

時刻關懷 伸出援手

Solace from a
Devoted Helping Hand

心安意足意外保障計劃
Attentive Care Accident Protection Plan

意外・非分紅壽險
Accident • Non-Participating life

敢 至係人生

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心安意足意外保障計劃

Attentive Care Accident Protection Plan

大家努力籌劃人生大計，使家人得到安穩的生活。然而，意外往往在毫無預警之下發生。

意外不但會帶來痛苦，還會對您和您的家人帶來沉重的財政負擔。因此，我們用心為您預計所有可能，助您未雨綢繆，使您和您的家人輕鬆克服不測的逆境。

心安意足意外保障計劃提供全面的保障，範疇包括身故、斷肢、殘廢及住院等。它可作為一個基本計劃或其他保險計劃中的附約。

We take precautions in life to ensure the safety of our family and ourselves, however, accidents could still happen without warning and beyond our control.

Accident will not only cause pain and suffering, but often impose a heavy financial strain on you and your family. We are here to help you anticipate all possibilities, even the most unexpected events, by providing an all-round solution to help you and your family overcome the most unfortunate adversities.

The Attentive Care Accident Protection Plan provides comprehensive protection in the event of death or dismemberment, disability and hospitalisation, as well as other value-added features. It is available as a standalone plan or as a rider to your other plans.



意外死亡及斷肢賠償 Accidental Death and Dismemberment Benefit

若您不幸因遇上意外而導致斷肢、嚴重燒傷，甚至死亡，心安意足意外保障計劃（心安意足）將根據保障表中所述的百分率（相等於投保額的2%至100%）作出一筆過的賠償，助您紓解財困。

In the unfortunate circumstances of dismemberment, major burns or even death caused by an accident, Attentive Care Accident Protection Plan ("Attentive Care") will provide a lump sum payment in accordance with the Benefit Schedule from 2% to 100% of the Sum Insured to help ease the financial strain your family may face.



永久完全殘廢賠償¹ Permanent Total Disability Benefit¹

若您不幸因遇上嚴重的意外而導致永久完全殘廢並喪失工作能力，您的家人很可能會陷入經濟困境。心安意足將於您因意外受傷後而持續永久完全殘廢的第13個月開始，連續18個月每月向您支付投保額的1%作為賠償。若您於該18個月完結時仍然維持永久完全殘廢，我們會將餘下82%的投保額一筆過支付給您。

In the unfortunate event of becoming permanently disabled due to a severe accident, you may lose the ability to participate in gainful employment and the loss of income may impose a detrimental financial burden on your family. With Attentive Care, you will receive 1% of the Sum Insured per month during the continuance of such disability starting from the 13th month after the injury for 18 months. If the permanent total disability persists after this period, the remaining 82% of the Sum Insured will be paid in a single lump sum.



意外醫療費用賠償² Accidental Medical Expenses Benefit²

不論是輕微或嚴重的意外，您將需要接受醫療護理，支出龐大。為減輕您的經濟負擔，在每宗意外中，我們將賠償高達投保額的5%的實際已支付之醫療費用，包括門診、住院、手術、護理或跌打費用³。

Whether the accident is minor or severe, you will need medical care, which invariably leads to amassing bills. To ease your financial burden, we will reimburse the actual medical expenses incurred up to a maximum of 5% of the Sum Insured per accident, including outpatient, hospital, surgical, nursing or Chinese bonesetter expenses³.



每日住院現金賠償 Daily Hospital Income Benefit

倘若您因意外受傷或患上手足口病⁴而需於指定國家⁵入院治療，您將獲得投保額的0.1%作為每日住院現金賠償，而每次意外或疾病的保障皆長達90日。而在非指定國家，我們則提供相對較少的保障⁶。

If you are confined to a hospital due to an accident or Hand, Foot, Mouth Disease⁴ in Specified Countries⁵, you will receive a daily benefit of 0.1% of the Sum Insured up to 90 days per accident or disease. Non-Specified Countries will still be covered with relatively reduced benefit⁶.



