

CANsurance Cancer Protection Plan

Making life easier

Medical • Non-participating Life



You may have different goals and dreams at different life stages; whatever they may be, wouldn't you like to have the option to just go for it with all you've got? But can you go far without adequate support?

At FWD, we understand that life is full of uncertainties, and having the flexibility in making life choices would help us stay focus on our dreams, but for dreams to come true, health should come first.

Hassle free with additional cancer coverage

So when you're striving hard in achieving the best for yourself, don't forget to take good care of your own health as well.

You may think that you are already protected under your group medical plan, yet when critical illnesses like cancer strike, the coverage is far from enough. Thanks to medical advancements in recent years, cancer treatment isn't just about curing the disease. Instead, it includes health consultations and rehabilitation support to promise a well-rounded aftercare.

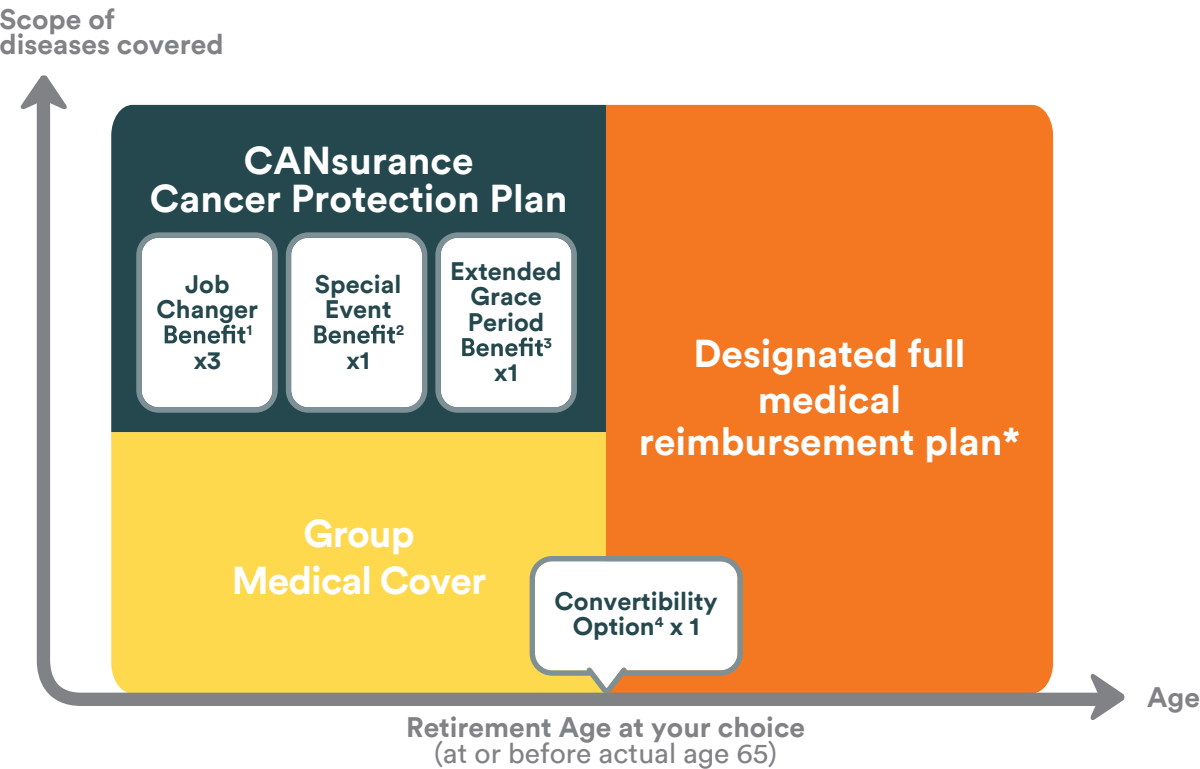
Sheltering you with the necessary coverage regardless the changes in your life

CANsurance Cancer Protection Plan (“the Plan”, “this Plan” or “this Product”) which is underwritten by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”) can help you go forward in the pursuit of your dreams and compensate for insufficient group medical coverage, so you can enjoy a smart and seamless coverage. Plan early so you can go full steam ahead with no worries!

Modern medical technology brings you the privilege to choose the best treatment for yourself in case cancer strikes, as we will ease your medical expenses with a financial safety net. You can rest assured to concentrate on your medical treatment.

To cope with changes and needs during different stages in life, we’re offering flexible medical solutions to accompany you through the ups and downs in your life. Whether you are in between jobs, unemployed, or getting married, you can still enjoy medical coverage, or have the option to apply for waiving or deferring your premium for a certain period.

Smart and Seamless Coverage



* Assuming that you have exercised the Convertibility Option⁴ in CANsurance Cancer Protection Plan.

CAN have comprehensive protection

The key to a speedy recovery is being without financial worries. With essential coverage of Covered Cancer⁵ and a Lifetime Cancer Limit⁶ as high as HKD 9 million and a choice of 3 levels of coverage to meet your different needs, you can choose one to meet your healthcare needs as an add-on to your current medical coverage to power up your cancer coverage.

CAN cope with changing needs



The Plan gives you coverage with a savvy edge that can cater to your changing needs at different life stages. You can have Additional Benefits without additional charges, such as waiving premium for 1 year when you wish to pursue further full time education, undertake a working holiday or you become involuntarily unemployed; deferring premium payments for 1 year when you get married or become parent; or even enjoy seamless coverage with temporary cover under a designated full medical reimbursement plan when you are changing jobs and do not have group cover. When you retire, you can also permanently convert the Plan to a designated full medical reimbursement plan.

CAN secure complementary support

In addition, the diversified supportive health care professional consultations covered by the Plan aims to give you an extra helping hand in your path to full recovery. You may plan for the most suitable and preferable combination of professional consultations during or after cancer treatment. The Plan even subsidises transportation expenses during treatment.

CAN enjoy personalised assistance

CANcierge⁷ is here to provide you with end-to-end health coaching. Once you are diagnosed with a Covered Cancer⁵, a professional health management team will customise one-stop services specifically for your needs, from cancer treatment and hospitalisation to post-treatment supportive therapies and consultations. You can then concentrate on receiving treatments without additional burdens.

Yes you CAN, with CANsurance

Just complete the application by answering a few questions. No medical examination and any proof of health are required⁸. As simple as that, you can now take a big stride forward free from worries.



Let's check out below how Jason could benefit from CANsurance Cancer Protection Plan.

Example

Jason, at age 26 (age next birthday), has just entered the workforce. He is aware that cancer is a major critical illness and wishes to top up his group medical cover. However, he is only able to afford an entry level medical insurance plan at this stage, so he's decided to take out CANsurance Cancer Protection Plan to enhance cancer protection.



At age 26 (age next birthday)

Jason enrolled in **CANsurance Cancer Protection Plan – Superior Plan**.



At age 30 (age next birthday)

Jason decided to take a career break to pursue a full time master's degree. He applied for the **Special Event Benefit²** so that he could still be protected with medical coverage under this Plan but be exempted from paying the premium for 1 year during the course of his study.

At age 31 (age next birthday)

After graduating from his master's degree, Jason has started a new job.



At age 32 (age next birthday)

With his outstanding performance, Jason got scouted by another company to take up a higher position. He applied for the **Job Changer Benefit¹** during his job change period so that he could still be covered under a designated full medical reimbursement plan in addition to this Plan.



At age 35 (age next birthday)

Jason planned to get married. He applied for the **Extended Grace Period Benefit³** to defer his premium payment for a year to enjoy financial flexibility.



At age 46 (age next birthday)

Unfortunately, Jason is diagnosed with lung cancer. We will cover his medical expenses* for cancer treatment including target therapy, hospitalisation, surgery and post-treatment Chinese medicine practitioner consultation.

Furthermore, we will provide professional consultations and **CANcierge⁷** service to assist him to obtain proper treatment during his recovery journey.

* Subject to Lifetime Cancer Limit⁶ and Per Covered Cancer Limit⁹.

The above is for illustrative purpose only and assuming that a) all premiums and levies are paid in full when due, b) the definitions and claims requirements of the benefits are fulfilled, and c) this Plan is in force and has not been surrendered throughout the policy term.

Does this Plan suit you?

If you answer yes to any of the statements below, the Plan is for you.



You are looking for a comprehensive cancer reimbursement plan to meet your healthcare needs.



You are looking for cancer protection with affordable premiums.



