

Healthy Plus Refundable Hospital Income Plan

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Health Assistance Services

1. 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. CANcierge <note 1> gives the Insured priority treatment from a professional health management team with a one stop approach, helping the Insured when the Insured needed it most.

Professional & Experienced Medical Team as the Insured's Partner

A professional medical service provider is undoubtedly the Insured's best option to provide prompt & suitable medical advice and treatment. That's why CANcierge <note 1> provides the Insured with a dedicated network of specialists so that the Insured could receive suitable treatment from the best-suited doctor.

Tailor-made Support and Hospitalisation Arrangement

CANcierge <note 1> always puts the Insured's interest first. Should the Insured require hospitalisation and / or treatment due to a Covered Cancer <note 2> as diagnosed by CANcierge's doctor<note 3>, the team of specialists will arrange for the Insured 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

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

CANcierge <note 4>:

Hong Kong: (852) 8120 9066

Toll-free number for Mainland: 400 9303078

24-hour full support

Note:

- 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 the Company. For any specific questions on medical matters or situations, the Insured is advised to consult the Insured's doctor or other healthcare professionals. The Company shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them
- The Insured is required to consent to the Company, HealthMutual Group Limited and its healthcare network team, recording, sharing, using and archiving the Insured's personal data in pursuance of CANcierge <note 1> being offered to the Insured 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 the Insured.

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 Healthy Plus Refundable Hospital Income Plan. The Company reserves the right to suspend, terminate or vary CANcierge in its sole discretion without further notice. The Company is not the supplier of the

service and shall have no obligation or responsibility 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.

2. Covered Cancer refers to the first symptoms that occur after the first 30 days from the Commencement Date and are subsequently confirmed by a specialist as meeting the definition of Cancer or Carcinoma-in-situ as below:
 - Cancer is a malignant tumour characterized by uncontrolled growth of malignant cells and the invasion of tissue. Cancer includes leukaemia (other than chronic lymphocytic leukaemia of RAI stage 0) but does not include non-invasive cancers in situ or any non-melanoma skin cancer of AJCC stage I or below. A diagnosis of Cancer must be supported by histopathological, cytopathological patterns, radiological tests, blood tests and other laboratory tests results.
 - Carcinoma-in-situ is focal autonomous new growth of carcinomatous cells which have not yet infiltrated normal tissue beyond the epithelial basement membrane. For Carcinoma-in-situ of cervix uteri, it must be at a grading of CIN III. A diagnosis of Carcinoma-in-situ must be supported by a histopathological biopsy report.
3. The list of CANcierge's doctors may be revised from time to time without prior notice.
4. 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 the Company or HMG.

The service is provided by HMG and it is not guaranteed renewable. The Company shall not be responsible for any act or failure to act on the part of HMG and the professionals referred by HMG. FWD reserves the right to amend, suspend or terminate CANcierge and to amend the relevant terms and conditions at any time without prior notice.

2. International SOS 24-hour Worldwide Assistance Services

General Benefits and Terms

The following SOS benefits are available to the Company's Insureds 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 the Company and the Company shall not accept any liability for the services provided by Intl.SOS, or their availability. The contract between Intl.SOS and the Insureds is separate and independent to the Policy.

Medical Assistance:

1. **Telephone Medical Advice**
Intl.SOS will arrange for the provision of medical advice to the Insured 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 the Insured 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 the Insured 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 the Insured's 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 the Insured is of such gravity as to require hospitalisation, Intl.SOS will assist such Insured in the hospital admission. In case of hospital admission duly approved by Intl. SOS and the Insured is without means of payment of the required hospital admission deposit, Intl.SOS will on behalf of the Insured 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 the Insured through the Insured's credit card or from the funds from the Insured's family. Intl.SOS shall not be responsible for any third party expenses which shall be solely the Insured's responsibility.

