

Crisis XDefender -  
**THE ONE cierge**  
ONE TEAM HEALTH MANAGEMENT

# 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. As your trusted partner, in addition to providing you with comprehensive medical protection, FWD also customises dedicated health services especially for your needs. Crisis XDefender - THE ONEcierge One Team Health Management ("THE ONEcierge")<sup>1</sup> gives you priority treatment from a professional health management team with a one stop approach, helping you when you needed help most. You can relax with ease knowing FWD is there to take care of all aspects of your health.

## PROFESSIONAL & EXPERIENCED MEDICAL TEAM AS YOUR PARTNER

A professional medical service provider is undoubtedly your best assurance to receiving prompt & suitable medical advice and treatment. That's why THE ONEcierge provides you with a dedicated network of specialists so that you could receive the most suitable treatment from the best-suited doctor. With this professional team of experts as your guardian angel, you can be hassle free even when facing with any illnesses or diseases.

## PREMIER HOSPITALISATION ARRANGEMENT

THE ONEcierge always puts your interest first. Should you require hospitalisation as diagnosed by your consulting doctor of THE ONEcierge, the team of specialists will arrange you to admit to hospital and receive treatment promptly. You can then continue to live your life.

## EFFICIENT AND SEAMLESS CLAIMS RESOLUTION

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 our team.

From now on, let THE ONEcierge be your partner in safeguarding your health!

**Crisis XDefender -  
THE ONEcierge One Team Health  
Management Hotline:**

**Hong Kong: (852) 8120 9066  
Toll-free number for Mainland: 400 9303078  
24-hour full support<sup>2</sup>**

For any enquiries about policy information, please contact your advisors or our customer service hotline 3123 3123

Note:

- Please seek doctor's individual advice on appropriateness of any medical service to be provided. Doctors of HMG and its healthcare network team are all individual healthcare personnel instead of employees or representatives of FWD. FWD shall not be responsible for any act, negligence or omission of medical service or treatment on the part of them.
- You hereby consent to FWD, HMG and its healthcare network team, recording, sharing, using and archiving your personal data in pursuance of the services being offered to you as well as for their training and quality assurance purposes. You agree that failure to provide the relevant personal data may result in the said service providers being unable to provide the relevant services to you.

The above information is for reference only and is indicative of the key features of THE ONEcierge instead of the benefit of the Plan. For a complete explanation of the terms and conditions of the Plan, please refer to their Policy Provisions. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

Remarks:

1. THE ONEcierge, 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 Crisis XDefender ("the Plan"). FWD Life Insurance Company (Bermuda) Limited ("FWD") reserves the right to terminate or vary THE ONEcierge 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. THE ONEcierge is only available in Hong Kong region.
2. This hotline is cooperated by FWD & HMG. HMG will handle the reservation calls from 8:00a.m. to 10:00p.m., Monday to Sunday and FWD will be responsible for any calls afterwards. Please note that this hotline is for non-emergent reservation of doctor consultation instead of for emergency purpose. The Toll-free number for Mainland operates only from 8:00 am to 10:00 p.m., Monday to Sunday.