You hope that the coverage is flexible to cope with changes and needs in your life.

Reasonable and Customary¹⁰ charges will be reimbursed according to the Plan Summary.

Plan Summary

Plan Level	Standard	Superior	Premier
Plan Type	Basic Plan		
Issue Age (age next birthday)	1 (15 days) to 70		
Benefit Term	Guaranteed yearly renewable ¹¹ to age 100 (age next birthday)		
Premium Payment Term	To age 100 (age next birthday)		
Premium Structure	<ul style="list-style-type: none">Based on Insured’s issue age, gender, smoking habit and selected plan levelRenewal premiums are non-guaranteed and will be increased yearly according to the Insured’s age next birthday at the time of renewal		
Premium Payment Mode	Monthly / Semi-Annually / Annually		
Currency	HKD / USD		
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room ¹²	Standard Semi-Private Room ¹³	
A. Cancer Benefits			
1. Diagnostic Benefit	Full cover		
2. Cancer Treatment Benefits	Full cover		
2.1 Hospitalisation and Surgical Benefits			
a) Room and Board			
b) Physician’s or Specialist’s Hospital Visit			
c) Intensive Care Unit (“ICU”) Charges			
d) Hospital Companion Bed (including 1 extra bed for 1 person who accompanies the Insured while hospitalised)			
e) Surgical Expenses (including Surgeon’s fee, Anaesthetist’s fee and operating theatre fee)			
f) Miscellaneous Hospital Medical Charges			
2.2 Treatment Benefits			
a) Non-surgical Cancer Treatment (including Chemotherapy, Radiotherapy, Target Therapy, Cancer Hormonal Therapy and prescribed medications)			
b) Palliative Cancer Care			
c) Pre or Post-treatment Consultation (incurred by consultation with a physician before or after the active treatment or palliative treatment)			

What this Plan covers

Plan Summary

Plan Level	Standard	Superior	Premier
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room ¹²	Standard Semi-Private Room ¹³	
3. Reconstructive Surgery Benefit (head or breast)	Full cover		
4. Monitoring Benefit (up to 5 years since completion of active treatment)	Full cover		
Per Covered Cancer Limit ⁹	HK\$700,000	HK\$1,000,000	HK\$3,000,000
Lifetime Cancer Limit ⁶	HK\$2,100,000	HK\$3,000,000	HK\$9,000,000
B. Additional Cancer Care Benefit (maximum limit per Covered Cancer ⁵)			
5. Daily Hospital Cash for Hospitalisation: a) Hospitalisation in an ICU; or b) Hospitalisation in general ward of a public Hospital in Hong Kong; or c) Hospitalisation expenses that have been paid by another insurance company where FWD has not paid any benefit under Section A Cancer Benefits; or d) Hospitalisation in Standard Ward Room ¹² of a private Hospital in Hong Kong ● maximum no. of days per Covered Cancer ⁵	HK\$800	HK\$1,000	HK\$1,500
	Item d is not applicable		
		60 days	
6. Chinese Medicine Practitioner Consultation (including acupuncture treatments or prescribed Chinese medicines) (per visit) ● 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$500	HK\$600	HK\$1,500
	30 visits		40 visits
7. Physiotherapist Consultation (including acupuncture and chiropractic services) / Occupational Therapy / Speech Therapy (per visit) ● 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$500	HK\$600	HK\$1,000
	20 visits		30 visits
8. Dietician Consultation (per visit) ● 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$500	HK\$600	HK\$1,000
	20 visits		30 visits
9. Psychological Counselling (for Insured and/ or immediate family members) (per visit) ● 1 visit per day & maximum no. of visits per Covered Cancer ⁵	HK\$1,000	HK\$1,000	HK\$1,500
	40 visits		50 visits
10. Post-hospitalisation Home Nursing (per day) ● maximum no. of days per Covered Cancer ⁵	HK\$1,000	HK\$1,000	HK\$1,500
	60 days		90 days

Plan Summary

Plan Level	Standard	Superior	Premier
Area of Cover	Worldwide		
Room Level of Hospitalisation	Standard Ward Room ¹²	Standard Semi-Private Room ¹³	
11. Transportation Fee Subsidy (per day) ● maximum no. of days per Covered Cancer ⁵	HK\$350	HK\$400	HK\$800
	20 days		30 days
12. Medical Appliances	HK\$15,000	HK\$20,000	HK\$30,000
C. Death Benefit			
13. Compassionate Death Benefit	HK\$15,000	HK\$20,000	HK\$40,000
D. Additional Benefits [only applicable to Insured whose issue age is at or below 55 (age next birthday)]			
14. Convertibility Option ⁴ : you may apply to convert the policy to a designated full medical reimbursement plan for the Insured while CANSurance Cancer Protection Plan policy is in force without providing further health evidence	Once per policy		
15. Job Changer Benefit ¹ : you may apply for the Insured to enjoy a 6 months’ temporary coverage under a designated full medical reimbursement plan with a simple health declaration and without additional charges if you or the Insured change full time permanent job	3 times per policy		
16. Special Event Benefit ² : you may apply to waive premium of CANSurance Cancer Protection Plan policy for 1 year if you become involuntarily unemployed, wish to pursue further full time education or undertake a working holiday	Once per policy		
17. Extended Grace Period Benefit ³ : you may apply for an extension of grace period of up to 1 year (“Extended Grace Period”) (including the usual 30-day grace period) if you get married or become parent	Once per policy		
E. Ancillary Services			
i) Second Medical Opinion Service ¹⁴	Service Program		
ii) International SOS 24-hour Worldwide Assistance Program ¹⁴	Service Program		
iii) CANcierge ⁷	Service Program		

For policies in US Dollars, the exchange rate for the amount above is fixed at 1:8 (USD:HKD) and rounded to the nearest 1 decimal place.

Important to know

Remarks

1. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. This option is only available if FWD offers a designated full medical reimbursement plan at the time of application and subject to FWD's rules at that time. The policy must remain in effect during the temporary coverage period and all premiums still need to be paid when due. You must inform FWD within 31 days immediately before or after the employment termination date and must provide proof of the change in this employment. This benefit is only available if you or the Insured are changing from a full time employment to any full time employment. This option may be exercised up to 3 times per policy, but you may only make a further application after 3 years has passed from the date of the start of the previous temporary coverage period. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age) or; ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Special Event Benefit or Extended Grace Period Benefit. vCANSurance Medical Plan (a VHIS Certified Plan, Certification Number: F00051) is currently the designated full medical reimbursement plan of the Plan and FWD can revise from time to time without prior notice. FWD is a VHIS provider with registration number 00036.
2. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. You must provide FWD with all documents and information FWD requires within 30 days from the date you first receive relevant proof. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age) or; ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Job Changer Benefit or Extended Grace Period Benefit.
3. The policy must be in effect for at least 3 consecutive years from the policy date or the date of last reinstatement, whichever is later. You must provide FWD with all documents and information FWD requires within 30 days from the date you first receive relevant proof. If the premium is not paid at the end of the Extended Grace Period, you will be in default and the policy will end. This benefit will expire at the earlier of following conditions: i) Insured reaches 65 years old (actual age); or ii) the policy is terminated. You cannot exercise this benefit in conjunction with Convertibility Option, Job Changer Benefit or Special Event Benefit.
4. You may apply to convert the policy to a designated full medical reimbursement plan if the policy has been in effect for at least 9 consecutive years from the policy date or the date of last reinstatement, whichever is later. This option is only available if FWD offers a designated full medical reimbursement plan at the time of conversion and subject to FWD's rules at that time. You may apply when the Insured is aged between 38 and 64 years old (both actual ages inclusive) and within 31 days immediately before or after the respective policy anniversary without providing further health evidence from the Insured. Once approved, conversion will take effect on next policy anniversary and you cannot withdraw the application. The policy will be terminated once the policy is converted. Any claims for any Covered Cancer made under the Plan or the converted policy of designated full medical reimbursement plan are subject to the Lifetime Cancer Limit. FWD will not cover any illness or injury (including pre-existing conditions) under the designated full medical reimbursement plan if it occurred before the policy date or the date of last reinstatement (whichever is later) of the Plan. Premium payable under the designated full medical reimbursement plan is not guaranteed and will be determined on conversion. You cannot exercise this benefit in conjunction with Job Changer Benefit, Special Event Benefit or Extended Grace Period Benefit. vCANSurance Medical Plan (a VHIS Certified Plan, Certification Number: F00051) is currently the designated full medical reimbursement plan of the Plan and FWD can revise from time to time without prior notice. FWD is a VHIS provider with registration number 00036.
5. Covered Cancer refers to the first symptoms that occur no earlier than 90 days after the policy date or the date of last reinstatement, whichever is later, and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ. Please refer to Policy Provisions for the definitions of Cancer and Carcinoma-in-situ.
6. Lifetime Cancer Limit refers to the maximum total amount per Insured that FWD will pay under Section A of the Plan Summary for all Covered Cancers from the Plan. If the Insured is insured under multiple CANSurance Cancer Protection Plan policies, the Lifetime Cancer Limit will apply across all of these policies, even those policies that have terminated. Once the total amount paid or payable under Section A of the Plan Summary reaches the Lifetime Cancer Limit, the policy will terminate.
7. CANcierge is currently provided by HealthMutual Group Limited ("HMG") and its healthcare network team, it is not a part of the policy or benefit item under the Policy Provisions of the Plan and it is not guaranteed renewable. FWD reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD 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.
8. Only applicable to the Insured whose issue age is 1 (15 days) to 65 (age next birthday) and subject to the relevant underwriting requirements, otherwise, normal underwriting applies.
9. Per Covered Cancer Limit refers to the maximum total amount for any single Covered Cancer that FWD will pay under Section A of the Plan Summary. If the Insured is insured under multiple CANSurance Cancer Protection Plan policies, the Per Covered Cancer Limit will apply across all policies under the Plan, even those policies that have terminated.
10. Only Reasonable and Customary charges for the above benefits will be paid by FWD. 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 of the Plan 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 association in the location where the fee or expense is incurred.

