

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. CANcierge¹ gives you priority treatment from a professional health management team with a one stop approach, helping you when you needed help most.

Professional & Experienced
Medical Team as your Partner

A professional medical service provider is undoubtedly your best option to provide prompt & suitable medical advice and treatment. That's why CANcierge¹ provides you with a dedicated network of specialists so that you could receive suitable treatment from the best-suited doctor.

Tailor-made Support and
Hospitalisation Arrangement

CANcierge¹ always puts your interest first. Should you require hospitalization and / or treatment due to a cancer 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.

Efficient and Seamless Claims
Resolution and Cashless Facility²

The team of specialists will assist you to apply for efficient and seamless claims resolution arrangement to FWD and so you can leave the formalities of claims submission to the team.

CANcierge
Hong Kong: (852) 8120 9066
Toll-free number for Mainland: 400 9303078
24-hour full support³

For any enquiries about Policy information, please contact your advisors or FWD's Service Hotline 3123 3123.

- Note:**
- The claimable amount of medical expenditure is subject to the Terms and Benefits of vCANsurance Medical Plan, including but not limited to limits of individual benefit items and aggregate limit per Disability per Policy Year.
 - Any medical advice, opinion or services are provided by doctors of CANcierge and/ or its healthcare team who are all external third-party service providers. They are independent contractors and are not agents of FWD. For any specific questions on medical matters or situations, you are advised to consult your doctor or other healthcare professionals. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.
 - You are required to consent to FWD, HealthMutual Group Limited 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.
 - This product material should be read along with the illustration documents and/or other relevant marketing materials of the vCANsurance Medical Plan.

- Remarks:**
1. CANcierge, provided by HealthMutual Group Limited ("HMG") and its healthcare network team, is provided by external third party and does not form part of the Policy or benefit item under the Policy provisions and only applicable to the vCANsurance Medical Plan. FWD reserves the right to suspend, terminate or vary CANcierge in its sole discretion without further notice. FWD is not the supplier of the service and shall have no obligation or 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 Hong Kong region and is not guaranteed renewable.
 2. Cashless Facility is an administrative arrangement to pay the covered expenditures when you are hospitalised, but not a benefit item under Policy provisions or guaranteed successful arrangement. Cashless Facility is only applicable if you require hospitalisation at the designated hospital, treatment and supportive therapies due to a covered cancer. FWD reserves the right to suspend, terminate or amend relevant terms and conditions for Cashless Facility in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of you after successful arrangement of Cashless Facility. If the medical cost paid by FWD is higher than the maximum claimable amount, FWD will seek reimbursement from you for such amount.
 3. This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

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

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 benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan – vCANsurance Medical Plan (Certification Number: F00051). You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

Second Medical
Opinion Service

What is Second Medical Opinion Service?

The objective of the Second Medical Opinion Service is to meet the public’s increasing demands for the best possible medical treatment bearing in mind the continual development of leading-edge treatments for major diseases. This is why we offer the Second Medical Opinion Service to our valuable Insured Person via International SOS.

Understand this distinguished service, you have access to a panel of specialists at leading medical institutions in the US to obtain alternative advice on your medical condition and confirmation of the diagnosis in the event that you have been diagnosed as suffering from major disease made by your attending physician, plus any other relevant medical advice.

Panel of Second Medical Opinion Specialists

The panel provides you to access to some of the highest ranked medical institutions in the US, together with more than 15,000 specialists who practice there, including:

- Harvard Medical School
- Johns Hopkins Hospital, Baltimore
- Massachusetts General Hospital
- Brigham and Women’s Hospital, Boston
- Dana-Faber Cancer Institute
- Cedars-Sinai Medical Center, Los Angeles

The list of medical institutions may be revised from time to time without prior notice.

How to seek Second Medical Opinion Service?

When you have been diagnosed with a major disease, you are required to follow the instruction below to obtain the Second Medical Opinion Service.

Call International SOS and request for the Second Medical Opinion Service.

**Second Medical
Opinion Service*:**

International SOS: (852) 3122 2900

Within 24 hours International SOS will confirm membership and whether medical condition is eligible for the service.

If your medical condition is eligible for the service, the Second Medical Opinion will be provided to you by phone.

How to seek for an additional
Second Medical Opinion Report

- 1) Receive “Information Request Form” from International SOS via fax or email.
- 2) International SOS will assess the case and reply to you if your case is eligible for the report. You need to complete the Information Request Form and send to International SOS together with the relevant medical documents for the Second Medical Opinion Report*. (via courier or registered mail at your own cost)
- 3) The panel of Second Medical Opinion will send acknowledgement to International SOS after receipt. If additional medical information is required, the panel of Second Medical Opinion will inform International SOS who in turn contact you.
- 4) After evaluation, written Second Medical Opinion report and advice will be faxed/emailed to International SOS within 3-5 US working days depending on complexity of the report.
- 5) Upon receipt of the Second Medical Opinion report, International SOS will send it to you and your treating physicians, as required.

If requested, International SOS will arrange transportation, accommodation and admission to the identified treating facility and with a medical escort, if medically necessary.

ALL RELATED COSTS to International SOS WILL BE BORNE BY YOU.

*** Second Medical Opinion Report is US\$850. (The cost may be reviewed from time to time)**

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

The service is currently provided by International SOS and it is not guaranteed renewable. FWD shall not be responsible for any act of failure to act on the part of International SOS and the professionals. FWD reserves the right to amend, suspend or terminate the Second Medical Opinion Service and to amend the relevant terms and conditions at any time without prior notice.

