

Be brave

We've got this!



Crisis VCover

Get ready to live

FWD.COM.HK | 24hr Hotline 3123 3123



To live a colourful and enriching life with your loved ones, you need a comprehensive protection that truly takes care of your needs. So that you can persevere and overcome any obstacles that you may face on life's journey. The Crisis VCover (the "Plan") is designed to alleviate all your worries at different life stages, as well as supported by a team of professionals providing you with assistance every step of the way!

An all-in-one plan to be alongside with you:

Needs at different stages



What you can enjoy from the Plan	What you can enjoy from the Plan	What you can enjoy from the Plan
<p>0.2% of the Initial Sum Insured and once for every 2 policy years, up to 10 policy years as Health Screening Benefit¹</p>	<p>Crisis VCover – THE ONEcierge One Team Health Management ("THE ONEcierge"), a service arranges the best-suited doctor to follow up the case²</p>	<p>25% of the Initial Sum Insured would be paid with non-guaranteed accumulated Annual Dividends and Interest (if any)³ and proportionate Special Bonus (if any)⁴ as Crisis Benefit for Serious Diseases^{5,6}</p>

Everything You Need In One Single Plan

Your worries stop here! The comprehensive protection gives you the confidence to focus your attention on what truly matters. The Plan offers coverage to 139 Major Crises and Serious Diseases, including cancer, heart attack, as well as Juvenile Diseases.

Extra Protection Where It Matters Most

With your specific needs in mind, extra protection is given to some of the most common cancers. The Plan provides an additional 25% of the Initial Sum Insured⁸ if you are diagnosed with Lung Cancer, Colorectal Cancer, Breast Cancer or Prostate Cancer.

A 700% Shield¹¹ With Premium Waiver

You will be covered by as high as 350% of the Initial Sum Insured for diseases under Cancer Group and Non-Cancer Group respectively. Therefore, even if you are unfortunately diagnosed with a covered disease after recovery from other crisis¹², you will be well protected and the Plan is with you every step of the way. In addition, your premium will be waived if 100% of the Initial Sum Insured has been paid to you⁶.

More Additional Protection Without Extra Charge

FWD understands that you may have more immediate concerns when suffering from Major Crises or death in early years. Therefore, the Plan offers an extra 35% of the Initial Sum Insured⁷ if you are diagnosed with any covered Major Crises or pass away in the first 10 policy years.

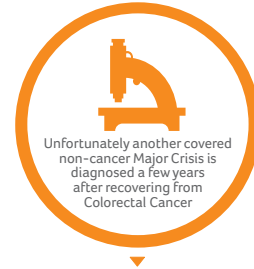
Group of diseases	Percentage of Initial Sum Insured to be paid for each Serious Disease ⁷ / Juvenile Disease ¹³	Percentage of Initial Sum Insured to be paid for each Major Crisis ⁸	Maximum percentage of Initial Sum Insured payable ⁶
Cancer Group	25%	100%	350%
Non-Cancer Group	25%	100%	350%
Total			700%



Unfortunately, the Serious Disease is progressed to a Colorectal Cancer, one of the covered Major Crises



In addition to THE ONEcierge, you also need to enjoy peace of mind and be assured by treatment and mental support



Unfortunately another covered non-cancer Major Crisis is diagnosed a few years after recovering from Colorectal Cancer

What you can enjoy from the Plan

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100% of the Initial Sum Insured would be paid with non-guaranteed accumulated Annual Dividends and Interest (if any)³ and Special Bonus (if any)⁴ as **Crisis Benefit for Major Crises⁶**

Additional 35% Coverage Benefit⁷ (if the Colorectal Cancer is diagnosed with within the first 10 policy years)

Additional Benefit for Designated Cancers⁸

Health Supplement Benefit with additional 2% of the Initial Sum Insured will be payable per month after Crisis Benefit for Major Crises is paid⁹ (up to a maximum of 6 months)

Life Enrichment Program would be standby to fight against Cancer, Stroke and Heart Attack¹⁰ with you to speed up recovery

100% of the Initial Sum Insured would be paid as **Multiple Crisis Benefit⁶**



Health Benefits In Time Of Need

FWD also realises the follow-up cost you may face when you are suffering from Major Crises. The Plan provides an extra 2% of the Initial Sum Insured monthly as Health Supplement Benefit⁹ for a maximum of 6 months, when Crisis Benefit for Major Crises is paid.

In addition, you can enjoy Health Screening Benefit¹ once every two policy years, so that you can maintain a regular health check and take advantage of early detection of potential illnesses.