6. Delivery of Essential Medicine

Intl.SOS will arrange to deliver to the Insured essential medicine, drugs and medical supplies that are necessary for the Insured's care and/or treatment but which are not available at the Insured's 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 the Insured to join the Insured who, when travelling alone, is 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 Insured's 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 the Insured 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 the Insured's close relative in his/her home country or usual country of residence while the Insured is travelling overseas (save for in the case of migration) and necessitating an unexpected return to his home country or usual country of residence, Intl.SOS will arrange and pay for one economy class return airfare for the return of the Insured to his/her home country or usual country of residence.

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

Following the Insured's emergency medical evacuation or emergency medical repatriation and within one (1) month period, Intl.SOS will, upon the Insured's request, arrange and pay for a one-way economy class airfare to return the Insured 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 the Insured at any time, whether or not the Insured is travelling or an emergency has occurred.

2. Lost Luggage Assistance

Intl.SOS will assist the Insured who has lost his/her luggage while travelling outside the home country or usual country of residence by referring the Insured to the appropriate authorities involved.

3. Lost Passport Assistance

Intl.SOS will assist the Insured who has lost his/her passport while travelling outside the home country or usual country of residence by referring the Insured to the appropriate authorities involved.

4. Legal Referral

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

5. Emergency Travel Service Assistance

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

Definitions (applicable to the International SOS 24-hour Worldwide Assistance Services only):

1. Serious Medical Condition

means a condition which in the opinion of Intl.SOS constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the Insured's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the Insured's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

2. Pre-Existing Condition

means any medical condition in respect of which the Insured has been hospitalised during the 12-month period immediately prior to the 1st day the Insured is included in Intl.SOS program or any medical condition that has been diagnosed or treated by a medical practitioner including prescribed drugs within the 6-month period prior to the 1st day the Insured is included in Intl.SOS program.

Exclusions (applicable to the International SOS 24-hour Worldwide Assistance Services only):

The following treatment, items, conditions, activities and their related or consequential expenses are excluded:

1. Any expense incurred as a result of a Pre-existing Condition.
2. More than one emergency evacuation and/or repatriation for any single medical condition of the Insured during the term of the insurance policy, subject to a maximum of one year.
3. Any cost or expense not expressly covered by the program and not approved in advance and in writing by Intl.SOS and/or not arranged by Intl.SOS. This exception shall not apply to emergency medical evacuation from remote or primitive areas when Intl.SOS cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Insured.
4. Any event occurring when the Insured is within the territory of his/her home country or usual country of residence.
5. Any expense for Insureds who are travelling outside the home country or usual country of residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
6. Any expense for medical evacuation or repatriation if the Insured is not suffering from a Serious Medical Condition, and/or in the opinion of the Intl.SOS physician, the Insured can be adequately treated locally, or treatment can be reasonably delayed until the Insured returns to his/her home country or usual country of residence.
7. Any expense for medical evacuation or repatriation where the Insured, in the opinion of the Intl.SOS physician, can travel as an ordinary passenger without a medical escort.
8. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
9. Any expense related to accident or injury occurring while the Insured is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
10. Any expense incurred for emotional, mental or psychiatric illness.
11. Any expense incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
12. Any expense incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
13. Any expense related to the Insured engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
14. Any expense related to the Insured engaging in the commission of, or the attempt to commit, an unlawful act.

15. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
16. Any expense incurred as a result of the Insured engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
17. Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to an Act of Terrorism or war.
18. Any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
19. Any expense in respect of the Insured under Group 1 (group insurance) more than 75 years old and Insured under Group 2 (individual insurance) more than 70 years old at the date of intervention.
20. Any expense which is a direct result of nuclear reaction or radiation.

Intl.SOS, at its sole discretion, may provide medical assistance as described above to Insureds 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 the Company and/or its Insured(s) prior to rendering such services on a fee-for-service basis.

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

The service is currently provided by International SOS and the medical advice is provided by medical service providers which are not employee and/or agent of the Company. The service is not guaranteed renewable. The Company shall not be responsible or liable to the Policy Owner or the Insured for anything in relation to such service given by International SOS and the medical service providers. The Company reserves the right to amend, suspend or terminate the International SOS 24-hour Worldwide Assistance Services and to amend the relevant terms and conditions at any time without prior notice.

This benefit/service does not form part of this Policy.