Remarks

11. Lifetime guaranteed renewal is subject to the continual availability of the Plan offered by FWD, terms and conditions applicable, benefits, and premium rates at the time of renewal. Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable when the policy is renewed each year. Premium table is subject to change based on factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal. The policy will expire on the policy anniversary immediately following the Insured's 99th birthday.
12. Standard Ward Room refers to a room type in a hospital that is of a quality below a Standard Semi-Private Room.
13. Standard Semi-Private Room refers to a single or double occupancy room in a hospital, with a shared bath/shower room.
14. The services are currently provided by International SOS and are not guaranteed renewable. All relevant fees and charges (if any) of these services must be paid by you. FWD shall not be responsible for any act or failure to act on the part of International SOS and/or any of its affiliates. Details of the services may be revised from time to time without prior notice from FWD.

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 the insurance contract.

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 the Plan may not be sufficient for the increasing protection needs in the future even if FWD fulfils all of its contractual obligations.

Exclusions

Except Compassionate Death Benefit, CANsurance Cancer Protection Plan does not cover any Covered Cancer⁵ resulting directly or indirectly from or in respect of any of the following:

1. any Covered Cancer⁵ in the presence of any HIV Infection and/or any AIDS related illness. HIV Infection refers to an infection where blood or other relevant test(s) indicate, in FWD's opinion, either the presence of any Human Immunodeficiency Virus, antigens or antibodies to such virus; or
2. any drug or alcohol abuse unless the first symptoms of a relevant Covered Cancer⁵ caused by such drug or alcohol abuse occurs 2 years after the policy date or the date of last reinstatement, whichever is later.

Suicide

If the Insured commits suicide (whether sane or insane at that time) within 13 calendar months from the Policy Date, FWD will refund all premiums that FWD has received without interest, less any Policy benefits that FWD has paid and any amounts owed to FWD.

Premium adjustment

The premium is non-guaranteed and will be determined annually based on the age of the Insured on his or her next birthday at the time of renewal. The premium may increase significantly due to factors including but not limited to age, medical inflation, claims experience and policy persistency in the same portfolio.

Key Product Risks

Premium term and non-payment of premium

The premium payment term of the policy ends on the policy anniversary immediately preceding the Insured's 100th birthday. FWD allows a grace period of 30 days (or Extended Grace Period for the Plan) 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, you will lose all of your benefits.

Termination conditions

The policy of the Plan will automatically end on the earliest of the following:

1. If the Insured dies;
2. The policy anniversary immediately following the Insured's 99th birthday;
3. You surrender the policy. FWD will determine the surrender date based on the rules and regulations of FWD at that time;
4. If the change of place of residence or occupation means that the residence or occupation is not insurable according to FWD's underwriting rules, FWD may terminate the policy or refuse to pay benefits under relevant policy after the change;
5. If you refuse to accept the revisions including the adjusted premium and if you have not paid the premium for 30 days from when it was due;
6. If a claim is false, fraudulent, intentionally exaggerated or if any person has used fraudulent means to attempt to claim a benefit, premium paid will not be refunded and any benefit paid because of such means will be recovered;
7. The premium grace period (or Extended Grace Period for CANSurance Cancer Protection Plan) expires and FWD has not received the premium payment;
8. If FWD ceases to offer relevant plan at each policy renewal;
9. The date the total amount paid under Section A in Plan Summary under all policies under the Plan that apply to the Insured reach the Lifetime Cancer Limit⁶;
10. When you convert the Plan to a designated full medical reimbursement plan by exercising Convertibility Option⁴.

This product material is for reference only and is indicative of the key features of the Product. For the 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

Policy Renewal

The period of cover is 1 year, and the policy will be automatically renewed at each Policy Anniversary. FWD can revise, amend or modify this Policy, including the premium, once FWD notifies you in writing at least 30 days before the Policy Anniversary after which the revisions will take effect.

Cancellation Right within Cooling-off Period

If you are not fully satisfied with this policy, you have the right to change your mind. We trust that this 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 the insurance premium paid by you and levy paid by you without interest by giving us written notice. Such notice must be signed by you 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 day period. No refund can be made if a claim payment under the policy has been made prior to your request for cancellation. Should you have any further queries, you may (1) call our Customer Service Hotline on 3123 3123; (2) visit 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.

Obligation to Provide Information

FWD is obliged to comply with the following legal and/or regulatory requirements in various jurisdictions as promulgated and amended from time to time, such as the United States Foreign Account Tax Compliance Act, and the automatic exchange of information regime ("AEOI") followed by the Inland Revenue Department (the "Applicable Requirements"). These obligations include providing information of clients and related parties (including personal information) to relevant local and international authorities and/or to verify the identity of the clients and related parties. In addition, our obligations under the AEOI are to:

- I. Identify accounts as non-excluded "financial accounts" ("NEFAs");
- II. Identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
- III. Determine the status of NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their controlling persons reside for tax purposes;
- IV. Collect information on NEFAs ("Required Information") which is required by various authorities; and
- V. Furnish Required Information to the Inland Revenue Department.

You must comply with requests made by FWD to comply with the above Applicable Requirements.

Double Insurance

If you can obtain a refund of any expenses in the Benefit Provisions of policy provisions from any other sources, FWD will only pay for any excess costs of these expenses up to the limit set out in the Policy Schedule or any Endorsement.

You must tell FWD if the Insured can obtain a refund of all or part of expenses specified in the Benefit Provisions of policy provisions from any other sources. If FWD has paid a benefit which is recoverable from another source, you must refund this amount to FWD.

Notice of Claim

You must inform FWD as soon as possible, and no later than 6 months of the Insured's discharge from hospital, surgery date, or the date of Insured's death, for which a claim will be made on this Policy. FWD has the right to reject any written claims submitted after this 6-month notice period.

Important Notes

Incorrect Disclosure or Non-Disclosure

Your policy is based on the information you and the Insured gave FWD during the application process. It is important that you and the Insured were truthful and accurate with all of the information you provided, as this information helped FWD to decide if you and they were eligible for the policy, and what you need to pay.

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.

You should let us know immediately if the information you or the Insured gave us was inaccurate, misleading, or exaggerated. If you or the Insured did not provide accurate and truthful information, or you or they gave misleading or exaggerated information, your benefits or premium under your policy may be affected, and in some cases we may cancel your policy.

Waiting Period

A 90-day waiting period is applicable for the benefits, except the specific waiting periods of other Additional Benefits and Compassionate Death Benefit.

Important Words

First Symptoms

refers to the first time that the Insured experiences a physical symptom that would cause a reasonable and prudent person to seek medical advice, diagnosis or treatment, or where a medical examination or investigation shows the likely presence of a medical condition.