Professional Health Solutions To Simplify Your Life

On top of giving you protection to diseases, the Plan also gives you access to a priority health coaching service: Crisis VCover – The ONEcierge One Team Health Management². It aims at providing you with health protection in different aspect. Simply call the hotline and THE ONEcierge provides you with a dedicated network of specialists, so that you could receive the most suitable treatment from the best-suited doctor. If hospitalisation is required, our team could make the necessary arrangements with the hospital for confinement and all you need to do is to concentrate on your treatment and recovery.

What's more, it is worrisome even if you are diagnosed with Cancer, Stroke or Heart Attack since our Life Enrichment Program¹⁰ will provide a professional rehabilitation service to you. With this service, you can then focus on recovery and be able to continue enjoying your life!

Rewarding Your Good Health

With this Plan, your good health is a cause for celebration! The Plan provides Guaranteed Cash Value since the 3rd Policy Anniversary when you surrender the policy. You can utilise the capital to further your goals and reach your dreams. What's more, you may also enjoy Annual Dividend (if any)³ and Special Bonus (if any)⁴ to strengthen your reserve.

Top Medical Team For Your Peace Of Mind

An optimal treatment requires complete peace of mind. At FWD we are committed to giving you the most considerate care. As soon as Major Crisis is diagnosed, a top U.S. medical institution can consult for a Second Medical Opinion¹⁴ with a team of renowned doctors ready to assist. Apart from crisis specialists, the Plan can also provide referral service ("Family Care Services")¹⁵ to help with taking care of your home. Through Family Care Services, you have immediate access to a wide range of carefully selected referral services including home-cleaning service, Chinese soup service, child care service and pet care service.

Customer Case Study

(This case is assumed and only for illustrative purpose)

Background

Tina is married and has a 6-year-old son. She and her husband love travelling and enjoying an active, outgoing life with their son. Six months ago, she lost her father to cancer. Amidst her sorrow it also prompted her to pay more attention to her health and welfare. She understands that she needs to take better care of herself so that she could be there for her family. She wants to make better planning against the unexpected, like possible critical illnesses. As she does not want the treatment cost of critical illnesses, such as cancer, to affect her capital and be a financial burden that would disrupt the lives of her family, she purchased the Plan as her safeguard.



Oct 2015
Purchased the Plan

	Cancer Group	Non-Cancer Group
Maximum benefit to be paid for Multiple Crisis Benefit	HK\$4,200,000 (350% of the Initial Sum Insured)	HK\$4,200,000 (350% of the Initial Sum Insured)

Oct 2019

Enjoy Health Screening Benefit and unfortunately diagnosed with Carcinoma-in-situ of Breast and hence Crisis Benefit for Serious Disease is claimed plus accumulated Annual Dividends and Interest (if any) and proportionate Special Bonus (if any):

	Cancer Group	Non-Cancer Group
Amount of claim (guaranteed)	HK\$300,000 (25% of the Initial Sum Insured)	HK\$0
Remaining claimable amount of Multiple Crisis Benefit (guaranteed)	HK\$3,900,000 (325% of the Initial Sum Insured)	HK\$4,200,000 (350% of the Initial Sum Insured)

Jan 2020

Unfortunately her Carcinoma-in-situ of Breast has progressed to Breast Cancer and hence, Crisis Benefit for Major Crises with Additional 35% Coverage Benefit and Additional Benefit for Designated Cancers, 160% of Initial Sum Insured in total, plus accumulated Annual Dividends and Interest (if any) and Special Bonus (if any) are claimed.

	Cancer Group	Non-Cancer Group
Amount of claim (guaranteed)	HK\$1,200,000 (100% of the Initial Sum Insured) + HK\$420,000 (Additional 35% Coverage Benefit: 35% of the Initial Sum Insured) + HK\$300,000 (Additional Benefit for Designated Cancers: 25% of the Initial Sum Insured) i.e. HK\$1,920,000	HK\$0
Remaining claimable amount of Multiple Crisis Benefit (guaranteed)	HK\$2,700,000 (225% of the Initial Sum Insured, since The amount of Additional 35% Coverage Benefit and Additional Benefit for Designated Cancers will not be deducted from Multiple Crisis Benefit Limit)	HK\$4,200,000 (350% of the Initial Sum Insured)

She can also have the coverage and support from **Health Supplement Benefit** and **Life Enrichment Program**. As over 100% of Initial Sum Insured of her policy has been claimed, **no more premium is required to be paid** and the Guaranteed Cash Value is reduced to zero accordingly, and any future Annual Dividend and Special Bonus will not be declared.

