產、旅遊、工作假期、海外升學、高爾夫球、貨運、寵物、辦公室、工商業綜合保險等。
僱員福利	一系列團體人壽及健康保險服務，為企業最寶貴的資產——僱員——提供全面保障。團體人壽方案提供完全及永久傷殘、身故、意外身故及傷殘賠償等；而團體健康方案則包括醫療及長期傷殘保險等。
財務策劃	專業理財顧問協助客戶分析財務狀況，度身制定合適的財富增值及投資方案。

* 富衛人壽保險(百慕達)有限公司提供人壽保險、僱員福利及財務策劃服務；富衛保險有限公司則提供一般保險。