Medically Necessary

is a medical recommendation by Physician, Surgeon or Specialist as part of his/her diagnosis and/or treatment of a Covered Cancer. The medical recommendation must meet each of the following criteria:

1. The Insured's medical condition will be adversely affected if the medical recommendation is not followed;
2. The recommendation is widely accepted within the medical profession in Hong Kong or the country of treatment as being effective, appropriate and essential to diagnose, relieve or cure the Insured's Covered Cancer based on recognised western medical standards of the specialty involved;
3. The recommended medical management and/or treatment is not experimental in nature; and
4. The recommended diagnosis and/or treatment is not preventative, investigational or screening in nature, is not opted or selected by the Insured alone, nor is for the personal convenience or comfort of the Insured or any medical service provider. This precludes:
 - general check-up unrelated to a Covered Cancer;
 - preventative screening or check-ups looking for the presence of Covered Cancer where there are no symptoms or history of Covered Cancer;
 - vaccinations for the prevention of a Covered Cancer;
 - convalescence, custodial or rest care unrelated to the Covered Cancer;
 - cosmetic surgery for aesthetic purposes.

Declarations

- This Product is underwritten by FWD. FWD is solely responsible for all features, policy approval, coverage and benefit payment under this Product. FWD recommends 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 this 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 for 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 an individual indemnity hospital insurance plan without any savings element. The costs of insurance and the related costs of the policy are included in the premium paid despite the product brochure/leaflet and/or the illustration documents of the Plan having no schedule/section of fees and charges or no additional charge noted other than the premium.
- All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by you 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 payments are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).

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



Learn more about
CANsurance
Cancer Protection Plan

揀易保癌症保障計劃
 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 男性
 Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Male

投保年齡 為1至55歲(下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	782	973	1,099	782	973	1,099
6-18	442	565	648	442	565	648
19	496	631	731	500	636	739
20	521	659	774	533	676	794
21	527	673	832	551	698	863
22	534	681	852	564	721	899
23	541	694	871	579	741	936
24	565	723	912	616	787	991
25	588	750	944	650	831	1,044
26	612	783	978	687	875	1,093
27	624	796	988	709	903	1,123
28	637	809	1,002	734	934	1,153
29	695	886	1,099	812	1,036	1,282
30	760	971	1,214	898	1,148	1,436
31	782	1,007	1,293	941	1,206	1,553
32	802	1,031	1,336	975	1,254	1,628
33	821	1,059	1,390	1,013	1,307	1,712
34	864	1,118	1,468	1,086	1,403	1,843
35	929	1,199	1,577	1,196	1,543	2,029
36	945	1,221	1,604	1,247	1,610	2,115
37	1,001	1,292	1,698	1,352	1,746	2,293
38	1,060	1,371	1,800	1,468	1,898	2,493
39	1,106	1,429	1,873	1,564	2,021	2,653
40	1,134	1,462	1,918	1,638	2,116	2,774
41	1,232	1,589	2,127	1,822	2,351	3,144
42	1,296	1,672	2,235	1,959	2,527	3,378
43	1,364	1,759	2,349	2,106	2,715	3,627
44	1,471	1,899	2,542	2,319	2,993	4,006
45	1,624	2,099	2,825	2,611	3,376	4,542
46	1,793	2,371	3,210	2,939	3,888	5,263
47	1,941	2,572	3,499	3,245	4,298	5,849
48	2,107	2,794	3,824	3,590	4,762	6,517
49	2,247	2,982	4,097	3,902	5,179	7,115
50	2,361	3,137	4,315	4,174	5,542	7,627
51	2,760	3,628	5,139	4,965	6,528	9,194
52	3,002	3,949	5,604	5,499	7,232	10,207
53	3,268	4,297	6,109	6,090	8,012	11,328
54	3,606	4,745	6,764	6,779	8,921	12,647
55	4,033	5,311	7,594	7,582	9,987	14,198
56^	4,509	5,943	8,520	8,475	11,172	15,931
57^	5,039	6,648	9,560	9,476	12,500	17,875
58^	5,632	7,435	10,724	10,589	13,980	20,051
59^	6,133	8,085	11,593	11,531	15,199	21,679
60^	6,526	8,569	12,122	12,270	16,112	22,665
61^	6,657	8,708	12,148	12,515	16,372	22,717
62^	7,063	9,204	12,664	13,277	17,304	23,810
63^	7,488	9,720	13,193	14,077	18,276	24,802
64^	7,981	10,346	13,958	15,004	19,450	26,241
65^	8,554	11,096	14,990	16,082	20,859	28,181
66^	7,623	9,893	13,646	14,332	18,599	25,655
67^	8,135	10,546	14,566	15,293	19,827	27,385
68^	9,257	11,990	16,581	17,402	22,541	31,173
69^	10,485	13,566	18,762	19,711	25,503	35,274
70^	11,826	15,283	21,116	22,234	28,731	39,699
71^	13,172	17,122	23,646	24,763	32,191	44,455
72^	13,928	18,108	24,985	26,185	34,043	46,973
73^	14,730	19,151	26,401	27,692	36,005	49,634
74^	15,528	20,196	27,857	28,787	37,444	51,645
75^	16,321	21,243	29,353	29,444	38,322	52,954
76^	17,155	22,343	30,932	30,116	39,220	54,297
77^	18,033	23,500	32,597	30,804	40,141	55,677
78^	18,957	24,718	34,353	31,508	41,085	57,097
79^	19,770	25,793	35,914	31,908	41,629	57,961
80^	20,460	26,708	37,261	31,992	41,764	58,261
81^	21,175	27,658	38,658	32,080	41,899	58,566
82^	22,065	28,835	40,384	32,386	42,322	59,273
83^	22,991	30,063	42,184	32,696	42,752	59,989
84^	23,464	30,703	43,133	32,850	42,983	60,387
85^	23,467	30,726	43,186	32,852	43,017	60,462
86^	23,468	30,752	43,241	32,854	43,054	60,538
87^	23,470	30,776	43,296	32,857	43,087	60,613
88^	23,471	30,802	43,349	32,859	43,124	60,690
89^	23,615	31,003	43,643	33,063	43,405	61,099
90^	23,906	31,385	44,178	33,467	43,939	61,850
91^	24,199	31,770	44,721	33,879	44,477	62,610
92^	24,496	32,160	45,270	34,295	45,024	63,380
93^	24,798	32,555	45,825	34,716	45,578	64,156
94^	25,133	32,997	46,447	35,185	46,194	65,026
95^	25,504	33,483	47,132	35,708	46,876	65,987
96^	25,881	33,978	47,830	36,235	47,570	66,962
97^	26,265	34,481	48,537	36,769	48,271	67,952
98^	26,653	34,990	49,255	37,313	48,986	68,956
99^	27,046	35,508	49,983	37,865	49,709	69,976

揀易保癌症保障計劃

CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 男性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Male

投保年齡 為56至70歲(下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,191	4,207	6,149	6,000	7,909	11,560
57	3,618	4,768	6,990	6,803	8,966	13,141
58	4,101	5,405	7,945	7,711	10,163	14,939
59	4,529	5,955	8,704	8,517	11,197	16,364
60	4,885	6,392	9,214	9,183	12,018	17,323
61	5,050	6,578	9,352	9,494	12,367	17,582
62	5,426	7,036	9,866	10,201	13,228	18,548
63	5,830	7,525	10,407	10,961	14,147	19,564
64	6,294	8,107	11,144	11,835	15,241	20,952
65	6,830	8,794	12,106	12,839	16,533	22,759
66	7,623	9,893	13,646	14,332	18,599	25,655
67	8,135	10,546	14,566	15,293	19,827	27,385
68	9,257	11,990	16,581	17,402	22,541	31,173
69	10,485	13,566	18,762	19,711	25,503	35,274
70	11,826	15,283	21,116	22,234	28,731	39,699
71^	13,172	17,122	23,646	24,763	32,191	44,455
72^	13,928	18,108	24,985	26,185	34,043	46,973
73^	14,730	19,151	26,401	27,692	36,005	49,634
74^	15,528	20,196	27,857	28,787	37,444	51,645
75^	16,321	21,243	29,353	29,444	38,322	52,954
76^	17,155	22,343	30,932	30,116	39,220	54,297
77^	18,033	23,500	32,597	30,804	40,141	55,677
78^	18,957	24,718	34,353	31,508	41,085	57,097
79^	19,770	25,793	35,914	31,908	41,629	57,961
80^	20,460	26,708	37,261	31,992	41,764	58,261
81^	21,175	27,658	38,658	32,080	41,899	58,566
82^	22,065	28,835	40,384	32,386	42,322	59,273
83^	22,991	30,063	42,184	32,696	42,752	59,989
84^	23,464	30,703	43,133	32,850	42,983	60,387
85^	23,467	30,726	43,186	32,852	43,017	60,462
86^	23,468	30,752	43,241	32,854	43,054	60,538
87^	23,470	30,776	43,296	32,857	43,087	60,613
88^	23,471	30,802	43,349	32,859	43,124	60,690
89^	23,615	31,003	43,643	33,063	43,405	61,099
90^	23,906	31,385	44,178	33,467	43,939	61,850
91^	24,199	31,770	44,721	33,879	44,477	62,610
92^	24,496	32,160	45,270	34,295	45,024	63,380
93^	24,798	32,555	45,825	34,716	45,578	64,156
94^	25,133	32,997	46,447	35,185	46,194	65,026
95^	25,504	33,483	47,132	35,708	46,876	65,987
96^	25,881	33,978	47,830	36,235	47,570	66,962
97^	26,265	34,481	48,537	36,769	48,271	67,952
98^	26,653	34,990	49,255	37,313	48,986	68,956
99^	27,046	35,508	49,983	37,865	49,709	69,976