July 2025

After the recovery of Breast Cancer, she is diagnosed with Kidney Failure and the Crisis Benefit for Major Crises is being claimed for the second time. So Crisis Benefit for Major Diseases is paid:

	Cancer Group	Non-Cancer Group
Amount of claim (guaranteed)	HK\$0	HK\$1,200,000 (100% of the Initial Sum Insured)
Remaining claimable amount of Multiple Crisis Benefit (guaranteed)	HK\$2,700,000 (225% of the Initial Sum Insured)	HK\$3,000,000 (250% of the Initial Sum Insured)

Diseases Covered

Set of Disease	Major Crisis	Serious Disease 1	Serious Disease 2	Juvenile Disease	Maximum benefit to be paid per each Set of Diseases (as of the percentage of Initial Sum Insured) [®]
Cancer Group (maximum amount of coverage of this group: 350% of Initial Sum Insured)					
1	Cancer	Carcinoma-in-situ of Specific Organs* <ul style="list-style-type: none"> · Breast · Cervix Uteri · Uterus · Ovary · Fallopian Tube · Vagina · Testis · Pancreas · Other specific organs (colon and rectum, penis, lung, liver, stomach and esophagus, nasopharynx and urinary tract (for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included) 	Early Stage Malignancy of Specific Organs* <ul style="list-style-type: none"> · Thyroid · Prostate · Chronic lymphocytic leukaemia · Non melanoma skin cancer 	-	350%
Non-Cancer Group (maximum amount of coverage of this group: 350% of Initial Sum Insured)					
Related to circulatory system					
2	Heart Attack	Pericardectomy	Cardiac pacemaker / defibrillator insertion	-	200%
3	Stroke	Carotid Artery Surgery	Angioplasty for Carotid Arteries	-	200%
4	Cardiomyopathy	Early Cardiomyopathy	-	-	100%
5	Coronary Artery Diseases Surgery	Keyhole Coronary Bypass Surgery	Angioplasty of Coronary Artery*	-	100%
6	Eisenmenger's Syndrome	Insertion of a Vena-Cava Filter	-	-	100%
7	Heart Valve Surgery	Percutaneous Valve Surgery	-	-	100%
8	Infective Endocarditis	Moderately Severe Infective Endocarditis	-	-	100%
9	Kidney Failure	Early Renal Failure	-	-	100%
10	Primary Pulmonary Arterial Hypertension	Secondary Pulmonary Hypertension	-	-	100%
11	Surgery to Aorta	Minimally Invasive Surgery to Aorta	-	-	100%
12	Major Organ Transplantation (kidney, heart)	-	-	-	100%
13	-	Endovascular Treatment of Peripheral Arterial Disease	-	-	25%
Related to organ failure					
14	Aplastic Anaemia	Acute Aplastic Anaemia	-	-	100%
15	Chronic Liver Disease	Liver Surgery	-	-	100%
16	End Stage Lung Disease	Surgical Removal of One Lung	Chronic Lung Diseases	-	100%

Set of Disease	Major Crisis	Serious Disease 1	Serious Disease 2	Juvenile Disease	Maximum benefit to be paid per each Set of Diseases (as of the percentage of Initial Sum Insured) [®]
Non-Cancer Group (maximum amount of coverage of this group: 350% of Initial Sum Insured)					
Related to organ failure					
17	Fulminant Hepatitis	Biliary Tract Reconstruction Surgery	-	-	100%
18	Major Organ Transplantation (lung, pancreas, liver and bone marrow)	Skin Transplantation	-	-	100%
19	Medullary Cystic Disease	Surgical Removal of One Kidney	-	-	100%
20	Occupationally Acquired HIV	-	-	-	100%
21	HIV Due to Blood Transfusion	-	-	-	100%
22	Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	Moderately Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	-	-	100%
Related to nervous system					
23	Alzheimer's Disease	Moderately Severe Alzheimer's Disease	-	-	100%
24	Apallic Syndrome	Surgery for Subdural Haematoma	-	-	100%
25	Bacterial Meningitis	Moderately Severe Bacterial Meningitis	-	-	100%
26	Benign Brain Tumour	Surgical Removal of Pituitary Tumour	-	-	100%
27	Blindness	Loss of Sight in One Eye	-	-	100%
28	Creutzfeld-Jacob Disease	Moderately Severe Creutzfeld-Jacob Disease	-	-	100%
29	Encephalitis	Less Severe Encephalitis	-	-	100%
30	Loss of Hearing	Cochlear Implant Surgery	-	-	100%
31	Major Head Trauma	Moderately Severe Brain Damage	-	-	100%
32	Motor Neurone Disease	Early Motor Neurone Disease	-	-	100%
33	Multiple Sclerosis	Early Multiple Sclerosis	-	-	100%
34	Muscular Dystrophy	Moderately Severe Muscular Dystrophy	-	-	100%
35	Paralysis	Moderately Severe Paralysis	-	-	100%
36	Parkinson's Disease	Moderately Severe Parkinson's Disease	-	-	100%
37	Poliomyelitis	Moderately Severe Poliomyelitis	-	-	100%
38	Progressive Bulbar Palsy	Early Progressive Bulbar Palsy	-	-	100%
39	Progressive Muscular Atrophy	Early Progressive Muscular Atrophy	-	-	100%
40	Progressive Supranuclear Palsy	Early Progressive Supranuclear Palsy	-	-	100%
41	Severe Myasthenia Gravis	-	-	-	100%
42	Brain Surgery	Cerebral Shunt Insertion	-	-	100%
43	Meningeal Tuberculosis	Tuberculous Myelitis	-	-	100%
44	Amyotrophic Lateral Sclerosis	Early Amyotrophic Lateral Sclerosis	-	-	100%
45	-	Severe Psychiatric Illness	-	-	25%