無索償獎賞⁷ No Claim Bonus⁷

如在每一個保單週年日之前的12個月內不曾索償，意外死亡及斷肢賠償及永久完全殘廢賠償將會於首5個保單週年日，每年按投保額增加5%，累積可達投保額的25%。

If no claim arises in the 12 months prior to each policy anniversary, the Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit will be increased by 5% of the Sum Insured on each of the first five policy anniversary, accumulated up to 25% of the Sum Insured.



雙倍賠償保障 Double Indemnity Benefit

為使您的保障更為周全，倘若您在以下情況意外受傷而導致斷肢、永久完全殘廢或死亡，將可獲得雙倍的意外死亡及斷肢賠償或永久完全殘廢賠償（包括無索償獎賞）：

- 以乘客身份繳費乘搭公共交通工具；或
- 在升降機內（建築地盤或礦場安裝的升降機除外）；或
- 於公共建築物內發生火警，即劇院、公共禮堂、酒店、學校、醫院、餐館及購物商場，而您在起火時已經身處該地。

To enhance your protection, the Accidental Death and Dismemberment Benefit and Permanent Total Disability Benefit (including any No Claim Bonus) will be doubled if the accident occurs under the following circumstances:

- While you are a fare-paying passenger on any public conveyance licensed to carry passengers; or
- While you are in an elevator (excluding elevators installed in mines or construction sites); or
- Fire in a public building, referring to theatre, public auditorium, hotel, school, hospital, restaurant and shopping mall, in which you are in at the commencement of the fire.



身故體恤賠償 Compassionate Death Benefit

若您因非意外事故而不幸身故，您的受益人將會獲得投保額的1%作為恩恤金，金額高達10,000港元 / 1,250美元。

In the unfortunate event of death not resulting from an accident, your beneficiary will receive 1% of the Sum Insured, up to HK\$10,000 / US\$1,250.



24小時環球支援服務⁸ 24-hour Worldwide Assistance Service⁸

假若您不幸在外地遇上意外，因面對陌生的環境而令您倍感焦慮和苦惱，心安意足能即時為您伸出援手，提供24小時環球支援服務，包括電話醫療諮詢服務、緊急醫療運送及遺體運返。

Accidents that occur overseas especially in unfamiliar surroundings can cause extreme anxiety and distress. To ensure you can receive immediate assistance around the clock, Attentive Care provides 24-hour Worldwide Assistance Service, including telephone medical advice, emergency medical evacuation and repatriation of mortal remains.

於本保單內，以上所有權益的總賠償金額不會超過投保額的100%（雙倍賠償保障及無索償獎賞除外）。

The total amount payable in respect of the above benefits (excluding Double Indemnity Benefit and No Claim Bonus) under this Policy shall not exceed 100% of the Sum Insured.

計劃選擇例子 - 權益、保障及保費 (港幣)
Example on the plan options for Benefits, Coverage and Premium(HKD)