^ 續保保費以供參考
Renewal premium for reference only

重要事項 Important Notes:

- 本保費表的上次更新日期為2023年8月1日。
The last update date of the above premium tables is 1 August 2023.
- 本保費表只供參考，並不能作為富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費表根據各因素，包括但不受限於年齡、醫療通脹及同一類別保單的索償經驗及保單續保情況釐定。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to age, medical inflation, FWD's medical claim experience and policy persistency in the same portfolio from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。美元保費表請參閱公司網站www.fwd.com.hk。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09. For premium tables in US Dollars, please refer to FWD website www.fwd.com.hk.
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必需經富衛承保後方可作實。
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 policy approval.

揀易保癌症保障計劃
CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 女性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Female

投保年齡 為1至55歲(下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	785	989	1,144	785	989	1,144
6-18	478	606	713	478	606	713
19	526	667	786	530	675	794
20	610	773	912	627	794	934
21	689	869	1,073	719	905	1,114
22	719	903	1,116	762	955	1,179
23	757	943	1,168	809	1,013	1,251
24	816	1,018	1,260	888	1,107	1,369
25	905	1,124	1,398	1,000	1,243	1,543
26	954	1,181	1,470	1,068	1,323	1,648
27	1,011	1,252	1,564	1,149	1,423	1,777
28	1,084	1,339	1,676	1,249	1,542	1,932
29	1,128	1,392	1,747	1,335	1,648	2,070
30	1,207	1,489	1,878	1,485	1,832	2,310
31	1,244	1,538	1,987	1,589	1,966	2,539
32	1,324	1,639	2,126	1,760	2,178	2,826
33	1,414	1,753	2,280	1,950	2,420	3,148
34	1,521	1,890	2,463	2,164	2,690	3,509
35	1,645	2,052	2,683	2,400	2,992	3,912
36	1,789	2,238	2,933	2,674	3,345	4,382
37	2,004	2,514	3,301	3,068	3,849	5,053
38	2,245	2,824	3,716	3,521	4,431	5,829
39	2,467	3,114	4,105	3,959	4,997	6,588
40	2,666	3,374	4,457	4,373	5,531	7,309
41	2,855	3,621	4,898	4,786	6,066	8,208
42	3,014	3,829	5,191	5,160	6,556	8,888
43	3,180	4,052	5,504	5,566	7,090	9,631
44	3,347	4,273	5,823	5,901	7,534	10,266
45	3,509	4,490	6,141	6,151	7,873	10,768
46	3,682	4,826	6,624	6,419	8,415	11,552
47	3,976	5,226	7,201	6,896	9,062	12,487
48	4,298	5,663	7,831	7,412	9,766	13,507
49	4,571	6,035	8,370	7,932	10,474	14,531
50	4,648	6,152	8,556	8,214	10,869	15,118
51	4,774	6,263	8,970	8,585	11,263	16,047
52	4,920	6,470	9,292	9,009	11,847	16,919
53	5,071	6,683	9,622	9,453	12,455	17,837
54	5,220	6,889	9,940	9,811	12,951	18,589
55	5,353	7,075	10,233	10,063	13,299	19,134
56^	5,489	7,264	10,531	10,319	13,658	19,693
57^	5,636	7,470	10,855	10,596	14,044	20,297
58^	5,787	7,680	11,183	10,880	14,438	20,913
59^	5,943	7,881	11,430	11,173	14,818	21,373
60^	6,108	8,080	11,597	11,485	15,192	21,685
61^	6,370	8,403	11,935	11,975	15,799	22,318
62^	6,550	8,619	12,114	12,314	16,203	22,775
63^	6,731	8,834	12,288	12,654	16,609	23,101
64^	6,965	9,135	12,652	13,095	17,174	23,784
65^	7,243	9,506	13,189	13,616	17,873	24,797
66^	6,458	8,485	12,021	12,141	15,952	22,600
67^	7,183	9,431	13,382	13,503	17,730	25,158
68^	7,531	9,881	14,045	14,157	18,578	26,405
69^	7,933	10,406	14,830	14,912	19,564	27,882
70^	8,392	11,010	15,751	15,776	20,699	29,613
71^	8,758	11,576	16,633	16,465	21,763	31,271
72^	8,959	11,861	17,110	16,843	22,298	32,165
73^	9,354	12,401	17,959	17,585	23,315	33,761
74^	9,768	12,962	18,798	18,112	24,031	34,853
75^	10,207	13,543	19,627	18,413	24,432	35,409
76^	10,663	14,150	20,491	18,719	24,840	35,973
77^	11,141	14,786	21,397	19,032	25,257	36,548
78^	11,641	15,450	22,341	19,348	25,682	37,135
79^	12,112	16,085	23,276	19,550	25,960	37,566
80^	12,555	16,687	24,200	19,633	26,091	37,842
81^	13,063	17,376	25,256	19,791	26,322	38,262
82^	13,594	18,098	26,365	19,955	26,562	38,698
83^	14,149	18,851	27,522	20,118	26,805	39,136
84^	14,506	19,341	28,269	20,309	27,077	39,576
85^	14,659	19,556	28,583	20,524	27,378	40,015
86^	14,816	19,773	28,900	20,743	27,684	40,459
87^	14,974	19,994	29,220	20,963	27,992	40,908
88^	15,131	20,217	29,544	21,186	28,303	41,361
89^	15,287	20,429	29,853	21,403	28,602	41,795
90^	15,438	20,631	30,149	21,613	28,884	42,210
91^	15,591	20,835	30,447	21,827	29,169	42,626
92^	15,745	21,041	30,749	22,043	29,459	43,048
93^	15,902	21,250	31,053	22,262	29,750	43,475
94^	16,079	21,487	31,400	22,510	30,082	43,960
95^	16,277	21,752	31,787	22,788	30,455	44,504
96^	16,480	22,023	32,183	23,072	30,832	45,057
97^	16,683	22,296	32,583	23,358	31,215	45,614
98^	16,890	22,572	32,985	23,646	31,600	46,181
99^	17,100	22,852	33,394	23,941	31,992	46,752

揀易保癌症保障計劃 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士除外) - 女性
Basic Plan (HKD) Annual Premium Table (excluding Mainland Chinese) - Female