Set of Disease	Major Crisis	Serious Disease 1	Serious Disease 2	Juvenile Disease	Maximum benefit to be paid per each Set of Diseases (as of the percentage of Initial Sum Insured) [®]
Non-Cancer Group (maximum amount of coverage of this group: 350% of Initial Sum Insured)					
Other Major Crises / Serious Diseases					
46	Chronic Adrenal Insufficiency	Adrenalectomy for Adrenal Adenoma	-	-	100%
47	Chronic Relapsing Pancreatitis	Acute Necrohemorrhagic Pancreatitis	-	-	100%
48	Coma	Coma for 48 hours	-	-	100%
49	Crohn's Disease	Crohn's Disease (Regional Enteritis)	-	-	100%
50	Ebola	-	-	-	100%
51	Elephantiasis	Early Elephantiasis	-	-	100%
52	Loss of Limbs	Severance of One Limb	-	-	100%
53	Loss of Speech	Loss of Speech due to Vocal Cord Paralysis	-	-	100%
54	Major Burns	Moderately Severe Burns	Facial Reconstructive Surgery for Injury and Burns due to Accident	-	100%
55	Severe Rheumatoid Arthritis	Moderately Severe Rheumatoid Arthritis	-	-	100%
56	Ulcerative Colitis	Moderately Severe Ulcerative Colitis	-	-	100%
57	Loss of Independent Existence#	Moderately Loss of Independent Existence#	-	-	100%
58	Severe Osteoporosis^	Osteoporosis with Fractures^	-	-	100%
59	Amputation of Feet due to Complication from Diabetes Mellitus	Amputation of One Foot due to Complication from Diabetes Mellitus	Diabetic Retinopathy	-	100%
60	Necrotizing Fasciitis	-	-	-	100%
61	Pheochromocytoma	-	-	-	100%
62	Systemic Sclerosis	-	-	-	100%
63	Terminal Illness#	-	-	-	100%
64	HIV due to Assault	-	-	-	100%
65	Haemolytic Streptococcal Gangrene	-	-	-	100%
66	-	Severe Central or Mixed Sleep Apnea	-	-	25%
67	-	Psoriasis with arthritis	-	-	25%
68	-	Postherpetic Neuralgia (PHN)	-	-	25%

Set of Disease	Major Crisis	Serious Disease 1	Serious Disease 2	Juvenile Disease	Maximum benefit to be paid per each Set of Diseases (as of the percentage of Initial Sum Insured) [@]
Non-Cancer Group (maximum amount of coverage of this group: 350% of Initial Sum Insured)					
Juvenile Diseases (For Age Next Birthday 1(15 days) – 18)					
69	-	-	-	Severe Epilepsy*	25%
70	-	-	-	Autism*	25%
71	-	-	-	Kawasaki Disease*	25%
72	-	-	-	Rheumatic Fever with Valvular Impairment*	25%
73	-	-	-	Severe Asthma*	25%
74	-	-	-	Still's Disease*	25%
75	-	-	-	Type 1 Diabetes Mellitus*	25%
76	-	-	-	Dengue Haemorrhagic Fever*	25%
77	-	-	-	Osteogenesis Imperfecta*	25%
78	-	-	-	Severe Haemophilia*	25%
79	-	-	-	Type I Juvenile Spinal Amyotrophy*	25%
80	-	-	-	Scar due to Accident* a. Keloid or Hypertrophic scar where located on the face or neck of the Insured or on any of his/her limbs; or b. Contracture scar on any part of the body of the Insured	25%

@ The maximum benefit to be paid per each Set of Disease is also subject to the maximum coverage of the respective group.

Terminal Illness, Loss of Independent Existence and Moderately Loss of Independent Existence will not be covered after the total Multiple Crisis Benefit paid has reached 100% of the Initial Sum Insured. If the first Multiple Crisis Benefit is for Terminal Illness, Loss of Independent or Moderately Loss of Independent Existence, the first confirmed diagnosis date for any subsequent claim for Multiple Crisis Benefit must be at least 5 years after the date of first confirmed diagnosis of immediately preceding Claim for Terminal Illness, Loss of Independent Existence or Moderately Loss of Independent Existence.