	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3
投保額 Sum Insured	\$400,000	\$800,000	\$1,200,000
權益 Benefits最高保障 Maximum Coverage			
意外死亡及斷肢賠償 Accidental Death and Dismemberment Benefit	\$400,000	\$800,000	\$1,200,000
永久完全殘廢賠償 ¹ Permanent Total Disability Benefit ¹	\$400,000	\$800,000	\$1,200,000
意外醫療費用賠償 (每次意外) ^{2,3} Accidental Medical Expense Benefit (per accident) ^{2,3}	\$20,000	\$40,000	\$60,000
每日住院現金賠償 (每次意外或疾病皆長達90日的保障，不同國家有所變動) ^{4,5,6} Daily Hospital Income Benefit (up to 90 days per accident or disease, varies by countries) ^{4,5,6}	\$400 / 每日 \$400 / Day	\$800 / 每日 \$800 / Day	\$1,200 / 每日 \$1,200 / Day
無索償獎賞 ⁷ No Claim Bonus ⁷	\$100,000	\$200,000	\$300,000
雙倍賠償保障 Double Indemnity Benefit	\$500,000	\$1,000,000	\$1,500,000
身故體恤賠償 Compassionate Death Benefit	\$4,000	\$8,000	\$10,000
24小時環球支援服務 ⁸ 24-hour Worldwide Assistance Service ⁸	✓	✓	✓
職業類別 ⁹ Occupation Class ⁹ 基本計劃的保費 Premiums (HK\$) for basic plan			
	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3
	每年 Annual	每年 Annual	每年 Annual
	每月 Monthly	每月 Monthly	每月 Monthly
1	\$2,048	\$3,848	\$5,652
2	\$2,568	\$4,888	\$7,212
3	\$2,988	\$5,728	\$8,472
4	\$4,144	\$8,040	\$11,940
職業類別 ⁹ Occupation Class ⁹ 附約的保費 Premiums (HK\$) for rider			
	計劃 1 Plan 1	計劃 2 Plan 2	計劃 3 Plan 3
	每年 Annual	每年 Annual	每年 Annual
	每月 Monthly	每月 Monthly	每月 Monthly
1	\$1,800	\$3,600	\$5,400
2	\$2,316	\$4,632	\$6,948
3	\$2,736	\$5,472	\$8,208
4	\$3,892	\$7,784	\$11,676

註：投保額範圍由400,000港元至2,000,000港元¹⁰可供選擇。如保單為美元，匯率訂定為美元：港幣1:8。
以上數字向上調整至最接近的金額（如適用）。

Note: Sum Insured ranges from HK\$400,000 to HK\$2,000,000¹⁰ is available. For policies in USD, the exchange rate is fixed at 1:8 (USD:HKD).
The above figures are rounded up to nearest dollar (if applicable).

心安意足意外保障計劃

Attentive Care Accident Protection Plan

計劃性質 Plan Type	基本計劃 / 附約 Basic Plan / Rider
投保年齡（下次生日年齡） Issue Age (Age Next Birthday)	1 (15日) - 60 1 (15 days) - 60
保障年期 Benefit Term	每年續保至65歲（非保證） Non-guaranteed yearly renewable to age 65
保費供款年期 Premium Payment Term	至65歲 To age 65
基本計劃保費 Premium Structure	<div><div><div>• 根據4種職業類別訂定；</div><div>• 每年續保及非保證；</div></div><div>（本公司保留不時對保費作出檢討及調整之權利）</div><div><div>• Based on four occupation classes</div><div>• Non-guaranteed and yearly renewable</div></div><div>（The Company reserves the right to revise the premium rate from time to time.）</div></div>
貨幣 Currency	港幣 / 美元 HKD / USD
繳費方式 Premium Payment Mode	每月 / 每半年 / 每年 Monthly / Semi-annually / Annually
最低投保額 Minimum Sum Insured	400,000港元 / 50,000美元 HK\$400,000 / US\$50,000
最高投保額 ¹⁰ Maximum Sum Insured ¹⁰	2,000,000港元 / 250,000美元 HK\$2,000,000 / US\$250,000

賠償明細表(意外死亡及斷肢賠償)