投保年齡 為56至70歲(下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,900	5,160	7,627	7,331	9,703	14,339
57	4,060	5,375	7,962	7,633	10,107	14,970
58	4,228	5,601	8,314	7,949	10,531	15,631
59	4,404	5,827	8,611	8,281	10,955	16,191
60	4,590	6,053	8,852	8,631	11,378	16,642
61	4,853	6,375	9,227	9,124	11,986	17,348
62	5,055	6,619	9,481	9,504	12,445	17,823
63	5,266	6,871	9,737	9,899	12,917	18,307
64	5,515	7,186	10,140	10,371	13,510	19,065
65	5,810	7,571	10,702	10,924	14,235	20,121
66	6,458	8,485	12,021	12,141	15,952	22,600
67	7,183	9,431	13,382	13,503	17,730	25,158
68	7,531	9,881	14,045	14,157	18,578	26,405
69	7,933	10,406	14,830	14,912	19,564	27,882
70	8,392	11,010	15,751	15,776	20,699	29,613
71^	8,758	11,576	16,633	16,465	21,763	31,271
72^	8,959	11,861	17,110	16,843	22,298	32,165
73^	9,354	12,401	17,959	17,585	23,315	33,761
74^	9,768	12,962	18,798	18,112	24,031	34,853
75^	10,207	13,543	19,627	18,413	24,432	35,409
76^	10,663	14,150	20,491	18,719	24,840	35,973
77^	11,141	14,786	21,397	19,032	25,257	36,548
78^	11,641	15,450	22,341	19,348	25,682	37,135
79^	12,112	16,085	23,276	19,550	25,960	37,566
80^	12,555	16,687	24,200	19,633	26,091	37,842
81^	13,063	17,376	25,256	19,791	26,322	38,262
82^	13,594	18,098	26,365	19,955	26,562	38,698
83^	14,149	18,851	27,522	20,118	26,805	39,136
84^	14,506	19,341	28,269	20,309	27,077	39,576
85^	14,659	19,556	28,583	20,524	27,378	40,015
86^	14,816	19,773	28,900	20,743	27,684	40,459
87^	14,974	19,994	29,220	20,963	27,992	40,908
88^	15,131	20,217	29,544	21,186	28,303	41,361
89^	15,287	20,429	29,853	21,403	28,602	41,795
90^	15,438	20,631	30,149	21,613	28,884	42,210
91^	15,591	20,835	30,447	21,827	29,169	42,626
92^	15,745	21,041	30,749	22,043	29,459	43,048
93^	15,902	21,250	31,053	22,262	29,750	43,475
94^	16,079	21,487	31,400	22,510	30,082	43,960
95^	16,277	21,752	31,787	22,788	30,455	44,504
96^	16,480	22,023	32,183	23,072	30,832	45,057
97^	16,683	22,296	32,583	23,358	31,215	45,614
98^	16,890	22,572	32,985	23,646	31,600	46,181
99^	17,100	22,852	33,394	23,941	31,992	46,752

^ 續保保費以供參考
Renewal premium for reference only

重要事項 Important Notes:

- 本保費表的上次更新日期為2023年8月1日。
The last update date of the above premium tables is 1 August 2023.
- 本保費表只供參考，並不能作為富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費表根據各因素，包括但不受限於年齡、醫療通脹及同一類別保單的索償經驗及保單續保情況釐定。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to age, medical inflation, FWD's medical claim experience and policy persistency in the same portfolio from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。美元保費表請參閱公司網站www.fwd.com.hk。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09. For premium tables in US Dollars, please refer to FWD website www.fwd.com.hk.
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必需經富衛承保後方可作實。
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 policy approval.

揀易保癌症保障計劃
CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 男性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Male

投保年齡 為1至55歲(下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	978	1,216	1,374	978	1,216	1,374
6-18	554	706	811	554	706	811
19	621	788	914	626	796	924
20	651	824	968	667	845	992
21	659	842	1,040	689	873	1,079
22	668	852	1,066	705	901	1,123
23	677	868	1,089	725	927	1,170
24	706	904	1,141	771	984	1,240
25	735	938	1,180	813	1,039	1,306
26	766	979	1,223	859	1,094	1,367
27	780	994	1,236	886	1,128	1,404
28	797	1,012	1,252	917	1,168	1,442
29	869	1,108	1,374	1,015	1,295	1,602
30	950	1,214	1,518	1,122	1,435	1,796
31	978	1,259	1,617	1,177	1,507	1,941
32	1,003	1,288	1,671	1,219	1,568	2,035
33	1,027	1,324	1,738	1,266	1,633	2,141
34	1,080	1,398	1,836	1,358	1,755	2,305
35	1,161	1,499	1,972	1,496	1,930	2,536
36	1,182	1,527	2,006	1,559	2,013	2,645
37	1,251	1,616	2,122	1,690	2,183	2,867
38	1,326	1,714	2,250	1,836	2,373	3,116
39	1,383	1,787	2,342	1,955	2,527	3,316
40	1,417	1,828	2,398	2,048	2,646	3,469
41	1,540	1,986	2,660	2,277	2,939	3,930
42	1,621	2,090	2,794	2,449	3,160	4,223
43	1,705	2,199	2,936	2,632	3,393	4,535
44	1,839	2,374	3,177	2,899	3,741	5,008
45	2,030	2,624	3,531	3,264	4,220	5,678
46	2,241	2,964	4,012	3,675	4,860	6,579
47	2,426	3,216	4,375	4,057	5,372	7,311
48	2,634	3,492	4,780	4,488	5,953	8,147
49	2,809	3,728	5,122	4,878	6,474	8,894
50	2,951	3,922	5,395	5,217	6,927	9,533
51	3,450	4,536	6,425	6,206	8,160	11,493
52	3,753	4,936	7,005	6,874	9,041	12,759
53	4,084	5,371	7,637	7,612	10,015	14,161
54	4,507	5,931	8,455	8,474	11,152	15,809
55	5,041	6,639	9,492	9,479	12,484	17,747
56^	5,637	7,429	10,650	10,594	13,965	19,914
57^	6,299	8,311	11,951	11,845	15,625	22,344
58^	7,040	9,294	13,405	13,236	17,474	25,064
59^	7,667	10,107	14,492	14,414	18,999	27,099
60^	8,157	10,712	15,152	15,337	20,140	28,331
61^	8,322	10,886	15,186	15,644	20,466	28,397
62^	8,830	11,505	15,831	16,597	21,630	29,762
63^	9,360	12,149	16,491	17,596	22,845	31,003
64^	9,976	12,932	17,448	18,755	24,313	32,801
65^	10,692	13,869	18,738	20,103	26,074	35,227
66^	9,528	12,366	17,057	17,915	23,250	32,069
67^	10,170	13,182	18,208	19,116	24,784	34,232
68^	11,572	14,987	20,727	21,753	28,176	38,967
69^	13,106	16,957	23,453	24,638	31,879	44,093
70^	14,783	19,104	26,394	27,793	35,915	49,624
71^	16,465	21,403	29,558	30,954	40,240	55,569
72^	17,411	22,635	31,232	32,732	42,554	58,716
73^	18,412	23,940	33,002	34,616	45,006	62,043
74^	19,410	25,245	34,822	35,984	46,806	64,556
75^	20,402	26,554	36,692	36,806	47,903	66,192
76^	21,444	27,929	38,666	37,645	49,025	67,871
77^	22,541	29,375	40,746	38,505	50,176	69,597
78^	23,696	30,898	42,941	39,386	51,356	71,371
79^	24,713	32,242	44,892	39,885	52,036	72,451
80^	25,575	33,386	46,576	39,990	52,205	72,827
81^	26,469	34,572	48,323	40,100	52,374	73,208
82^	27,582	36,044	50,480	40,483	52,903	74,092
83^	28,740	37,579	52,730	40,870	53,440	74,987
84^	29,330	38,378	53,916	41,064	53,729	75,484
85^	29,334	38,408	53,983	41,066	53,772	75,577
86^	29,335	38,440	54,052	41,069	53,817	75,673
87^	29,338	38,470	54,120	41,071	53,859	75,766
88^	29,339	38,502	54,187	41,074	53,905	75,863
89^	29,519	38,753	54,553	41,328	54,256	76,374
90^	29,883	39,231	55,223	41,834	54,924	77,312
91^	30,250	39,712	55,902	42,349	55,597	78,263
92^	30,620	40,200	56,588	42,869	56,280	79,225
93^	30,997	40,694	57,282	43,394	56,973	80,195
94^	31,416	41,246	58,060	43,982	57,742	81,283
95^	31,881	41,854	58,916	44,635	58,595	82,485
96^	32,352	42,473	59,787	45,294	59,462	83,702
97^	32,831	43,101	60,672	45,962	60,340	84,939
98^	33,316	43,737	61,569	46,642	61,233	86,195
99^	33,808	44,385	62,479	47,332	62,137	87,470

揀易保癌症保障計劃

CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 男性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Male