^ The claim for Severe Osteoporosis or Osteoporosis with Fractures will only be paid if at the time of diagnosis the Insured is aged 70 (Age Next Birthday) or below.

* Subject to HK\$300,000/US\$37,500 per life of each claim under all policies of the Plan.

“-“ means that there is no particular disease in that Set of Disease.

Please refer to the definition of Major Crises, Serious Diseases and Juvenile Diseases in the Policy Provision for the details of Major Crises, Serious Diseases and Juvenile Diseases.

Feature Summary

Table of Plan Summary

Plan Type	Basic Plan		
Benefit Term	To age 100		
Issue Age (Age Next Birthday)	1 – 65	1 – 60	1 – 55
Premium Payment Term	10 years	15 years	20 years
Premium Structure	The premium is non-guaranteed ¹⁶ but it will not be increased based on the age of the Insured on his or her next birthday.		
Currency	HKD / USD		
Premium Payment Mode	Monthly / Semi-Annually / Annually		
Minimum Initial Sum Insured	HK\$500,000 / US\$62,500 (per policy)		
Maximum Initial Sum Insured ¹⁷	HK\$ 12,000,000 / US\$ 1,500,000 (per life)		
Maximum benefit available for claims of Multiple Crisis Benefit of (a), (b) and (c) below ⁶	Total of 700% of the Initial Sum Insured ¹¹ (the maximum total of 350% of Initial Sum Insured for Cancer Group and Non-Cancer Group respectively, subject to the benefit limit of each Set of Disease)		
(a) Crisis Benefit for Major Crises ⁵	100% of the Initial Sum Insured + accumulated Annual Dividends and Interest (if any) ³ + Special Bonus (if any) ⁴		
(b) Crisis Benefit for Serious Diseases ⁵	25% of the Initial Sum Insured + accumulated Annual Dividends and Interest (if any) ³ + proportionate Special Bonus (if any) ⁴ (Subject to a maximum of HK\$300,000 / US\$37,500 per insured of each claim under all policies of the Plan for Carcinoma-in-situ or Early Stage Malignancy of Specific Organs and Angioplasty of Coronary Artery)		
(c) Crisis Benefit for Juvenile Diseases ¹³	25% of the Initial Sum Insured + accumulated Annual Dividends and Interest (if any) ³ + proportionate Special Bonus (if any) ⁴ (Subject to a maximum of HK\$300,000 / US\$37,500 per insured of each claim under all policies of the Plan)		
Additional 35% Coverage Benefit ⁷	Additional 35% of the Initial Sum Insured will be payable if the insured is diagnosed with covered Major Crises or passes away before the 10 th policy anniversary while the coverage of the policy is in effect		
Additional Benefit for Designated Cancers ⁸	Additional 25% of the Initial Sum Insured will be payable if the insured is diagnosed with Lung Cancer, Colorectal Cancer, Breast Cancer or Prostate Cancer		
Life Enrichment Program ¹⁰	If Crisis Benefit for Major Crises is payable for the first Cancer, Heart Attack or Stroke, relevant rehabilitation program will be provided		
Health Supplement Benefit ⁹	Additional 2% of the Initial Sum Insured is payable per month after Crisis Benefit for Major Crises is payable (up to a maximum of 6 months)		
Health Screening Benefit ¹	0.2% of Initial Sum Insured is payable once for every 2 policy years (up to a maximum of 10 policy years)		
Surrender/Maturity Benefit ⁶	Guaranteed Cash Value + accumulated Annual Dividends and Interest (if any) ³ + Special Bonus (if any) ⁴		
Death Benefit ^{6,18}	Current Sum Insured + accumulated Annual Dividends and Interest (if any) ³ + Special Bonus (if any) ⁴		
Compassionate Death Benefit ¹⁹	Additional 10% of the Initial Sum Insured		
Option to apply for new policy of critical illness at specified age (Age Next Birthday)	Option to apply for a critical illness protection plan upon the Policy Anniversary which immediately comes on or after the respective ages of 18 / 30 / 40 / 60 of the insured without evidence of insurability ²⁰		
Crisis VCover – THE ONEcierge One Team Health Management ²	Service Program		
Second Medical Opinion ¹⁴	Service Program		
Family Care Services ¹⁵	Service Program		
Extended Grace Period Benefit	Available since the 2 nd policy year, if the Insured become a parent, get married or divorced, or become involuntarily unemployed during the Premium Payment Term of the Plan, policy owner can choose to apply for the Extended Grace Period Benefit to stay protected by this Plan while enjoying an extended grace period for premium payment up to 365 days		

Remarks:

1. FWD Life Insurance Company (Bermuda) Limited ("FWD") will reimburse the reasonable and customary charges for health screening (max. HK\$6,000 / US\$750 for Health Screening Benefit under all policies of the Plan per insured) received by the Insured once for every 2 policy years (up to 10 policy years), starting from the 2nd policy anniversary. This benefit amount will not be deducted from the Multiple Crisis Benefit Limit.
2. This service, 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 the Plan. FWD reserves the right to terminate or vary the service 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. This service is only available in Hong Kong region. The hotline for THE ONECierge is (852) 8120 9066 for Hong Kong and there is also a toll-free number for Mainland, 400 9303078. For details, please refer to the attached THE ONECierge's brochure.
3. Annual Dividend (if any) will be payable every year starting from the 1st policy anniversary provided that the policy is in force and premium is paid in full when due. Annual Dividend is a non-guaranteed payment and is determined by FWD from time to time at its absolute discretion. Annual Dividend will not be payable when total payments of Multiple Crisis Benefit under the policy reach 100% of the Initial Sum Insured.
4. When the policy has been in effect for 5 years or more, a Special Bonus, which is not guaranteed, may be payable under the policy upon the payment of Crisis Benefit for Major Crises or Death Benefit under the policy, surrender, maturity or at the end of the one year reinstatement period if the policy lapses and is not reinstated within that period. A proportionate Special Bonus, if any, may be also paid upon payment of the Crisis Benefit for Serious Diseases, Crisis Benefit for Juvenile Diseases or partial surrender. Special Bonus (if any) will then be reduced on a pro rata basis accordingly. Special Bonus will not be payable when total payments of Multiple Crisis Benefit under the policy reach 100% of the Initial Sum Insured.
5. Each Serious Disease can be payable once only (except Carcinoma-in-situ or Early Stage Malignancy of Specific Organs and Angioplasty of Coronary Artery). A maximum of two claims can be made in respect of Angioplasty of Coronary Artery under the Plan. To be eligible for the second claim under it, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60 percent was identified in the coronary angiogram relating to the first claim of this illness, for which benefit has been paid. Carcinoma-in-situ or Early Stage Malignancy of Specific Organs can be claimed more than once. To be eligible for the subsequent claims, the claims must be a Carcinoma-in-situ or Early Stage Malignancy of one of the covered organs that is different from the organ(s) of the previous claims for which benefit(s) have / has been paid. If the relevant covered organ has both a left and a right component (such as, but not limited to, the lungs or breasts), the left side and right side of the organ shall be considered one and the same organ. A maximum of HK\$300,000 / US\$37,500 per insured of each claim is payable under all policies of the Plan for Carcinoma-in-situ or Early Stage Malignancy of Specific Organs and Angioplasty of Coronary Artery.
6. FWD shall not pay the Crisis Benefit for Major Crises, Serious Diseases or Juvenile Diseases where the symptoms appear, the condition occurs or the diagnosis relating to the relevant Major Crisis, Serious Disease or Juvenile Disease occurs within the first 90 days from the policy date or the date of last reinstatement date, whichever is later. The aggregate maximum amount of benefits payable for all claims under Multiple Crisis Benefit is 350% of Initial Sum Insured for Cancer Group and for Non-Cancer Group respectively ("Multiple Crisis Benefit Limit"). Major Crises, Serious Diseases and Juvenile Diseases claim under Multiple Crisis Benefit ("Claim") for each Set of Disease can be made up to a maximum benefit amount of a percentage of the Initial Sum Insured as set out in the table under the "Diseases Covered" section and subject to the Multiple Crisis Benefit Limit. In respect to the Claim under the policy, if the total amount of Claim paid and / or payable exceeds 100% of the Initial Sum Insured, the insured must have survived for a period of at least 14 days from date of diagnosis of the respective disease in order to be eligible for the respective benefit. If the total Claim paid under the policy reaches 100% of the Initial Sum Insured, FWD will waive the balance of premium payable under the Plan falling due immediately after the date following the diagnosis of the Major crisis, Serious Disease or Juvenile Disease which leads the total Claim paid under the policy to reach 100% of the Initial Sum Insured and all the riders will be terminated. No Multiple Crisis Benefit will be paid by the policy upon the payment of 700% of the Initial Sum Insured as Multiple Crisis Benefit. Current Sum Insured means the Initial Sum Insured less any claims paid and / or payable for Multiple Crisis Benefit under the policy which will be reduced accordingly upon the payment of Claim, subject to a minimum of zero. Guaranteed Cash Value, future premium, future Annual Dividend (if any) and Special Bonus (if any) will be reduced accordingly. Once the Current Sum Insured amount of the policy has been reduced to zero, the Guaranteed Cash Value is reduced to zero accordingly, and any future Annual Dividend and Special Bonus will not be declared.