Benefit Schedule of Accidental Death and Dismemberment

傷殘項目 Injury	投保額之百分比 % of the Sum Insured	傷殘項目 Injury	投保額之百分比 % of the Sum Insured
意外死亡 Loss of Life	100%	喪失一隻姆指或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Thumb	
永久無法痊癒之四肢癱瘓 Permanent & Incurable Paralysis of all Limbs	100%	- 兩個關節 - 右手 / 左手 - Both phalanges - right hand / left hand	30% / 20%
喪失兩肢或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Two Limbs	100%	- 一個關節 - 右手 / 左手 - One phalanx - right hand / left hand	15% / 10%
喪失一肢或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of One Limb	100%	喪失手指或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Finger	
雙目永久完全失明 Permanent Total Loss of Sight of Both Eyes	100%	- 三個關節 - 右手 / 左手 - Three phalanges - right hand / left hand	10% / 7.5%
單目永久完全失明 Permanent Total Loss of Sight of One Eye	100%	- 兩個關節 - 右手 / 左手 - Two phalanges - right hand / left hand	7.5% / 5%
永久完全喪失聽覺及語言能力 Permanent Total Loss of Speech and Hearing	100%	- 一個關節 - 右手 / 左手 - One phalanx - right hand / left hand	5% / 2%
永久完全喪失聽覺 Permanent Total Loss of Hearing in		喪失一隻腳所有腳趾或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of All Toes on One Foot	15%
- 雙耳 Both ears	75%	喪失大腳趾或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Great Toe	
- 單耳 One ear	15%	- 兩個關節 Two phalanges	5%
永久完全喪失語言能力 Permanent Total Loss of Speech	50%	- 一個關節 One phalanx	3%
永久完全喪失一眼之晶體 Permanent Total Loss of the Lens of One Eye	50%	喪失其中一隻腳趾或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Other Toe	2%
經手術割除下顎 Removal of Lower Jaw by Surgical Operation	30%	腿部或膝蓋骨斷裂而無法癒合 Fractured Leg or Patella with Established Non-union	10%
喪失一隻姆指及四隻手指或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Thumb and Four Fingers of		足腿縮短五厘米或以上 Shortening of Leg by at Least 5 cm	7.5%
- 右手 Right hand	70%	三級燒傷 (x = 整個身體表面面積燒傷之百分比) Third Degree Burns (x = % of total body surface area)	
- 左手 Left hand	50%	- 頭部 Head	
喪失四隻手指或永久完全喪失其功能 Loss of or Permanent Total Loss of Use of Four Fingers of		x >= 8%	100%
- 右手 Right hand	40%	8% > x >= 6%	75%
- 左手 Left hand	30%	6% > x >= 4%	50%
		4% > x >= 2%	25%
		- 身體 Body	
		x >= 20%	100%
		20% > x >= 15%	75%
		15% > x >= 13%	50%
		13% > x >= 10%	25%

註：慣用左手者則左右兩手之賠償率互調

Note: Left hand users can have the percentage of Sum Insured of left and right hand reversed.

備註:

1. 永久完全殘廢賠償並不適用於被保人在18歲之前發生的意外。
2. 如被保人在18歲之前發生意外，所獲得之最高實際賠償金額為16,000 港元 / 2,000美元。
3. 跌打費用之最高賠償金額為意外醫療費用賠償的10%，唯每日不可多於200港元 / 25美元，每個保單年度的上限為2,000港元 / 250美元。
4. 保障只適用於於本保單生效日起超過30日後患上手足口病。被保人必須於18歲前經由醫生診斷並作書面證明患上手足口病。有關手足口病的定義，請參閱保單條款。
5. 指定國家包括香港、澳門、台灣、新加坡、馬來西亞、泰國、日本、南韓、北美、澳洲、新西蘭及西歐（奧地利、比利時、丹麥、芬蘭、法國、德國、希臘、冰島、愛爾蘭、意大利、盧森堡、摩納哥、荷蘭、挪威、葡萄牙、西班牙、瑞典、瑞士、英國和梵蒂岡）。
6. 非指定國家之每日住院現金賠償會減少50%，而最高總賠償金額為每日480港元 / 60美元（包括同一被保人在本公司的任何住院現金保障）。
7. 於第5個保單週年日後或永久完全殘廢賠償已作出賠償（以較早者為準），已獲得之總無索償獎賞會於餘下保障年內維持不變。
8. 此服務由國際SOS提供，本公司將不會就國際SOS的行為或疏忽負上責任。
9. 職業類別劃分僅供參考並以核保為準。
 - 類別1 從事室內或專業、行政、管理、文職和非體力勞動職業的人士。
例如：會計師、律師、醫生、教師
 - 類別2 從事非體力勞動工程和 / 或工作的監督性質的戶外工作的人。
例如：工程師、推銷員、家傭、郵差
 - 類別3 從事輕體力勞動的工作人員，而無需使用重型機械。
例如：麵包師傅、餐廳服務員、鎖匠
 - 類別4 從事體力勞動的人。
例如：電工（室內職責）、技工、風帆教練
10. 最高投保額以核保為準。