投保年齡 為56至70歲(下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	3,990	5,259	7,686	7,501	9,886	14,450
57	4,522	5,961	8,738	8,503	11,207	16,427
58	5,127	6,756	9,932	9,639	12,704	18,673
59	5,662	7,444	10,880	10,646	13,996	20,455
60	6,106	7,990	11,518	11,479	15,022	21,654
61	6,312	8,223	11,690	11,868	15,459	21,978
62	6,782	8,796	12,333	12,751	16,535	23,185
63	7,288	9,406	13,008	13,702	17,684	24,456
64	7,868	10,134	13,930	14,794	19,052	26,190
65	8,538	10,993	15,133	16,050	20,666	28,449
66	9,528	12,366	17,057	17,915	23,250	32,069
67	10,170	13,182	18,208	19,116	24,784	34,232
68	11,572	14,987	20,727	21,753	28,176	38,967
69	13,106	16,957	23,453	24,638	31,879	44,093
70	14,783	19,104	26,394	27,793	35,915	49,624
71^	16,465	21,403	29,558	30,954	40,240	55,569
72^	17,411	22,635	31,232	32,732	42,554	58,716
73^	18,412	23,940	33,002	34,616	45,006	62,043
74^	19,410	25,245	34,822	35,984	46,806	64,556
75^	20,402	26,554	36,692	36,806	47,903	66,192
76^	21,444	27,929	38,666	37,645	49,025	67,871
77^	22,541	29,375	40,746	38,505	50,176	69,597
78^	23,696	30,898	42,941	39,386	51,356	71,371
79^	24,713	32,242	44,892	39,885	52,036	72,451
80^	25,575	33,386	46,576	39,990	52,205	72,827
81^	26,469	34,572	48,323	40,100	52,374	73,208
82^	27,582	36,044	50,480	40,483	52,903	74,092
83^	28,740	37,579	52,730	40,870	53,440	74,987
84^	29,330	38,378	53,916	41,064	53,729	75,484
85^	29,334	38,408	53,983	41,066	53,772	75,577
86^	29,335	38,440	54,052	41,069	53,817	75,673
87^	29,338	38,470	54,120	41,071	53,859	75,766
88^	29,339	38,502	54,187	41,074	53,905	75,863
89^	29,519	38,753	54,553	41,328	54,256	76,374
90^	29,883	39,231	55,223	41,834	54,924	77,312
91^	30,250	39,712	55,902	42,349	55,597	78,263
92^	30,620	40,200	56,588	42,869	56,280	79,225
93^	30,997	40,694	57,282	43,394	56,973	80,195
94^	31,416	41,246	58,060	43,982	57,742	81,283
95^	31,881	41,854	58,916	44,635	58,595	82,485
96^	32,352	42,473	59,787	45,294	59,462	83,702
97^	32,831	43,101	60,672	45,962	60,340	84,939
98^	33,316	43,737	61,569	46,642	61,233	86,195
99^	33,808	44,385	62,479	47,332	62,137	87,470

^ 續保保費以供參考
Renewal premium for reference only

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- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。美元保費表請參閱公司網站www.fwd.com.hk。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09. For premium tables in US Dollars, please refer to FWD website www.fwd.com.hk.
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必需經富衛承保後方可作實。
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 policy approval.

揀易保癌症保障計劃
 CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 女性
 Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Female

投保年齡 為1至55歲(下次生日) Issue age 1 to 55 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
1-5	982	1,237	1,430	982	1,237	1,430
6-18	598	758	891	598	758	891
19	658	834	983	663	844	992
20	763	967	1,141	783	992	1,168
21	861	1,086	1,342	900	1,131	1,393
22	900	1,128	1,395	952	1,194	1,473
23	946	1,179	1,460	1,012	1,266	1,564
24	1,020	1,273	1,575	1,111	1,384	1,712
25	1,131	1,405	1,748	1,250	1,554	1,930
26	1,193	1,477	1,838	1,334	1,654	2,060
27	1,264	1,565	1,955	1,436	1,779	2,222
28	1,355	1,673	2,096	1,561	1,929	2,415
29	1,411	1,740	2,184	1,669	2,060	2,588
30	1,508	1,862	2,348	1,857	2,290	2,888
31	1,555	1,924	2,485	1,986	2,457	3,175
32	1,656	2,049	2,658	2,200	2,723	3,532
33	1,767	2,191	2,851	2,439	3,026	3,935
34	1,901	2,362	3,079	2,704	3,362	4,386
35	2,057	2,565	3,353	3,001	3,739	4,891
36	2,236	2,797	3,666	3,343	4,181	5,478
37	2,505	3,142	4,126	3,835	4,811	6,316
38	2,806	3,530	4,645	4,402	5,539	7,287
39	3,084	3,893	5,132	4,949	6,246	8,235
40	3,333	4,217	5,572	5,467	6,914	9,137
41	3,568	4,526	6,123	5,983	7,583	10,259
42	3,768	4,787	6,489	6,450	8,196	11,111
43	3,975	5,065	6,880	6,957	8,863	12,039
44	4,184	5,341	7,280	7,377	9,418	12,832
45	4,386	5,613	7,677	7,688	9,841	13,461
46	4,603	6,033	8,281	8,024	10,519	14,440
47	4,970	6,533	9,002	8,621	11,328	15,609
48	5,372	7,080	9,789	9,265	12,208	16,884
49	5,714	7,544	10,463	9,914	13,092	18,164
50	5,810	7,689	10,695	10,268	13,586	18,898
51	5,967	7,829	11,212	10,731	14,079	20,059
52	6,150	8,088	11,616	11,262	14,809	21,150
53	6,339	8,354	12,028	11,817	15,569	22,297
54	6,525	8,611	12,425	12,265	16,189	23,236
55	6,692	8,843	12,791	12,579	16,624	23,917
56^	6,862	9,080	13,164	12,899	17,073	24,617
57^	7,045	9,337	13,569	13,245	17,555	25,371
58^	7,234	9,600	13,980	13,601	18,048	26,141
59^	7,429	9,851	14,289	13,966	18,523	26,717
60^	7,636	10,100	14,497	14,357	18,991	27,107
61^	7,962	10,504	14,919	14,970	19,749	27,897
62^	8,188	10,773	15,144	15,393	20,254	28,469
63^	8,414	11,042	15,361	15,818	20,762	28,877
64^	8,707	11,418	15,815	16,369	21,468	29,730
65^	9,054	11,884	16,486	17,020	22,341	30,996
66^	8,073	10,606	15,026	15,177	19,940	28,250
67^	8,979	11,789	16,728	16,879	22,163	31,448
68^	9,414	12,352	17,556	17,696	23,222	33,006
69^	9,916	13,007	18,538	18,640	24,456	34,853
70^	10,490	13,763	19,689	19,720	25,874	37,017
71^	10,947	14,470	20,791	20,582	27,205	39,089
72^	11,200	14,826	21,387	21,054	27,872	40,207
73^	11,693	15,501	22,448	21,981	29,143	42,202
74^	12,210	16,202	23,498	22,640	30,039	43,566
75^	12,759	16,929	24,534	23,016	30,540	44,262
76^	13,329	17,688	25,615	23,399	31,050	44,967
77^	13,926	18,483	26,747	23,790	31,572	45,685
78^	14,551	19,312	27,927	24,185	32,103	46,420
79^	15,141	20,106	29,096	24,437	32,450	46,957
80^	15,695	20,858	30,251	24,542	32,614	47,302
81^	16,329	21,720	31,570	24,739	32,903	47,828
82^	16,993	22,622	32,957	24,944	33,203	48,372
83^	17,686	23,564	34,403	25,148	33,506	48,920
84^	18,133	24,177	35,337	25,387	33,846	49,470
85^	18,324	24,446	35,729	25,656	34,222	50,019
86^	18,520	24,717	36,126	25,929	34,605	50,574
87^	18,718	24,992	36,524	26,204	34,990	51,135
88^	18,914	25,272	36,930	26,482	35,379	51,701
89^	19,109	25,536	37,316	26,754	35,752	52,244
90^	19,298	25,790	37,686	27,016	36,105	52,762
91^	19,488	26,044	38,059	27,284	36,462	53,282
92^	19,682	26,302	38,437	27,553	36,823	53,811
93^	19,877	26,563	38,816	27,828	37,188	54,343
94^	20,099	26,860	39,251	28,138	37,603	54,950
95^	20,346	27,190	39,735	28,485	38,068	55,630
96^	20,600	27,529	40,229	28,840	38,540	56,321
97^	20,855	27,870	40,729	29,198	39,019	57,018
98^	21,113	28,215	41,231	29,558	39,500	57,726
99^	21,375	28,566	41,743	29,926	39,990	58,441

