

BoardingCare Insurance Policy

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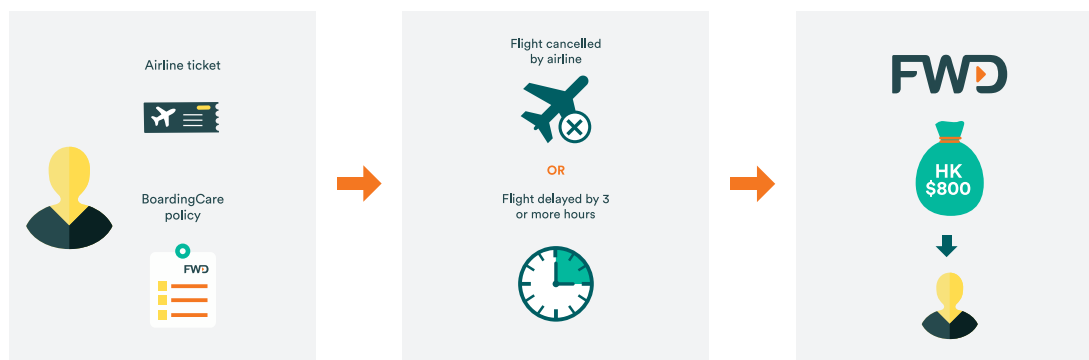
About your policy

Thank you for choosing FWD. We're pleased to be protecting you, so you can focus on living life to the full.

Easy to read

We're here to change the way you feel about insurance – starting with this document. It's been written so it's easy to read, and easy for you to understand your benefits and what you are covered for.

Your cover at a glance



Your policy

As you read your policy, be aware that certain terms have particular meanings, which are given below.

- ‘You’ and ‘your’ means the named owner of this policy as shown in the insurance certificate.
- The ‘insured person’ means the person insured by your policy as shown in the insurance certificate. The insured person is also you (the policy owner).
- ‘We’, ‘our’, and ‘us’ mean FWD General Insurance Company Limited, the issuer of your policy.

Your policy is made up of the documents listed below.

- This policy document.
- Your application form and any documents you provided with it.
- Your insurance certificate, which is the document we have issued to you setting out the important details about your insurance.

Your policy is based on the statements and information you gave to us when applying for this policy. If you gave us inaccurate or incomplete information, we may refuse to pay or reduce your benefit, or even cancel this policy and treat it as if it never existed. You should let us know immediately if any information you gave us was inaccurate or incomplete.



Your policy benefits

In this section, we explain the insurance benefits available under your policy.

Your benefit

We will pay you HK\$800 if the scheduled flight shown in your insurance certificate on which you are booked to travel is cancelled or delayed by 3 hours or more. The benefit will be paid to the bank account specified by you when you applied for this policy.

Please note that the maximum we will pay you for a cancelled or delayed flight is HK\$800 – even if you hold more than one BoardingCare policy covering the same flight.

When we won't pay

We will not pay a benefit if you are unable to board the plan for any reason apart from the flight being cancelled or delayed. For example, we will not pay a benefit if:

- you do not check-in or arrive at the departure gates before the specified times for any reason; or
- you are not allowed to board the flight because you do not hold the required visa or other travel documents.

Additionally, we will not provide any benefit under your policy if we are prohibited from providing that benefit by any economic or trade sanctions.



Making a claim

Read this section to find out how to make a claim and the important conditions that apply when making a claim.

Claims procedure

We will monitor official flight information published by the Hong Kong Airport Authority and, based on that information, automatically process your benefit payment if your flight is cancelled or delayed by 3 hours or more.

You do not need to contact us to claim your benefit as you provided all documents needed to process your benefit payment during the application process.



If you have any questions about your claim you can call our Service Hotline on +852 3123 3123.

If we need additional information

We will contact you if we require any additional documents (such as a boarding pass) in order to process your benefit payment.

We may refuse to pay the benefit if we are not provided with those additional documents. If we decide not to pay your benefit, you can dispute this decision but you must pay your own costs in that dispute.

We will not pay any additional amount if there is a delay in processing your payment.



General conditions

These general conditions apply to all of the benefits under this policy.

Cancellation

You can cancel your policy up to 7 days before your scheduled flight, and we will refund the premium and insurance levy paid by you to the credit card account specified by you when applying for this policy.

Payments

Any payment by us under this policy will be made to the bank account specified by you when applying for this policy.

Age

We will only provide cover to insured persons who are between 18 and 85 years of age.

Jurisdiction

This policy is subject to the exclusive jurisdiction of the laws of Hong Kong.

Contracts (Rights of Third Parties) Ordinance

The Contracts (Rights of Third Parties) Ordinance (Cap 623) of the Laws of Hong Kong does not apply to this policy, and the only parties who may enforce the terms of your policy are you and us (or your or our authorised representatives).

Your responsibilities

When applying for your policy

When applying for your policy you must:

- answer our questions honestly; and
- provide us with accurate and complete information.

After your policy starts

While your policy is active, you must:

- meet all of the terms and conditions of your policy; and
- ensure that any subsequent information or documents that you provide to us (if any) are honest, accurate and complete.

Your claim may be refused or reduced if you do not meet the above responsibilities. In some cases we can cancel your policy and treat it as if it never existed.