重要事項及聲明:

- i. 本產品由富衛人壽保險（百慕達）有限公司（「富衛」）承保，富衛全面負責一切計劃內容、保單批核、保障及賠償事宜。在投保前，您應考慮本產品是否適合您的需要及您是否完全明白本產品所涉及的風險。除非您完全明白及同意本產品適合您，否則您不應申請或購買本產品。在申請本計劃前，請細閱以下相關風險。
- ii. 本產品資料是由富衛發行。富衛對本產品資料所載資料的準確性承擔一切責任。本產品資料只在香港特別行政區派發，並不能詮釋為在香港特別行政區境外出售、游說購買或提供富衛的保險產品。本產品的銷售及申請程序必須在香港特別行政區境內進行及完成手續。
- iii. 本產品是一項保險產品。繳付之保費並非銀行存款或定期存款，本計劃不受香港特別行政區存款保障計劃所保障。
- iv. 本產品乃一項意外保障產品。保險費用成本及保單相關費用已包括在本計劃的所需繳付保費之內，儘管本計劃的主要推銷文件 / 小冊子及 / 或本計劃的銷售文件沒有費用與收費表 / 費用與收費部份或沒有保費以外之額外收費。
- v. 所有核保及理賠決定均取決於富衛，富衛根據投保人及被保人於投保時所提供的資料而決定接受投保申請還是拒絕有關申請，並退回全數已繳交之保費（不連帶利息）。富衛保留接納 / 拒絕任何投保申請的權利並可拒絕您的投保申請而毋須給予任何理由。
- vi. 以上全部權益及款項將於扣除保單負債（如有）（如未清繳之保費或保單貸款及其利息），如有，後支付。
- vii. 如您對保單不滿意，則在您未曾於本保單下作出過任何索償的前提下，您有權在「冷靜期」內以書面要求取消保單及取回所有已繳交的保費。您必須確保富衛辦事處在您的保單的「冷靜期」（保單交付給您 / 您的代表或《通知書》（說明已經可領取保單和「冷靜期」的屆滿日）發予您 / 您的代表後起計的21天內，以較早者為準。）屆滿日或之前直接收到附有您的親筆簽署的通知書。富衛辦事處的地址為香港中環德輔道中308號富衛金融中心1樓。
- viii. 於保單或附約生效期間，保單權益人可向富衛作出書面申請退回或終止保單或附約。
- ix. 本產品之保單條款受香港特別行政區的法律所規管。
- x. 以上資料只供參考及旨在描述產品主要特點，有關條款細則的詳細資料及所有不保事項，請參閱保單條款。本單張及保單條款內容於描述上有任何歧異，應以保單條款英文原義為準。如欲在投保前參閱保險合約條款及細則，您可向富衛索取。本單張中英對照，如有任何歧異，概以英文原義為準。
- xi. 富衛必須遵從稅務條例的下列規定以便稅務局自動交換某些財務帳戶資料：
 - (i) 識辨非豁免「財務帳戶」的帳戶（「非豁免財務帳戶」）；
 - (ii) 識辨非豁免財務帳戶的個人持有人及非豁免財務帳戶的實體持有人作為稅務居民的司法管轄區；
 - (iii) 斷定以實體持有的非豁免財務帳戶為「被動非財務實體」之身份及識辨控權人作為稅務居民的司法管轄區；
 - (iv) 收集有關非豁免財務帳戶的資料（「所需資料」）；及
 - (v) 向稅務局提供所需資料。保單持有人必須遵從富衛所提出的要求用以符合上述規定。

Remarks:

1. Permanent Total Disability Benefit is not applicable if the Insured is less than age 18 at the time of the accident.
2. If the Insured is less than age 18 when the accident occurred, the actual medical expenses reimbursed will not exceed HK\$16,000 / US\$2,000.
3. Chinese bonesetter expenses are covered up to 10% of Accidental Medical Expense Benefit, per annum, subject to HK\$200 / US\$25 per day and HK\$2,000 / US\$250 per policy year.
4. Coverage is available only to Hand, Foot, Mouth Disease commencing more than 30 days after the Effective Date of the policy. This coverage is applicable to an Insured who is less than age 18 when he is diagnosed with Hand, Foot, Mouth Disease, which must be certified in writing by a Physician. For the definition of Hand, Foot, Mouth Disease, please refer to the Policy Provisions for details.
5. Specified Countries including Hong Kong, Macau, Taiwan, Singapore, Malaysia, Thailand, Japan, South Korea, North America, Australia, New Zealand and Western Europe (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City).
6. Daily Hospital Income Benefit for non-specified countries will be reduced by 50%, subject to a maximum aggregate limit of HK\$480 / US\$60 per day of confinement (including any other active hospital income benefits provided by the Company) in respect of the same Insured.
7. No Claim Bonus shall remain constant in the remaining term after the 5th policy anniversary or when Permanent Total Disability Benefit is paid, whichever is earlier.
8. The service is provided by International SOS. The Company shall not be responsible for any act or failure to act on the part of International SOS.
9. Occupation classifications are for reference only and subject to underwriting decision.
 - Class 1 Persons engaged in indoor or professional, administrative, managerial, clerical and non-manual occupations.
e.g. Accountant, Lawyer, Doctor, Teacher
 - Class 2 Persons engaged in outdoor duties of non-manual works and / or work of a supervisory nature.
e.g. Engineer, Salesman, Domestic Helper, Postman
 - Class 3 Persons engaged in light manual work without using heavy machine.
e.g. Baker, Restaurant Waiter, Locksmith
 - Class 4 Persons engaged in manual works.
e.g. Electrician (indoor duties), Mechanic, Windsurfing Instructor
10. Maximum Sum Insured is subject to underwriting decision.

Important Notes and Declarations:

- i. This product is underwritten by FWD. FWD is solely responsible for all features, Policy approval, coverage and benefit payment under the product. FWD recommends that 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 the 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 of the product.
- ii. 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 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 the Hong Kong Special Administrative Region. All selling and application procedures of the product must be conducted and completed in the Hong Kong Special Administrative Region.
- iii. 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 the Hong Kong Special Administrative Region.
- iv. This product is an accident protection product. The costs of insurance and the related costs of the policy are included in the premium paid under this plan despite the product brochure / leaflet and / or the illustration documents of this plan having no schedule / section of fees and charges or no additional charge noted other than the premium.
- v. All underwriting and claims decisions are made by FWD. FWD relies upon the information provided by the applicant and the Insured in the insurance application to decide to accept or decline the application with a full refund of any premium paid without interest. FWD reserves the right to accept / reject any insurance application and can decline your insurance application without giving any reason.
- vi. All the above benefits and payment are paid after deducting policy debts (if any, e.g. unpaid premiums or premium loan and the interest of the loan).
- vii. If you are not satisfied with the Policy, you have the right to cancel it within the Cooling-off Period and obtain a refund of any premium paid provided that you have not made any claims under the Policy. A written notice signed by you should be received by the office of FWD at 1/F., FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong within the Cooling-Off Period (that is, 21 days after either the delivery of the Policy or the issue of a Notice informing you or your representative that the Policy is available for collection and Expiry Date of the Cooling-off Period, whichever is earlier).
- viii. While the Policy or rider is in force, the Policy Owner may surrender or terminate the Policy or rider by sending a written request to FWD.
- ix. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
- x. 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 the product. In the event of any ambiguity or inconsistency between the terms of this leaflet and the Policy Provisions, the Policy Provisions in English shall prevail. If you want to read the terms and conditions of the policy provisions before making an application, you can obtain a copy from FWD. In the event of discrepancies between the English and Chinese versions of this product material, the English version shall prevail.
- xi. FWD must comply with the following requirements of the Inland Revenue Ordinance to facilitate the Inland Revenue Department automatically exchanging certain financial account information:
 - (i) to identify accounts as non-excluded "financial accounts" ("NEFAs");
 - (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and NEFA-holding entities reside for tax purposes;
 - (iii) to 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) to collect information on NEFAs ("Required Information"); and
 - (v) to furnish Required Information to the Inland Revenue Department.The Policy Owner must comply with requests made by FWD to comply with the above listed requirements.