揀易保癌症保障計劃

CANsurance Cancer Protection Plan

基本計劃(港元)年供保費表(中國內地人士) - 女性
Basic Plan (HKD) Annual Premium Table (Mainland Chinese) - Female
投保年齡 為56至70歲(下次生日) Issue age 56 to 70 (next birthday)

投保年齡(下次生日) Issue Age (Next Birthday)	非吸煙 Non-smoker			吸煙 Smoker		
	標準 Standard	特等 Superior	優等 Premier	標準 Standard	特等 Superior	優等 Premier
56	4,876	6,450	9,533	9,164	12,129	17,925
57	5,075	6,719	9,953	9,541	12,633	18,713
58	5,284	7,001	10,392	9,937	13,164	19,539
59	5,505	7,285	10,764	10,351	13,693	20,239
60	5,738	7,566	11,066	10,789	14,223	20,803
61	6,066	7,970	11,534	11,406	14,982	21,685
62	6,319	8,275	11,851	11,881	15,557	22,278
63	6,582	8,589	12,172	12,374	16,146	22,884
64	6,894	8,982	12,675	12,963	16,887	23,832
65	7,262	9,464	13,378	13,655	17,794	25,151
66	8,073	10,606	15,026	15,177	19,940	28,250
67	8,979	11,789	16,728	16,879	22,163	31,448
68	9,414	12,352	17,556	17,696	23,222	33,006
69	9,916	13,007	18,538	18,640	24,456	34,853
70	10,490	13,763	19,689	19,720	25,874	37,017
71^	10,947	14,470	20,791	20,582	27,205	39,089
72^	11,200	14,826	21,387	21,054	27,872	40,207
73^	11,693	15,501	22,448	21,981	29,143	42,202
74^	12,210	16,202	23,498	22,640	30,039	43,566
75^	12,759	16,929	24,534	23,016	30,540	44,262
76^	13,329	17,688	25,615	23,399	31,050	44,967
77^	13,926	18,483	26,747	23,790	31,572	45,685
78^	14,551	19,312	27,927	24,185	32,103	46,420
79^	15,141	20,106	29,096	24,437	32,450	46,957
80^	15,695	20,858	30,251	24,542	32,614	47,302
81^	16,329	21,720	31,570	24,739	32,903	47,828
82^	16,993	22,622	32,957	24,944	33,203	48,372
83^	17,686	23,564	34,403	25,148	33,506	48,920
84^	18,133	24,177	35,337	25,387	33,846	49,470
85^	18,324	24,446	35,729	25,656	34,222	50,019
86^	18,520	24,717	36,126	25,929	34,605	50,574
87^	18,718	24,992	36,524	26,204	34,990	51,135
88^	18,914	25,272	36,930	26,482	35,379	51,701
89^	19,109	25,536	37,316	26,754	35,752	52,244
90^	19,298	25,790	37,686	27,016	36,105	52,762
91^	19,488	26,044	38,059	27,284	36,462	53,282
92^	19,682	26,302	38,437	27,553	36,823	53,811
93^	19,877	26,563	38,816	27,828	37,188	54,343
94^	20,099	26,860	39,251	28,138	37,603	54,950
95^	20,346	27,190	39,735	28,485	38,068	55,630
96^	20,600	27,529	40,229	28,840	38,540	56,321
97^	20,855	27,870	40,729	29,198	39,019	57,018
98^	21,113	28,215	41,231	29,558	39,500	57,726
99^	21,375	28,566	41,743	29,926	39,990	58,441

^ 續保保費以供參考
Renewal premium for reference only

重要事項 Important Notes:

- 本保費表的上次更新日期為2023年8月1日。
The last update date of the above premium tables is 1 August 2023.
- 本保費表只供參考，並不能作為富衛人壽保險(百慕達)有限公司(於百慕達註冊成立之有限公司)（「富衛」）與任何人士或團體所訂立之任何合約或該合約的任何部份。
The premium tables are for reference only and not regarded as a contract or any part thereof between FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ('FWD') and any other parties. Please refer to the product brochure and policy provisions for the details of CANsurance Cancer Protection Plan.
- 續保保費並非保證及每次續保之保費將根據被保人於續保時的下次生日年齡及當時的保費表釐定。保費表根據各因素，包括但不受限於年齡、醫療通脹及同一類別保單的索償經驗及保單續保情況釐定。富衛保留隨時作出修改於續保時的保單權益、條款及條文及保費的權利。
Renewal premiums are not guaranteed and the premiums for each renewal are determined based on the age at next birthday and the premium table applicable at that time when the policy is renewed. Premium tables are subject to change based on factors including but not limited to age, medical inflation, FWD's medical claim experience and policy persistency in the same portfolio from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums any time at renewal.
- 半年供保費 = 年供保費 x 0.52，月供保費 = 年供保費 x 0.09。美元保費表請參閱公司網站www.fwd.com.hk。
Half Yearly Premium = Annual Premium x 0.52, Monthly Premium = Annual Premium x 0.09. For premium tables in US Dollars, please refer to FWD website www.fwd.com.hk.
- 保費表內的保費乃按標準費率收費並僅供參考，實際保費必需經富衛承保後方可作實。
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 policy approval.

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. As your trusted partner, in addition to providing you with comprehensive medical protection, FWD also customises dedicated health services especially for your needs. CANcierge¹ gives you priority treatment from a professional health management team with a one stop approach, helping you when you need it most. You can relax knowing FWD is there to take care of all aspects of your health.

Professional & Experienced Medical Team as your Partner

A professional medical service provider is undoubtedly the best option to provide prompt & suitable medical advice and treatment. That's why CANcierge¹ provides you with a dedicated network of specialists so you can receive the most efficient treatment from the best-suited doctor. With this professional team of experts as your guardian angel, you can be hassle free even when faced with illnesses or diseases.

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. You can then continue to live your life.

Efficient and Seamless Claims Resolution and Cashless Facility³

CANcierge's team of specialists will assist you to apply for Cashless Facility³ to FWD if you are diagnosed with a Covered Cancer². Upon successful arrangement of whole process of this resolution, FWD would then provide Cashless Facility³ and pay the hospitalisation, treatment and supportive therapies' fees & charges on your behalf. Payment and claim requests for such fees can be dispensed and you can manage your cash reserve more effectively!

Let CANcierge be your partner in safeguarding your health!

CANcierge Hotline:

Hong Kong: (852) 8120 9066

Toll-free number for Mainland: 400 9303078

24-hour full support⁴

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

Note:

- The claimable amount of medical expenditure is subject to the benefits of Eligible Plans, including but not limited to benefit items and benefit amounts.
- Please seek a doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team are all individual healthcare personnel instead of employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of any medical service or treatment provided by 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.

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

The above information is for reference only and is indicative of the key features of CANcierge¹ and not the benefits of Eligible Plans. For a complete explanation of the terms and conditions of Eligible Plans, please refer to the Policy Provisions.

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 flyer is issued by FWD. It 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 outside Hong Kong. All selling and application procedures of the promotion must be conducted and completed in Hong Kong.

¹ CANcierge, provided by HealthMutual Group Limited ("HMG") and its healthcare network team, is not a part of the Policy or benefit item under the Policy Provisions and only applicable to CANSurance Cancer Protection Plan and designated insurance basic plans or riders ("Eligible Plans"). FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("FWD") reserves the right to terminate or vary CANcierge 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. CANcierge is only available in the Hong Kong region.

² Covered Cancer refers to the first symptoms that occur no earlier than 90 days after the policy date or the date of last reinstatement (whichever is later) and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ. Please refer to Policy Provisions for the definitions of Cancer and Carcinoma-in-situ.

³ Cashless Facility is an administrative arrangement to pay the covered expenditures when the insured is hospitalised, but not a benefit item under Policy Provisions or guaranteed successful arrangement. Cashless Facility is only applicable if the insured requires hospitalisation, treatment and supportive therapies due to a Covered Cancer. FWD reserves the right to terminate or vary CANcierge in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the insured after successful arrangement of Cashless Facility. If the medical cost paid by FWD is higher than the maximum amount of benefit, FWD will seek reimbursement from the policyowners for such amount.

⁴ This hotline is operated by HMG. Please note that this hotline is for non-emergent reservation of doctor consultation instead of for emergencies.