7. The benefit payable is equivalent to 35% of the amount of Initial Sum Insured as at the date when the Crisis Benefit for Major Crises or Death Benefit is payable under the policy. This benefit will be payable once only under the policy and will be terminated (i) upon the termination of the policy; (ii) once the Crisis Benefit for Major Crises or Death Benefit has been paid or becomes payable; or (iii) on the 10th policy anniversary date, whichever is the earliest. This additional benefit amount will not be deducted from the Multiple Crisis Benefit Limit.
8. The benefit payable is equivalent to 25% of the amount of Initial Sum Insured as at the date when the designated Cancer (i.e. Lung Cancer, Colorectal Cancer, Breast Cancer or Prostate Cancer) is payable under Crisis Benefit for Major Crises of the policy. This benefit can be payable once only under the policy. The coverage of this benefit shall be terminated upon 350% of the Initial Sum Insured is paid from Cancer Group, regardless of whether the benefit has even been paid or not. This additional benefit amount will not be deducted from the Multiple Crisis Benefit Limit.
9. While the Insured is still alive and the policy is in force, when the Crisis Benefit for Major Crises is payable, Health Supplement Benefit will be payable per month (up to a maximum of 6 months) starting from the payment date of the respective Crisis Benefit for Major Crises. This benefit will be payable once only under the policy and this additional benefit amount will not be deducted from the Multiple Crisis Benefit Limit.
10. This service is provided by HMG and its healthcare network team. FWD reserves the right to vary the services 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. While the insured is still alive and the policy is in force, when the Crisis Benefit for Major Crises for the first Cancer, first Heart Attack or first Stroke is payable, FWD will provide the Life Enrichment Program which shall be started within 6 months from the payment date of Claim of such respective Cancer, Heart Attack or Stroke. This benefit will be payable only once for each Claim of first Cancer, first Heart Attack and first Stroke under Crisis Benefit for Major Crises per life. This service is only available in Hong Kong region.
11. This maximum benefit percentage shows the maximum benefits that may be payable under the policy. It is 700% of the Initial Sum Insured.
12. Subject to the related waiting period. Please refer to the Policy Provisions for details.
13. Each Juvenile Disease can be payable once only and the cover is up to aged 18 (Age Next Birthday).
14. The service is provided by International SOS and is not guaranteed renewable. All relevant fees and charges (if any) of this service shall be borne by the insured. FWD shall not be responsible for any act or failure to act on the part of International SOS. Details of the services may be revised from time to time without FWD's prior notice.
15. The service is provided by Aspire Lifestyles ("Aspire") and is not guaranteed renewable. All relevant fees and charges (if any) of this service shall be borne by the insured. FWD shall not be responsible for any act or failure to act on the part of Aspire and/or any of its affiliates. Details of the services may be revised from time to time without FWD's prior notice.
16. Premium rates are not guaranteed and FWD reserves the right to review the premium rates from time to time.
17. Subject to the aggregate maximum Sum Insured per life of all designated critical illness policies, which is determined by FWD's prevailing rules and regulations.
18. The maximum amount of Death Benefit will be reduced by the total Claim paid, subject to a minimum of zero. If the Claim paid reaches 100% of Initial Sum Insured, no Death Benefit will be payable under the policy.
19. If the insured dies, FWD will pay additional 10% of the Initial Sum Insured as Compassionate Death Benefit irrespective of the amount of any Claim paid by FWD under his policy.
20. The policy owner has the right to apply for a new critical illness protection plan within 31 days immediately before or after relevant policy anniversary which immediately comes on or after the respective ages of 18 / 30 / 40 / 60 (Age Next Birthday) of the insured without providing further evidence of insurability on the insured (the aggregate maximum of the Sums Insured is HK\$500,000/US\$62,500 per life), provided that the original policy has been in effect for at least 3 consecutive policy years after the policy date, or the date of reinstatement, whichever is later, no benefit has been paid or become payable under the original policy, and no loading premium and/or additional individual exclusions when the original policy is issued. This right shall be subject to the plan available at the time of application and such terms and conditions of FWD and the aggregate maximum Sum Insured per life of all designated critical illness policies, which is determined by FWD's then rules and regulations. This benefit is irrevocable after execution.