本產品有哪些主要風險？

信貸風險

本產品是由本公司發出的保單。投保本保險產品或其任何保單利益須承受本公司的信貸風險。保單持有人將承擔本公司無法履行保單財務責任的違約風險。

外幣匯率及貨幣風險

投保外幣為保單貨幣的保險產品須承受外幣匯率及貨幣風險。請注意外幣或會受相關監管機構控制及管理（例如，外匯限制）。若保險產品的貨幣單位與您的本國貨幣不同，任何保單貨幣對您的本國貨幣匯率之變動將直接影響您的應付保費及可取利益。舉例來說，如果保單貨幣對您的本國貨幣大幅貶值，因匯率波動引致的潛在損失將對你於本產品可獲得的利益及繳付保費的負擔構成負面影響。

通脹風險

請注意通脹會導致未來生活費用增加。即使本公司履行所有合約責任，實際保單權益可能不足以應付將來的保障需要。

不保事項

本公司不會就任何直接或間接由下列任何情況導致的任何傷亡承擔本保單項下的任何賠償責任：

1. 疾病或感染（因意外割傷或傷口感染和於每日住院現金賠償範圍內的手足口病除外）。
2. 懷孕、分娩（包括開刀產子）、流產或墮胎，不論此等情況是否因受傷而加速發生或引致。
3. 蓄意自我毀傷或企圖自殺，不論當時神智是否清醒，或是否受藥物或酒精影響。
4. 服用任何未經合格註冊醫生合法處方之藥物。
5. 被保人受酒精影響而遭受或導致意外。
6. 自願或非自願服用或吸入毒藥、氣體或煙霧，但被保人因職業相關遭遇危險，導致意外服用或吸入上述物品則不在此限。
7. 戰爭或軍事行為、恐怖主義或恐怖份子行動（包括已宣告或未宣告），敵對行動、暴動、革命、反叛、政變或篡權；或在任何國家或國際權力機構之海、陸、空部隊中服役。
8. 一切飛行活動，惟以乘客身份購票乘搭認可航空公司或特許營運商經營之商務航機除外。
9. 暴亂、騷動或起義行動。
10. 參與或企圖參與刑事罪行。
11. 任何類型的比賽或參加各種有獎項和收入的專業體育競賽（賽跑及游泳除外）。
12. 核輻射、或污染或使用電離子或燃燒任何核子武器。
13. 任何受保前已存在的狀況。
14. 為美容目的而進行的美化、整容或非急需手術，包括（但不限於）各種折射錯誤，惟醫治因受傷而引致的功能缺陷而進行的構造型手術除外。
15. 被保人為被虐待兒童或懷疑被虐待兒童。