Note:

- 1) FWD, the medical panel, International SOS and/or any of its affiliates, record, share, use and archive your personal data in pursuance of the services being offered to you as well as for their training and quality assurance purposes. The failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.
- 2) The Second Medical Opinion Service and report (if applicable) are provided by panel of second medical opinion specialists of International SOS who are not employees and/or agents of FWD. The opinion and report (if applicable) are general in nature to meet your healthcare needs and should not be used as a substitute for medical services. It is for you and your physician or consulting hospital to decide the appropriate medical course of action to be pursued. FWD shall not be responsible for liable to you for anything in relation to such opinion and report (if applicable) given by panel of second medical opinion specialists of International SOS.
- 3) International SOS, and/or its affiliates and the panel providing the Second Medical Opinion and Report (if applicable) do not have any authority or responsibility to determine the benefits/amounts payable, its eligibility claim procedures etc.

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International SOS
24-hour Worldwide
Assistance Services

General Benefits and Terms

The following SOS benefits are available to you when travelling outside the home country or usual country of residence for periods not exceeding 90 consecutive days per trip.

The International SOS 24-hour Worldwide Assistance Services is provided as a benefit by International SOS (“Intl.SOS”). Intl. SOS is not an agent of FWD and FWD shall not accept any liability for the services provided by Intl.SOS, or their availability. The contract between Intl.SOS and you are separate and independent to the Policy.

Medical Assistance:

- 1 **Telephone Medical Advice**
Intl.SOS will arrange for the provision of medical advice to you over the telephone.
- 2 **Arrangement and Payment of Emergency Medical Evacuation**
Intl.SOS will arrange and pay for the air and/or surface transportation and communication for moving you to the nearest hospital where appropriate medical care is available.

3 Arrangement and Payment of Emergency Medical Repatriation

Intl.SOS will arrange and pay for the return of you to the home country or usual country of residence following an emergency medical evacuation for subsequent in-hospital treatment in a place outside the home country or usual country of residence.

4 Arrangement and Payment of Repatriation of Mortal Remains

Intl.SOS will arrange for transporting your mortal remains from the place of death to the home country or usual country of residence and pay for all expenses reasonably and unavoidably incurred in such transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS.

5 Arrangement of Hospital Admission and Guarantee of Hospital Admission Deposit

If the medical condition of you is of such gravity as to require hospitalisation, Intl.SOS will assist you in the hospital admission. In case of hospital admission duly approved by Intl. SOS and you are without means of payment of the required hospital admission deposit, Intl.SOS will on behalf of your guarantee or provide such payment up to US\$5,000. The provision of such guarantee by Intl.SOS is subject to Intl.SOS first securing payment from you through your credit card or from the funds from your family. Intl.SOS shall not be responsible for any third party expenses which shall be solely your responsibility.

6 Delivery of Essential Medicine

Intl.SOS will arrange to deliver you the essential medicine, drugs and medical supplies that are necessary for your care and/or treatment but which are not available at your location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Intl.SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

7 Arrangement and Payment of Compassionate Visit and Hotel Accommodation (US\$1,000 subject to a sub-limit US\$250 per day)

Intl.SOS will arrange and pay for one economy class return airfare and hotel accommodations for a relative or a friend of you to join who, when travelling alone, are hospitalised outside the home country or usual country of residence for a period in excess of seven (7) consecutive days, subject to Intl.SOS' prior approval and only when judged necessary by Intl.SOS on medical and compassionate grounds.

8 Arrangement and Payment of Return of Minor Children

Intl.SOS will arrange and pay for the economy class one-way airfare for the return of minor children [aged 18 years old and below, unmarried] to the home country or usual country of residence if they are left unattended as a result of the accompanying your illness, accident or emergency medical evacuation. Escort will be provided, when necessary, at no charge.

9 Arrangement and Payment of Convalescence Expenses (US\$1,000 subject to a sub-limit US\$250 per day)

Intl.SOS will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by you related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation. Intl.SOS' prior approval, subject to its determination on medical grounds, is required in respect of such payment.

10 Arrangement and Payment of Unexpected Return to the Home Country or Usual Country of Residence

In the event of the death of your close relative in your home country or usual country of residence while you are travelling overseas (save for in the case of migration) and necessitating an unexpected return to your home country or usual country of residence, Intl.SOS will arrange and pay for one economy class return airfare for the return of you to your home country or usual country of residence.

11 Arrangement and Payment of Return of Insured Person to Original Work Site

Following your emergency medical evacuation or emergency medical repatriation and within one (1) month period, Intl. SOS will, upon your request, arrange and pay for a one-way economy class airfare to return you to the original work location.

Travel Assistance:

1 Inoculation and Visa Requirement Information

Intl.SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to you at any time, whether or not you are travelling or an emergency has occurred.

2 Lost Luggage Assistance

Intl.SOS will assist you if you lost your luggage while travelling outside the home country or usual country of residence by referring you to the appropriate authorities involved.

3 Lost Passport Assistance

Intl.SOS will assist you if you lost your passport while travelling outside the home country or usual country of residence by referring you to the appropriate authorities involved.

4 Legal Referral

Intl.SOS will provide you with the name, address, telephone numbers, if requested by you and if available, office hours for referred lawyers and legal practitioners. Intl.SOS will not give any legal advice to you.

5 Emergency Travel Service Assistance

Intl.SOS shall assist you in making reservations for air ticket or hotel accommodation on an emergency basis when travelling overseas.

Intl.SOS, at its sole discretion, may provide medical assistance as described above to you on a fee-for-service basis for those cases which do not fall within the service scope, subject to Intl.SOS receiving additional financial guarantees or indemnification from FWD and/or you prior to rendering such services on a fee-for-service basis.

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This leaflet is issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") and 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 or services of FWD outside Hong Kong. All selling and application procedures of the insurance plans and services must be conducted and completed in Hong Kong.

Ready
to
help

**FWD Professional Health
Assistance Services**