Important Notes and Declarations:

1. 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.
2. 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.
3. 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.
4. This product is a participating life product with a savings element. 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.
5. The product is a savings insurance product. If you surrender your Policy before its maturity date, the amount you get back may be less than the total premium you have paid.
6. 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.
7. 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).
8. Please refer to FWD's website (<https://www.fwd.com.hk/en/regulatory-disclosures/fulfilment-ratios/>) for dividend / bonus history. The dividend / bonus declaration philosophy and investment strategy of FWD are shown below:
 - (i) Dividend / Bonus Declaration Philosophy (Please refer to FWD's website for latest information: <https://www.fwd.com.hk/en/regulatory-disclosures/dividend-bonus-declaration-philosophy/>) Through the policy dividend / bonus declaration, the policyholders participate in the financial performance of the participating products. Financial performance covers investment performance of the underlying investment return on asset supporting those policies, as well as other factors including but not limited to expenses, persistency, claims and the future outlook as pertaining to both internal and external conditions. The experience over the long-term is compared against expectation, and the non-guaranteed dividend / bonus is adjusted if the experience over the long-term is different from the expectation.
Policies of the same product may be separated into different bucket with different dividend / bonus rates, with an aim to more closely reflect the underlying financial performance.
To stabilize the dividend / bonus, FWD may distribute a proportion of the financial performance in a particular year attributable to the policyholder, with an aim to smooth out the short-term volatility of dividend / bonus rate over the course of the benefit term.

(ii) Investment Strategy

FWD's asset portfolio employs a balanced asset allocation investment strategy, which consists primarily of investment graded fixed income type securities to meet the guaranteed financial obligation. Equity-type investments are also utilized to enhance the investment performance in the long run for non-guaranteed benefits. The investment strategies are: Fixed income type securities (Target 84.0%) and equity-type investments (Target 16.0%)

The asset portfolio also targets to provide diversification across different geographic regions and industries to the extent the size of portfolio can support.

Currency exposure of the underlying policies is mitigated by closely matching either through direct investments in the same currency denomination or the use of currency hedging instruments.

Furthermore, the asset portfolio is actively managed by investment professionals to closely monitor the investment performance. In addition to conducting regular review, FWD also reserves the right to change the investment strategy and shall notify policyholders of any material changes.

9. 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).
10. 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.
11. The Policy Provisions of the product are governed by the laws of the Hong Kong Special Administrative Region.
12. 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.

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.

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.

Liquidity risk

This product is a long term insurance policy. This policy of long term insurance will be made for certain determined term of years starting from the policy effective date to the policy maturity date. The policy contains value and, if you surrender your policy in the early policy years or before its maturity date, the amount you get back may be considerably less than the total premium you have paid. Application of the Plan may constitute the liquidity risk to your financial condition. You need to bear the liquidity risk associated with the Plan.

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.

Early surrender risk

If you surrender your policy in the early policy years or before its maturity date, the amount of the benefit you will get back may be considerably less than the total amount of the premiums you paid.

Non-guaranteed benefits

Non-guaranteed benefits (including but not limited to Annual Dividend / Special Bonus) are not guaranteed and are determined at FWD's discretion based on its Dividend / Bonus declaration philosophy.

Exclusions

The below exclusions apply to Multiple Crisis Benefit.

The Company will not pay the Multiple Crisis Benefit where the symptoms appear, the condition occurs or the diagnosis or surgery relating to the relevant Disease occurs within the first 90 days from the Policy Date (except that this exclusion does not apply if any Major Crisis, Serious Disease or Juvenile Disease is solely and directly caused by an Accident and independently of any cause).

This Policy shall not cover any loss / claim directly or indirectly caused by or resulting from any of the following:

1. Human Immunodeficiency Virus (HIV) related illness, including Acquired Immunization Deficiency Syndrome (AIDS) and / or any mutations, derivations or variations thereof, which is derived from an HIV infection (Except "HIV due to Blood Transfusion", "HIV due to Assault" and "Occupationally Acquired HIV" as defined under "Appendix 2: Definition of Major Crisis" attached to this Policy).
2. Pre-existing Conditions.
3. Intentional self-inflicted injury or attempted suicide, while sane or insane and while intoxicated or not.
4. The participation in any criminal event.
5. Any condition arising out of consumption of poisoning drugs, psychiatric drug, drug abuse, alcohol abuse, abuse of solvents and other substances unless prescribed by a Medical Practitioner for treatment.

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 policy is 10, 15 or 20 years.

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 and the policy has no cash value, the policy will be terminated from the date the first unpaid premium was due. If the policy has any loanable cash value, the Company shall automatically advance the amount of premium due as a loan against such loanable cash value of the policy. Once the total amount of outstanding loan and interest accrued thereon is equal to or exceeds the loanable cash value of the policy, the policy will be terminated. Please note that once the policy is terminated on this basis, you will lose all of your benefits.

Termination conditions

The Policy shall terminate on the earliest of the following:

1. The death of the Insured;
2. The Policy Anniversary immediately preceding the 100th 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. The end of the Grace Period or Extended Grace Period if premium due remains unpaid;
5. The Indebtedness equals or exceeds the sum of Guaranteed Cash Value; and accumulated Annual Dividends and interest (if any) of the Policy; or
6. The total amount of Crisis Benefit Claims paid and / or payable reaches 700% of the Initial Sum Insured of the Policy.



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