保費調整

保費為非保證，並可因各種因素而大幅增加，當中包括但不限於索償經驗及保單續保率。但保費不會按照被保人之下次生日年齡而增加。

保費年期及欠繳保費

計劃 / 附約的保費供款年期的終結日為被保人65歲生日前之保單週年日。

任何到期繳付之保費均可獲本公司准予保費到期日起計30天的寬限期。若在寬限期屆滿後仍未繳付保費，由首次未繳保費的到期日起終止，而您可能會失去全部權益。

終止保單

保單 / 附約將在下列其中一個日期終止，以較早為準：

1. 被保人身故日。
2. 被保人65歲生日前之保單週年日。
3. 依本公司退保規定所認定之退保日。
4. 當總賠償款項總體或一筆過達至保單 / 附約投保額的百分之一百時（除無索償獎賞及雙倍賠償保障下另有規定）。
5. 若保單權益人不接受本公司按保單條款調整之保障，或不繳交新保費，本公司於新保費逾期未繳三十天後有權終止本保單。
6. 寬限期期滿後仍未繳付保費。
7. 基本保單已告終止（如計劃為附約時適用）。

What are the key product risks?

Credit risk

This product is an insurance policy issued by the Company. The application of this insurance product and all benefits payable under your policy are subject to the credit risk of the Company. You will bear the default risk in the event that the Company is unable to satisfy its financial obligations under this 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, the potential loss arising from such exchange rate movement may have a negative impact on the benefits you receive from the product and your burden of the premium payment.

Inflation risk

The cost of living in the future may be higher than now due to the effects of inflation. Therefore, the benefits under this policy may not be sufficient for the increasing protection needs in the future even if the Company fulfills all of its contractual obligations.

Exclusions

Any benefits under the policy will not be paid in respect of any loss incurred directly or indirectly caused by any of the following:

1. Disease or infection (except infections which occur due to an accidental cut or wound, and Hand, Foot, Mouth Disease covered under Daily Hospital Income Benefit).
2. Pregnancy, childbirth (including surgical delivery), miscarriage and abortion irrespective of whether such event is accelerated or induced by an Injury.
3. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not.
4. Any drug unless taken in accordance with the lawful directions and prescription of a qualified and registered Physician.
5. Accident occurring while or because the Insured is under the influence of alcohol.
6. Poison, gas or fumes, voluntarily or otherwise taken, absorbed or inhaled, other than as a result of an Accident arising from a hazardous incident in relation to the Insured's occupation.
7. War or any act of war, terrorism or terroristic activities, declared or undeclared, hostilities, rebellion, revolution, insurrection, coup or usurped power or active duty in the military, naval or air forces of any country or international authority.
8. Travel on any aircraft, except as a fare paying passenger in a commercial aircraft operated by a recognized airline or chartered operator.
9. Riot, civil commotion or insurrection.
10. The commitment of or attempt to participate in any criminal event.
11. Racing of any kind or participation in all forms of professional sports competition with reward and income other than on foot or swimming.
12. Nuclear radiation, or contamination or the use of ionization or combustion of any nuclear weapons.
13. Pre-existing conditions.
14. Cosmetic, plastic or elective surgery for purposes of beautification including but not limited to refractive errors, except constructive surgery to treat functional defect due to an Injury.
15. When the Insured is the victim of child abuse or suspected child abuse.

Premium adjustment

The premium is non-guaranteed and may significantly increase due to factors including but not limited to claims experience and policy persistency. However, the premium will not be increased based on the age of the Insured on his or her next birthday.

Premium term and non-payment of premium

The premium payment term of the plan / rider ends on the policy anniversary immediately preceding the Insured's 65th birthday.

The Company allows a Grace Period of 30 days 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 / rider shall terminate on the earliest of the following:

1. The death of the Insured.
2. The policy anniversary immediately preceding the 65th birthday of the Insured.
3. The date of Policy surrender. Such date is determined in accordance with the Company's applicable rules and regulations in relation to Policy surrender.
4. When the total payment in aggregate or singly, amounts to 100% of the Sum Insured under this policy. (except as otherwise provided under the No Claim Bonus and Double Indemnity Benefit)
5. If the Policy Owner refuses to accept the benefits revised by the Company according to the Benefit Term or pay the revised premiums, the Company can terminate the Policy when the new premiums have been due for 30 days.
6. The end of the Grace Period of any premiums due and not received by the Company.
7. The termination of the Basic Plan (only applicable if the plan is a rider).



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